



**QUANTUM**  
INSURANCE

**PERSONAL ACCIDENT INSURANCE  
POLICY SUMMARY**

**CAUTION  
WET FLOOR**



## Introduction

Quantum Insurance Ltd is registered in Mauritius (BRN: C14126016).  
Our registered office is: 1st Floor HSBC Centre, 18 Bank Street, Ebene - Mauritius.  
Quantum Insurance Ltd is authorised and regulated by the Financial Services Commission.

## Important Information

### Data Protection

For the purposes of the Data Protection Act 2004, the Data Controller in relation to any personal data you supply in connection with this cover is the Insurer.

### Insurance Administration

Information you supply may be used for the purposes of insurance administration by the Insurer, their associated companies and your intermediary.  
It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the Insurer's compliance with any regulatory rules/ codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention.  
In assessing any claims made, the Insurer or their agents may undertake checks against publicly available information (such as electoral roll, county court judgments, bankruptcy orders or repossessions). Information may also be shared with other Insurers either directly or via those acting for the Insurer (such as loss adjusters or investigators). With limited exceptions, and with the necessary endorsements, you have the right to access and if necessary rectify information held about you.

### Sensitive Data

In order to assess the terms of the insurance contract or administer claims which arise, the Insurer may need to collect data which the Data Protection Act defines as sensitive (such as criminal convictions). By proceeding with this contract you will signify your consent to such information being processed by the Insurer or their agents.

### Copy of Policy on Request

You should keep a record of all information supplied to us for the purpose of this insurance. A further copy of the policy will be provided to you on request or can be downloaded from the Quantum Insurance Ltd website at [www.quantuminsure.com](http://www.quantuminsure.com)

## Policy Summary

This is a Policy Summary only and does not contain the full terms and conditions of the contract. It does not form part of the contract between you and us. Full terms can be found in the Policy Wording, which is contained within this document.

## Who provides the cover?

Quantum Insurance Ltd provides the cover for the different sections of the policy. Your Cover is a product of Quantum Insurance Ltd.

## What type of cover is provided?

The policy is a Personal Accident insurance contract for private individuals. The different types of cover available are:

- a lump sum if an insured person is killed by an accident
- a lump sum if an insured person is disabled by an accident
- medical expenses incurred because of the accident

There may be other exclusions or limitations that are significant to you so it is important that you read the full Policy Wording.

## How do I make a claim?

You can submit your Personal Accident insurance claim notification 24 hours a day, 7 days a week, whenever it suits you. Follow the steps below to register your claim online.

- Go to our Personal Accident Insurance Claims website
- Log in using your Log In ID and password provided to you at the time of purchase of your Policy
- Fill in the on line notification form and submit on line.
- Download, print and complete the relevant sections of the Personal Accident Insurance claim form.
- Attach any supporting documentation, such as police reports, valuations, etc. The claim form will tell you what is required.

Once we receive your claim form, one of our friendly claims consultants will contact you as soon as possible.

Alternatively, you can call us on +230 6590659 and one of our highly trained and helpful staff will guide you smoothly through the claim process. Full details of our claims procedure can be found in the policy wording.

## 1. How to make Complaints?

**Please contact :**

The Complaints Coordinator Quantum Insurance Ltd

1<sup>st</sup> Floor, HSBC Centre

18 Bank Street

Ebène 72201

Or phone: +230 6590659

E-mail: [complaints@quantuminsurance.com](mailto:complaints@quantuminsurance.com)

Full details of our complaints procedure can be found in the policy wording.

The Policy summary gives you an idea of what our Personal Accident insurance policy has to offer without going into all the terms and conditions. It outlines how personal accident insurance can protect you.

Benefits	Significant or unusual exclusions and limitations
<p><b>Accidental death cover</b> We will pay out a lump sum of up to the limit of cover you have opted if you were to die as a result of an accident</p>	<p>Children under 12 years old will be covered for Funeral expenses of 10% of the Accidental death cover limit</p>
<p><b>Accidental permanent disablement</b> We will pay out a lump sum of up to the limit of cover specified in your policy schedule if as a result of an accident you are no longer able to work.</p> <p>If as a result of an accident you loose the use of arm, leg, eye or any other limb, we will pay a lump sum as per scale of compensation.</p>	
<p><b>Medical Expenses in case of accident</b> We will reimburse the amount paid for medical, surgical or hospital fees incurred as a result of an accident up to the limit mentioned in the policy schedule.</p>	

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F : +230 659 0666

E: [info@quantuminsure.com](mailto:info@quantuminsure.com)

[www.quantuminsure.com](http://www.quantuminsure.com)