

# Personal Accident Insurance



## Insurance Product Information Document

Company: AIG Europe S.A.

## Product: Personal Accident Plan – United Rated

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

You can find complete information on the policy, in your policy schedule and in your policy document. These will also tell you the level of cover you have and your benefit limits.

### What is this type of insurance?

This policy will help meet the needs of someone who wants to be protected against many of the financial effects of suffering bodily injury which solely and independently of any other cause and within 24 months of the date of the accident, causes death, permanent disability, specified burns, specified fractures or hospitalisation (specifically mentioned in the table of benefits), we will pay the amount shown in the table of benefits.



### What is insured?

#### Catastrophic Injuries

✓ Quadriplegia  
Sum insured: €130,000 for the first unit, and €65,000 for every unit up to €650,000

✓ Paraplegia  
Sum insured: €65,000 for the first unit, and €32,500 for every unit up to €325,000

#### Permanent Disabilities

✓ Permanent total disablement  
Sum insured: €25,000 up to €250,000

✓ Loss of sight in both eyes  
Sum insured: €25,000 up to €250,000

✓ Loss of both hands or both feet  
Sum insured: €25,000 up to €250,000

#### Accidental death

✓ Policyholder or partner  
Sum insured: €25,000 to €250,000

✓ Child  
Sum insured: €9,500

#### Burns

✓ Burns  
Sum insured: €2,000 - €6,000 up to €20,000 - €60,000 depending on % of body surface affected.

#### Fractures

✓ Fractures  
Sum insured: €100 up to €1,000 for fracture of fractures to the elbow, wrist or one or more bones of the arm (humerus, radius and ulna)  
Sum Insured: €200 up to €2,000 for fracture of fractures to the ankle or one or more bones of the leg (femur, patella, tibia, and fibula)

#### Hospitalisation

✓ Hospitalisation as an inpatient  
Sum insured: €125 per week up to €1,250 per week for up to 365 nights

For a full list of insured perils please see your policy document.



### What is not insured?

We will not pay benefits for bodily injury caused by:

- ✗ War, whether declared or not.
- ✗ Suicide or attempted suicide.
- ✗ Flying as a pilot.
- ✗ Flying as aircrew or flight personnel.
- ✗ Any fracture where osteoporosis had been diagnosed and made known to you before you suffered bodily injury.

For a full list of exclusions please see your policy document



### Are there any restrictions on cover?

- ! If you disappear, and after a suitable period of time it is reasonable to believe that you have died as a result of bodily injury, we will pay the death benefit to your legal representative. If we find out you have not died, the benefit will be repaid to us.
- ! The policy holder and all insured persons have to permanently live in the Republic of Ireland. Cover for an insured person will stop once they have lived outside the Republic of Ireland for more than 180 consecutive days in a row.
- ! You cannot assign (transfer) this insurance to anyone else.
- ! Upper age limit – Cover under this policy will stop on the premium due date following your 70<sup>th</sup> birthday.

Please refer to your policy document for complete information



### Where am I covered?

- ✓ Worldwide – Cover under this policy cannot continue for an insured person who resides outside the Republic of Ireland for more than 180 consecutive days. Cover will be cancelled from the 181st day that an insured person resides outside the republic of Ireland. Please tell us as soon as this happens so there is no overpayment of premium.



### What are my obligations?

- 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. . Please note that failure to do so may result in your policy being cancelled or we may refuse to deal with any claims or reduce the amount of a claim payment, as detailed under the [Impact of Misrepresentation](#) section, which you should read carefully.
- All claims must be notified as soon as is reasonably practical after the event which causes the claim. Failure to do so may result in our rejection of the claim if it is made so long after the event that we are unable to investigate it fully, or may result in the insured person not receiving the full amount claimed for if the amount claimed is increased as a result of the delay.
- 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.
- You must pay your monthly or annual premiums on time.
- You must contact us as soon as reasonably possible, if any of the answers or information provided is inaccurate or has changed beyond what was reasonably contemplated when the contract of insurance was concluded as this may affect the cover provided and any claims made by you on your policy.



### When and how do I pay?

Premiums are paid monthly or annually as shown on the schedule, and subsequently on the monthly/annual anniversary thereafter. Each premium paid buys cover for the month/year in which it is due.



### When does the cover start and end?

The cover starts on the date that your application is accepted by us and will be confirmed in your policy schedule. Cover will end on one of the following dates:

- If any premium is not paid on the date it is due, the policyholder has 30 consecutive days in which to pay it. If it is not paid during that period, the policy will be automatically cancelled from the date on which the unpaid premium was due. If the premium is paid during the 30 consecutive day period, then cover will operate as if it had been paid on the due date. No claims will be paid for any accident that occurs after the 30 consecutive days have passed if the premium remains unpaid.
- Cover will be cancelled from the 181st day that an insured person resides outside the republic of Ireland. Please tell us as soon as this happens so there is no overpayment of premium.
- At the first premium due date following your 70th birthday.



### How do I cancel the contract and what is my cooling off period?

Cancelling the policy during the cooling off period - If the cover does not meet your requirements you may cancel this policy within 14 working days of the policy effective date shown in your schedule or within 14 working days of receiving your policy, whichever is the latter. We will give you a full refund of any premiums paid as long as no claim has or will be made. Premium will be returned to the policyholder within 5 working days from the date we receive notice of cancellation from the policyholder.

Cancelling the policy after the cooling off period - The policyholder may cancel this policy by giving us notice in writing to AIG Europe S.A. 30 North Wall Quay, IFSC, Dublin 1 or emailing [personalaccident.ie@aig.com](mailto:personalaccident.ie@aig.com)

We may cancel this policy by giving the policyholder 30 consecutive days notice in writing to the policyholder's last known address or by email.

For monthly paid policies, cover will stop from the next premium due date following the date we receive notification of cancellation.

The policyholder is responsible for promptly telling other insured persons that the policy has been cancelled.

No person other than the policy holder has the right to cancel this policy.