

# Convalescence Insurance

## Insurance Product Information Document



**Company: Personal Assurance PLC**

**Product: Convalescence Plan Policy**

The policy is underwritten by Personal Assurance PLC, John Ormond House, 899 Silbury Boulevard, Central Milton Keynes, MK9 3XL, who are registered in England and who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference 202682

This document provides a summary of the key information relating to the Convalescence Plan Policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of insurance?

This is a Convalescence Insurance Policy. You will receive a payment while you convalesce following a successful inpatient or day patient surgery claim on your Personal Group Hospital Plan Policy.



#### What is insured?

##### Convalescence Benefit

- ✓ A benefit is payable from the first day following your hospital inpatient/day patient surgery stay for up to 7 days, where you have been signed off work by a doctor to allow you to recover (Maximum cover of £75 per day)
- ✓ Available to plan holders between the ages of 18 and 69 who have held a Personal Group Hospital Plan Policy for at least three months

##### Additional Convalescence Benefits

- ✓ For each 6-month period where you do not make a claim for convalescence benefit, a further 7 days benefit will be added to your claim entitlement

##### Pre-existing Conditions

- ✓ Any illness or injury that began before the start of your policy is covered
- ✓ Pregnancy and childbirth are covered after 10 months from the start of your policy



#### What is not insured?

- ✗ Attempted suicide or self-inflicted injury
- ✗ The consumption of alcohol or the taking of drugs other than under medical advice
- ✗ Surgery or treatment for non-medical reasons



#### Are there any restrictions on cover?

- ! You must continue to hold a Personal Group Hospital Plan Policy for your Convalescence Plan Policy to remain in force
- ! The policy ceases on your 70th birthday
- ! Maximum accrued entitlement of 91 days
- ! We consider further convalescence for the same or related conditions as an ongoing claim if it occurs within 6 months of the previous spell of convalescence
- ! You must be under the regular care and attendance of a registered medical practitioner to qualify for these benefits



#### Where am I covered?

- ✓ In Europe, USA, Canada, Australia and New Zealand



#### What are my obligations?

- You must tell us as soon as reasonably possible if any of the details you have told us change
- Your claim should be made within 30 days from the start of the convalescence period being claimed for



### **When and how do I pay?**

- The premium is payable once your application is accepted
- You will pay by payroll deduction or by direct debit



### **When does the cover start and end?**

- Once your application has been accepted by the insurer, your insurance will commence from your application date. Benefits can be paid once a first premium has been received.
- The term of this policy is the same as your payment frequency (weekly, fortnightly, 4-weekly or monthly). Provided you maintain the payments the policy will renew for another term



### **How do I cancel the contract?**

- You have the right to cancel your Convalescence Plan Policy within 30 days of receiving your policy documentation. If you cancel your policy within this time you will receive a full refund of any premiums paid up to that point. Your policy will be cancelled from the start date and no benefits will be paid
- You may cancel your policy at any time after this, but you will not receive a refund of any premiums paid, your benefits will cease from your cancellation date and any premium received by us after this date will be returned to you

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\*Calls to and from Personal Group may be monitored and/or recorded for quality and training purposes