

Personal Accident and Optional Life & Critical Illness Insurance

PAL
INSURANCE

Insurance Product Information Document

Company: American International Group UK Limited and MetLife Europe d.a.c. (trading as MetLife)

Product: PAL Protect Personal Accident Policy

Registered in the United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN number 781109)

You can find complete information on the policy in your enrolment certificate and in your policy documentation. These give you information about the companies providing the insurance, which are American International Group UK Limited for Personal Accident, Personal Liability and Legal Protection, MetLife Europe d.a.c. (trading as MetLife) for Optional Life & Critical Illness. Your documentation also tells you about the level of cover you have and your benefit limits.

What is this type of insurance?

This policy provides personal accident insurance, personal liability insurance, legal protection insurance, optional life & critical illness insurance for members of HM Regular Armed Forces, a Mobilised Reservist, or on Full Time Reserve Service, or on Non-Regular Permanent Staff engagements. You can choose an individual plan or family plan for you and any eligible spouse, partner and children.



What is insured?

Personal Accident Insurance

- ✓ Death by accident (please see your policy document for limits of cover)
- ✓ Catastrophic injury (Quadriplegia, Paraplegia, Hemiplegia or Triplegia)
- ✓ Permanent disabilities as specified in the policy wording
- ✓ Loss following the medical diagnosis of non-freezing cold injury
- ✓ Specified burns, fractures and dislocations
- ✓ Hospitalisation
- ✓ Flesh wounds and facial scarring
- ✓ Criminal injury extension
- ✓ Dislocations, rupture of a tendon requiring surgical intervention, or complete tear of a ligament

Personal Liability Insurance

- ✓ Legal liability resulting from injury to anyone but you or damage to another person's material property

Optional life & Critical Illness Insurance

- ✓ Sum insured: your sum insured will depend upon the number of units of cover you select. Please see the policy documentation for details
- ✓ Death by natural causes
- ✓ Diagnosis of a terminal illness
- ✓ Diagnosis of a specified critical illness (heart-attack - of specified severity, cancer – excluding less advanced cases, stroke – resulting in permanent symptoms)

Legal Protection Insurance

- ✓ Legal expenses incurred in the pursuit of a claim or legal proceedings for injury caused by the actual or alleged act or omission by a third party whilst you were on or off duty



What is not insured?

Personal Accident Insurance

- ✗ War, whether declared or not, between any of the following countries: the USA, France, the United Kingdom, Russia and any federal subject of the Russian Federation
- ✗ Intentional self-inflicted injury, suicide or attempted suicide
- ✗ Criminal injury in certain circumstances as fully detailed in the policy wording
- ✗ Sickness or disease unless this results from injury to the body
- ✗ Post-traumatic stress disorder or a psychological or psychiatric illness or condition

Personal Liability Insurance

- ✗ Any act committed or omitted in the course of employment
- ✗ If you deliberately cause loss, damage or injury
- ✗ Injury to you or a member of your family
- ✗ Loss damage or injury from the use or possession of mechanically powered vehicles, aircraft, watercraft or firearms
- ✗ Wilful, malicious, intentional or criminal actions

Optional Life & Critical Illness Insurance

- ✗ Death or terminal illness caused by bodily injury as defined in the policy terms and conditions
- ✗ Suicide occurring within 12 months of the start date of your cover
- ✗ Children under 28 days or Children aged 18 or over if not in full-time education and cover for those in full-time education ends at 23 years of age

Legal Protection Insurance

- ✗ Any claim you knew about before you took out this insurance.
- ✗ Medical negligence, pharmaceutical or drug-related claims, stress-related claims, actions taken by groups
- ✗ Claims directly or indirectly from war or allied events
- ✗ Legal expenses incurred without the insurer's consent



Are there any restrictions on the cover?

- ! In the event of hostilities, we can declare an exclusion period. During this period we will not accept any new enrolment certificates or any increase in the number of units
- ! Cover for all insured persons in this insurance will end on your 70th birthday and for a child on their 18th birthday or 23rd birthday if in full-time education

Personal Accident Insurance

- ! Only one of the benefits under catastrophic injury is payable. Cover for an insured person stops once a payment is made
- ! If you are diagnosed with Osteoporosis as a result of the accident that caused the injury, we will pay the benefit only once during the lifetime of the policy
- ! An insured person can only claim under either the catastrophic injuries benefit or the permanent disabilities benefit (not both) for bodily injury resulting from one accident
- ! Limitations apply to when we pay the benefit for medical discharge from the armed forces where discharge occurs more than 2 years after the accidental bodily injury

Personal Liability Insurance

- ! If a claim arises and there is other insurance covering the same loss, damage or liability, we will not be liable to pay more than our applicable proportion of any loss, except as stated in the policy terms and conditions

Optional Life & Critical illness Insurance

- ! Cover is not available on a stand-alone basis, and is subject to medical acceptance
- ! The terminal illness must be, in the opinion of the attending consultant, expected to lead to death within 12 months
- ! For a child aged 28 days and under 16 years of age, death benefit is limited to £7,500 with no prior payment for critical illness, and £4,500 with a prior payment for critical illness, and critical illness benefit is limited to £3,000, regardless of how many units have been bought

Legal Protection Insurance

- ! An appointed representative must confirm your case has reasonable prospects of recovery of damages and a conditional fee agreement must be signed



Where am I covered?

- ✓ Anywhere in the world



What are my obligations?

- When applying for, renewing or requesting changes to your policy, you must take reasonable care to answer the questions you are asked honestly and carefully
- You must take all reasonable steps to avoid or reduce any loss
- You must notify us of any claims as soon as is reasonably practical after the event
- If you make a claim, you must provide documents and other evidence that we need to deal with your claim and comply with the claims procedure as set out in the policy
- You have 10 days from your date of discharge to inform us if you wish to continue your optional life & critical illness cover under a PAL V policy, but please note that the cover under an PAL V policy would end on your 60th birthday



When and how do I pay?

Premiums are paid monthly. The Ministry of Defence will deduct premiums from your pay



When does the cover start and end?

- Cover for you and any eligible spouse, partner and children for personal accident, personal liability and legal protection starts when your enrolment certificate is countersigned and dated by an authorised signatory of the Ministry of Defence. Cover for optional life & critical illness starts at the same time unless medical evidence is required before acceptance, in which case cover starts when you receive our written confirmation
- Cover stops:
 - If you tell us to stop providing the cover
 - On your 70th birthday, or if you are no longer a serving member of the Ministry of Defence
 - If you die or, in respect of the optional life & critical illness cover, you are diagnosed with a terminal illness
 - In respect of personal accident cover, when we have paid a claim under section 1 or 2 of Section A (catastrophic injuries) or £20,000 per unit under Section B (permanent disabilities)



How do I cancel the contract?

Cover can be cancelled at any time by contacting your unit HR administrator at the Ministry of Defence.