



**CONTRACTOR PERSONAL ACCIDENT INSURANCE
INSURANCE PRODUCT INFORMATION DOCUMENT**

This insurance is provided by Larsen Howie Limited, Offices 8 & 9, Burrough Court, Burrough-On-The-Hill, Melton Mowbray, Leicestershire, LE14 2QS. Larsen Howie is authorised and regulated by the Financial Conduct Authority. Registered number: 738973.

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance can be found in the policy document which is available on request from us.

What is this type of insurance?

This is a personal accident insurance policy to insure you against bodily injury. Cover will only be provided for the benefits you select.

	What is insured?		What is not insured?
Section 1 Accident	<p>This section only covers you for bodily injury and does not cover any claim caused or contributed to by illness. We will pay the benefit shown in the schedule of benefits (please refer to your policy schedule) if you suffer bodily injury during the period of insurance which results in your:</p>	✗	Illness, including sickness and disease, of any kind.
✓	Death; or	✗	A criminal act by you.
✓	Loss of one (1) limb; or	✗	Accidental bodily injury that happens outside the period of this insurance.
✓	Loss of two (2) or more limbs; or	✗	Accidental bodily injury caused by:
✓	Loss of sight in one (1) eye; or	<p>Your suicide or attempted suicide or intentional self-injury, a criminal act by you, your being intoxicated by alcohol or drugs, your deliberate exposure to exceptional danger, your engaging in flying of any kind other than as a passenger, war, whether war be declared or not, hostilities or any act of war or civil war, nuclear reaction, nuclear radiation or radioactive contamination or your engaging in or taking part in armed forces service or operations.</p>	
✓	Loss of sight in both eyes; or		
✓	Loss of sight in one (1) eye and loss of one (1) limb; or		
✓	Permanent total disablement* (other than total and irrecoverable loss of sight in one (1) or both eyes or loss of limb(s)); or		
✓	Temporary total disablement**.		
✗	<p>* Permanent total disablement means disablement which prevents you from attending to all aspects of any business or occupation for which you are practically suited by training, education, industry knowledge or experience and which lasts twelve (12) consecutive months and at the end of that period is beyond hope of improvement.</p>	✗	<p>Any condition whether diagnosed or not, for which you have sought advice, diagnosis, treatment or counselling or of which you were aware or should have been aware at inception of this insurance or for which you have been treated at any time during the three (3) years prior to the inception of this insurance.</p>
✗	<p>** Temporary total disablement, meaning disablement which prevents you from attending to all aspects of your business or occupation.</p>	✗	<p>A chronic pain syndrome including but not limited to Chronic or Complex Regional Pain Syndrome, or fibromyalgia.</p>
		✗	<p>Neuroses, psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue or any other mental or emotional diseases or disorders of any type.</p>
		✗	<p>Venereal disease or Acquired Immune Deficiency Syndrome (AIDS), AIDs related Complex or Human Immuno-deficiency Virus.</p>
		✗	<p>Any benefit or any portion of a benefit for disablement arising from the interaction between bodily injury and another medical condition.</p>





Are there any restrictions on cover?

- ! Endorsements may apply to your policy.
- ! If the benefit for death is not covered and an accident results in your death within twelve (12) months following the date of the accident then no benefit will be payable, other than for temporary total disablement** for any applicable period prior to your death.
- ! If the benefit for death is covered and an accident results in your death within twelve (12) months following the date of the accident and prior to the definite settlement of any other benefit, the only benefit payable will be the benefit for death.
- ! Any benefit from permanent total disablement* will not become payable before the expiry of twelve (12) months following the date of onset of disability arising from a bodily injury.



Where am I covered?

- ✓ You are covered anywhere in the world unless otherwise stated in the policy schedule.



What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell us as soon as practicable if you become aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- In event of an accident which may result in a claim under this insurance you must:
 - seek the attention of a duly qualified medical adviser as soon as practicable who you must allow to examine you for the purpose of reviewing the claim.
 - notify us as soon as practicable.
 - provide us with the necessary authorisations to obtain your medical information and correspondence relating to the subject of the claim or a related pre-existing condition.
 - provide us with all the information we reasonably require.

Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.



When and how do I pay?

- We will advise you of the full details of when and the options by which you can pay.



When does the cover start and end?

- This insurance cover is for a twelve (12) month period and the start date and end date of the cover are specified in your policy schedule.



How do I cancel the contract?

- You can cancel this insurance at any time by contacting us. After the fourteen (14) day cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered and the administrative cost of providing the insurance.