

Forces Mutual Personal Accident Insurance

Insurance Product Information Document

Company: Coplus

Product: Personal Accident Cover

Coplus is a trading name of Motorplus Limited. Registered in England and Wales with Company No 03092837
Head Office: Floor 2, Norfolk Tower, 48-52 Surrey Street, Norwich, NR1 3PA.

Registered Office: Speed Medical House, Eaton Avenue, Buckshaw Village, Chorley, Lancashire, PR7 7NA.

This insurance product information document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation. It is important that you read all these documents carefully.

What is this type of insurance?

This policy provides a financial benefit if, during the period of insurance, an insured person is involved in an accident which results them in suffering disablement, permanent loss of or loss of use of part of their body, or they are confined to hospital. The injury needs to be as a direct result of the accident and independently of any other cause and have manifested within two years of the accident.



What is insured?

The Fatal Injury or Injury section covers you for:

✓ If an insured person suffers bodily injury during the period of insurance that within 2 years (independently of any other cause) results in:

- Permanent total disablement.
- Loss of sight up to £30,000.
- Loss of limb(s) up to £30,000.
- Loss of speech up to £30,000.
- Loss of hearing up to £30,000.
- Permanent total loss of or loss of use of any one of the specified joints, fingers or toes.
- Fracture of the arm, leg or spine.
- Fracture of the skull up to £500.
- Facial scarring (including burns) up to £2,000.
- Third degree burns (excluding facial scarring).
- Flesh wounds (including shrapnel) £200.
- Gunshot wound(s) £200.
- Loss of sexual organs up to £500.
- Fatal injury £2,000.
- Hospitalisation up to £40 per night.

We will pay the benefit(s) as stated in the Table of Benefits which are detailed on your policy schedule and policy wording.

✓ In the event that an insured person is struck by a military vehicle and there is a valid claim, the amount payable for certain benefits shall be increased by 25% subject to a maximum amount payable of £37,500 per unit of cover you have purchased.

✓ In the event of the disappearance of an insured person, if after a period of time we believe they have died as the result of bodily injury, the fatal accident benefit(s) shall become available subject to an agreement that if this belief is subsequently found to be wrong, the benefit(s) will be refunded to us.



What is not insured?

The Fatal Injury or Injury section does not cover you for:

- ✗ Any claim arising directly or indirectly as a result of post-traumatic stress disorder and/or any related and/or associated conditions.
- ✗ If the injury arises whilst the insured person is under the influence of alcohol or any illegal drug.
- ✗ If the injury consists solely of illness, disease or disorder or if the injury arises from, is traceable to or is caused by any gradually developing bodily deterioration, whatever the cause of that deterioration.
- ✗ If the injury is sustained by any child under the age of 30 days or after the period of insurance in which he/she attains the age of 18 or 23 if in full time education.
- ✗ If the injury results from participating in professional sports.
- ✗ If the injury results from motorcycling or quad biking any claim shall be limited to 50% of benefit(s).
- ✗ If the injury occurs as a result of the use of or release of any Nuclear Weapon or device or Chemical or Biological agent.
- ✗ There is no cover if the injury arises from suicide attempted, suicide, or is an intentional self-inflicted injury.



Are there any restrictions on cover?

- ! The benefit applicable will be determined after a waiting period of 26 weeks from the date of the accident. No benefit shall be payable for the further deterioration of injuries beyond 52 weeks from the date of the accident other than for hospitalisation.
- ! There is no cover if you cease to be a member of H.M Forces this policy will cease and no benefit(s) will be payable.
- ! There is no cover if the injury is sustained after the period of insurance in which the insured person reaches the age of 65.



Where am I covered?

Your policy provides cover following bodily injury, anywhere in the world.



What are my obligations?

- You must notify Forces Mutual as soon as possible following an injury which may give rise to a claim and in any event within 90 days of such injury.
- You must, at your expense, provide us with any reports, certificates, information and evidence that we ask for and do so in the manner request.
- If we request you to do so, you must undergo medical examinations at our expense.
- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.



When and how do I pay?

Premiums will be taken via the agreed payment method and on the dates specified when you purchased this policy.



When does the cover start and end?

Your cover will take effect on the date stated in your policy schedule and will continue until you or we cancel it, subject to you paying your monthly premium.



How do I cancel the contract?

To cancel your policy you should:

Write to: Forces Mutual, 5th Floor, 20 Chapel Street, Liverpool, L3 9AG

Telephone: 0151 363 5290

We hope that you will be happy with your insurance policy. However if this policy does not meet your needs you have 14 days from the date you purchased this policy or the date you received your policy documents, whichever is later to cancel the policy and get a full refund.

If you cancel your policy at any other time, as you pay monthly by direct debit, we will continue to provide cover until the end of that calendar month and no refund will be provided.

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Motorplus Limited is authorised and regulated by the Financial Conduct Authority (309657).