

# The Rugby Football Union TTD Personal Accident Insurance

## Insurance Product Information Document

Company: Canopius Managing Agents Limited      Product: Personal Accident

This Insurance is provided by Canopius Managing Agents Limited (Firm reference number: 204847) and underwritten by Ortus Underwriting for Lloyd's Syndicate 4444. (Firm reference number: 305958). Canopius Managing Agents Limited whose registered office is Floor 29, 22 Bishopsgate, London, United Kingdom, EC2N 4BQ is authorised by the Prudential Regulation Authority and regulated by Financial Conduct Authority and the Prudential Regulation Authority.

This document contains some important facts about your Personal Accident Insurance. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy wording. Please take time to read this policy document to make sure you understand the cover it provides.

### What is this type of insurance?

This is a Personal Accident Insurance policy. This Insurance covers you against Bodily Injury which occurs during the Operative Time within the Period of Insurance.



#### What is insured?

##### Section A Personal Accident

- ✓ 1. Temporary Total Disablement

You may not be covered for all of the above items and there may be additional benefits you are covered for. For a comprehensive list of all of the benefits you have selected and the sums insured provided by this Insurance, please see the Policy schedule and Policy wording.



#### What is not insured?

- ✗ Participation in: Any form of operational duties as a member of the armed forces; Aeronautics or aviation, other than as a passenger; Riding or driving in any kind of race; Mountaineering or rock climbing; Sports tours.
- ✗ Any claim arising from: Intentional self-injury, Suicide or attempted suicide; Provoked assault or fighting; any Criminal act; Engagement in riots of any kind; Deliberate exposure to exceptional danger.
- ✗ Any claim resulting from Illness or natural cause
- ✗ Any claim resulting directly from the influence of alcohol
- ✗ Any claim which occurs whilst the Insured Person is in a state of insanity temporary or otherwise.
- ✗ Any claim arising out of War in the UK or in a Country known to be in a state of War at the commencement of travel.
- ✗ An act of Terrorism which involves the use of nuclear weapon or device or chemical or biological agent.
- ✗ Any claim arising from exposure to Radiation.
- ✗ Any claim arising from a disability or condition for which medical advice or treatment has been given prior to the inception of this Insurance.
- ✗ Any psychiatric, mental or nervous disorder including anxiety and/or depression.
- ✗ Any Insured Person aged 80 years or over at the Policy effective date.

For a comprehensive list of all of the Policy Exclusions of this Insurance, please see the Policy Wording.



#### Are there any restrictions on cover?

- ! Item 1 of the Policy Schedule is limited to a maximum of 75% of the Insured Person's Gross Weekly Wage during the twelve months immediately prior to the Accident giving rise to the claim.
- ! Any weekly benefits payable under Item 1 shall cease upon: The expiry of the Benefit Period as stated in the Policy schedule, the death of the Insured Person, the date the Insured Person ceases to fulfil the definition of Temporary Total Disablement.
- ! The sum insured under Item 1 shall only become payable once the total amount has been ascertained and agreed by Us
- ! For Insured Persons not in paid employment, the sum insured provided under Item 1, Temporary Total Disablement, shall be limited to Out of Pocket Expenses at a maximum sum insured of £50.00 per week, subject to the Excess Period and Benefit Period noted on the Policy schedule.

For a comprehensive list of all of the Policy Conditions of this Insurance, please see the Policy Wording.



#### Where am I covered (Geographical Limits)?

- ✓ You are covered anywhere in the world unless otherwise stated in the Policy Schedule.



#### What are my obligations?

- Any change in your business activities must be notified to your Broker and agreed in writing by us.
- Any change to the Insured Person's occupation as originally disclosed to us must be notified to your broker and agreed in writing by us. At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell your broker as soon as practicable if you become aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- In event of an accident or illness which may result in a claim under this insurance you must:
  - seek the attention of a duly qualified medical adviser as soon as practicable who you must allow to examine you for the purpose of reviewing the claim.
  - notify your broker as soon as practicable.
  - provide us with the necessary authorisations to obtain your medical information and correspondence relating to the subject of the claim or a related pre-existing condition.
  - provide your broker with all the information we reasonably require.

Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.



#### When and how do I pay?

Your broker will advise you of the full details of when and the options by which you can pay.



#### When does the cover start and end?

Please see the Policy Schedule for the Policy Effective Date and Policy Expiry Date.



#### How do I cancel the contract?

You can cancel this insurance at any time by contacting your broker. After the fourteen (14) day cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered and the administrative cost of providing the insurance.