

# Medical Cash Plan Insurance

## Insurance Product Information Document



**Company: Cowen Insurance Company Limited**

**Product: Medical Cash Plan**

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.

This product is insured by Cowen Insurance Company Limited (Malta Company Registration number C 55905), which is a company authorised under the Maltese Insurance Business Act, 1998 to carry out general business and is regulated by the Malta Financial Services Authority, and is regulated by the Central Bank of Ireland for the Conduct of Business Rules. Registered office: Level 3, Gasan Centre, Triq il-Merghat, Zone 1, Central Business District, CBD 1020, Birkirkara, Malta.

This document provides a summary of the key product information. For the full terms and conditions please refer to the Policy Document.

### What is this type of insurance?

This Medical Cash Plan provides a range of cash benefits that allow you to claim money back once you have incurred an eligible medical expense.



### What is insured?

#### Dental cover

- ✓ Group & Bronze level – €20 per appointment (max 2 claims per year)
- ✓ Silver level – €40 per appointment (max 2 claims per year)
- ✓ Gold level – €60 per appointment (max 2 claims per year)
- ✓ Platinum level – €80 per appointment (max 2 claims per year)

#### Optical Tests cover

- ✓ Group & Bronze level – €30 per appointment (max 1 claim per year)
- ✓ Silver level – €30 per appointment (max 1 claim per year)
- ✓ Gold level – €30 per appointment (max 1 claim per year)
- ✓ Platinum level – €30 per appointment (max 1 claim per year)

#### Optical Equipment cover

- ✓ Group & Bronze level – €50 per claim (max 1 claim per year)
- ✓ Silver level – €100 per claim (max 1 claim per year)
- ✓ Gold level – €150 per claim (max 1 claim per year)
- ✓ Platinum level – €200 per claim (max 1 claim per year)

#### Specialist Consultation cover

- ✓ Group level – no cover
- ✓ Bronze level – €80 per appointment (max 1 claim per year)
- ✓ Silver level – €80 per appointment (max 2 claims per year)
- ✓ Gold level – €120 per appointment (max 2 claims per year)
- ✓ Platinum level – €150 per appointment (max 2 claims per year)

#### Chiropody cover

- ✓ Group & Bronze level – €50 per appointment (max 1 claim per year)
- ✓ Silver level – €50 per appointment (max 2 claims per year)
- ✓ Gold level – €50 per appointment (max 3 claims per year)
- ✓ Platinum level – €50 per appointment (max 4 claims per year)

#### Maternity/Paternity cover

- ✓ Group & Bronze level – €150 per child
- ✓ Silver level – €300 per child
- ✓ Gold level – €450 per child
- ✓ Platinum level – €600 per child

#### Doctor Expenses cover

- ✓ Group & Bronze level – €20 per appointment (max 2 claims per year)
- ✓ Silver level – €30 per appointment (max 2 claims per year)
- ✓ Gold level – €40 per appointment (max 2 claims per year)
- ✓ Platinum level – €50 per appointment (max 2 claims per year)

#### Hearing Aid cover

- ✓ Group & Bronze level – €40 per claim (max 1 claim per year)
- ✓ Silver level – €80 per claim (max 1 claim per year)
- ✓ Gold level – €120 per claim (max 1 claim per year)
- ✓ Platinum level – €160 per claim (max 1 claim per year)

#### Physiotherapy, acupuncture, homeopathy, osteopathy, chiropractic cover

- ✓ Group & Bronze level – €60 per appointment (max 2 claims per year)
- ✓ Silver level – €60 per appointment (max 4 claims per year)
- ✓ Gold level – €60 per appointment (max 6 claims per year)
- ✓ Platinum level – €60 per appointment (max 8 claims per year)

#### In-patient Admission cover

- ✓ Group & Bronze level – €50 per night
- ✓ Silver level – €100 per night
- ✓ Gold level – €150 per night
- ✓ Platinum level – €200 per night

#### Joint In-patient Admission cover

- ✓ Group & Bronze level – €80 per night
- ✓ Silver level – €160 per night
- ✓ Gold level – €240 per night
- ✓ Platinum level – €320 per night

#### Day Case Admission cover

- ✓ Group & Bronze level – €50 per day
- ✓ Silver level – €100 per day
- ✓ Gold level – €150 per day
- ✓ Platinum level – €200 per day

#### Worldwide In-patient Admission cover

- ✓ Group level – no cover
- ✓ Bronze level – €50 per night
- ✓ Silver level – €100 per night
- ✓ Gold level – €150 per night
- ✓ Platinum level – €200 per night

#### Accident & Emergency Unit Admission cover

- ✓ Group & Bronze level – €20 per visit
- ✓ Silver level – €40 per visit
- ✓ Gold level – €60 per visit
- ✓ Platinum level – €80 per visit

#### Recovery Bonus cover

- ✓ Group level – no cover
- ✓ Bronze level – €150 per claim (max 1 claim per year)
- ✓ Silver level – €300 per claim (max 1 claim per year)
- ✓ Gold level – €450 per claim (max 1 claim per year)
- ✓ Platinum level – €600 per claim (max 1 claim per year)

#### Accident & Sickness Cash cover

- ✓ Group level – no cover
- ✓ Bronze level – €25 per day (max 10 days)
- ✓ Silver level – €50 per day (max 10 days)
- ✓ Gold level – €75 per day (max 10 days)
- ✓ Platinum level – €100 per day (max 10 days)

#### Serious Injury Cash cover

- ✓ Group level – no cover
- ✓ Bronze level – €8,000 lump sum
- ✓ Silver level – €16,000 lump sum
- ✓ Gold level – €24,000 lump sum
- ✓ Platinum level – €32,000 lump sum

#### Accidental Death Cash cover

- ✓ Group level – no cover
- ✓ Bronze level – €8,000 lump sum
- ✓ Silver level – €16,000 lump sum
- ✓ Gold level – €24,000 lump sum
- ✓ Platinum level – €32,000 lump sum



## What is not insured?

- ✗ Pre-existing conditions (not applicable to optical/dental benefits)
- ✗ Chronic conditions (not applicable to optical/dental benefits)
- ✗ Treatment for infertility
- ✗ Alcoholism, alcohol abuse, drug abuse, other addictive conditions
- ✗ HIV/AIDS or any related condition
- ✗ Self-inflicted injury or illness
- ✗ Members of Irish Defence Forces
- ✗ Medical conditions from participation in a criminal offence
- ✗ Treatment as a result of war, terrorism, contamination by radioactivity, Biological or chemical agents
- ✗ Treatment received in health hydros
- ✗ Cosmetic treatment
- ✗ Treatment that is not given by a chiropodist, dentist, optician, specialist or therapist
- ✗ Fees involved in completing medical reports or forms
- ✗ Mental illness, stress, depression or nervous disorder
- ✗ Professional sports and selected hazardous pursuits and occupations (on the Accident & Sickness Cash benefit only)
- ✗ Anything which occurs while you are away from the EU for more than 90 days, or you cease to be resident in the Republic of Ireland.



## Are there any restrictions on cover?

- ! Cashback amounts are provided up to the limits of each level of cover
- ! Your children (aged 3 to 18) can receive cover at no extra charge. On single plans, your children will receive half benefits. On joint plans they will receive full benefits
- ! Qualifying periods (the period of time following the start date of your policy where you cannot claim) may apply – please refer to the Policy Document
- ! There are restrictions on the number of night/visits you may claim on the hospital admission benefits – please refer to the Policy Document
- ! If you are over the age of 65 when a claim is made, half the stated benefit amount will be payable
- ! Accident and Sickness Cash Benefit is payable for a maximum of 10 days once you have been off work for more than 10 working days
- ! On Group level there must be a minimum of 10 members.



## Where am I covered?

- ✓ Other than the Worldwide in-patient admission benefit, all treatment and medical expenses must be incurred in the Republic of Ireland.



## What are my obligations?

- Notify us if you cease to be a resident in the Republic of Ireland
- Pay your premiums when due
- Follow our claims process when you need to make a claim
- All information supplied to us in connection with your insurance must be accurate and true.



## When and how do I pay?

You can choose to pay monthly or annually by direct debit.



## When does the cover start and end?

Cover starts from the start date as shown on your Certificate of Registration. Cover ends if you are no longer resident in the Republic of Ireland, or you have reached the age of 75, or you do not maintain your premiums when due, or the maximum benefit of €32,000 has been paid out or the policy is cancelled by you or terminated by us.



## How do I cancel the contract?

You can cancel your policy at any time by writing to: Hive Insurance Services, Office 15, Lakeview Point, Unit 24 Claregalway Corporate Park, Claregalway, Co. Galway, H91 PX38. You can also email us at: [cancellations@hiveinsure.ie](mailto:cancellations@hiveinsure.ie), or call us on 074 9161868 (calls are recorded for training and quality purposes, and a record kept for regulatory purposes).

If you cancel within 30 days of the policy start date and have not made any claims, you will receive a full refund of any premiums paid. If you cancel after 30 days there will be no refund of premium paid.