

# Personal Accident Protection Insurance



## Insurance Product Information Document

**Company: AmTrust International Underwriters DAC**

**Product: Personal Accident Plan - Premier**

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. Registered address: Office 15, Lakeview Point, Unit 24 Claregalway Corporate Park, Claregalway, Co. Galway, H91 PX38.

All covers under this insurance are underwritten by AmTrust International Underwriters DAC (Company Registration No 169384), regulated by the Central Bank of Ireland. Registered address: 6-8 College Green, Temple Bar, Dublin, D02 VP48, Ireland.

This document provides a summary of the key information relating to this Personal Accident policy. Complete pre-contractual information on the product is provided in the full policy documentation. **Important.** Please refer to the full terms and conditions for further details.

### What is this type of insurance?

This insurance is designed to pay a cash sum to you if you are seriously injured or die as a result of an accident that happens while you are covered by the policy. You can also cover to your partner and children.



#### What is insured?

We will pay a you cash benefit if an accident results in your injury or death. We pay:

Bronze €25,000; Silver €37,500; Gold €50,000 for:

✓ Accidental death

Bronze €5,000; Silver €7,500; Gold €10,000 for:

✓ Burns and permanent scarring

Bronze €1,500; Silver €2,250; Gold €3,000 for:

✓ A fracture to the upper leg (femur), vertebral body (not coccyx), pelvis, skull

No fracture cover for the first 15 days.

Bronze €750; Silver €1,125; Gold €1,500 for:

✓ vertebra other than vertebral body, lower leg (tibia and fibula), lower jaw, breastbone (sternum), shoulder blade (scapula), kneecap (patella), clavicle (collar bone), upper arm (humerus), lower arm (radius and ulna), ankle (tarsals) and Pott's fracture, wrist (carpals) and Colles fracture

No fracture cover for the first 15 days.

Bronze €250; Silver €375; Gold €750 for:

✓ A fracture to the hand (metacarpals), foot (metatarsals), coccyx, rib(s), nose

No fracture cover for the first 15 days.

No cover for broken fingers or toes.

Bronze €750; Silver €1,125; Gold €1,500 for:

✓ Anterior cruciate ligament injury

Payments for children are 50% of these amounts, except for accidental death which is 10%.



#### What is not insured?

The policy will not pay any benefit for an accident that is directly or indirectly caused by or while undertaking any of the following:

- ✗ War risks, terrorism or being on naval, military or air force duty, service or operations
- ✗ Riding a motorcycle, moped or scooter as a driver or passenger, rock climbing or mountaineering of any type
- ✗ Competing in any race other than on foot or while swimming
- ✗ Flying, except as a fare paying passenger
- ✗ The manufacture or use of explosives
- ✗ Putting yourself in danger (except in an attempt to save human life)
- ✗ The illegal acts of the person who has the accident
- ✗ Suicide or self-inflicted injury, whether of a sound mind or not
- ✗ 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
- ✗ Radiation or contamination or the effects of radiation
- ✗ Any sickness, disease, or degenerative process (a condition which becomes progressively worse)

In addition, we will not pay benefit for any:

- ✗ Accident which happens to an insured person who has been outside the Republic of Ireland for more than 12 weeks in the preceding 52-week period. This exclusion does not apply if we have agreed to provide this cover
- ✗ Accidental death that happens 12 or more months after the accident.



## Are there any restrictions on cover?

- ! Cover is available to customers aged between 18 and under 65 at the start of the policy. Cover ends when you reach 70. Child must be under the age of 18 (or 23 years of age if in full-time education) and living permanently with you in the same household.
- ! The policyholder must be resident in the Republic of Ireland at the start date of the policy.
- ! The maximum number of fracture claims in each 12-month period is 4.
- ! There is a maximum total benefit during the life of the policy for each person. This is Bronze €35,000; Silver €50,000; Gold €65,000 (reduced amounts for children). If we pay the maximum, their cover will end.
- ! If you choose to cover your partner and children, there is a maximum total benefit during the life of the policy for everyone covered. This is Bronze €70,000; Silver €100,000; Gold €130,000. If we pay the maximum, the policy will end.
- ! We will not pay a combination of benefits that add up to more than the benefit for a more serious injury. For example, the combined benefits for loss of use of and elbow, wrist, thumb and two fingers on the same arm is more than we would pay for the loss of use of the arm, so we would pay up to the limit for loss of use of the arm.



## Where am I covered?

- ✓ Anywhere in the world provided that, on the date of the accident, you have not been outside the Republic of Ireland for more than 12 weeks in total in the preceding 52-week period.
- You are not covered for an accident that is directly or indirectly caused by or while undertaking travel to any territories whose Security Status, as advised by the Foreign and Commonwealth Office (FCO), is 'Avoid Non-Essential Travel' or 'Do Not Travel', as shown in the FCO's web site, [www.fco.gov.uk](http://www.fco.gov.uk) on your date of departure from the Republic of Ireland.



## What are my obligations?

- At the start of the contract the information you tell us must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- You must pay the premium on time.
- If you need to make a claim you must tell us as soon as possible, follow the claims procedure and provide, at your own expense, all the information we ask for.



## When and how do I pay?

You pay for your policy by monthly Direct Debit.



## When does the cover start and end?

You choose the start date, and the policy continues from one month to the next until you or we cancel it.



## How do I cancel the contract?

You can cancel the policy at any time.

Write to by writing to: Hive Insurance Services, Office 15, Lakeview Point, Unit 24 Claregalway Corporate Park, Claregalway, Co. Galway, H91 PX38.

Email: [cancellations@hiveinsure.ie](mailto:cancellations@hiveinsure.ie)

Call 074 9161868 (calls are recorded for training and quality purposes, and a record kept for regulatory purposes).

### Your right to cancel

If this is within the first 30 days from the day you buy the policy, or the day on which you receive your policy documents if this is later, you will get a full refund of the premium provided you have not made a claim and do not intend to make a claim on the policy.

After the initial 30 day period there is no premium refund.