

Protect My Income Accident & Sickness Plan

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Insurance Limited



HIVE
Insurance Services

Insurance Product Information Document

Company: Travelers Syndicate Management Limited Product: Accident & Sickness Plan

This policy is provided by Pulse Insurance Limited (registered in England and Wales No. 3492137), authorised and regulated by the Financial Conduct Authority FRN 308626. Registered office 6 Oxford Court, St James Road, Brackley, Northants, NN13 7XY.

This product is underwritten by Travelers Syndicate Management Limited. Registered office: One Creechurch Place, London, EC3A 5AF. Registered in England number 03207530. Authorised and regulated by the Financial Services Authority and the Prudential Regulation Authority in the United Kingdom.

This document provides a summary of the key information relating to this Accident & Sickness Plan. Complete pre-contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This insurance is designed to pay weekly benefits in the event of accident or sickness leaving you unable to work.



What is insured?

Weekly benefits payable for:

- ✓ Temporary Total Disablement - if you are off work as a result of an accident or sickness for longer than 2 weeks, and for each continuous full week you are off work thereafter
- ✓ Coma Benefit - for each full week of continuous unconsciousness, up to a maximum of 52 weeks (accident cover only)
- ✓ Hospitalisation Benefit - for each full week up to a maximum 52 Weeks (accident cover only)

Lump sum benefits payable - where an accident results in:

- ✓ Accidental Death

The benefit amount depends on the level of cover selected. Please refer to full terms and conditions for amount payable.

- ✗ Suicide
- ✗ Exposure to exceptional danger
- ✗ Criminal act
- ✗ Armed forces
- ✗ Aerial activities other than air travel as a passenger (depending on cover chosen)
- ✗ Radioactive contamination
- ✗ HIV and/or AIDS
- ✗ Any naturally occurring condition or degenerative process
- ✗ Any gradually operating process
- ✗ Stress and emotional disorders
- ✗ Chronic pain syndrome
- ✗ Coronavirus disease
- ✗ Cyber Incident
- ✗ War, nuclear, chemical or biological cause



What is not insured?

Please refer to the terms and conditions for full information.

The following sports:

- ✗ All combat sports (depending on cover chosen)
- ✗ All winter sports races (depending on cover chosen)
- ✗ Other Excluded sports: cresta run luge, ice swimming, shooting, ultra running (48hrs plus in duration), arm wrestling, Australian rules, base jumping, big walling, bull running, canoeing/ kayaking/rafting (above grade 5), deep water soloing, downhill skating, fly boarding, free climbing/running, gravity biking, jet lev, kite skiing/ snowboarding, microlight flying, paragliding (without instructor), parkour, sand dune buggying, Segway polo, speed flying, TA training

Death or disablement resulting from:

- ✗ Driving vehicles for which you don't hold a full UK licence
- ✗ Mountaineering (depending on cover chosen)
- ✗ Selected scuba diving activity (depending on cover chosen)
- ✗ Selected sailing activities
- ✗ Any activity in territories not mapped on the maps issued by the nearest local authority or more than 150 km from the nearest habitation unless specifically agreed in writing by us
- ✗ Taking part in any sporting activity in a professional capacity



Are there any restrictions on cover?

- ! Temporary Total Disablement:
 - Shall be payable for such period or periods during which the insured person shall be disabled, up to but not beyond 52 weeks from the date on which he first becomes disabled, excluding the first 2 weeks of disablement
 - Sum insured is limited to a maximum of £250 per week for policyholders not in full-time gainful employment
- ! Cover is not available if, at the commencement date of the period of insurance, the insured person has reached their 61st birthday
- ! The underwriters are not liable for claims arising out of/ attributable to any physical defect, infirmity or medical condition known to the insured person at the inception date of the policy or their addition to the policy, whichever is later. This exclusion shall not apply if such condition has been without medical consultation or treatment for 24 consecutive months prior to the commencement date of this insurance
- ! Hospitalisation Benefit - payment subject to the policyholder sustaining a bodily injury following an accident which, within two weeks, is the sole and independent cause of the policyholder being admitted to hospital on the recommendation of a medical practitioner



Where am I covered?

- ✓ Cover is available anywhere in the world, apart from areas of war and unrest (as defined by the Foreign and Commonwealth Office).



What are my obligations?

- It is important that when applying for, amending or making a claim you or anyone acting on your behalf take reasonable care to answer all questions honestly and to your best knowledge or belief.
- You should make a claim as soon as reasonably possible.
- You must notify us as soon as possible if any of your details change during the term of this policy.
- You must provide for us, at your own expense any medical certificates and other evidence we might request to support your claim, if required



When and how do I pay?

Your premiums are payable on a monthly or annual basis by Direct Debit.



When does the cover start and end?

Your policy is an annual policy. Please refer to your Certificate of Insurance for the policy start date and end date.

Your policy will end on the earliest of the following:

- If you do not pay your premiums when due
- If you die or cease to be a UK resident
- If you reach 61 years of age at the commencement date of the period of insurance
- If you are paid the maximum aggregate benefit on this insurance policy
- If the policy is cancelled by you or the insurer



How do I cancel the contract?

You can cancel your policy at any time by writing to: Hive Insurance Services, The Hive, Almondsbury Business Centre, Woodlands, Bradley Stoke, Bristol BS32 4QH. You can also email us at: cancellations@hiveinsure.co.uk, or call us on 01454 619500 (calls are recorded for training and quality purposes, and a record kept for regulatory purposes). If you cancel your policy within 14 days of the start date or receipt of your policy documents (if later), we will refund in full any premium you have paid. If you cancel after this 14-day period, then provided you have not made a claim, we will pay you a pro rata refund of any premium paid, less a 15% cancellation fee subject to a minimum of £25. If we pay a claim in whole or in part, then no refund will be allowed.