

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 up to £30,000.
- 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.

✓ If an insured person goes missing, and after some time it is reasonable to believe they have died from a bodily injury covered by this policy, we will pay out the fatal accident benefits. However, an agreement must be signed stating that if it is later discovered the person did not actually die, the benefit must be returned to us.



What is not insured?

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

- ✗ If the injury was caused by any illness, disease or disorder.
- ✗ Claims whilst being involved in any illegal or irresponsible activities.
- ✗ Any injury that happens while you are under the influence of drugs, except those drugs prescribed by a doctor and administered in accordance with the correct dosage amount.
- ✗ Injuries that arise from, can be traced back to, or are caused by any gradually developing bodily deterioration, regardless of what caused that deterioration.
- ✗ No benefits are paid for injuries to a child under 30 days old or over age 18 (23 if a full-time student).
- ✗ Any injury as a result of taking part in professional sports.
- ✗ Motorcycle/quad bike claims are limited to 50% of the stated benefit amounts.
- ✗ If the injury occurs as a result of the use of or release of any Nuclear Weapon or device or Chemical or Biological agent.
- ✗ Any injury that is self-inflicted or caused by attempted suicide.



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.
- ! You must be a serving member of H.M. Forces, or civilian staff of the MoD, or the husband, wife, civil partner or partner of one of these. Or with our prior approval a member of the Army Reserve, or a contractor employed by the MoD, or an employee of an affinity partner of the MoD.
- ! 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 us 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, Floor 3, Exchange Station, Tithebarn Street, Liverpool, L2 2QP

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.