

Personal Accident Plan Insurance



Insurance Product Information Document

Company: AIG Europe S.A.

Product: Personal Accident Plan - Standard & Double Cover

AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances, and is regulated by the Central Bank of Ireland for conduct of business rules

You can find complete information on the policy, in your policy schedule and in your policy document. These will also tell you the level of cover you have and your benefit limits.

What is this type of insurance?

This policy will help meet the needs of someone who wants to be protected against many of the financial effects of suffering bodily injury which solely and independently of any other cause and within 24 months of the date of the accident, causes death, permanent disability, full thickness burns, specified fractures, specified dislocations, physiotherapy, convalescence, out of work, dental or hospitalisation (specifically mentioned in the table of benefits), we will pay the amount shown in the table of benefits.



What is insured?

- ✓ Quadriplegia
Sum insured: Standard €300,000 / Double €600,000
- ✓ Accidental Death
Sum insured: Standard €30,000 / Double €60,000
- ✓ Loss of two limbs/both eyes
Sum insured: Standard €125,000 / Double €250,000
- ✓ Loss of one limb/one eye
Sum insured: Standard €65,000 / Double €130,000
- ✓ Burns
Sum insured: up to-
Standard €5,000 / Double €10,000
- ✓ Fractures
Sum insured: up to – Standard €750 / Double €1,500
- ✓ Dislocations
Sum insured: up to - Standard €550 / Double €1,100
- ✓ Physiotherapy (following fracture/dislocation)
Sum insured: (€30 per session)
Standard - 5 sessions / Double – 10 sessions
- ✓ Hospitalisation:
(Payable for up to 26 weeks following an accident)
Sum insured: Standard €100 /day / Double €200 /day
- ✓ Convalescence Bonus (following 7 nights in hospital)
Sum insured: Standard €200 / Double €400
- ✓ Out of Work Support (following 1 night in hospital)
Sum insured: up to 4 weeks
Standard €100/week / Double €200 /week
- ✓ Dental
Sum insured: up to – Standard €250 / Double €500



What is not insured?

- ✗ Injuries arising from taking a drug or drugs other than according to the manufacturer's instructions or as prescribed by a registered medical practitioner.
- ✗ Injuries arising from taking a drug or drugs for the treatment of drug addiction.
- ✗ Injuries sustained whilst directly involved in an unlawful act.
- ✗ Injuries sustained whilst deliberately or recklessly exposing yourself to danger.
- ✗ Injuries sustained if the accident occurs whilst driving or in charge of a vehicle and your blood/urine alcohol level is above the legal limit stated in the laws of the country where the accident occurs.
- ✗ Claims that arise from sickness or disease.
- ✗ Claims arising from self-inflicted injuries.
- ✗ Bodily injury contributed by you participating in, practicing or training for a sport as a professional or semi-professional.



Are there any restrictions on cover?

- ! We will only pay for the bodily injury you have suffered if it is directly as a result of the accident.
- ! Any existing physical impairment or medical condition you have before the accident will be taken into consideration in calculating the amount payable on the basis of the difference between your physical impairment or medical condition before and after the accident.
- ! If your death results from bodily injury and this occurs within 26 weeks of the date of an accident, we will only pay the amount for item 1, death.
- ! We will pay 50% of the amount shown under item 15 for hospitalisation for insured persons aged over 65 at the date of the accident.
- ! Cover under this policy will stop on the first premium due date following your 75th birthday.



Where am I covered?

- ✓ Worldwide – Cover under this policy cannot continue for an insured person who resides outside the Republic of Ireland for more than 180 consecutive days. Cover will be cancelled from the 181st day that an insured person resides outside the republic of Ireland. Please tell us as soon as this happens so there is no overpayment of premium.



What are my obligations?

- When applying for your policy and completing your pre-contract application form, you must answer all questions honestly and with reasonable care. Please note that failure to do so may result in your policy being cancelled or we may refuse to deal with any claims or reduce the amount of a claim payment, as detailed under the [Impact of Misrepresentation](#) section, which you should read carefully.
- All claims must be notified as soon as is reasonably practical after the event which causes the claim. Failure to do so may result in our rejection of the claim if it is made so long after the event that we are unable to investigate it fully, or may result in the insured person not receiving the full amount claimed for if the amount claimed is increased as a result of the delay.
- You must pay your monthly premiums on time.
- You must contact us as soon as reasonably possible, if any of the answers or information provided is inaccurate or has changed beyond what was reasonably contemplated when the contract of insurance was concluded as this may affect the cover provided and any claims made by you on your policy.



When and how do I pay?

Premiums are paid monthly by credit card as shown on the schedule, and subsequently on the monthly anniversary thereafter. Each premium paid buys cover for the month in which it is due.



When does the cover start and end?

The cover starts on the date that your application is accepted by us and will be confirmed in your policy schedule. Cover will end on one of the following dates:

- If any premium is not paid on the date it is due, the policyholder has 30 days in which to pay it. If it is not paid during that period, the policy will be automatically cancelled from the date on which the unpaid premium was due. If the premium is paid during the 30 day period, then cover will operate as if it had been paid on the due date. No claims will be paid for any accident that occurs after the 30 days have passed if the premium remains unpaid.
- Cover will be cancelled from the 181st day that an insured person resides outside the republic of Ireland. Please tell us as soon as this happens so there is no overpayment of premium.
- At the first premium due date following your 75th birthday.



How do I cancel the contract and what is my cooling off period?

Cancelling the policy during the cooling off period - If the cover does not meet your requirements you may cancel this policy within 14 days of the policy effective date shown in your schedule or within 14 days of receiving your policy, whichever is the latter. We will give you a full refund of any premiums paid so long as you have not claimed. Premium will be returned to the policyholder within 5 working days from the date we receive notice of cancellation from the policyholder.

Cancelling the policy after the cooling off period - The policyholder may cancel this policy by giving us notice in writing to AIG Europe S.A. 30 North Wall Quay, IFSC, Dublin 1 or emailing personalaccident.ie@aig.com

We may cancel this policy by giving the policyholder 30 days notice in writing to the policyholder's last known address or by email. For monthly paid policies, cover will stop from the next premium due date following the date we receive notification of cancellation.

The policyholder is responsible for promptly telling other insured persons that the policy has been cancelled.

No person other than the policy holder has the right to cancel this policy.