HIVE
Insurance Services

TRADES PERSON & EQUINE ACCIDENT PLAN

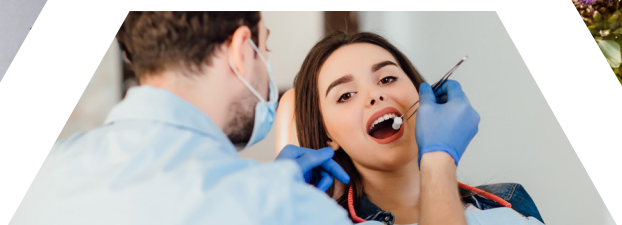
Accident Protection Plan that includes the following benefits:

› Out of Work › Hospitalisation › Accidental Death
› Permanent Total Disability › Fractures

www.hiveinsure.ie






THE TRADES PERSON & EQUINE ACCIDENT PLAN

WORKING IN THE TRADES, FARMING OR EQUINE INDUSTRY? ACCIDENTS CAN HAPPEN ANYTIME. UNPREDICTABLE CONDITIONS ARE PART OF THE JOB— BE PREPARED FOR THE UNEXPECTED.



PROTECT YOURSELF

Accidents in manual trades or fast-paced environments can happen, leading to financial strain. Our Trades Person & Equine Accident Plan provides support when you need it most—helping to cover costs, pay bills and support your recovery.

Enjoy what you do with peace of mind, knowing you're protected if a serious accident occurs.

What's covered:

- This policy covers you whilst taking part in, practicing or working in trade, farming or equine related activities and sports

What's not covered

- Accidents during the first 7 days (unless you are claiming for a Serious Injury Benefit)
- Full-time professional sports
- Being under the influence of alcohol or drugs

- EQUINE INDUSTRY
- TRADES PEOPLE
- HEALTH & BEAUTY TRADE
- HOSPITALITY & FOOD TRADE

YOUR BENEFITS EXPLAINED

	SILVER	GOLD
MONTHLY PREMIUM	**€20.60** per month	**€30.90** per month
OUT OF WORK BENEFIT	€180 per week	€250 per week
This is payable for every full week that you're unable to work following a trades or 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 a trades or 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		
SKULL, LEG, KNEECAP, ANKLE, ARM, WRIST, 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.		

WHO CAN APPLY?

You must be:

- Between the ages of 16 and 64 inclusive
- Resident in the Republic of Ireland
- Employed and working for a minimum of 16 hours per week, or self-employed

Please see the policy document for full information. All premiums shown include any Stamp Duty and/or Government Levy at the current rate, where applicable.





FROM BROKEN BONES TO ACCIDENTS THAT KEEP YOU OFF WORK, WE'VE GOT YOU COVERED

THERE'S A BUZZ ABOUT HIVE



Buying insurance can be complicated, but it really shouldn't be. So we've set out to do things differently - create a bit of a buzz if you like...

With over 20 years of experience behind us, we're obsessed with one thing - and that's making insurance simple and accessible to all.

And we're doing this for a good cause - so more people can better protect their lives making them feel safe, secure and happy.

WE'RE ALSO DOING OUR BIT...

We feel it's not enough to simply protect our customers. We're also deeply committed to protecting the environment and minimising our impact. So every member of the Hive team has signed up to 20 promises to work as sustainably as possible.

Our pledges focus on the key ways we can work sustainably, like recycling, reducing paper usage and waste, saving energy and carbon offsetting.

And we encourage all our customers to contact us and sign up to receive our regulatory communications by email. By doing so, we can reduce the amount of energy used in printing and posting, plus there's less paperwork for you to manage.

Why not take a look at our website, www.hiveinsure.ie to find out more?

IMPORTANT INFORMATION

CANCELLATION RIGHTS

If for any reason you're not satisfied with your plan, you may cancel it within 30 days from its start date for a full refund, provided that you've not made a claim.

HOW TO MAKE A CLAIM

Simply call us on 074 9161868 or email enquiries@hiveinsure.ie and we'll send you a claim form. Lines are open Monday to Friday, 9am-3pm (excluding public holidays).

EXTRA PROTECTION

In the unlikely instance that Steadfast Insurance Partners Limited is unable to meet its obligations under this plan, you may be entitled to compensation from the Insurance Compensation Fund. Further information can be obtained from the Central Bank of Ireland.

HIVE
Insurance Services

074 9161868
www.hiveinsure.ie

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UNIT 24 CLAREGALWAY CORPORATE PARK
CLAREGALWAY, CO. GALWAY
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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 Steadfast Insurance Partners Limited (company registration number C55905), with registered office at Level 3, Gasan Centre, Triq il-Merghat, Zone 1, Central Business District, CBD 1020, Birkirkara, Malta. Steadfast Insurance Partners 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. **TEBR 01-2027**