

# Personal Accident Insurance

## Insurance Product Information Document

PSA  
GROUPE  
ASSURANCE

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

This information document provides a summary of the main warranties and exclusions of the product. It does not take into account the individual needs and requests. Complete product information is provided in the General Terms and Conditions and the Insurance Schedule.

### What is this type of insurance?

Personal Accident Insurance is designed to help you and/or Family bear 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 adult and/or your dependent children for the following insured events resulting from an accident:
  - ✓ Death
  - ✓ Medical Accident for the Insured, the Partner or the Dependent Adult
  - ✓ Medical Accident for Dependent Children
  - ✓ Permanent Total Invalidity
  - ✓ Permanent Partial Invalidity
  - ✓ Medical expenses
  - ✓ Serious injuries
  - ✓ Heart Attack, stroke, Side effects of Prescribed medicines
  - ✓ Personal Accident advisor
  - ✓ Hospitalization
  - ✓ Accommodation for hospitalised Dependent Children
  - ✓ Permanent Disfigurement
  - ✓ Wheelchair and Prostheses
  - ✓ Home & Vehicle transformation
  - ✓ Private tuitions
  - ✓ Dependent Children's activities fees
  - ✓ Psychological assistance
  - ✓ Home assistance
  - ✓ Hospitalisation for treatment of Pandemic Disease Syndromes
  - ✓ Post intensive care unit (ICU)



#### What is not insured?

We will not cover:

- ✗ You or your dependent adults if aged 65 or over at the time of the subscription.
- ✗ You and your Family if you are not a resident in Germany.
- ✗ Your family members who are not residing at the same address as you unless engaged in full-time study.
- ✗ Pandemic Disease Syndromes ascertained pre-existing before the start date of the policy and related investigations and treatments.

- ✓ Depending on the Optional covers chosen we cover you and/or your partner and/or your dependent adult and/or your dependent children for the following insured events resulting from an accident:
  - ✓ Medical Accident for Dependent Children
  - ✓ Permanent Disfigurement
  - ✓ Wheelchair and Prostheses
  - ✓ Home & Vehicle transformation
  - ✓ Funeral Expenses
  - ✓ Psychological assistance
  - ✓ Travelling assistance
  - ✓ Heart attack, stroke, Side Effects of Prescribed Medicines
  - ✓ Diving Accident
  - ✓ Drowning Accident, suffocation & frostbite
  - ✓ 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) and any other medical conditions, irrespective of whether they are of a chronic nature or not.
- ! Heart attacks, strokes or Side Effects of Prescribed Medicines are not covered unless:
  - either the option was specifically selected under the Standard or Comfort package.
  - Or You are insured under the Premium package.
- ! 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

- ! 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 wilful, 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: sky diving, paragliding, climbing, abseiling, rafting, base jumping and horse riding. Scuba Diving is not covered unless this option was specifically covered.
- ! 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 National Social Security, or are to be refunded by other private health or accident insurance.
- ! If the Hospitalisation lasts less than 24 hours.

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 services
  
- ! 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 Accident which is caused deliberately by any of the beneficiaries.

! 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 Germany and the countries which are part of the European Union.



## What are my 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.de/My-Account](http://www.psa-insurance-solutions.de/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 according to the payment method chosen upon subscription. 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 in text form (in writing or by email). You can also complete the form in the queries section of the website: [www.psa-insurance-solutions.de/queries](http://www.psa-insurance-solutions.de/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 schedule 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.