

Personal Accident Insurance

Insurance Product Information Document

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Company: Halligan Insurances **Product:** CWU Voluntary Personal Accident Policy

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete terms and conditions can be found in your policy documents.

What is this type of insurance?

This Personal Accident Insurance is designed to provide a lump sum should you or a member of your family suffer an accident that causes death, permanent disability, specified burns and/or fractures, hospitalisation or temporary total disablement.



What is insured?

In the event you or your partner suffer an accident, we will pay you the sums insured specified below. Child sums vary from the below and are specified in the policy document:

✓ Accidental death	€70,000
✓ Permanent total disablement	€70,000
✓ Loss of limbs / sight	€70,000
✓ Loss of speech	€70,000
✓ Loss of hearing	Up to €70,000
✓ Other permanent disabilities*	Up to €70,000
✓ Hospitalisation (maximum 26 weeks)	€300 per week
✓ Fracture to arm (a full break of humerus, radius, ulna or wrist)	€750
✓ Fracture to leg (a full break of femur, patella, tibia, fibula or ankle)	€1,500
✓ Burns covering 27% or more of the body	€6,000
✓ Burns covering 18% to 27% of the body	€5,000
✓ Burns covering 9% to 18% of the body	€4,000
✓ Burns covering 4.5% to 9% of the body	€2,000
✓ Temporary total disablement (max. 104 weeks)	€300 per week

* Other permanent disability benefits payable depend on the degree of permanent disability according to the Continental Scale which is specified in the policy document



What is not insured?

- ✗ Intentional self-injury, suicide or attempted suicide
- ✗ Accidents involving driving with more alcohol in urine/blood than that permitted by law
- ✗ Flying as a pilot, air crew or flight personnel
- ✗ Pre-existing injury or disease
- ✗ Fractures where osteoporosis has been diagnosed
- ✗ Rallies, trials or speed tests, mountaineering, rock or cliff climbing, pot-holing, boxing, scuba diving, skin diving, deep sea diving, parachuting, racing (other than on foot) or any sport played on a professional basis.



Are there any restrictions on cover?

- ! The accidental death and permanent disablement benefits are mutually exclusive, only one will be payable
- ! The accidental death benefit for a child is limited to €10,000
- ! The temporary total disablement benefit is paid from the 27th week of disablement and for a maximum of 104 weeks. For back or neck injuries, including whiplash, the benefit is payable from the 53rd week
- ! Age limitation: Up to a maximum age of 85



Where am I covered?

- ✓ 24 hours a day anywhere in the world



What are my obligations?

- You must pay the premium on time
- In the event of a claim it should be notified to us in writing within 90 days of the occurrence
- The insured person must live permanently in the Republic of Ireland, United Kingdom, Channel Islands or Isle of Man



When and how do I pay?

The premium will be taken directly from your pay by your employer



When does the cover start and end?

Your insurance begins on the policy start date notified to us by the policyholder (Communications Workers' Union of Ireland).

Cover will normally end for you and your family members in the following situations:

- If you stop being a member of the policyholder (CWU)
- If you pass away
- If for any reason you ask us to end cover
- If we have paid out the full sum insured
- At the end of the policy period in which you reach the age of 85
- When an insured person has lived outside the Republic of Ireland, the United Kingdom, the Isle of Man or the Channel Islands for more than 180 days in a row

Cover ceases for all insured persons if the policy is cancelled by the policyholder or by us.



How do I cancel the contract?

If for any reason you decide to cancel the plan, you should notify the policyholder (Communications Workers' Union of Ireland) and ask them to stop taking premiums from your pay. Your cover will end at the end of the period for which premium has already been paid.

If you cancel this insurance within the first 15 days of cover starting you are entitled to a full refund of any premiums paid as long as you don't make a claim under the policy.