
What is a summary of cover?

It gives you an idea of what a Hiscox insurance policy has to offer without going into all the terms and conditions. This one outlines how personal accident insurance can protect your business. If you need more information, consult the policy wording or contact our customer services team.

Product name: Glider Pilot Scheme

Type of insurance: Personal accident

Underwritten by: Hiscox Insurance Company (Guernsey) Limited

Personal accident cover in a nutshell

Personal accident insurance will compensate you if you are permanently disabled or killed in a Glider flying accident. It will also pay for medical expenses as a result of an accident.

Key benefits: what risks are you protected against?

Cover includes:

- a lump sum if an insured person is killed or disabled by an accident
- medical expenses incurred because of the accident.

The small print: significant or unusual exclusions and limitations when 24 hour cover is bought

- Any claims or circumstances which could give rise to a claim which you knew about or ought reasonably to have known about before the policy started are not covered.
- We will not pay claims caused by illness.
- Cover is restricted to business activities carried out in the EU, unless otherwise agreed by us.
- Injuries while taking part in hazardous pursuits e.g. off-piste skiing, potholing and bungee jumping are not covered.
- We will not pay claims resulting from deliberate self harm, drug use (other than properly used prescribed drugs) or a criminal act.
- Injuries caused by a psychiatric condition are not covered.
- Injuries caused by HIV/AIDS are not covered.
- No payment will be made if injury results directly from pregnancy or childbirth.

Your side of the bargain

Remember, your premium and insurance cover will be based specifically on the details you provide to us. So the information you give us will form a record of your unique combination of demands, needs and circumstances.

Please make sure the information you send us is complete and accurate, and inform us immediately of any changes in circumstances that may affect the services provided by us or the cover provided by your policy. This is particularly important before taking out a policy, but it also applies throughout the life of a policy.

- If you fail to disclose any information material to the insurance you could invalidate the policy and claims may not be paid.
- You should read and check all insurance documents to ensure that you are aware of the cover, limits and other terms that apply.
- Please be aware of all terms and conditions of your policy as failure to comply with them could invalidate it.
- In the event of a claim, you should take note of the required procedures, as stated in the policy documentation.
- As with any insurance, you have an obligation to take reasonable steps to mitigate any loss.

Policy length

Policies are usually issued on a continuous basis which means that cover will continue while your payments are up to date.



Personal Accident Insurance Summary of Cover

Cancellation rights

If you change your mind, and you have received your policy documents within the last 14 days you can cancel your policy and we will return any premium you have paid in full (provided no claims have been made on the policy). At any other time, you can cancel this policy by giving us 30 days' notice. You will only be charged for the premiums due up to the date of cancellation.

If we need to cancel the insurance, we'll give you 30 days' notice in writing and refund any surplus premiums you might have paid. (Please note - we may take an administration fee out of any payment refunded). The exception to our 30-day notice policy is if we don't receive your Direct Debit payments within the agreed seven day period. Then we will contact you as soon as possible and stop the policy immediately after.

Claims service

If you have a problem which may lead to a claim, please let us know as soon as possible. Prompt action could avoid unnecessary cost and distress.

Contact our personal accident claims team on +44 (0) 1481 704 690, Monday to Friday 9.30 am - 5.30 pm. Postal correspondence should be sent to Hiscox Insurance Guernsey Limited, Heritage Hall, Le Marchant Street, St. Peter Port, Guernsey, GY1 4EL.

Insured

Insured Address

Insured Person

(if different from above)

Insured Person Address

(if different from above)

Date of Birth

Please select the type and level of cover that you require by ticking the appropriate box:

24 hour Personal Accident Cover (maximum age 70)			Flight Cover Only Personal Accident Cover (no maximum age)		
Limit	Annual Premium (including 6% IPT)		Limit	Annual Premium (including 6% IPT)	
£25,000	£159	<input type="checkbox"/>	£25,000	£79.50	<input type="checkbox"/>
£50,000	£318	<input type="checkbox"/>	£50,000	£159	<input type="checkbox"/>
£75,000	£477	<input type="checkbox"/>	£75,000	£238.50	<input type="checkbox"/>
£100,000	£636	<input type="checkbox"/>	£100,000	£318	<input type="checkbox"/>
£125,000	£795	<input type="checkbox"/>	£125,000	£397.50	<input type="checkbox"/>
£150,000	£1,060	<input type="checkbox"/>	£150,000	£477	<input type="checkbox"/>

Inception Date of Policy

(must be within 1 month of completion)

Email Address

Payment Details

Card Number

Expiry Date

Valid From

Issue No.

Security No.

(the last digits from the signature strip on the reverse of the card)

Signature of Proposer

Date