



NWBIB
Insurance Brokers

STUDENTS PERSONAL ACCIDENT INSURANCE FAQ'S

1. Why do I need Personal Accident insurance?

To provide compensation following an accident which causes long-term disability and to avoid the need, in many instances, to pursue a legal action against my college should an accident happen and which may or may not succeed.

2. What cover do I have?

The policy covers a whole range of disabilities, following an accident, with benefit payment ranging from £7,590 to £600,000.

3. What is meant by an Accident?

A sudden unexpected unforeseen and identifiable incident.

4. Is Dental Treatment covered?

No unless arising from an Accident causing bodily injury which results in a claim under the policy.



4. When does the cover operate?

Depending upon the option selected, the cover provided by the college will operate 24 Hours a day, either just during term time or 365 days a year.

5. Where am I covered?

The policy cover is 'Worldwide' and will include holidays if your college or students union has elected to insure for 52 weeks in the year. If just term time has been selected, cover will include any overseas trips but will largely be restricted to the UK.

6. Am I covered for playing Sport?

Yes, only playing sport 'Professionally' is excluded.

7. Are there any pre-existing medical conditions?

No, if you have an existing medical condition this will not have an impact on a potential claim

8. What are the policy exclusions?

These are:

- suicide or self-inflicted injury
- flying other than as a passenger
- participating in professional sports
- illness or disease (not resulting from bodily injury following an Accident)
- any naturally occurring conditions or degenerative process or gradually operating cause
- post traumatic stress disorder or any psychological or psychiatric condition (not resulting from bodily injury following an Accident)
- radioactive contamination , War or Terrorism

NB. There is no exclusion in respect of alcohol or drugs

9. What do I do if I need to claim?

Call NWBIB on 01223 792293 and give them your name and policy number and they will talk you through the process.

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10. Who will get the money in the event of my accidental death?

The payment of any claim would form part of your estate. If you have a will, then whoever administers your estate would manage this.

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