

Direct Care Insurance – Personal Accident Insurance Product Information Document

Company: Zurich Insurance Company Ltd

Product: Direct Care

Zurich Insurance Company Ltd. Our FCA Firm Reference Number is 959113.

This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs. Please refer to your policy documentation for full details of your cover and the terms and conditions.

What is this type of insurance?

This policy provides optional Personal Accident insurance cover in respect of the Persons Insured sustaining bodily injury by accident arising out of or in the course of the Insured's business.

It is only available as an additional cover to the Direct Care policy and is available only if the Legal Expenses optional cover is also selected.



What is insured?

Personal accident

- ✓ Provides cover in respect of the Persons Insured sustaining bodily injury by accident as a result of which death or disablement occurs within 24 months of such bodily injury.
- ✓ Injury must have resulted from violent, accidental, external and visible means.



What is not insured?

- ✗ Bodily injury sustained by the Persons Insured after the expiry of the period of insurance during which the Persons Insured attained the upper age limit of 90 years.
- ✗ Bodily injury caused by the Persons Insured engaging in any form of winter sports, rock climbing or mountaineering ordinarily necessitating the use of picks, ropes or guides, pot-holing, caving, parachuting, parascending, paragliding, hang-gliding, bungee jumping, scuba and skin diving, white water rafting, racing except on foot, professional or organised sports.
- ✗ Bodily injury caused by the Persons Insured being intoxicated or using illegal drugs, committing or attempting suicide or deliberately self-harming, participating in civil commotion or riot or deliberately exposing themselves to unnecessary danger except in an attempt to save human life.
- ✗ Bodily injury whilst the Person Insured is in a state of insanity temporary or otherwise.
- ✗ Bodily injury caused by air travel other than as a passenger in a licensed passenger carrying aircraft.
- ✗ Bodily injury directly or indirectly arising out of, contributed to by or resulting from actual, threatened, feared or perceived use of biological, chemical, radioactive or nuclear agent, material, device or weapon.



Are there any restrictions on cover?

- ! We will not pay more than the sum insured or limits shown in your schedule and policy.

Limits which apply

- ! Personal Accident Death £10,000
- Loss of sight in one or both eyes £10,000
- Loss of Limb £10,000
- Permanent total loss of speech £2,500
- Permanent total loss of hearing:
 - a) In one ear £1,000
 - b) In both ears £2,500.
- ! Loss by amputation or complete loss of use of:
 - a) One thumb £500
 - b) One index finger £250
 - c) Any other finger £100
 - d) Shoulder or elbow £2,500
 - e) Wrist £2,000
 - f) One big toe £250
 - g) Any other toe £125
 - h) Hip, knee or ankle £2,000
 - j) lower jaw by surgical operation £2,500.
- ! Fracture benefit.
- ! Hospital benefit.



Where am I covered?

- ✓ Worldwide. Personal accident excludes Afghanistan, Chad, Democratic Republic of Congo, Iraq, Israel, West Bank, Gaza Strip, Ivory Coast, Nigeria, Pakistan, Somalia, Sudan or Yemen.



What are my obligations?

- Take reasonable care to make sure all information provided by you or on your behalf is honest and accurate.
- Tell your insurance broker if your information is wrong or changes.
- Pay the premium when required.
- Tell your insurance broker about any incidents connected to this insurance as soon as possible whether or not related to a claim.
- Do all you can to reduce any costs, damage, injury or loss.
- Check your policy documentation when you receive it to make sure you have the cover you need and expect.

Your policy may not be valid if you do not provide the correct information.



When and how do I pay?

Payment is made to your insurance broker on request.



When does the cover start and end?

Cover can start once you have accepted our terms and agree to pay the premium. It will last for 12 months from your policy start or renewal date, unless it is cancelled by you or us before it ends.



How do I cancel the contract?

You can cancel cover at any time by contacting your insurance broker.

If you cancel within 14 days of receiving the policy (or within 14 days of your start date for a renewed policy), we will refund the entire premium paid if no claim is made. Otherwise we will charge you for the days we have been on cover (applying a minimum premium of £15 plus Insurance Premium Tax).

Refer to condition 2 in your policy wording for full cancellation terms.

Marsh Commercial is a trading name of Marsh Ltd. Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No. 307511). Copyright © 2021 Marsh Ltd. Registered in England and Wales Number: 1507274, Registered office: 1 Tower Place West, Tower Place, London EC3R 5BU. All rights reserved.

Underwritten by Zurich Insurance Company Ltd

A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

© Copyright – Zurich Insurance Company Ltd 2023. All rights reserved. Reproduction, adaptation or translation without prior written permission is prohibited except as allowed under copyright laws.