

# Personal Accident Insurance



## What is it?

If you are accidentally injured at home, at work or out and about anywhere in the world, you need to ensure that you and your family are protected if you are unable to work, if you face costly recovery or rehabilitation, or if you were to pass away following an accident.

Personal Accident Insurance pays a lump sum out to you in the event of an accident, or to your loved ones if you pass away.

## Who needs it?

You should consider Personal Accident Insurance if you want your loved ones to be protected if anything were to happen to you. You can protect your whole family with additional partner and child cover as well. If you are self-employed, it is especially important to purchase insurance because you won't be covered under any commercial policy.

## What does it cover?

Typically, you can choose a benefit amount, between £30,000 and £500,000, which will be paid out in the event of an accident, but there is optional cover available for your partner or children and you can include elements such as permanent injury cover.

Permanent Injury is defined as permanent or irreversible blindness or deafness, or total and permanent loss of use of two limbs.

## What having Personal Accident cover means to you

Personal Accident Insurance means that you are safe in the knowledge that, if the worst should happen, your family are protected.

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