

Fracture Cover

Insurance Product Information Document

This product has been arranged for you by **Legal & General Partnership Services Limited** as an agent of AXIS Specialty Europe SE.

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Company: AXIS Specialty London

Product: Fracture Cover Policy

This document is a summary of insurance coverages and restrictions found in the policy. It is not personalised to your individual selections. It is not a complete representation of all the provisions of your policy. Please refer to your policy documentation, including the policy booklet, for full details of the coverage you have been provided and the terms and conditions of that coverage.

What is this type of insurance?

Fracture Cover is an insurance policy offering a lump sum payment in the event that the life insured suffers an injury diagnosed as a bone fracture, dislocated joint, tendon rupture or ligament tear.



What is insured?

Unless otherwise stated in your policy booklet, the following is insured:

✓ **Bone Fracture**

A bone fracture affecting the skull, upper leg/hip, knee, lower leg/ankle, pelvis, upper arm, lower arm, wrist, spine, ribs, collar bone, facial and jaw bones, shoulder blades, breastbone, hand or foot.

✓ **Dislocation**

All joints are covered for dislocation except fingers, thumbs and toes (phalanges).

✓ **Achilles tendon rupture**

✓ **Knee ligament tear**

Please refer to the 'What is Covered' section of the policy booklet for full details of the covered injuries in any of these categories and the payment amount associated to each injury.



What is not insured?

- ✗ A fracture that is classified as fatigue, hairline, stress, avulsion, chip or microfracture.
- ✗ Injuries occurring as a result of a surgical procedure (for example: microfractures performed in the context of a surgical operation with the purpose of helping to repair areas of damaged cartilage).
- ✗ An injury which occurs in the presence of osteoporosis or pseudarthrosis.
- ✗ An injury which is self-inflicted.
- ✗ An injury which occurs as a result of a cosmetic surgical procedure.
- ✗ An injury which occurs while taking part in dangerous sports or activities (full details are shown in the policy booklet).



Are there any restrictions on cover?

- ! You will not be covered if the injury occurred before you took out the benefit.
- ! Any injury that has occurred within the first 7 days of taking out the policy.
- ! The maximum total amount paid per policy year is £4,000.
- ! The cover will automatically end when you reach the maximum age limit (70 years of age).



Where am I covered?

✓ The policy only will cover you if you receive a diagnosis in one of the following countries – The UK, countries that form part of the European Union, Channel Islands, Isle of Man, Australia, Canada, New Zealand, or the USA.



What are my obligations?

- You must take care when answering any questions we ask to ensure that all the information provided is accurate and complete. If we establish that you deliberately or recklessly provided us with false or misleading information we may treat this policy as if it never existed and decline all claims.
- You must pay the premium on time.
- You must register in our customer portal to request access to this benefit or make a claim.



When and how do I pay?

The premium for this policy is shown in your policy booklet. You must pay the premium due for this policy within the time frames specified in the policy.



When does the cover start and end?

Your policy will start on the date specified in your policy booklet and will renew automatically unless it is cancelled by you or by us. Our right to cancel is limited as set out in the policy. You may opt out of automatic policy renewal, and in this case, unless you tell us otherwise, cover will end on the date stated in your policy booklet.



How do I cancel the contract?

You can cancel this benefit at any time by calling Legal & General Assurance on **0370 010 4080**. If you cancel the policy within 30 days of receiving both the notice and the policy, you will receive a full refund of premiums paid, subject to no claims being made. If you cancel the policy after 30 days, you will not receive any premiums back. Once you have cancelled this benefit it cannot be reapplied to your policy.

Alternative formats

If you would like a copy of this in large print, braille, PDF or in an audio format, call us on **0370 010 4080**. We may record and monitor calls. Call charges will vary.