

# TRAINING AID

## LIFESTYLE PROTECTOR PLAN

INCOME PROTECTION – PAYING YOU AN INCOME IF YOU CAN'T WORK  
(PROOF OF INCOME REQUIRED)



Who provides the cover	AmTrust International Underwriters DAC
Claims handler	Davies Ireland
Age	18–55 attained
Resident	Living in the Republic of Ireland for 40 out of 52 weeks a year
Children	N/A
Plan type	Single
Ceases at age	60
Income	Proof of earnings required at claim
Income requirement	<ul style="list-style-type: none"> <li>Employed – 60% gross monthly income</li> <li>Self employed – 60% taxable monthly income</li> </ul>
Working	Yes – minimum 20 hours weekly
Waiver of premium	Premiums paid during a claim will be refunded
Accidental death benefit	€25,000 automatically included
Life Cover Benefit	€25,000 automatically included from year 2
Terminal Illness Benefit	€25,000 automatically included
Specified Illness Benefit	<ul style="list-style-type: none"> <li>Cancer (excluding less advanced cases)</li> <li>Cardiac arrest</li> <li>Stroke</li> <li>Loss of independent existence</li> <li>Alzheimer's disease</li> <li>Aorta graft surgery</li> </ul>
Back conditions	Selected back conditions covered (refer to policy documents)

Claims process	Email: amtrust.hive@dwfclaims.com Tel: 01 790 9400
Moratorium	<ul style="list-style-type: none"> <li>Accident &amp; Sickness – 2 years prior to a claim</li> <li>Chronic Condition – 5 years prior to a claim</li> </ul>
Worldwide cover	Yes (not covered for hospitalisation or if away from EU for more than 90 days)
Medical underwriting	N/A
Occupational rating	Class 1, Class 2, Class 3N, Class 3M, Class 4*
Health rating	N/A
Age rating	18–34, 35–40, 41–45, 46–50, 51–55, 56–59*
Qualifying period	Sickness – 90 days Accident – immediate
Hospitalisation benefit	After 48 hours for 30 days per policy year
Benefit period	1 year
Deferred period	14 days, 30 days, 90 days (Not backdated)
Discount	N/A
Payable	Monthly by direct debit only
Paperwork required to process	Editable application form, business is submitted to us online via our Broker Portal
Commission	20% Initial and 20% renewal
Hive members fuel card	Free benefit

\* Refer to Rate Card and Occupational Guidelines

For intermediary use only



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