

RIDER & STABLE STAFF ACCIDENT PLAN

Policy document



HIVE
Insurance Services

In partnership with:



www.hiveinsure.ie

RIDER & STABLE STAFF ACCIDENT PLAN

The following pages contain the details of **your** policy and the contractual terms of **your** cover. These policy details are legally binding between **you** and Cowen Insurance Company Limited.

The words listed in clause 3 have special meanings when they appear in this policy in bold text. It is very IMPORTANT that **you** refer to these special meanings when **you** read the policy as they will help **you** understand the cover. **We** have tried to make these meanings as understandable as possible. If there is anything that you do not understand from these meanings or if there is, at any time, anything else in this policy on which **you** would like to have more information, then please contact Hive Insurance Services on 074 9161868*.

If **you** have an accident, which may lead to a claim, **you** must place yourself in the care of a doctor, whose advice **you** must follow.

This policy is underwritten by Cowen Insurance Company Limited, authorised under the Insurance Business Act (Cap.403 of the Laws of Malta) to carry on General Business of Insurance and is regulated by the Malta Financial Services Authority. The registered address of Cowen Insurance Company Limited is at 380, Level 2, Canon Road, Santa Venera, SVR 9033, Malta.

This policy is administered by Hive Insurance Services, Office 15, Lakeview Point, Unit 24 Claregalway Corporate Park, Claregalway, Co. Galway, H91 PX38.

1 ARE YOU ELIGIBLE FOR COVER?

You can take out the Rider & Stable Staff Accident Plan if **you** are between the ages of 16 and 64 attained and

- ▶ **you** are resident in the Republic of Ireland and
- ▶ **you** are actively **working** (i.e. not medically certified as unfit for work) being:
 - **Employed** for a minimum of 16 hours per week; or
 - **Self-employed**.

You must have an annual income from a non-**professional** sporting occupation (where **you** work at least 16 hours per week). For out of work **benefit your** weekly income must exceed **your** chosen weekly **benefit**, furthermore this occupation will be used to assess **your** out of **work** claim.

2 WHAT HAPPENS IF YOU CHANGE YOUR MIND?

You have a statutory right to cancel this policy within 30 days of the policy **start date** if **you** decide it is not suitable for **you**. If **you** cancel this cover within 30 days of the policy **start date** and have not made any claims, any premium that **you** have paid will be refunded. If cancellation is made after 30 days, there will be no refund of premiums paid.

To cancel this policy write to Hive Insurance Services, Office 15, Lakeview Point, Unit 24 Claregalway Corporate Park, Claregalway, Co. Galway, H91 PX38.

Or e-mail: enquiries@hiveinsure.ie or call the customer service helpline 074 9161868*.

3 WORDS WITH SPECIAL MEANINGS

In this policy document the following words will have the following meanings and are shown in 'bold case' throughout this document:

Accident – means an event which is not foreseeable, intended or designed (but excluding illness and disease) solely as the result of an **accident** whilst participating in an **equine activity** and results in **bodily injury** or **accidental death**.

Accidental death – means death that is solely as the result of an **accident** whilst participating in an **equine activity**.

Benefit – means the **benefits** stated in the schedule and described herein.

Bodily injury – means physical injury resulting from external violent and visible means. It does not include any sickness, disease, bacterial or viral infection, naturally occurring condition or degenerative process.

Claims Handler – means Hive Insurance Services.

Disability/Disablement – means a state of incapacity resulting solely as the result of an **accident** whilst participating in an **equine activity**.

Doctor – means a legally qualified medical practitioner, who is registered as a medical practitioner with the Irish Medical Organisation and entitled to practice as such in the Republic of Ireland. It does not include **you**, someone living in **your** household, a member of **your** immediate family or **your** partner.

End date – means the date when the policy ends, **you** can find details in clause 8 of this policy.

Equine activity – time spent taking part in, practicing or **working** in equine related activities including competing as a **semi-professional**.

Employed/Employment – means in paid **employment** under a contract of services under which **you** ordinarily **work** in the Republic of Ireland or Northern Ireland for a minimum of 16 hours per week and paying the appropriate PRSI contributions or National Insurance contributions.

Fracture – means a breach in the continuity of the bone solely as the result of an **accident** whilst participating in an **equine activity**

which is identified by an x-ray or in the case of a **fracture** which is unable to be x-rayed, by confirmation from a **doctor**.

Hospital – means a lawfully operated establishment (other than a convalescent, nursing or rest home, or convalescent, nursing, self-care or rest section or unit of a **hospital**) which has accommodation for resident patients with organised facilities for diagnosis and major surgery and which provides a 24 Hours a day nursing service by registered nurses.

Inpatient – means when **you** receive **treatment**, where **you** need to be in a bed in a **hospital** and it is necessary for **you** to stay overnight.

Insurer – means Cowen Insurance Company Limited

Permanent total disability – means **disablement** which entirely prevents **you** from engaging in **your** usual occupation and which lasts for twelve consecutive calendar months and at the end of that time is beyond prospect of improvement and is solely as the result of an **accident** whilst participating in an **equine activity**.

Pre-existing medical condition – means a condition or related condition either:

- › for which **you** received **treatment** in the 24 months up to and including the commencement date; or
- › which **you** were aware of, or in **our** opinion **you** should have been aware of, during the 24 months up to and including the commencement date.

Unless **you** have been symptom free and not consulted a doctor or received **treatment** in the 24 months preceding the incident date.

Professional – means any person who receives payment for their performance or are paid to compete in a sporting activity on a full-time basis.

Self-employed/Self-employment – means being in a profession or business, alone or in association with others, paying Class S PRSI if **you work** in the Republic of Ireland, or National Insurance if **you work** in Northern Ireland.

Semi-professional – means any person who receives payment for their performance or are paid to compete in a sporting activity on a part-time basis.

Start date – means the date stated in the schedule

Treatment – means receiving advice or undergoing examinations or consultations or receiving medication or long-term monitoring, in each case from a doctor.

We/Us/Our – Cowen Insurance Company Limited

You/Your – means the person named in the schedule as the insured.

Work/Worked/Working – permanent gainful **employment** or **self-employment**; paying the correct Pay Related Social Insurance (PRSI) or National Insurance contributions.

4 WHAT YOU HAVE TO PAY

Your premium is shown in **your** Schedule, which **we** will issue upon acceptance of your application, and includes stamp duty and/ or Government Levy at the current rate.

This policy is issued for an initial period of one year from the **start date** and will be renewed automatically for a further year providing premiums are maintained. The premium is payable on the same day each month and in advance.

5 THE BENEFITS YOU GET

WHO WILL THE BENEFITS BE PAYABLE TO?

All **benefits** will be paid to **you**. All claims must be diagnosed during the policy period and are subject to the limits and waiting periods applied to **your** cover. In the event that this policy is not renewed, no further **benefit** will be paid after the expiry date.

THE BENEFITS

In order to qualify to make a claim, the following criteria must be met:

- › the appropriate waiting period has been completed and the **condition** for which **you** are claiming did not first arise during that period
- › the **treatment** is supported by a declaration on the claim form signed by the **hospital/specialist/doctor** (as appropriate) and by **you**

The amount of **benefit** that **you** will receive will depend on the level of cover you have chosen, which is shown in **your** schedule.

EXPLANATION OF BENEFITS

Out of work Benefit

This is payable following the deferred period for every full week thereafter that **you** are unable to **work** solely as the result of an **accident** whilst participating in an **equine activity** which must be certified by a **doctor** as preventing **you** from **working** in **your** usual occupation. **You'll** receive this **benefit** until **you** can return to **work**, up to a maximum of 26 weeks. No **benefit** is payable for the first 2 weeks of **disablement**.

If **you** have a job but do not meet the definition of **work** because **you** are returning as part of a phased return to **work** or a permitted **work** scheme, **you** may still be able to claim for the out of **work benefit** under this policy. Any payments made will be on a pro rata basis.

Periods of out of **work benefit** separated by less than three months will be treated as one continuous period of out of **work benefit**. If we have paid the maximum of 26 weekly benefits **you** must return to **work** for a continuous period of 3 months before **you** are entitled to make another claim for out of **work benefit**.

Hospitalisation Benefit

This is payable following the deferred period for every full week thereafter **you're** in **hospital**, as an **inpatient**, solely as

the result of an **accident** whilst participating in an **equine activity**. You'll receive this **benefit** until you leave **hospital**, up to a maximum of 10 weeks. No **benefit** is payable for the first 2 weeks of **hospitalisation**.

Serious injury Benefit

This is payable in the event of **accidental death** or **permanent total disability**, which occurs within 12 months of the **accident** and is solely as the result of an **accident** whilst participating in an **equine activity**.

Fracture Benefit

This is payable in the event you suffer a **fracture** solely as the result of an **accident** whilst participating in an **equine activity** up to the maximum **benefit** in every policy year. A lump sum is payable if you suffer a **fracture** of any of the bones listed in the **benefits** table:

If your **accident** occurs whilst you are outside of the Republic of Ireland and you were seen by a medical professional who is not registered with the Irish Medical Organisation, then you must within 30 days of returning to the Republic of Ireland seek confirmation of your eligibility to claim from a **doctor** who meets the definition in section 3. You must submit evidence in English from this **doctor** confirming the assessment made by the medical professional(s) who you saw while you were abroad. In this case, we may consider the first day of **accident** as prior to the day that you first visited a **doctor**.

	SILVER	GOLD
OUT OF WORK BENEFIT	€180 per week	€250 per week
This is payable for every full week that you're unable to work following an equine-related accident. You'll receive this benefit until you can return to work, up to a maximum of 26 weeks. No benefit is payable for the first 2 weeks of disablement.		
HOSPITALISATION BENEFIT	€150 per week	€220 per week
This is payable for every full week you're in hospital as an in-patient following an equine-related accident. You'll receive this benefit until you leave hospital, up to a maximum of 10 weeks. No benefit is payable for the first 2 weeks of hospitalisation.		
SERIOUS INJURY BENEFITS		
ACCIDENTAL DEATH	€10,000	€15,000
PERMANENT TOTAL DISABILITY	€10,000	€15,000
FRACTURE BENEFITS		
UPPER LEG, LOWER LEG, KNEECAP, ANKLE, ARM, WRIST, SKULL, COLLAR BONE	€350	€400
A fracture means a breach in the continuity of the bone caused by an accident which is identified by an x-ray or in the case of a fracture which is unable to be x-rayed, by confirmation from a doctor.		

6 WAITING AND DEFERRED PERIODS

WHAT ARE THE WAITING PERIODS?

This is the period of time following the **start date** of the policy where you cannot claim **benefits**.

We will not pay any out of **work benefits**, **hospitalisation benefits** or **fracture benefits** if your **accident** occurs within 1 week of the **start date**.

WHAT ARE THE DEFERRED PERIODS?

This is the period of time following an **accident** where you cannot claim **benefits**. We will not pay any out of **work benefits** or **hospitalisation benefits** for the first 2 weeks that you are out of **work** or **hospitalised** following your **accident**.

OUT OF WORK BENEFIT

When can you claim for out of work benefit?

If you are unable to **work** because of an **accident** for more than two weeks we will pay your chosen weekly **benefit** for each subsequent week you are continuously unable to **work** because of an **accident** until the first of the following occur:

- › You cease to be unable to work due to an **accident**
- › You fail to provide us with proof of an **accident**
- › We have paid a maximum of 26 weekly **benefits** in respect of any one event of **accident**
- › The policy **end date**

HOSPITALISATION BENEFIT

When can you claim for hospitalisation benefit?

If you are unable to **work** because you are **hospitalised** due to an **accident** for more than two weeks we will pay your chosen weekly **benefit** for each subsequent week you are continuously **hospitalised** due to an **accident** until the first of the following occur:

- › You cease to be **hospitalised**
- › You fail to provide us with proof of an **accident**
- › We have paid a maximum of 10 weekly **benefits** in respect of any one event of **accident**
- › The policy **end date**

MAXIMUM BENEFITS AND RESTRICTIONS ON BENEFITS

The maximum for individual **benefits** are detailed in the **benefits** table.

MAXIMUM BENEFITS FOR A SINGLE CLAIM

The maximum number of **fracture** claims we will pay under this policy during any one policy year following a claim by you under this policy or any other policy in force with us is 4. We will not pay **benefit** for each **fracture** following multiple **fractures** to any one bone as a result of one **accident**.

MAXIMUM BENEFITS FOR A SINGLE CLAIM

The maximum total **benefit** which we will pay for a single claim following a claim by you under this policy or any other policy in force with us is a sum equal to the **accidental death benefit** (dependant on **benefit** level chosen which is shown in your schedule). Where any payment is made for out of **work benefit** and/or **hospitalisation benefit**, the amount paid will be deducted from any lump sum subsequently payable for serious injury **benefit** in respect of the same **accident**.

The maximum total **benefit** which we will pay for all claims during the life of this policy is a sum equal to the **accidental death benefit** plus 26 weeks out of **work benefit** (dependant on **benefit** level chosen which is shown in **your** schedule)

7 WHAT YOU ARE NOT COVERED FOR

We will not pay **benefit** for any **accident** that is directly or indirectly caused by or whilst undertaking any of the following:

- ▶ A **pre-existing medical condition**, unless **you** have been symptom free and not received **treatment** or advice for that condition, for at least two years prior to a claim.
- ▶ **Professional** sports
- ▶ Being under the influence of or being affected by alcohol or drugs unless under the advice of a **doctor** for a condition other than alcohol or drug addiction
- ▶ Suicide or self-inflicted injury whether of a sound mind or not
- ▶ If **you** are a Member of Irish Defence Services
- ▶ An **accident** arising from participation in, or an attempt to commit a criminal offence
- ▶ Any fees involved in completing claim forms etc.
- ▶ Where all relevant Health & Safety precautions are not undertaken and equipment is not up to the accepted minimum standard set by the governing body of the sport which is being undertaken
- ▶ We will not pay any **accident** that is directly or indirectly caused by or whilst undertaking any of the following: travel to any territories whose Security Status, as advised by the Department of Foreign Affairs' (DFA) Travel Advice service, is 'Avoid Non-Essential Travel' or 'Do Not Travel', as shown in the DFA's web site, www.dfa.ie, on **your** date of departure from the Republic of Ireland
- ▶ An **accident** that is not the result of participating in an eligible **equine activity**
- ▶ A **fracture** to a bone that is not listed in the **benefits** table.
- ▶ **Bodily injury** or **accidental death** caused by any sickness, disease, bacterial or viral infection, naturally occurring condition or degenerative process.
- ▶ The appropriate waiting period has not been completed and/or the condition **you** are claiming first arose during that period
- ▶ An **accident** which occurs while **you** are away from the Republic of Ireland for a period intended by **you** to be more than 90 days, or if **you** cease to be resident in the Republic of Ireland.

8 WHEN YOUR PROTECTION ENDS

Your policy will cease if:

- ▶ **you**, or **your** employer/affinity association if a group scheme, cancel the policy at any time by letting us know in writing, email or by telephone
- ▶ **you** are no longer a resident of Republic of Ireland
- ▶ **you**, or **your** employer/affinity association if a group scheme, do not maintain payment of **your** premiums
- ▶ **you** have reached the first renewal date after **your** 65th birthday

- ▶ the maximum **benefit** has been paid out, **you** can find details in clause 6 of this policy.

9 CAN COWEN INSURANCE COMPANY LIMITED CANCEL OR CHANGE THE TERMS OF MY POLICY?

We may cancel **your** policy, or amend the terms of **your** cover and notify **you** (or **your** employer/affinity association if a group scheme) in writing, if at any time **you** have:

- ▶ misled **us** by mis-statement or concealment of any material information
- ▶ knowingly claimed payment of any sum under this policy for any purpose other than as are provided for under this policy
- ▶ agreed to any wrongful attempt by a third party to obtain a financial advantage to **our** detriment
- ▶ otherwise failed to observe the terms and conditions of this policy or failed to act with utmost good faith.

We may terminate or change the terms and conditions of **your** policy, including the amount of **your** premium at renewal, by giving **you** not less than 60 days written notice in advance. If we give **you** such notice we will explain the reason; for example:

- ▶ to respond to changes in the law or decisions of the Financial Services and Pensions Ombudsman
- ▶ to meet regulatory requirements
- ▶ to reflect new industry guidance and codes of practice that raise levels of consumer protection
- ▶ to respond to changes in interest rates, market rates or tax rates
- ▶ to reflect other legitimate cost increases or reductions associated with continuing to provide **you** with the services and **benefits** under **your** policy

Currently all **benefits** under this policy are non-taxable although this may change in line with any amendments to legislation.

10 ADDITIONAL RULES

You must give **us** written notification of any claim or right of action against any party which gives rise to the claim under this policy. **You** must take all steps we reasonably require in making a claim upon that other party. We shall be entitled to pursue in any policyholders name for **our** own **benefit** any claim for indemnity or damages or otherwise which relates to any **benefits** and costs paid or payable under this policy. We shall have full discretion in the conduct of any proceedings and in the settlement of any such claim, but we shall have no responsibility for any claim for uninsured losses, in respect of which the policyholder and/or dependants should ensure that legal advice is taken.

Waiver by **us** of any term or condition of this policy will not prevent us from relying on such terms and conditions thereafter.

11 MAKING A CLAIM

To make a claim, just call the Hive Insurance Services Claims Team on 074 9161868* or email enquiries@hiveinsure.ie and

we will send a claim form to **you**.

You must provide **us** with the information stated under each **benefit** and any further information we ask for, such as medical certificates or reports. These documents are to be provided at **your** expense. **You** may also be required to have a medical examination when and as often as it may be necessary during the claim and/or payment of a claim.

All claims are assessed by reference to this document and **your** Schedule. The decision of any independent Medical Advisor appointed by **us** shall be conclusive and binding on both parties. Claim forms should be returned back to Hive Insurance Services.

If **you** are receiving **benefits** under this insurance **you** or **your** employer/affinity association will need to continue to pay the premium in order to maintain cover under this insurance.

12 MAKING A COMPLAINT

We aim to provide the highest standards of service at all times. Should **you** have a complaint about the sale, administration or claims handling of **your** policy, please contact Hive Insurance Services, Office 15, Lakeview Point, Unit 24 Claregalway Corporate Park, Claregalway, Co. Galway, H91 PX38, telephone 074 9161868*, and **you** will be provided with details of **our** complaints procedure.

If **your** complaint is not resolved to **your** satisfaction, **you** may ask the Financial Services and Pensions Ombudsman to review **your** case. Their contact details are: 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, D02 VH29. Tel: (01) 567 7000. Email: info@fspoi.ie. Website: www.fspoi.ie

For complaints relating to the policy wording:

Please contact Cowen Insurance Company Limited, 380, Level 2, Canon Road, Santa Venera, SVR 9033, Malta. Telephone: +356 21377107.

After this action, if **you** are still not satisfied with the way **your** complaint has been dealt with, **you** can ask the Office of the Arbiter for Financial Services (Malta) to review **your** case. Their contact details are the Office of the Arbiter for Financial Services, First Floor, St Calcedonius Square, Floriana FRN1530, Malta. Telephone +356 2124 9245. Email: complaint.info@financialarbiter.org.mt Website: www.financialarbiter.org.mt

Both the Financial Services and Pensions Ombudsman and the Office of the Arbiter for Financial Services (Malta) have been set up by law to help settle individual disputes between consumers and financial firms. They can decide if we have acted wrongly and if **you** have lost out as a result. If this is the case they will tell **us** how to put things right and whether this involves compensation. Their service is independent and the making of a complaint does not affect **your** right to take legal proceedings.

Leaflets explaining the functions of the Financial Services and Pensions Ombudsman and the Office of the Arbiter for Financial Services (Malta) are also available on request.

13 LEGAL

TRANSFER

You cannot transfer or sell the rights or **benefits** under this policy.

FALSE AND MISLEADING INFORMATION

Any fraudulent, false or misleading statements made by **you** either when applying for **your** policy or in relation to any other matter affecting **your** policy or when **you** are making a claim may result in **your** policy becoming invalid and **you** losing all **your** entitlement to **benefits** under this policy.

We may use video surveillance to investigate any claim that we have good reason to believe may be fraudulent.

GOVERNING LAW

Irish law applies to this policy unless **you** have asked for another law and we agreed to this in writing before the **start date**. Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

ACCESSIBILITY

In order to make **our** documentation accessible to all, we are able to provide upon request audiotapes, large print documentation and Braille documentation. Please advise **us** if **you** require any of these services to be provided so that we can communicate in an appropriate manner.

SAFEGUARDING YOUR PREMIUMS AND CLAIM PAYMENTS

All premium payments from **you** and due to the **insurer** for this policy will be held by Hive Insurance Services on behalf of the **insurer**. Hive Insurance Services will hold any premium refund or claim **benefit** that is due to **you** from the **insurer**.

Any premium collected by Hive Insurance Services will be immediately deposited in a bank account held in the name of the **insurer**. This means that once a premium is paid to Hive Insurance Services it is deemed to have been received by the **insurer** and that all claims **benefits** and premium refunds from the **insurer** are not deemed to have been paid until **you** have actually received them.

SANCTIONS

We will not provide cover and will not be liable to pay any claim where the provision of such cover would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

14 DATA PRIVACY

When processing **your** personal information for the purpose of administering this policy, Cowen Insurance Company Limited and Hive Insurance Services, a wholly owned subsidiary of Hive Insurance Services Limited, act as Joint Data Controllers and in the event of a complaint the Lead Supervisory Authority will be The Data Protection Commission (DPC).

Please visit the Privacy Policy page on **our** website, www.hiveinsure.ie, for further information about how and when we process **your** personal information.

HOW WE USE YOUR INFORMATION

The personal information, provided by **you** (or anyone acting on **your** behalf), is collected by or on **our** behalf and may be used by **us**, **our** employees, agents and service providers acting under **our** instruction for the purposes of insurance administration, underwriting, claims handling, research or for statistical purposes.

We may process **your** information for a number of different purposes. For each purpose we must have a legal ground for such processing. When the information that we process is classed as 'special category data', we must have a specific additional legal ground for such processing.

Generally, we will rely on the following legal grounds:

- ▶ It is necessary for **us** to process **your** personal information to provide this policy and services related to it. We will rely on this for activities such as assessing **your** application, managing **your** policy, handling claims and providing other services to **you**
- ▶ We have an appropriate business need to process **your** personal information and such business need does not cause harm to **you**. We will rely on this for activities such as maintaining **our** business records and developing, improving **our** products and services, and providing information about **our** products and services to **you**
- ▶ We have a legal or regulatory obligation to use such personal information
- ▶ We need to use such personal information to establish, exercise or defend **our** legal rights
- ▶ **You** have provided **your** consent to **our** use of **your** personal information, including special category data

HOW WE SHARE YOUR INFORMATION

In order to sell, manage and provide **our** products and services, prevent fraud and comply with legal and regulatory requirements, we may need to share **your** information with the following types of third parties:

- ▶ Reinsurers, Regulators and Authorised/Statutory Bodies
- ▶ Credit reference agencies
- ▶ Fraud prevention agencies
- ▶ Crime prevention agencies, including the police
- ▶ Suppliers carrying out a service on **our** behalf
- ▶ Other insurers, business partners and agents
- ▶ Other companies within Hive Insurance Services Limited

MARKETING

We will not use **your** information or pass it on to any other person for the purposes of marketing further products or services to **you** unless **you** have consented to this.

FRAUD PREVENTION AND DETECTION

In order to prevent or detect fraud and money laundering we may check **your** details with various fraud prevention agencies, who may record a search. Searches may also be made against other insurers' databases. If fraud is suspected, information will be shared with those insurers. Other users

of the fraud prevention agencies may use this information in their own decision making processes.

We may also conduct credit reference checks in certain circumstances. **You** can find further details in **our** full Privacy Policy explaining how the information held by fraud prevention agencies may be used or in which circumstances we conduct credit reference checks and how these checks might affect **your** credit rating.

AUTOMATED DECISIONS

We may use automated tools with decision making to assess **your** application for insurance and for claims handling processes. If **you** object to an automated decision, we may not be able to offer **you** an insurance quotation.

HOW TO CONTACT US

Please contact **us** if **you** have any questions about **our** privacy policy or the information we hold about **you**: The Data Protection Officer, Hive Insurance Services, Office 15, Lakeview Point, Unit 24 Claregalway Corporate Park, Claregalway, Co. Galway, H91 PX38.

* Calls are recorded for training and monitoring purposes, and a record kept for regulatory purposes.



074 9161868 | www.hiveinsure.ie

OFFICE 15, LAKEVIEW POINT, UNIT 24 CLAREGALWAY CORPORATE PARK, CLAREGALWAY, CO. GALWAY, H91 PX38

Hive Insurance Services DAC (Company Registration No 360638) is regulated by the Central Bank of Ireland, registered number C29542 and a wholly owned subsidiary of Hive Insurance Services Limited.

This product is insured by Cowen Insurance Company Limited (company registration number C55905), with registered office at 380, Level 2, Canon Road, Santa Venera, SVR 9033, Malta. Cowen Insurance Company Limited is an insurance company authorised under the Maltese Insurance Business Act (Cap. 403 of the Laws of Malta) to carry on general business and is regulated by the Malta Financial Services Authority. **RSPPDIRL 05/2021**