

# Personal Accident Insurance

## Insurance Product Information Document

Company: Direct Group Limited

Product: Hedgehog Enhanced Personal Accident

Direct Group Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 307332

This document summarises the key features of your insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

### What is this type of insurance?

Personal Accident insurance will pay a benefit to you or your spouse (including Common Law and/or Civil Law Partner) in the event of death or bodily injury whilst driving or travelling in any vehicle as detailed in this document, the policy wording and your insurance schedule.



#### What is insured?

- ✓ Accidental Death - £30,000
- ✓ Loss of Sight - £30,000
- ✓ Loss of Limb - £30,000
- ✓ Permanent Total Disablement - £30,000
- ✓ Loss of Hearing - £30,000
- ✓ Loss of Speech - £30,000
- ✓ 3rd and 4th Degree Burns - £5,000
- ✓ Accidental Death (Under 16 years old) - £2,500
- ✓ Hospitalisation - £100 per each completed 24 hour period of stay in hospital
- ✓ Emergency Dental Expenses – up to £250 for natural teeth within 7 days of the accident
- ✓ Physiotherapy – up to £500 for up to 5 sessions with a qualified professional
- ✓ Stress Counselling – up to £500 for up to 5 sessions with a qualified professional
- ✓ Personal Belongings – up to £150 for damage



#### What is not insured?

- ✗ Claims arising from your own criminal acts, suicide, attempted suicide or intentional self-injury, insanity or deliberate exposure to exceptional danger (except in an attempt to save human life), and or those of any passengers travelling with you.
- ✗ Claims for any person who is over 81 years of age at point of claim.
- ✗ Whilst the driver is under the influence of drugs or alcohol.
- ✗ Whilst you are riding a moped or motorcycle as driver or passenger.
- ✗ Pre-existing medical conditions which you or any passengers travelling with you in the insured vehicle, suffered from in the 12 month period immediately prior to the start date of cover which: were known about, or should have known about; or you or any passengers travelling with you in the insured vehicle had seen, or arranged to see, a medical practitioner about.
- ✗ Whilst you or any passengers travelling with you in the insured vehicle are engaged in military, air force or naval services or operations.
- ✗ Any matrimonial or family dispute.
- ✗ Provoked assault or fighting (except in bona fide self defence).
- ✗ Claims where the insured vehicle is being used for any kind of race, track day, or motor trade, or for private hire as a courier, haulier, mini bus, or driving instructor.



#### Are there any restrictions on cover?

- ! We will pay up to a maximum of £30,000 per person and £210,000 per accident in the event of a claim. The first £25 of any claims relating to dental or personal belongings.



## Where am I covered?

- ✓ The United Kingdom, Channel Islands and Isle of Man.



## What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- You must pay the premium on time.
- If you need to make a claim you must inform us as soon as possible and follow the claims procedure and provide, at your own expense, all the information requested.
- You must not act in a fraudulent way or make a claim for any loss or damage that you caused deliberately or was caused with your knowledge.
- You must, at our cost, help us to take legal action against anyone or help us defend any legal action if we ask you to.



## When and how do I pay?

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



## When does the cover start and end?

This cover lasts for one year and the dates of cover are specified on your Hedgehog Optional Extras Policy Schedule. Your policy may be renewed and payment taken unless you contact us to stop it before the renewal date. We'll contact you before your renewal date and before taking payment to confirm your renewal terms.



## How do I cancel the contract?

You can cancel your policy at [www.hedgehoginsurance.com](http://www.hedgehoginsurance.com)