Personal Accident Insurance

Insurance Product Information Document

Company: Collinson Insurance **Product:** Motorcycle Personal Accident Insurance

This insurance is underwritten by Collinson Insurance (a trading name of Astrenska Insurance Limited). Registered in England number 01708613. Collinson Insurance is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and confirmation of cover letter. It is important that you read all these documents carefully.

What is this type of Insurance?

This is a Motorcycle Personal Accident insurance which provides compensation in the event of injury, disability or death as a result of a motorcycle accident.

What is Insured?

✓ If you get injured in an accident that happens within the territorial limits, we will provide payment for the following:

- If the injury results in death, loss of limb, or loss of sight in one or both eyes within one year of the accident, and the accident is the only cause of the injury, we will pay up to the specified claim limit, selected by you, of either £25,000, £10,000 or £5,000.
- If the injury leads to permanent total disablement (excluding loss of sight or loss of limb), we will pay up to the specified claim limit, selected by you, of either £25,000, £10,000 or £5,000.
- Fracture – maximum of £3,000 for all fractures arising from the same accident.
  - Arm, leg, pelvis, skull, vertebrae, hand, facial bones (excluding nose) - £1,000
  - Elbow, wrist, ankle, foot, shoulder blade, collar bone, sternum, coccyx - £500
  - Any other bone including nose - £100
- Hospitaliation - If you need to stay overnight in a hospital due to the accident, we will pay £100 per each overnight stay in hospital – up to a maximum of £3,000.
- Emergency Dental Expenses - We provide coverage for emergency dental treatment that is solely aimed at relieving immediate pain, up to £250 within 7 days of the accident.
- Physiotheraphy – We will provide up to £500 for up to 5 sessions with a qualified professional.
- Stress Counselling – We will provide up to £500 for up to 5 sessions with a qualified professional.
- Personal Belongings – We will provide up to £150 for damage.

✓ The most we will pay for any one claim is the specified claim limit, selected by you and detailed in your confirmation of cover letter, of either £25,000, £10,000 or £5,000 per insured person, up to a maximum of 2 insured persons per accident.

What is not Insured?

✗ The excess for all emergency dental expenses and personal belongings claims.

✗ Anyone not wearing a helmet and appropriate protective clothing at the time of the accident, except when mounting or dismounting the motorcycle.

✗ Death or bodily injury caused by suicide or attempted suicide.

✗ Any claim where the insured person was committing an offence or breaking the law at the time of an accident.

✗ Disability or bodily injury that happened before the period of insurance.

✗ Any accident which happens outside the territorial limits.

✗ Any accident that happens when the insured person is riding a class of vehicle for which they do not hold a valid licence.

✗ Claims where your motorcycle was being used for any of the following are not covered:

a) Dispatch, courier and messenger services, or food delivery.
b) Racing, pace making or being in any contest or speed trial.
c) Riding on any racetrack, circuit or de-restricted toll roads.
d) Trials (apart from where your motorcycle is travelling on a road that the public have access to).

Are there any restrictions on cover?

! Your motorcycle insurance policy must be up to date and valid for this coverage to apply.

! This insurance is only valid if you are a permanent resident of the United Kingdom (England, Wales, Scotland and Northern Ireland), Channel Islands and the Isle of Man.

Where am I covered?

- ✓ England, Scotland, Wales, Northern Ireland, Channel Islands and the Isle of Man
- ✓ Any country within the European Union and any other country which has agreed to follow the EU Motor Insurance Directive (number 2009/103/EC) for no more than 90 days per period of insurance.

What are my obligations?

- When submitting your claim, some initial details will be taken, and you will then be sent a claim form by email or post to complete and return, along with supporting documentation that will be specified to you.
- Ensure you read all the documents provided by us to ensure the cover meets your requirements and contact us if anything is unclear.
- Take reasonable care to answer all questions carefully and accurately as not doing so could invalidate your insurance and ability to claim.
- Tell us of any changes to the answers you have given as soon as possible.

When and how do I pay?

You can usually pay your premium as a one-off payment or in monthly instalments. You need to contact your insurance intermediary for full details.

When does the cover start and end?

This policy will run concurrently with your motorcycle insurance policy for a maximum of 12 months. Please refer to your policy schedule for the start and end dates of your insurance. If your motorcycle insurance policy is cancelled all cover under this policy will also end.

How do I cancel the contract?

To cancel your policy within the 14 day cooling off period, being the date you receive your policy documents or the date you enter into this insurance (whichever is the later), you can cancel this policy and receive a refund (unless you have made a claim).
You can also cancel your policy after the 14 day cooling off period however no refund will apply. To cancel your policy please contact the broker who sold you this policy.