

Insurance Product Information Document

Company: BHSF Limited

Product: Personal accident cover



This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This Personal Accident Cover is a general insurance policy designed to pay a cash sum in the event of an accident in which you sustain bodily injury which results in death, loss, disablement or confinement to hospital. (if covered)



What is insured?

- ✓ Financial benefits in the event of actual bodily injury to you and if selected your partner and/or your children.
- ✓ Bodily injury caused by violent, accidental, external and visible means.

For full details see the Benefit Table.



What is not insured?

If the injury arises from:

- ✗ Unlawful drug use
- ✗ Illness
- ✗ Bodily deterioration
- ✗ Suicide
- ✗ Professional sport

For full exclusions see the Benefit Table.



Are there any restrictions on cover?

- ! Policies are available to those over 16 only. No cover for children under 30 days.
- ! Your policy may: Pay lower benefits if you are over 75 or under 16.

See Policy Terms for full restrictions.



Where am I covered?

Cover is only available to those normally resident in the United Kingdom.



What are my obligations?

Keep your premiums up to date. Inform us of any changes of personal details/circumstances. You must not act in a fraudulent manner. Claim according to the claims procedures in your policy details.



When and how do I pay?

The premium to secure cover is payable through payroll deduction from your wages/salary.



When does the cover start and end?

The policy start date is shown on your Schedule of Insurance. Your policy is renewed on a monthly basis. The policy terminates when premiums cease or you leave your employer.



How do I cancel the contract?

If you cancel the contract within 30 days we will refund your premium, provided a claim has not been made. Otherwise you can cancel your policy at any time by telephoning our Helpdesk on 0121 629 1297, emailing us at enquiries@bhsf.co.uk or writing to us at BHSF, 2 Darnley Road, Birmingham B16 8TE.