

Personal Accident Insurance

Insurance Product Information Document



Company:	PSA Insurance Limited
Address:	MIB House 53 Abate Rigord Street, Ta' Xbiex, Malta.
Registration Number:	Company authorized by the Malta Financial Services Authority to carry on business of insurance under Registration n°C44567.
Product:	Personal Accident Insurance

We provide you with this information document on the insurance product in accordance with the law. The information contained in this document relates to the essential covers and exclusions of the contract, as well as the essential mechanisms for the operation of the contract. This document supplements the Policy Schedule of the contract, as well as the General Terms and Conditions which are essential to read and understand in order to know the amount of the benefits which are personally granted to you (in your Policy Schedule), as well as the details and full and exact wording of all the benefits and exclusions of your contract (in your General Terms and Conditions).

What is this type of insurance?

Personal Accident Insurance is designed to help you and/or your Family to face the consequences of an accident as well as for hospitalisation or convalescence in the event of Pandemic Disease Syndromes.



What is insured?

- ✓ Depending on the level of cover chosen we cover you and/or your partner and/or your dependent children for the following insured event resulting from an accident:
 - ✓ Death
 - ✓ Medical Accident for the Insured or the Partner or the Dependent Adult
 - ✓ Medical Accident for Dependent Children
 - ✓ Permanent Total Invalidity
 - ✓ Permanent Partial Invalidity
 - ✓ Medical Expenses
 - ✓ Hospitalization
 - ✓ Accommodation for hospitalised Dependent Children
 - ✓ Wheelchair and Prostheses
 - ✓ Home & Vehicle transformation
 - ✓ Education Expenses
 - ✓ Private tuitions
 - ✓ Dependent Children's activities fees
 - ✓ Funeral expenses
 - ✓ Travelling assistance
 - ✓ Psychological assistance
 - ✓ Home assistance
 - ✓ Hospitalisation for treatment of Pandemic Disease Syndromes
 - ✓ Post intensive care unit (ICU)
- ✓ Depending on the Optional covers chosen we cover you and/or your partner and/or your dependent adults and/or your dependent children for the following insured events resulting from an accident:



What is not insured?

We will not cover:

- ✗ You your dependent adults if aged 65 or over at the time of the subscription.
- ✗ You are not a resident in France.
- ✗ Any other insured who is not residing at the same address unless engaged in full-time study.
- ✗ Pandemic Disease Syndromes ascertained pre-existing before the start date of the policy and related investigations and treatments.

- ✓ Medical Accident for Dependent Children
- ✓ Permanent Disfigurement
- ✓ Wheelchair and Prostheses
- ✓ Home & Vehicle transformation
- ✓ Education Expenses
- ✓ Cyber bullying
- ✓ Death of Partner by Accident
- ✓ Pet caring
- ✓ Pet insurance



Are there any restrictions on cover?

We will **NOT** cover you and/or your family:

- ! For any event which is not directly or indirectly caused by an Accident: illnesses, diseases, surgeries, heart failures, aneurisms, back pain, psychological disorders (without prejudice to psychological assistance required because of the Accident or cyber bullying,) and any other medical conditions, irrespective of whether they are of a chronic nature or not.
- ! Vascular or circulatory Accident (strokes, heart failure)
- ! For any Accident resulting from You and/or Your Family being under the influence of alcohol, narcotics, plants or un-prescribed drugs as defined, and in excess of the thresholds set by the legislation within the Geographical Limits. Being under the influence shall mean that the relevant person's ability to perceive and to react are so impaired that the relevant person is no longer able to cope with the requirements of the specific dangers of the situation.
- ! For any claim caused by:
 - known side effects where medicines are taken correctly under medical supervision or guidance;
 - medicines taken incorrectly;
 - medicines for treating drug addiction;
 - known risks associated with a medical or surgical procedure;
 - a gradual loss of use or function which is not a direct result of an accident.
- ! For any claim for hospitalisation in a psychiatric ward, nursing, convalescent or residential care home, rehabilitation centre, or any establishment used primarily for the treatment of alcohol or drug addiction; or any similar wards/units within a hospital which provide any of these service

- ! For any Accident if the driver didn't have a valid driving licence.
- ! For any Accident resulting from the participation in or acting as an accessory to any crime or attempted crime.
- ! For any deliberate Accident which is caused by any of the Beneficiaries.
- ! If the Accident occurs outside the Geographical Limits or outside the Period of Insurance, stated in Your Schedule.
- ! For any claim resulting from an insured person's:
 - Suicide or deliberate self-inflicted injury;
 - Reckless and deliberate exposure to known danger (except in an attempt to save human life);
- ! If the Accident arises directly or indirectly, in whole or in part, due to any act or omission which is willful, unlawful or negligent on Your and/or Your Family's part.
- ! If the Accident occurs during sport trials, speed racing and the following dangerous sports: scuba diving, sky diving, paragliding, climbing, abseiling, rafting, base-jumping and horse riding.
- ! For Accidents arising from riots, strikes and civil commotion, war, acts of war and terrorism provided the Insured and/or their Family took an active part in it.
- ! If the costs are already paid by the Guarantee Fund, the National Social Security, the Health Mutual Insurances, or any other insurance.
- ! If the Hospitalisation lasts less than 24 hours
- ! Any further treatment after Consolidation
- ! For prostheses and glasses under the Medical Expenses cover
- ! Pandemic Disease Syndromes ascertained pre-existing before the start date of the policy and related investigations and treatments.



Where am I covered?

- ✓ You are covered in **France** and the countries which are part of the European Union.



What are my obligations?

Under penalty of nullity of the insurance coverage or non-guarantee, the insured has the following obligations:

Obligations at the start of the policy

- . If there is any question raised by the insurer, it must be answered truthfully.
- . To provide all the documents requested by the insurer, if necessary.
- . To pay the premium as mentioned in the contract.

Obligations during the term of the policy

- . You shall immediately report any change of your address or habitual residence during the duration of this insurance policy.
- . To pay the premium as mentioned in the General Terms and Conditions.

Obligations in the event that a claim is made

- . The insured event must be reported within 10 days after becoming aware (i.e. without culpable hesitation).
- . The claim notification form provided by the insurer must be completed and submitted via the My Account area: www.psa-insurance-solutions.fr/My-Account.
- . The relevant documents detailed in your General Terms and Conditions have to be provided.
- . You or your heirs are obliged to support the insurer in the verification and assessment of your event by providing all information required.



When and how do I pay?

Your premium will be paid on a monthly basis.

In any case the first premium payment has to be done at the end of the subscription process.



When does the cover start and end?

The cover starts from the date that you chose during the subscription and has a duration of 12 months unless terminated by one of the parties according to the provisions set out in the General Terms and Conditions.

At the anniversary date, the insurance policy will be automatically renewed for one year.



How do I cancel?

The Personal Accident Insurance policy can be cancelled or terminated by registered letter. You can also complete the form in the queries section of the website: www.psa-insurance-solutions.fr/queries.

You can cancel the policy without having to explain your reasons during the cooling off period, meaning the period of thirty (30) full calendar days from the effective date or from the day of reception of the policy and the General Terms and Conditions, if this is provided after the effective date.

You may also terminate your policy at any time in the future and for any reason.