
What is a summary of cover?

It gives you an idea of what a Hiscox insurance policy has to offer without going into all the terms and conditions. This one outlines how personal accident insurance can protect your business. If you need more information, consult the policy wording or contact our customer services team.

Product name: PA Portfolio

Type of insurance: Personal accident

Underwritten by: Hiscox Insurance Company Limited

Personal accident cover in a nutshell

Personal accident insurance will compensate you if you, or an insured employee, are disabled or killed in an accident (regardless of whether it happens at work or not) or make a weekly payment if you are not able to work because of your injuries. It will also pay for medical expenses as a result of an accident.

Key benefits: what risks are you protected against?

Cover includes:

- a lump sum if an insured person is killed or disabled by an accident
- a weekly payment if they are not able to work because of injuries caused by an accident
- medical expenses incurred because of the accident.

The small print: significant or unusual exclusions and limitations

- Any claims or circumstances which could give rise to a claim which you knew about or ought reasonably to have known about before the policy started are not covered.
- We will not pay claims caused by illness.
- Cover is restricted to business activities carried out in the EU, unless otherwise agreed by us.
- Injuries while taking part in hazardous pursuits e.g. off-piste skiing, potholing and bungee jumping are not covered.
- We will not pay claims resulting from deliberate self harm, drug use (other than properly used prescribed drugs) or a criminal act.
- Injuries cause by a psychiatric or condition are not covered.
- Injuries caused by HIV/AIDS are not covered.
- No payment will be made if injury results directly from pregnancy or childbirth.

Your side of the bargain

Remember, your premium and insurance cover will be based specifically on the details you provide to us. So the information you give us will form a record of your unique combination of demands, needs and circumstances.

Please make sure the information you send us is complete and accurate, and inform us immediately of any changes in circumstances that may affect the services provided by us or the cover provided by your policy. This is particularly important before taking out a policy, but it also applies throughout the life of a policy.

- If you fail to disclose any information material to the insurance you could invalidate the policy and claims may not be paid.
- You should read and check all insurance documents to ensure that you are aware of the cover, limits and other terms that apply.
- Please be aware of all terms and conditions of your policy as failure to comply with them could invalidate it.
- In the event of a claim, you should take note of the required procedures, as stated in the policy documentation.
- As with any insurance, you have an obligation to take reasonable steps to mitigate any loss.

Policy length

Policies are usually issued on a continuous basis which means that cover will continue while your Direct Debit payments are up to date. Our continuous policies do not require annual renewal.

Cancellation rights

If you change your mind, and you have received your policy documents within the last 14 days you can cancel your policy and we will return any premium you have paid in full (provided no claims have been made on the policy). At any other time, you can cancel this policy by giving us 30 days' notice. You will only be charged for the premiums due up to the date of cancellation.

If we need to cancel the insurance, we'll give you 30 days' notice in writing and refund any surplus premiums you might have paid. (Please note - we may take an administration fee out of any payment refunded.) The exception to our 30-day notice policy is if we don't receive your Direct Debit payments within the agreed seven day period. Then we will contact you as soon as possible and stop the policy immediately after.

Claims service

If you have a problem which may lead to a claim, please let us know as soon as possible. Prompt action could avoid unnecessary cost and distress.

Contact our personal accident claims team on 020 8466 6034, Monday to Friday 9.30 am – 5.30 pm. Postal correspondence should be sent to Van Ameyde & Wallis Limited, 34 The Mall, Bromley, Kent, BR1 1TS

Any questions? Any complaints?

If ever you're unhappy about anything we do - or fail to do - please contact our Customer Services team. They'll do all they can to put things right, but if you're still not satisfied, we'll tell you how to take your case to the Financial Ombudsman Service.

If for any reason we can't meet our obligations to you, you may be entitled to compensation. In that case, rest assured we're fully covered by the Financial Services Compensation Scheme (FSCS).

To end on a lighter note, we hope you'll feel free to get in touch any time, with any questions about Hiscox or business insurance in general.