

Personal Accident Insurance Add-on



Insurance Product Information Document

Company: Aetna Insurance Company Limited

Product: UltraCare Personal Accident Add-on plan

Registered in England, and authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 458505).

This is a summary of key information about the UltraCare Personal Accident Add-on plan which is only available as an add-on plan where you are also purchasing an Aetna Pioneer plan. Full terms and conditions are set out in the plan documents.

What is this type of insurance?

Personal accident add-on insurance providing for a one-off specified cash payments in the event of your accidental death or permanent/ partial total disablements due to accidental bodily injury (as defined by the terms of the plan).



What is insured?

- ✓ **There are five levels of plan (Unit 1/ Unit 2/ Unit 3/ Unit 4/ Unit 5) which have a range of limits of cover. The overall plan limit for each plan level is as follows:**

- Unit 1 – \$85,000/ £50,000/ €75,000
- Unit 2 – \$170,000/ £100,000/ €150,000
- Unit 3 – \$255,000/ £150,000/ €225,000
- Unit 4 – \$340,000/ £200,000/ €300,000
- Unit 5 – \$425,000/ £250,000/ €375,000

The benefits covered by each plan level are summarised below:

- ✓ **Accidental death benefit** – A cash payment made if you die because of an accident and your death is within 12 months of the accident – up to:
- Unit 1 – \$85,000/ £50,000/ €75,000
 - Unit 2 – \$170,000/ £100,000/ €150,000
 - Unit 3 – \$255,000/ £150,000/ €225,000
 - Unit 4 – \$340,000/ £200,000/ €300,000
 - Unit 5 – \$425,000/ £250,000/ €375,000
- ✓ **Permanent total disablement (as defined in the Table of Benefits for the plan)** – A cash payment if you suffer any one or more permanent total disablements, because of an accident, within 12 months of the accident – up to:
- Unit 1 – \$85,000/ £50,000/ €75,000
 - Unit 2 – \$170,000/ £100,000/ €150,000
 - Unit 3 – \$255,000/ £150,000/ €225,000
 - Unit 4 – \$340,000/ £200,000/ €300,000
 - Unit 5 – \$425,000/ £250,000/ €375,000
- ✓ **Permanent partial disablement (as defined in the Table of Benefits for the plan)** – A cash payment if you suffer any one or more permanent partial disablements, because of an accident, within 12 months of the accident – up to:
- Unit 1 – \$42,500/ £25,000/ €37,500
 - Unit 2 – \$85,000/ £50,000/ €75,000
 - Unit 3 – \$127,500/ £80,000/ €102,000
 - Unit 4 – \$170,000/ £100,000/ €150,000
 - Unit 5 – \$212,500/ £130,000/ €170,000

We will pay a specified percentage of the benefit limit for each permanent partial disablement and add together each permanent partial disablement amount up to the benefit limit. The specified percentages for each type of permanent partial disablement are shown in the Benefits Schedule for the plan.



What is not insured?

The following is a summary of key areas not covered by the plan – this is in addition to the general exclusions contained in the UltraCare plan you have chosen (see section 14 of the Plan guide, Table of Benefits, and the summary contained in the Insurance Product Information Document for your UltraCare plan):

- ✗ Sickness or disease
- ✗ Death, permanent total disablement and/ or permanent partial disablement:
 - a) caused by any accident that happens outside of your plan year;
 - b) that are a result of engaging in manual or dangerous occupations; or
 - c) for aviation other than as a fare-paying passenger in a fully-certified passenger-carrying aircraft, flown in the course of licensed operation by licensed crew.



Are there any restrictions on cover?

- ! There are limits and conditions applicable to the plan benefits, the full details of which are in your plan documents.
- ! All cover is limited to an overall plan limit per member per plan year (see limits shown in the What is Insured? section above).
- ! The maximum accumulation limit we'll pay for claims made by all members on the same UltraCare Personal Accident plan in relation to the same event in the same location or vehicle is \$4,250,000/ £2,500,000/ €3,750,000 per plan year.
- ! If you have any existing medical condition and suffer a bodily injury because of an accident we'll ask an independent specialist to assess if your existing medical condition has contributed to your disability after the accident or if your disability after the accident has made your existing condition worse. We'll then decide the difference and pay any claim based on this, as a percentage of the appropriate benefit.
- ! The plan is not available to citizens of the United States (US) who reside in the US. There are time limits on the amount of time you can spend in the US - further details are in the plan documents. If these are exceeded we may cancel the plan.
- ! We are unable to provide coverage or pay or reimburse for health care, claims or services if it violates or will violate any US, United Nations, European Union, United Kingdom (UK) or other applicable jurisdiction's economic, trade or financial sanctions.



Are there any restrictions on cover? Continued...

- ! If we've already paid any disablement benefit to you under the plan for an accident that happened in the same plan year as your death, the amount of the accidental death benefit we pay to your personal representative will be reduced by the value of the already paid claims.
- ! Cover under the plan is only available if your UltraCare plan is in force.



Where am I covered?

- ✓ You're covered worldwide.



What are my obligations?

- Take reasonable care to answer honestly and to the best of your knowledge any questions we ask you when applying for, making changes to, making a claim under or renewing the plan.
- Where your occupation puts you at risk of a bodily injury caused by an accident, you must let us know so we can decide whether we can cover you and if any extra premiums apply.
- Tell us if there are any changes to the name, gender, occupation or address of a member or any other information you have given us. Depending on the nature of the change, we may be entitled to cancel your plan.
- Contact us if you wish to add or remove any dependants (where applicable) from the plan.
- Pay your premium on time. We can cancel your plan if we don't receive payment within 30 days of the premium due date.
- You must follow the claims section of your Plan guide for your plan when making a claim.



When and how do I pay?

You can pay the premium in a single annual payment by debit or credit card, direct debit, bank transfer, cheque or bankers draft.



When does the cover start and end?

The plan starts on the start date you request shown in your Certificate of Insurance. The plan will cover you for 12 months until your plan renewal date. If you pay your premium by card/direct debit, we'll automatically renew the plan unless you tell us in writing before the plan renewal date that you want to make changes to the plan or do not want to renew. If you decide to cancel your UltraCare plan your Personal Accident Add-on plan will be cancelled at the same time.



How do I cancel the contract?

You can cancel the plan for any reason by (a) writing to us at Aetna Insurance Company Limited, 25 Templer Avenue, IQ Farnborough, Farnborough Hampshire, GU14 6FE, UK; or (b) email us at IGUKCS.UK@aetna.com. If you cancel within 30 days of receiving your plan documents or the plan start date, whichever is later, we'll refund your full premium if you haven't made a claim. If you cancel after 30 days and have not made any claims we'll issue you a pro-rata refund of premium. For any cancellation after 30 days, we will charge you a cancellation fee of \$170/ £100/ €150 and for any further/ unexpected costs.