# Personal Accident Protection Insurance

## Insurance Product Information Document

**Company: Covea Insurance plc    Product: Personal Accident Plan - Premier (Ireland)**

APRIL Ireland is a trading name of APRIL (Insurety) Ireland DAC (Company Registration No 360638), who is regulated by the Central Bank of Ireland, registered number C29542 and a wholly owned subsidiary of APRIL UK (Insurance Services) Ltd. Registered office: Suite 211, Unit 3013, Lake Drive, Citywest Business Campus, Dublin 24.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration Number 202277. Registered Office: Norman Place, Reading, Berkshire, RG1 8DA. Registered in England and Wales Number 613259.

This document provides a summary of the key information relating to this Personal Accident policy. Complete pre-contractual information on the product is provided in the full policy documentation. **Important.** Please refer to the full terms and conditions for further details.

## What is this type of insurance?

This insurance is designed to ensure that a cash sum is available to you in the event you are seriously injured or die as a result of an accident. This insurance policy also allows you to extend cover to your partner and/or children if required.

### What is insured?

**Personal Accident Cover for you**

A cash benefit will be paid where an accident results in:
- ✔ Anterior cruciate ligament injury
- ✔ Burns and permanent scarring
- ✔ Fractures (excluding fingers and toes). (Please refer to full terms and conditions for the specific bones covered).

**Cover options**
- You can have cover for just yourself or opt to cover your partner and/or any children you have as well.
- You can select from three levels of cover (Bronze, Silver or Gold).

**Please check your Schedule of Insurance to see what cover options you have selected.**

### What is not insured?

Benefits are not payable for any accident that is directly or indirectly caused by:
- ✘ War risks
- ✘ Terrorism
- ✘ Rock climbing or mountaineering of any type
- ✘ Competing in any race other than on foot or whilst swimming
- ✘ The manufacture or use of explosives
- ✘ Flying expect as a fare paying passenger
- ✘ Illegal acts of the person who has suffered the accident
- ✘ Riding on a motorcycle, moped or scooter as a driver or passenger
- ✘ Suicide and self-inflicted injury
- ✘ A sickness, disease, or degenerative process (a condition which becomes progressively worse)
- ✘ Being on naval, military or air force duty
- ✘ Being under the influence of or being affected by alcohol or drugs unless under the advice of a doctor for a condition other than alcohol or drug addiction
- ✘ Radiation or contamination or the effects of radiation
- ✘ Exposure to exceptional danger (except in an attempt to save human life).

## ⚠️ Are there any restrictions on cover?

**!** There are maximum aggregate amounts payable during the life of this insurance policy which once reached will end your cover. These aggregate amounts depend on the level of cover chosen and whether you have opted to include your partner and/or a child (please refer to your Schedule of Insurance).

**!** This insurance policy does not cover any person who has been outside the Republic of Ireland for more than 12 weeks in the preceding 52 week period. This exclusion does not apply if we have agreed to provide this cover and endorsed the insurance policy.

**!** If you have an accident and it is made worse because you already have a sickness or condition we may reduce your overall benefit amount following a doctor's assessment.

**!** The maximum limit of fracture claims each year is 4 for every 12 months.

**!** We will not pay benefit for fractures occurring within the first 15 days of the policy start date.

**!** You can only be covered by one of our Personal Accident policies at any one time.

## 🌐 Where am I covered?

✓ This insurance policy covers an insured person anywhere in the world provided that:

- at the date of the accident that person had not been outside the Republic of Ireland for more than 12 weeks in total in the preceding 52 week period; or

- we have agreed to that person being outside the Republic of Ireland for more than 12 weeks in total in the preceding 52 week period and endorsed the insurance policy accordingly.

## 🤝 What are my obligations?

- It is important that when applying for, amending or making a claim you or anyone acting on your behalf take reasonable care to answer all questions honestly and to your best knowledge or belief.

- You should make a claim as soon as reasonably possible.

- You must notify us as soon as possible if any of your details change during the term of this policy.

- You must provide for us, at your own expense any medical certificates and other evidence we might request to support your claim, if required.

## 💶 When and how do I pay?

You pay for your policy by monthly Direct Debit.

## ⏳ When does the cover start and end?

- Your policy is a monthly payable policy. Please refer to your Schedule of Insurance for the policy start date.

- Your policy will end on the earliest of the following: if you do not pay your premiums when due, if you die, cease to be a Republic of Ireland resident, you reach 70 years of age, you are paid the maximum aggregate benefit on this insurance policy or if the policy is cancelled by you or the Insurer.

## How do I cancel the contract?

- You can cancel your policy at any time. If you wish to cancel please do this:

  By Phone: 074 916 1868 (calls may be recorded and monitored for training and quality purposes)

  Or by writing to: Personal Accident Plan Unit, APRIL Ireland, Suite 211, 3013 Lake Drive, Citywest Business Campus, Dublin 24.

- If you cancel within 30 days of the start date or receipt of your policy documents (if later), you will receive a refund of any premium paid unless a claim has been made or an incident has been reported that could give rise to a claim.

- If you cancel after this 30 days period no refund of any premiums will be paid.