

Personal Accident and Illness Insurance

Insurance Product Information Document



Company: Zurich Insurance plc

Product: Fire Union Association

Zurich Insurance plc UK Branch is registered in the UK. Authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. FCA Firm Reference Number 203093.

This document provides a summary of the main cover and exclusions. It is not personalised to your specific individual circumstances. Complete pre-contractual and contractual information about this product is provided in the group policy schedule and group policy wording (copies of which are available from Fire Union Association).

What is this type of Insurance?

This is a personal accident group insurance policy with Fire Union Association as the group policyholder. It provides cover in the event of accidental death or serious injury following an accident.

What is insured?

The primary value of the cover is providing financial benefits following death or permanent injuries resulting from an accident.

This policy pays benefits in accordance with the policy wording, in the event that you die or are injured as a result of an accident and/or illness

The main sections of the policy and benefit levels are listed below, with full details of sub-sections contained in the policy schedule. Cover can be provided for Insured Persons up to age 75 years.

- ✓ Accidental death; £30,000.
- ✓ Loss of or loss of use of a limb(s) or Loss of sight; £15,000.
- ✓ Permanent total disablement* (other than as a result of the specified benefits above); £15,000.
- ✓ Temporary Total Disablement; £175.00 per week for up to 52 weeks

Benefits under Illness section

- ✓ Loss of sight in both eyes as a result of illness; £15,000
- ✓ Permanent Total Disablement as a result of illness; £15,000
- ✓ Temporary Total Disablement; £175.00 per week after 52 weeks as a result of illness

*Permanent total disablement is amended to apply in respect of all insured persons to their engaging in any and every occupation for the remainder of their life.

What is not insured?

- ✗ War.
- ✗ While under the influence of drugs (other than medical prescribed and approved), solvents or alcohol.
- ✗ Injuries as a result of air travel, other than as a fare paying passenger.
- ✗ Suicide, attempted suicide or intentional self-harm or injury.
- ✗ Any bodily injury, loss or expense arising as a result of an insured person engaging in active service in any of the armed forces of any nation.
- ✗ Any bodily injury or loss or expense resulting from bodily injury occurring in any country or specific areas of countries stated in the schedule.

Are there any restrictions on cover?

- ! Full-time members of the armed forces are not eligible for cover under this policy.

Where am I covered?

- ✓ 24 hours a day

What are my obligations?

At the start of your policy

- All persons to be insured must be permanently resident in the UK when this policy is taken out and under age 75 years on the date the policy starts.

During the period of insurance

- You must supply, at your own expense, any certificates, information and evidence we reasonably require including medical certificates and other documents, following injury.
- After an injury, you should obtain and follow the advice of a Doctor.

In the event of a claim

- You must notify us as soon as practicable in the event of a claim, and as follows:
 - Call +44 (0) 800 0260 184
 - Email us at a&hclaims@uk.zurich.com.
- You must agree to a medical examination if we ask for it. We will pay for this.

When and how do I pay?

The annual premium is paid to Zurich by the group policyholder

When does the cover start and end?

- Cover commences on the date shown in your confirmation of cover document.
- Cover ceases:
 - at the end of the period of insurance in which you reach age 75 years
 - if you leave the group policyholder; or
 - if you decide to opt out of the cover; or
 - when you die; or
 - if Zurich and/or the group policyholder serve notice to end cover under the group insurance policy whichever happens first; or
 - at the end of the period of insurance shown in the group policy schedule.

How do I cancel the contract?

You may cancel your cover at any time by contacting the group policyholder.

Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

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

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