

# Medical Expenses & Personal Accident Insurance



## Insurance Product Information Document

This product is underwritten by AmTrust Europe Limited, who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the UK. Firm's reference number 202189. Registered office: Market Square House, St. James's Street, Nottingham, NG1 6FG, United Kingdom.


**Company:** Halligan Insurances

**Product:** Non-EEA Student 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 students from non-EEA countries, attending an educational facility in The Republic of Ireland for up to one academic year.



### What is insured?

**Medical & Repatriation Expenses:**

- ✓ Medical & Repatriation Expenses up to € 2,500,000

**Death & 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

**Hospitalisation Benefit**

- ✓ Hospitalisation benefit of € 50 per day up to a maximum of € 5,000 per continuous stay of more than 3 days duration


**European Extension**

- ✓ The benefits are extended to EU countries during a maximum of 7 continuous days holiday up to a maximum of 2 periods per policy year



### What is not insured?

- ✗ The first 100 € 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 is only covered post injury and up to a maximum of 5 sessions



## Where am I covered?

- ✓ Within the Republic of Ireland
- ✓ Within European countries (limitations apply)



## What are my obligations?

- You must pay the premium on time
- You must be aged under 60 and be domiciled in a non-EEA country
- You must have been accepted to study on 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 cover 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](mailto: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.