

# Insurance Product Information Document

Company: BHSF Limited

Product: Personal Accident Cover



This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

## What is this type of insurance?

This Personal Accident Cover is a general insurance policy designed to pay a cash sum in the event of an accident in which you sustain bodily injury which results in death, loss, disablement or confinement to hospital (if covered).



### What is insured?

- ✓ Financial benefits in the event of actual bodily injury to you and if selected your partner and/or your children.
- ✓ Bodily Injury caused by violent, accidental, external and visible means.
- ✓ For full details see the Benefit Table and Policy Terms.



### What is not insured?

- ✗ If the injury arises from unlawful drug use, illness, bodily, deterioration, suicide, professional, sport, etc. For full exclusions see your Policy Terms.



### Are there any restrictions on cover?

- ! Policies are available to those over 16 only.
- ! No cover for children under 30 days.
- ! Your policy may pay lower benefits if you are over 75 or under 16 for your children.
- ! See Policy Terms for full restrictions.



### Where am I covered?

Cover is only available to those normally resident in the United Kingdom. You are able to claim for injuries sustained anywhere in the world.



### What are my obligations?

To keep your premiums up to date, inform us of any changes to personal details and/or circumstances, claim according to the claims procedures in your Policy Details and to not act in a fraudulent manner. Please see the Policy Terms for full terms and conditions.



### When and how do I pay?

The premium to secure cover is payable either through direct debit or payroll deduction from your wages/salary.



### When does the cover start and end?

The policy start date is shown on your Schedule of Insurance. Your policy is renewed on a monthly basis. The policy terminates when premiums cease.



### How do I cancel the contract?

If you cancel the contract within 30 days we will refund your premium, provided a claim has not been made. Otherwise you can cancel your policy at any time by telephoning our Helpdesk on 0121 629 1297, emailing us at [enquiries@bhsf.co.uk](mailto:enquiries@bhsf.co.uk) or writing to us at BHSF, 2 Darnley Road, Birmingham, B16 8TE.