

# Home Accident Plan

## Insurance Product Information Document

**Company:**  
West Bay Insurance PLC

**Product:**  
Householders Accident Plan

Registered Gibraltar (Reg No. 84085). Registered Office: 846 - 848 Europort, Gibraltar. West Bay Insurance PLC is regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting insurance business in the UK (No. 211787).

This document does not contain the full terms of your cover; please see your schedule and Terms & Conditions for a full description.

### What is this type of insurance?

This product provides assistance in the event of householders requiring a financial payment in the event of an accident resulting in injury occurring within the boundaries of their property, leading to hospitalisation, or death.

The benefit of the product extends to the policyholder(s), family and guests.



### What is insured?

#### Table of Benefits

Age at the date of bodily injury	Accidental Death Benefit	Hospital Cash
Under 18	£10,000	£800 per week
18-69	£80,000	£800 per week
70-79	£40,000	£400 per week
80-89	£20,000	£200 per week
90+	£5,000	£100 per week

✓ Cover for you, your family or guests in the event of accidental bodily injury sustained within your property boundary resulting in a hospital stay of more than 24 hours within 13 weeks of the date of the accident.



### What is not insured?

#### Main exclusions

- ✗ Any injury not caused by an accident
- ✗ Injuries sustained outside of the insured property boundary
- ✗ Any injury resulting from being under the influence of alcohol or unprescribed drugs



### Are there any restrictions on cover?

- ! There is an exclusion period of 14 days when you will not be covered. For more information, refer to your schedule section in your documents
- ! Cover limits are reduced where the insured person is aged under 18 or 70 or over.
- ! Any costs/activities in excess of the claims limit.
- ! Any claim arising directly or indirectly as a consequence of war, invasion, act of foreign enemies, terrorism, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, coup, riot or civil disturbance, nuclear reaction, nuclear radiation, or radioactive contamination.
- ! The property must be your permanent home and solely occupied by you and your family as a private residence with no business use.



## Where am I covered?

- ✓ The insured property in the United Kingdom (excluding Isle of Man and Channel Islands).



## What are my obligations?

### How do I make a claim?

Call 0370 241 4539. Lines are open Monday to Friday, 8am to 6pm.

You are responsible for informing HomeServe of a change in your circumstances such as, a change of address, change to payment details, cover no longer being needed, etc.

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, and renew your policy.

You must pay your premiums on time.



## When and how do I pay?

You can pay monthly or quarterly over a 12 month period.

Payments for your premium are paid by Direct Debit.



## When does the cover start and end?

This cover will run for 12 months from the date your application is processed.

We will write to you before your policy ends to notify you about the renewal of your policy, including whether you have chosen to automatically renew your policy or not.

You can change if your policy automatically renews or not at any time during the policy term by calling the Customer Services number, writing to the Freepost address, through your online account or by visiting [www.homeserve.com/autorenewal](http://www.homeserve.com/autorenewal)



## How do I cancel the contract?

If this cover no longer meets your needs and you'd like to cancel, give us a call on 0330 0247 999. There is a cancellation period which begins from the start of your policy and is shown on your Policy Schedule ("the Cancellation Period") If you cancel in the Cancellation Period and have not made a claim you will receive a full refund. If you have made a claim, you will receive a refund less an amount for the number of days which you have been on cover. If you cancel after the Cancellation Period and have not made a claim you will receive a refund less an amount for the number of days you have been on cover. If you have made a claim you will be required to pay any remaining payments due for the term of the policy.