



**HIVE**  
Insurance Services

# PERSONAL ACCIDENT PLAN

Protection against accidents and injury

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



This is a marketing communication



# WELCOME TO THE PERSONAL ACCIDENT PLAN

REGULAR PARTICIPATION IN SPORTS IS GREAT FOR YOUR HEALTH. IT CAN HELP KEEP YOU FIT AND KEEP YOUR MIND SHARP. YOU'LL ALSO DEVELOP NEW FRIENDSHIP GROUPS ALONG THE WAY AND SHARE UNFORGETTABLE MOMENTS OF TRIUMPH, AND FAILURE.

## ACCIDENTS HAPPEN!

However, as with any physical activity, there is always an element of danger. And whilst you will be doing all you can to protect yourself and play responsibly, accidents can still happen.

From broken bones to serious life-changing injuries – if you get injured it can disrupt your 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 £8.33 a month, it's great value and an essential consideration for everyone who has an active lifestyle.

FROM  
JUST 28P  
A DAY\*

\* Based on level 1 cover with a monthly premium of £8.33

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



# THERE ARE 3 LEVELS OF COVER TO CHOOSE FROM..

MONTHLY PREMIUMS	LEVEL 1	LEVEL 2	LEVEL 3
WITHOUT Motorsports cover	£8.33	£15.83	£21.66
WITH Motorsports cover	£16.39	£31.68	£44.45
<b>FRACTURE:</b>			
- Upper leg, vertebral body, pelvis or skull	£1,000	£2,000	£3,000
- Vertebra, lower leg, lower jaw, breastbone, shoulder blade, kneecap, upper arm or lower arm	£500	£1,000	£1,500
- Collar bone, wrist & Colles fracture, ankle & Potts fracture, hand*, foot*, coccyx, rib(s) or nose	£250	£500	£750
<b>DISLOCATION:</b>			
- Spine or hip	£1,000	£2,000	£3,000
- Knee, ankle, wrist, elbow or collar-bone	£500	£1,000	£1,500
- Shoulder, jaw, finger, thumb or toe	£250	£500	£750
<b>DAILY HOSPITALISATION BENEFIT**</b> (paid for up to 45 days)	£25	£50	£75
<b>LUMP SUM HOSPITALISATION BENEFIT FOLLOWING 14 DAYS CONTINUOUS HOSPITALISATION</b>	£250	£500	£750
<b>ANTERIOR CRUCIATE LIGAMENT</b>	£500	£1,000	£1,500
<b>INTERNAL INJURIES RESULTING IN OPEN ABDOMINAL OR THORACIC SURGERY (EXCLUDING HERNIAS)</b>	£500	£1,000	£1,500

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



## ACCIDENT BENEFITS FOR CHILDREN

Children between the ages of 4 and 18 can be covered for LEVEL 1 benefits. An adult aged 18 or over will need to take out the policy on their behalf.

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

# FREQUENTLY ASKED QUESTIONS

## WHAT ISN'T COVERED?

These are the main exclusions on this plan:

- › Accidents during the first 14 days
- › Motorsports and riding a motorcycle unless the Motorsports option has been chosen
- › Professional sports
- › Combat sports including MMA and boxing

## WHO CAN BE COVERED BY THIS PLAN?

You must be over 4 and under 70 years of age and resident in the United Kingdom, Isle of Man or Channel Islands. If you are under the age of 18, an adult will need to take out the policy on your behalf.

## WHAT DOES THE MOTORSPORTS COVER INCLUDE?

Include Motorsports cover and you will be covered whilst:

- › Driving or being a passenger in a motor vehicle, whilst in a competition or race, or in any arranged event where the vehicle is driven at high speeds
- › Riding on a motorcycle, moped or scooter as a driver or passenger.

## HOW DO I MAKE A CLAIM?

Simply call 0800 319 6601\* to request a claim form and start your claim.

\* Lines are open between 9am and 5pm Monday to Friday and all calls are recorded for quality purposes.

## WHAT DO WE MEAN BY A FRACTURE?

“Fracture” means a breach in the continuity of the bone caused by an accident which is identified by an x-ray or in the case of a fracture which is unable to be x-rayed, by confirmation from a doctor. Fracture does not include hairline fractures unless there is clear MRI or X-ray evidence and confirmed by your doctor. The maximum sum insured will be 25% of the relevant grade within your selected level of cover.

## WHAT DO WE MEAN BY A DISLOCATION?

“Dislocation” means the displacement from their normal position of bones meeting at a joint requiring local or general anaesthetic or traction at a hospital, which is caused by an accident.

## 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. Upon cancellation, you will not be able to take out another plan for at least 6 months.

Please refer to the policy document for full terms.

IMPORTANT  
PROTECTION  
AGAINST SPORTING  
ACCIDENTS AND INJURY

# 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.



**HIVE**  
Insurance Services

**01454 619500**  
[www.hiveinsure.co.uk](http://www.hiveinsure.co.uk)

UNIT 4, BREDON HOUSE  
WOODLANDS  
ALMONDSBURY BUSINESS CENTRE  
BRISTOL  
BS32 4QH

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