

Personal Accident Insurance

Insurance Product Information Document



Company: Cowen Insurance Company Limited **Product: Rider & Stable Staff Accident 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. Registered office: 380, Level 2, Canon Road, Santa Venera, SVR 9033, Malta. Tel: (+356) 2016 2600.

This document provides a summary of the key information relating to this Rider & Stable Staff Accident Plan. Complete pre-contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This insurance is designed to pay weekly benefits in the event of an accident leaving you unable to work. It also provides cash lump sum benefits from serious injury and fractures.



What is insured?

Weekly benefits payable for:

- ✓ Out of Work Benefit - 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
- ✓ Hospitalisation Benefit - 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

Lump sum benefits payable - where an equine-related accident results in:

- ✓ Accidental Death
- ✓ Permanent Total Disability
- ✓ Fracture to skull, leg, kneecap, ankle, arm, wrist and/or collarbone

The benefit amount depends on the level of cover selected. Please refer to full terms and conditions for amount payable.



What is not insured?

Where and accident is directly or indirectly caused by 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.
- ✗ Full-time 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



Are there any restrictions on cover?

- ! Out of Work Benefit - no benefit is payable for the first 2 weeks of disablement
- ! Hospitalisation Benefit - no benefit is payable for the first 2 weeks of hospitalisation
- ! All accidents must be related to taking part in, practicing or working in equine-related activities and sports
- ! Accidents are not covered during the first 7 days of cover (unless you are claiming for a Serious Injury Benefit)
- ! Cover is only available for those:
 - aged between 16 and 64 inclusive
 - resident in the Republic of Ireland
 - employed and working for a minimum of 16 hours per week, or self-employed
- ! Maximum of 4 fracture claims payable under this policy during any one policy year following a claim by you under this policy or any other policy in force with us

- ! The maximum total benefit 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 (amount dependent on benefit level chosen)
- ! 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 (amount dependant on benefit level chosen)
- ! 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



Where am I covered?

- ✓ Cover is available anywhere in the world, apart from 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.



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?

Your premiums are payable on a monthly basis by Direct Debit.



When does the cover start and end?

Cover starts from the start date, as shown on your Schedule of Insurance, and will be continued on a monthly basis. Your policy will end on the earliest of the following:

- 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.



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, 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.