

Medical Expenses & Personal Accident Insurance

Insurance Product Information Document

This product is underwritten by AmTrust International Underwriters Designated Activity Company registered in Ireland (number 169384) at 6-8 College Green, Dublin 2, D02 VP48, authorised and regulated by the Central Bank of Ireland with reference number C33525.

Company: Halligan Insurances

Product: Non-EEA University Graduate Medical & PA 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 insurance policy is an emergency medical expenses and personal accident insurance contract that provides cover for overseas ex-students from non-EEA countries, who decide to remain in The Republic of Ireland after graduating and require this cover for visa renewal.



What is insured?

Medical and Repatriation Expenses:

- ✓ Medical and Repatriation Expenses up to €100,000
- ✓ Repatriation maximum limit €10,000
- ✓ Emergency dental treatment as a result of accidental bodily injury

Death and Permanent Disability:

- ✓ Accidental death € 10,000
- ✓ Accidental loss of one or more limbs € 10,000
- ✓ Accidental loss in one or both eyes € 10,000
- ✓ Burns 50% or more of body surface € 10,000
- ✓ Burns 25% to 49% of body surface € 5,000
- ✓ Burns 15% to 24% of body surface € 2,500
- ✓ Paraplegia, hemiplegia and quadriplegia € 15,000

The maximum benefit payable under this section in respect of all benefits to you shall not exceed € 15,000

Physiotherapy, Homeopathy, Osteopathy and Chiropractic treatment

- ✓ Physiotherapy, homeopathy, osteopathy or chiropractic treatment limited to a maximum of 10 sessions and carried out by an appropriately qualified practitioner



What is not insured?

- ✗ The first 200 € of each and every claim in respect of medical expenses
- ✗ Pre-existing medical conditions
- ✗ Routine medical examinations (such as vaccinations, routine eye, ear or dental)
- ✗ Pregnancy, childbirth, miscarriage or abortion
- ✗ Congenital conditions
- ✗ Cosmetic surgery
- ✗ Dental treatment unless as a result of an accident
- ✗ Self-inflicted injury or suicide attempt
- ✗ Any psychiatric, mental or nervous disorder
- ✗ Diagnosis or counselling related to AIDS/HIV/ARC or venereal disease
- ✗ Expenses incurred for any condition where you were under the influence of alcohol or drugs
- ✗ Hazardous sports and activities



Are there any restrictions on cover?

- ! Outpatient expenses shall only be covered following an injury or illness which necessitated admission to hospital
- ! Physiotherapy, homeopathy, osteopathy and chiropractic treatment shall only be covered as a result of bodily injury



Where am I covered?

- ✓ Within the Republic of Ireland



What are my obligations?

- You must pay the premium on time
- You must be aged under 40 and be domiciled in a non-EEA country
- You must have graduated from a course in a Republic of Ireland college of up to one academic year and not be Ordinarily Resident in the Republic of Ireland
- In the event of a claim you must contact the Claims Helpline Provider for authorisation
- You must provide all information and evidence including medical reports and accident reports



When and how do I pay?

You pay your premium as a single payment for your period of cover. You will need to contact your insurance intermediary for full details of the payment options available



When does the cover start and end?

Your insurance begins on the policy start date chosen by you and stated on your schedule following our acceptance of your application and payment of the premium.

The period of insurance is stated in the schedule and is always less than 12 months.



How do I cancel the contract?

If for any reason you decide to cancel the plan, please notify this by telephone or in writing to:

Halligan Insurances
William Norton House
575 North Circular Road
Dublin 1
Tel: 01 879 7100
Email: info@halligan.ie

- If you cancel this insurance within the 14 day cooling-off period and you haven't made a claim you will be entitled to a full refund of premium.
- After the 14 day cooling off period provided you have not made a claim you will be entitled to a proportionate return of the premium for the unexpired period of insurance. An administration fee of €25 will apply.