

International Personal Accident Insurance

Insurance Product Information Document

William Russell^o

Company: William Russell Limited

Product: Business personal accident plan

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This document contains important information about your business personal accident insurance plan. This document does not contain the full terms and conditions of the plan. These can be found in the plan agreement and on your Certificate of Insurance (if you already have a personal accident plan with William Russell).

What is this type of insurance?

The business personal accident plan provides a cash personal accident benefit in the event that an employee dies or suffers serious injury as a result of an accident. The business personal accident plan is only available to holders of a health insurance plan from William Russell.



What is insured?

- ✓ Cover is available up to a limit of £250,000 or US\$375,000 or €375,000

The personal accident benefit shall become payable when an accident occurring during the period of cover results in one or more of the following occurrences within two years of the date of the accident:

- ✓ Death
- ✓ The total and irrecoverable loss of sight in both of eyes
- ✓ The total and irrecoverable loss of sight in one of eyes
- ✓ The loss of or the loss of use of two of limbs
- ✓ The loss of or the loss of use of one of limbs
- ✓ The total and irrecoverable loss of the sight of one of eyes and one limb
- ✓ Permanent total disablement (other than the total loss of sight of one or both eyes or the loss of one or more limbs)



Are there any restrictions on cover?

- ! The total personal accident benefit payable to any member shall be limited to the benefit amount stated on the Certificate of Insurance.
- ! Any limitations contained in your Certificate of Insurance
- ! You must be aged between 18 and 69 to be eligible for the plan
- ! Territorial limits, as set out in the plan agreement
- ! The maximum age of entry to the health plan, and therefore the business personal accident plan, is 70 years of age
- ! Travel to an area that, at the time of booking, the British Foreign and Commonwealth Office are advising against all travel to
- ! As the business personal accident plan is only available to holders of a health plan, cover is not available to residents of certain countries, including the USA



What is not insured?

- ✗ War, acts of foreign enemy hostilities (whether or not war is declared), civil war, rebellion, revolution, insurrection or military or usurped power, mutiny, riot, strike, martial law or state of siege, or attempted overthrow of government, or any acts of terrorism unless you are an innocent bystander
- ✗ Chemical or biological contamination, however caused
- ✗ engaging in or taking part in the following unless details have been accurately disclosed to us and we have agreed to cover them:
 - naval, military or air-force service or operations;
 - hazardous occupations, sports or activities
 - air travel except as a passenger in a properly licensed multi-engine aircraft being operated by a licensed commercial air carrier or owned and operated by a commercial concern;
 - driving or riding on motorcycles, motor scooters or mopeds;
 - Occupations that pose a greater risk than an office-based occupation
- ✗ Suicide or attempted suicide or intentional self-injury
- ✗ Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC), howsoever this syndrome has been acquired or may be named
- ✗ Deliberate exposure to exceptional danger (except in an attempt to save human life)
- ✗ Accidents arising whilst under the influence of alcohol and/or drugs
- ✗ Death or disablement arising directly or indirectly out of or consequent upon or contributed to by war, acts of foreign hostilities (whether or not war is declared), civil war, rebellion, revolution, insurrection or military or usurped power, mutiny, riot, strike, martial law or state of siege, attempted overthrow of government, or any acts of terrorism, even as an innocent bystander, whilst in any of the restricted countries or regions listed in the plan agreement, or in any country that the British Foreign Commonwealth Office has advised its citizens to leave, unless details have been disclosed and we have agreed to provide cover

Full details of the exclusions and limitations which apply to this plan are contained in the plan agreement.



Where am I covered?

- ✓ The cover provided by your business personal accident plan is worldwide



What are my obligations?

- Provide complete and accurate information where requested to do so
- Ensure that all premiums for your business personal accident plan are paid when they are due
- Inform us if your contact details change



When and how do I pay?

All premiums are payable in advance of the premium due date as shown on your invoice. Premiums must be paid in the plan currency (Sterling, Euro or US Dollar).

You may pay your premiums annually by cheque or direct debit from a UK bank account, bank transfer, or an acceptable credit or debit card. Premiums can also be paid half-yearly, quarterly, or monthly by an acceptable credit or debit card, or by direct debit from a UK bank account. We can only accept direct debit payments if you pay in Sterling.



When does the plan start and end?

The period of cover for your business personal accident plan is 12 months from the plan start date. The dates of your period of cover are stated on your Certificate of Insurance.



How do I cancel the plan?

The period of cover for your business personal accident plan is 12 months from the plan start date. You cannot cancel your business personal accident plan during its period of cover, but you can let us know that you do not wish to renew the plan at the renewal date.