

Personal Accident Insurance

Insurance Product Information Document

Company: AIG Europe S.A.

Product: CWU Voluntary Personal Accident Policy

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.

This document provides a summary of cover only. Full details of your cover can be found in the policy document, terms and conditions, policy schedule, and any endorsements issued. It is important you read these documents carefully.

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, specified burns and/or fractures, hospitalisation or temporary total disablement. The insurance provides cover for a range of benefits for certain bodily injuries and covers resulting from an accident. An accident is a sudden, unexpected and specific event, external to the body, which occurs at an identifiable time and place whilst the policy is in force.



What is insured?

Bodily injury sustained during the period of insurance and operative time shown in the schedule which within 2 years solely and independently result in death, permanent disability, specified burns, specified fractures, hospitalisation:

✓ 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 (<i>a full break of humerus, radius, ulna or wrist</i>)	€750
✓ Fracture to leg (<i>a full break of femur, patella, tibia, fibula or ankle</i>)	€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
✓ Accidental Damage to Teeth – Accident Only – up to	€2,500
✓ Bereavement & Trauma Counselling – Accident only – up to	€750
✓ Ticket Cancellation – Accident only - up to	€250

* Other permanent disability benefits payable depend on the degree of permanent disability according to the



What is not insured?

The following are the key exclusions. Each optional additional cover will have its own terms and conditions.

- ✗ War whether declared or not
- ✗ Intentional self-injury, suicide or attempted suicide
- ✗ Flying as a pilot, air crew or flight personnel
- ✗ 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
- ✗ Sickness unless as a result of bodily injury
- ✗ Post-traumatic stress disorder or psychological or psychiatric illness or condition
- ✗ Any naturally occurring condition or degenerative disease or gradually operating cause

For a full list of exclusions please refer to your policy document



Are there any restrictions on cover?

Certain benefits may not apply or could be reduced if an insured person is over 67 years of age or under 18 years of age.

Under some coverages there are scales of benefits payable, inner limits, maximum benefit periods and excesses which apply per person and per claim. These will be shown in the policy schedule or by endorsement to the policy schedule.

The accidental death benefit for a child is limited to €10,000

Continental Scale which is specified in the policy document.

All eligible children are covered up to their 18th birthday or up to their 23rd birthday, if in full time education.

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



Where am I covered?

- ✓ 24 hours a day anywhere in the world.
- ✓ The insured person is covered anywhere in the world but please note the sanctions clause as explained in the policy document



What are my obligations?

- You must pay the premium on time.
- The Insured Person must live permanently in the Republic of Ireland, the United Kingdom, the Isle of Man or the Channel Islands.
- When applying for, renewing or requesting changes to the policy, you must take reasonable care to answer the questions you are asked honestly and carefully
- You must notify us of any claims as soon as is reasonably practical after the event
- You and the insured person must take all reasonable steps to avoid or reduce any loss
- If you make a claim, you must provide documents and other evidence that we need to deal with your claim and comply with the claims procedure as set out in the policy



When and how do I pay?

The premium will be taken directly from your pay by your employer or by direct debit.



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
- 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 your broker, Halligan Insurances, 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 14 working 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.