

# Personal Accident Insurance

## Insurance Product Information Document



### Product: Balens BLOCK Policy

This insurance is provided by W. R. Berkley UK Limited which is registered in the UK. W. R. Berkley UK Limited are a service company that is part of the W. R. Berkley Corporation group of companies, authorised and regulated by the Financial Conduct Authority in their capacity as an appointed representative of W. R. Berkley Syndicate Management Limited. They have authority to enter into contracts of insurance on behalf of the Lloyd's underwriting members of Lloyd's syndicate 1967 which is managed by W. R. Berkley Syndicate Management Limited. (FRN: 710822).

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 Balens Ltd.

### What is this type of insurance?

This is a personal accident policy to insure you against bodily injury.

 <b>What is insured?</b>	 <b>What is not insured?</b>
<p><b>Section A Personal Accident</b></p> <p>This section only covers you for bodily injury and does not cover any claim caused or contributed to by sickness. We will pay the benefit shown in the schedule of benefits in the policy schedule if you suffer bodily injury during the period of insurance which results in your:</p> <ul style="list-style-type: none"><li>✓ Accidental death; or</li><li>✓ Loss of or loss of use of a limb(s); or</li><li>✓ Loss of sight; or</li><li>✓ Loss of hearing; or</li><li>✓ Permanent total disablement* (other than as a result of the specified benefits above); or</li><li>✓ Permanent partial disablement</li></ul> <p>* <i>Permanent total disablement meaning Total and absolute disablement which will entirely prevent you from engaging in your usual occupation for the remainder of your life.</i></p>	<ul style="list-style-type: none"><li>✗ Discharge or explosion employing nuclear fission or fusion, chemical, biological, radioactive or similar agents.</li><li>✗ Radioactive contamination.</li><li>✗ War.</li><li>✗ Committing a criminal act.</li><li>✗ Taking part in civil commotion or riot.</li><li>✗ Committing suicide, attempted suicide or intentional self-injury or being in a state of insanity.</li><li>✗ Taking drugs, solvent abuse or alcoholism.</li><li>✗ Being a member of the Military services (other than UK volunteer reserve force).</li><li>✗ Travelling by air other than as a passenger in a licensed passenger aircraft operated by a licensed commercial air carrier.</li><li>✗ Riding or driving in any kind of race.</li><li>✗ Mountaineering or rock climbing normally requiring the use of ropes or guides.</li><li>✗ Carrying out any occupation or therapies other than those shown on your schedule.</li><li>✗ Sickness or disease (not resulting from bodily injury).</li><li>✗ Any gradually operating cause.</li><li>✗ Being in any locations outside the UK to which the Foreign &amp; Commonwealth Office advise against "all travel".</li></ul>



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## Are there any restrictions on cover?

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- ! Upper age limit for Personal Accident 71 years of age.



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## Where am I covered?

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- ✓ You are covered 24 hours a day anywhere in the world subject to you not travelling against Foreign & Commonwealth Office advice.



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## What are my obligations?

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- 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 Balens Ltd without delay 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.
- You are required to keep to the conditions as stated in your full policy documentation.
- 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 Balens Ltd without delay.
  - 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 Balens Ltd 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.**



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## When and how do I pay?

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



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## When does the cover start and end?

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



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## How do I cancel the contract?

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- If this insurance does not meet your needs, or is no longer required, you can cancel your policy by contacting Balens Ltd.
  - If you want to cancel your policy within the 14 day cooling off period of cover commencing we will refund your premium in full as long as no claim has been made.
  - If you want to cancel your policy after the 14 day cooling off period there will be no return of premium.
  - No refund will be provided if cover is cancelled and a claim has been made.
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