

# Personal Accident Insurance

## Insurance Product Information Document



Company: *Sabre Direct* is a trading name of Sabre Insurance Company Limited

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Company Number:2387080

Product: Personal Accident

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions of your policy. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

### What is this type of insurance?

This policy provides cover in the event of death or serious injury following an accident and a range of other covers including certain fractures and burns following an accident.



#### What is insured?

Subject to a valid claim under your motorcycle policy, you being over the age of 18 at the start of this policy and the injury arises directly and within 3 months of the accident date

- ✓ Death up to £25,000
- ✓ Loss of sight up to £25,000
- ✓ Loss of speech up to £25,000
- ✓ Loss of hearing up to £25,000
- ✓ Loss of limbs up to £25,000
- ✓ Permanent total disablement up to £25,000
- ✓ Hospitalisation up to £100 per day
- ✓ Third degree burns up to £5,000
- ✓ Fractures up to £1,000
- ✓ Dental expenses up to £250
- ✓ Physiotherapy up to £500
- ✓ Counselling up to £500
- ✓ Personal effects up to £150
- ✓ Maximum claim limit of £25,000 per accident



#### What is not insured?

- ✗ Claims for any injury without a valid claim under your motorcycle policy
- ✗ Claims for injuries after 3 months of the accident date
- ✗ Claims for injuries that are not as a result of a Road Traffic Accident
- ✗ Claims arising from criminal acts, provoked assault, suicide, intentional self-injury or deliberate exposure to exceptional danger
- ✗ Claims arising from being under the influence of alcohol or drugs
- ✗ Claims if the rider does not comply with the law regarding wearing a helmet
- ✗ Claims for injuries as a result of engaging in military operations
- ✗ Claims as a result of participating in racing or track events
- ✗ Cover for injuries if you are not a permanent resident of the United Kingdom
- ✗ More than £5,000 per accident for a combination of fractures
- ✗ Cover for named riders or pillion passengers



### Are there any restrictions on cover?

- ! **Please refer to your policy documentation for full details of restrictions and/or eligibility-**
- ! Fraudulent or false claims will not be covered, and we reserve the right to null and void your policy.
- ! Your motorcycle insurance policy must be up to date and valid for this coverage to apply.
- ! This insurance is only valid if you are a permanent resident of the United Kingdom.
- ! Hospitalisation benefit covers up to 30 days and excludes the first 24 hours of your stay.
- ! We will seek advice from a medical expert if the effects of the accident are made worse as a result of an existing medical condition



### Where am I covered?

- ✓ You are covered in the United Kingdom.
- ✓ As long as you tell us before you travel, we will also provide cover equivalent to this policy for up to 30 days in EU Countries.



### What are my obligations?

You should take reasonable steps to safeguard against loss or additional exposure to loss.

In the event of a claim, you must call us within 48 hours on the number listed within your policy documentation. You must provide us with your full cooperation.



### When and how do I pay?

You can pay your premium in full as a one-off payment. You can also pay by Direct Debit in monthly instalments, full details can be found within your policy documentation.

In the event of a claim, the premium must be paid in full.



### When does my cover start and end?

It will start on the policy commencement date and end on the date stated on your policy documentation



### How do I cancel my contract?

You can cancel this policy at any time, by logging in to your online account [www.sabredirect.co.uk/customer-account](http://www.sabredirect.co.uk/customer-account) or emailing [bikehelp@sabredirect.co.uk](mailto:bikehelp@sabredirect.co.uk)

If you cancel within 14 days of the policy start date, we will refund you the full premium paid

If you cancel after 14 days of the policy start date, we will charge a pro rata premium for the time on cover.

Cancellation charges that apply are shown within the Administration Services Contract which forms part of your policy documentation.

There will be no refund in premium in the event of a claim