Personal Accident Insurance

Insurance Product Information Document Company:

American International Group UK Limited Product:

Personal Accident

Registered in the United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference Number 781109)

You can find complete policy information in your policy schedule and in your policy document. These will also tell you the level of cover you have and your benefit limits.

What is this type of insurance?
This is a group policy. It covers a range of benefits resulting from death or serious injury following an accident whilst undertaking BASC recreational activities as well as a range of other covers including dental injuries and hospital stays following an accident and Virtual Medical Care service, occurring within the operative time defined.

You are covered for accidents as specified in your policy wording. Your cover includes:

Personal Accident

✓ Accidental death	£20,000
✓ Loss of sight one eye	£10,000
✓ Loss of limb or limbs	£20,000
✓ Loss of sight in both eyes	£20,000
✓ Loss of Speech	£20,000
✓ Loss of hearing both ears	£20,000
✓ Loss of hearing one ear	£4,000
✓ Permanent total disablement	£50,000
✓ Permanent partial disablement	up to £20,000
✓ Accident Medical Expenses	up to £25,000
✓ Quadriplegia	£125,000
✓ Paraplegia & Hemiplegia	£50,000
✓ Triplegia	£85,000
✓ Loss of smell/taste	£2,000
✓ Disfigurement or scarring from burns	up to £20,000
✓ Emergency Dental	up to £2,500
✓ Hospitalisation	£75 per day for up to 52 weeks
✓ Coma	£75 per day for up to 104 weeks
✓ Rehabilitation & Retraining	up to £25,000
✓ Urgent Expenses following Death	up to £10,000

Additional covers

- ✓ Travel expenses – up to £200 per week up to 26 weeks
- ✓ Damage to Personal Property – up to £1,000
- ✓ Childcare Expenses – up to £5,000
- ✓ Domestic Assistance expenses – up to £100 per week (maximum £5,000)
- ✓ Virtual Medical Care
- ✓ Access to a medical second opinion and round the clock access to a GP via the GP Consultation. Access to a virtual physiotherapy for musculoskeletal pain (Mon-Fri 9am to 5:30pm UK time)

What is not insured

General Exclusions

- ✗ Suicide, attempted suicide or intentional self-injury, or flying as a pilot
- ✗ Direct involvement in unlawful acts
- ✗ Driving a mechanically propelled vehicle in any kind of race.
- ✗ The taking of a drug or drugs other than according to the manufacturer's instructions or as prescribed by a registered medical practitioner or for the treatment of drug addiction or taking drugs for treatment of drug addiction.
- ✗ Sickness or disease (not resulting from bodily injury)
- ✗ A gradually operating cause, chronic fatigue syndrome, post-traumatic stress disorder, or other anxiety disorder, any mental disorder or any disease of the nervous system
- ✗ Any insured person, who at the cover start date is 90 years of age or over.
- ✗ Driving, or being in charge of a vehicle when your blood/urine alcohol level is above the legal limit stated in the laws of the country where the accident occurs.
- ✗ Injuries whilst on active duty with any armed forces or reserve forces.
- ✗ Certain dental treatment and expenses as specified in your policy schedule
- ✗ The policy operates on a worldwide basis but there are certain territories or countries that are the subject to resolutions or trade and economic sanctions, laws or regulations of the United Nations, the European Union, the United Kingdom or the United States of America. We cannot make any payment that would breach these regulations, laws or sanctions.

Are there any restrictions on cover?

! Maximum amounts are payable for different bodily injuries as contained in the policy

! If your claim results in more than one benefit being due, we will pay up to the limitations as specified in your policy document

! If death results from bodily injury within 13 weeks of the accident, then we will only pay the amount for accidental death

! There is no cover for members (with the exception of Gamekeepers and River Keepers) whilst travelling between their usual residence in the UK, Channel Islands or the Isle of Man and any venue or meeting place to participate in BASC activities.

! BASC members who are full time members of the armed forces of any nation or international authority are not covered under this policy whilst on active service

! Members are responsible for the first £10 of the cost of any denture repair and the first £15 of any call-out fee

! Members aged between 81 years and 90 years only have cover under Section A. Personal Accident – Death £20,000 & Loss sight in both eyes, loss of two or more limbs, loss of speech and loss of hearing in both ears up to £20,000. There is no cover provided under any other sections of the policy.

Where am I covered?

✓ Members, affiliate members and officials resident in the UK are covered Worldwide, whilst undertaking recreational activities of wildfowling, stalking, the shooting of game, deer, vermin and any other lawful quarry, target shooting including clay shooting, air-gunning, conservation, hawking, archery, angling, ferreting, gun dog working and training (known as "BASC activities")

✓ Overseas members are covered for BASC activities undertaken in the UK only. Claims for overseas members may be made directly by the individual, but all claims payments will be paid to the BASC, for onwards payment at their discretion

✓ Members who are in employment as Gamekeepers or River Keepers are covered 24 hours a day, Worldwide.

✓ You are covered anywhere in the world unless travelling to a specific country or area to which, before you started your trip, the UK Foreign & Commonwealth Office advised against all or all but essential travel.

What are my obligations?

— You must notify us of any claims as soon as is reasonably practical after the event

— If you make a claim, you must provide documents and other evidence we may need to deal with your claim, at your own expense and comply with a specific claim procedure set out in the policy wording

In the event of a claim

- You must notify us as soon as practicable in the event of a claim, and as follows:
  - Call +44(0)131 311 4288 (Marsh Claims) or email jennifer.moodie@marsh.com
  - Call +44(0)345 602 9429 AIG Claims
  - E-mail: claimsuk@aig.com
  - Online: https://digitalclaims.aig.com/landing/gb/en
- You must agree to a medical examination is we ask for it. We will pay for it.

When and how do I pay?

The British Association for Shooting and Conservation Personal Accident Insurance cover is provided to members as part of a package of membership benefits. BASC pay premiums to AIG for the insurance cover.

When does the cover start and end?

The cover starts from the date you were included in the insurance arrangement and remains in force until the end of the period of insurance.

Cover will end on one of the following dates:

- If we or the group policyholder cancel the policy, or you withdraw
- You stop paying your premiums or stop being employed by the group policyholder
- You die (although a claim can be submitted for such person if death is due to bodily injury)
- At the end of the period of insurance where you attain the age of 90 years.

How do I cancel the contract?

You are unable to cancel this policy, but you do have the right not to be included. If you wish not to be included in this policy, please contact the group policyholder.

Only the group policyholder can cancel this policy by giving 30 days' notice in writing to us at our head office: American International Group UK Limited, The AIG Building, 58 Fenchurch Street, London EC3M 4AB. It is the responsibility of the group policyholder to notify insured persons that the policy has been cancelled.