# **Insurance Product Information Document**

Company: BHSF Limited

**Product: Personal accident cover** 



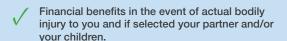
This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

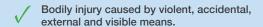
# What is this type of insurance?

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?





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.