

Personal Accident & Sickness



Insurance Product Information Document

Company: Omnyy LLP

Company Number: OC359366. FCA Reference Number: 541369



Your Policy is administered by omnyy LLP and underwritten by Accelerant Insurance UK Limited.

Accelerant Insurance UK Limited is registered in England and Wales with company number 03326800 and has its registered office at One Fleet Place, London, England, EC4M 7WS. Accelerant Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Reference number 207658).

This document is a summary of the key benefits and exclusions provided by the policy and does not contain the full terms and conditions of your insurance. Complete pre-contractual and contractual information on the product is provided in your policy documents.

What is this type of insurance?

This is an insurance policy for individuals which provides personal accident and sickness cover.



What is insured?

Please refer to the policy schedule for details of the sums insured provided.

Personal Accident cover includes:

- ✓ Accidental death and temporary total disablement resulting from a bodily injury
- ✓ Hospitalisation resulting from a bodily injury

Sickness cover includes:

- ✓ Temporary total disablement from sustaining a sickness

Please see the full policy wording for all terms and conditions.



What is not insured?

- ✗ Losses from war, terrorism, and radioactive contamination
- ✗ Losses from committing or attempting to commit suicide or intentionally inflicting self-injury
- ✗ Losses arising from any sickness or disease, any naturally occurring or degenerative condition, any gradually operating cause or posttraumatic stress disorder
- ✗ Losses from engaging or taking part in military, air force or naval service or operations
- ✗ Any accident or sickness suffered in the first 14 days of taking out this insurance if this is a new policy
- ✗ Any expense arising from any existing defect or other condition which was known for which medical advice or treatment had been received within 12 months immediately before the inception of the policy
- ✗ Insured person 65 years old or over. A policy can be purchased by an insured person at the age of 64. But once the policy expires we will no longer offer cover
- ✗ Personal accident claims resulting from any naturally occurring or degenerative process
- ✗ A claim for personal accident or sickness arising from or in relation to psychiatric or mental or nervous disorder or mental illness
- ✗ For any claim attributable to Human Immunodeficiency Virus (HIV) and/or Acquired Immune Deficiency Syndrome (AIDS) and/or any HIV or AIDS related illness
- ✗ Any claim caused by or resulting from Coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), any mutation or variation of SARS-CoV-2 and any fear or threat

Please see the full policy wording for all terms and conditions.



Are there any restrictions on cover?

- ! The excess(es) and sub limits shown in the quotation and schedule
- ! The personal accident and sickness temporary total disablement sum insured shall not exceed 65% of an insured person gross monthly wage.
- ! The personal accident and sickness benefit period shall not exceed 52 weeks
- ! The hospitalisation benefit period shall not exceed 52 weeks



Where am I covered?

- ✓ Insureds must be based in the United Kingdom but coverage for a claim can occur worldwide, except in territories subject to imposed sanctions.



What are my obligations?

- Take reasonable care to answer all questions carefully and accurately as not doing so could mean that the policy is invalid and all or part of a claim may not be paid.
- Make sure you check that all the information on your Schedule is correct and read all the policy documents provided by us to make sure that the cover meets your needs. Contact us if anything needs to be changed.
- Tell us of any claim within 30 days of the occurrence.



When and how do I pay?

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



When does the cover start and end?

The cover is annually renewable and starts on the date that we have agreed with you (as shown in the quotation and policy schedule) and lasts 12 months. We will send you notice when your policy is approaching renewal.



How do I cancel the contract?

You may cancel your policy within 14 days of the purchase date or receipt of your policy documents (whichever is later) if you are dissatisfied for any reason or the policy does not meet your requirements and we will refund the premium. If a claim has been made or circumstances have occurred which may be the cause of a claim, no refund will be allowed and you must pay the full annual premium.

You or your insurance agent may cancel this policy after 14 days by sending Us written notice. We will allow a pro-rata return of the annual premium. If a claim has been made or circumstances have occurred which may be the cause of a claim, no refund will be allowed and you must pay the full annual premium. To exercise your right to cancel, you or your insurance agent must contact us.

If you purchased your policy through an insurance intermediary, please contact them in the first instance.