



HIVE  
Insurance Services

# PERSONAL ACCIDENT PLAN

Covering children against sporting  
accidents and injury

[www.hiveinsure.co.uk](http://www.hiveinsure.co.uk)



This is a marketing communication

# PERSONAL ACCIDENT PLAN FOR CHILDREN

GETTING CHILDREN INVOLVED IN SPORTS IS GREAT FOR THEIR DEVELOPMENT. AS WELL AS TEACHING THEM ABOUT HEALTH AND FITNESS, THEY'LL ALSO LEARN IMPORTANT LIFE LESSONS ALONG THE WAY AND DEVELOP NEW FRIENDSHIP GROUPS.

## PROTECT YOUR CHILD

However, as with any physical activity, there is always an element of danger. And whilst your club or school will be doing all they can to protect your child, accidents can still happen.

From broken bones to serious life-changing injuries – whenever your child is injured it can disrupt family life and hit your pocket hard.

This is why we've created the Personal Accident Plan. It pays lump sum benefits from a range of injuries - see the table opposite. With premiums starting from £8.34 a month, it's great value and an essential consideration for any parent with children who take part in organised sports.

- ✓ MOST SPORTS COVERED
- ✓ OPTION TO INCLUDE MOTORSPORTS
- ✓ FAST AND SIMPLE
- ✓ AFFORDABLE COVER



# YOUR BENEFITS EXPLAINED

	STANDARD COVER	WITH MOTORSPORTS COVER
<b>MONTHLY PREMIUM</b>	<b>£8.34</b>	<b>£16.40</b>
<b>FRACTURE BENEFITS</b>		
Upper leg, vertebral body, pelvis or skull	£1,000	
Vertebra, lower leg, lower jaw, breastbone, shoulder blade, kneecap, upper arm or lower arm	£500	
Collar bone, wrist & Colles fracture, ankle & Potts fracture, hand*, foot*, coccyx, rib(s) or nose	£250	
<b>DISLOCATION BENEFITS</b>		
Spine or hip	£1,000	
Knee, ankle, wrist, elbow or collar-bone	£500	
Shoulder, jaw, finger, thumb or toe	£250	
<b>HOSPITALISATION</b>		
Daily benefit for up to 45 days **	£25	
One off lump sum (paid after 14 days) **	£250	
<b>OTHER BENEFITS</b>		
Anterior cruciate ligament injury	£500	
Internal Injuries resulting in open abdominal or thoracic surgery (excluding hernias)	£500	

\* Excludes all fingers and toes. \*\* Excludes the first 24 hours  
Please see the policy document for full information. Premiums quoted include Insurance Premium Tax and Hive administration fee.

## KEY EXCLUSIONS

- › Accidents during the first 14 days
- › Full-time professional sports
- › Combat sports including MMA and boxing
- › Motorsports and riding a motorcycle unless Motorsport cover chosen

## WHO CAN BE COVERED?

- You must be:
- › Between the ages of 4 and 18 inclusive
  - › Resident or a full-time student attending school in the United Kingdom



**INCLUDE THE MOTORSPORTS OPTION AND GET COVERED WHEN MOTOR RACING AND RIDING MOTORCYCLES!**

# THERE'S A BUZZ ABOUT HIVE



Buying insurance can be complicated, but it really shouldn't be. So we've set out to do things differently - create a bit of a buzz if you like...

With over 20 years of experience behind us, we're obsessed with one thing - and that's making insurance simple and accessible to all.

And we're doing this for a good cause - so more people can better protect their lives making them feel safe, secure and happy.

## WE'RE ALSO DOING OUR BIT...

We feel it's not enough to simply protect our customers. We're also deeply committed to protecting the environment and minimising our impact. So every member of the Hive team has signed up to 20 promises to work as sustainably as possible. You can read more about this on our website.

## IMPORTANT INFORMATION

### CANCELLATION RIGHTS

If for any reason you're not satisfied with your plan, you may cancel it within 14 days from its start date for a full refund, provided that you've not made a claim.

### HOW TO MAKE A CLAIM?

Simply call Compass Underwriting, the claims handler for this plan, on 0800 319 6601.



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