

CHOOSE TO PROTECT
YOURSELF, YOUR PARTNER
AND YOUR CHILDREN

PERSONAL ACCIDENT PLAN

FRACTURE BENEFITS
AND CASH LUMP
SUMS FROM
ACCIDENTAL INJURY



 www.april-ireland.com



Insurance made easy.

THE APRIL IRELAND PERSONAL ACCIDENT PLAN

We all believe 'it will never happen to me' but I'm sure you are aware of someone who has suffered a serious accident – either at work, in a car or at home.

Ask yourself... What would happen if you suffered a serious injury?

It's likely you'll need to take some time off work to recover, which could hit your earnings. Then there may be other financial costs - perhaps you'll need to make changes around the house or other expensive lifestyle changes. Let's not forget the inconvenience and disruption to your life and those around you either.

This is why the APRIL Ireland Personal Accident Plan could prove invaluable. It pays out a lump sum benefit if you suffer a specified injury, so you can concentrate on getting better without having to worry about money.

FROM
JUST 19C
A DAY*

* Based on single bronze cover with a monthly premium of €5.70. See page 6 for all premiums



“A serious injury could lead to time off work and hit your pocket hard”

What are the key benefits?

- ✓ Fracture benefits and cash lump sums from serious injuries
- ✓ **PREMIER PLAN**
21 fracture benefits PLUS two additional cash benefits
- ✓ **PREMIER PLUS PLAN**
All the benefits from the Premier Plan and a further 19 accidental injury benefits
- ✓ Covers injuries from winter sports, rugby, football and GAA sports
- ✓ **Flexible cover**
Choose to protect yourself, your partner and your children
- ✓ **Maximum benefits:**
 - €200,000 under the Premier Plus Plan
 - €60,000 under the Premier Plan
- ✓ No excluded occupations - although please refer to the Policy Document for full information about policy exclusions

Did you know?

45K

Over **39,000** people are injured at work each year, with some **4,245** suffering a bone fracture

26K

There are more than **26,000** road collisions each year

1.2m

Over **1.2** million people attend A&E each year

Source: Health and Safety Authority 2014/15, 2015, Road Safety Authority 2012, Department of Health 2015



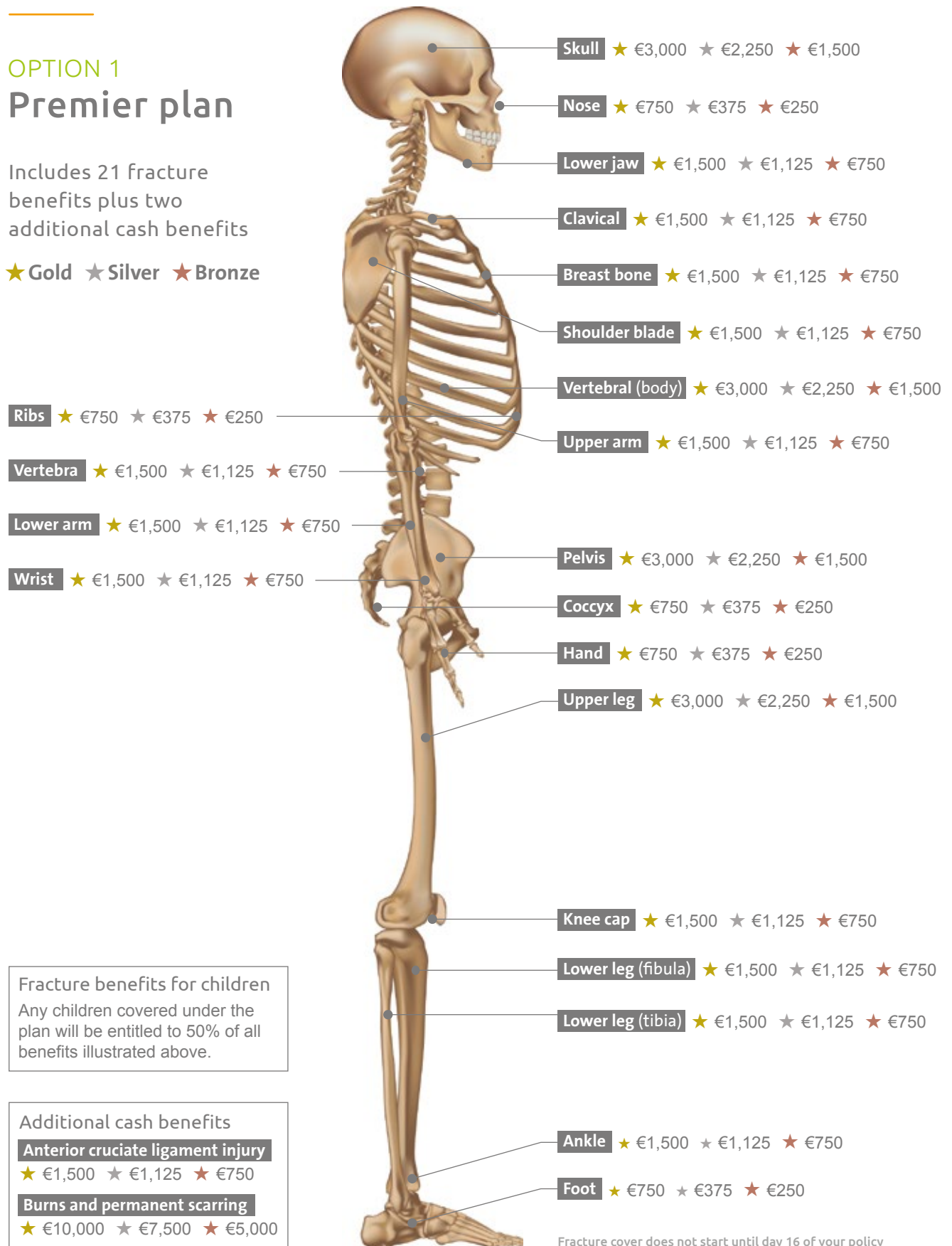
“ **Comprehensive protection against accidents - 21 fracture benefits on every plan** ”

Your benefits explained

OPTION 1 Premier plan

Includes 21 fracture benefits plus two additional cash benefits

★ Gold ★ Silver ★ Bronze



Fracture benefits for children
Any children covered under the plan will be entitled to 50% of all benefits illustrated above.

Additional cash benefits

- Anterior cruciate ligament injury**
★ €1,500 ★ €1,125 ★ €750
- Burns and permanent scarring**
★ €10,000 ★ €7,500 ★ €5,000

Fracture cover does not start until day 16 of your policy

OPTION 2

Premier PLUS plan

Includes all the benefits from the Premier Plan - plus a further 19 serious accident benefits below

	BRONZE		SILVER		GOLD	
	Adult	Child	Adult	Child	Adult	Child
Permanent total disability as a result of travelling as a fare paying passenger	€100,000	€10,000	€150,000	€15,000	€200,000	€20,000
Permanent total disability as a result of any other accident	€50,000	€5,000	€75,000	€7,500	€100,000	€10,000
Loss of sight in both eyes	€50,000	€5,000	€75,000	€7,500	€100,000	€10,000
Loss of use of two limbs	€50,000	€5,000	€75,000	€7,500	€100,000	€10,000
Quadraplegia	€50,000	€5,000	€75,000	€7,500	€100,000	€10,000
Paraplegia	€50,000	€5,000	€75,000	€7,500	€100,000	€10,000
Permanent brain damage	€50,000	€5,000	€75,000	€7,500	€100,000	€10,000
Loss of sight in one eye	€25,000	€2,500	€37,500	€3,750	€50,000	€5,000
Loss of use of one limb	€25,000	€2,500	€37,500	€3,750	€50,000	€5,000
Loss of speech	€25,000	€2,500	€37,500	€3,750	€50,000	€5,000
Loss of hearing in both ears	€25,000	€2,500	€37,500	€3,750	€50,000	€5,000
Loss of hearing in one ear	€5,000	€500	€7,500	€750	€10,000	€1,000
Loss of use of - a shoulder or elbow	€10,000	€1,000	€15,000	€1,500	€20,000	€2,000
- a wrist, thumb, hip, knee or ankle	€7,500	€750	€11,250	€1,125	€15,000	€1,500
- any finger or big toe	€2,500	€250	€3,750	€375	€5,000	€500
- any other toe	€1,250	€125	€1,875	€187.50	€2,500	€250
Daily hospitalisation benefit*	€50 (per day)	€25 (per day)	€75 (per day)	€37.50 (per day)	€100 (per day)	€50 (per day)
Lump sum hospitalisation benefit following 14 days continuous hospitalisation	€500	€250	€750	€375	€1,000	€500
Accidental death	€25,000	€2,500	€37,500	€3,750	€50,000	€5,000

* Excluding the first 24 hours and up to a maximum of 45 days in hospital.

Frequently asked questions

What isn't covered?

In common with other similar protection plans, the Personal Accident Plan does not cover accidents which are caused by the following:

- > War and terrorism
- > Riding a motorcycle, moped or scooter
- > Rock climbing or mountaineering,
- > Flying except as a fare-paying passenger
- > Competing in any race other than on foot or whilst swimming
- > Illegal acts, use of explosives, suicide or self-inflicted injury
- > Being under the influence of alcohol or drugs
- > HIV, AIDS and related sickness, disease or injury

WHAT DO WE MEAN BY A FRACTURE?

"Fracture" means a breach in the continuity of the bone caused by an accident which is identified by an x-ray or in the case of a fracture which is unable to be x-rayed, by confirmation from a doctor.

What are my payment options?

You can choose to cover your partner and children against accidents and fractures for just a small additional premium.

PREMIER PLAN	BRONZE	SILVER	GOLD
Individual	€5.70	€8.41	€11.21
Individual and children	€8.13	€12.01	€15.99
Individual and partner	€10.86	€16.14	€21.41
Family	€13.52	€20.07	€26.74

VALUE FOR MONEY

PREMIER PLUS PLAN	BRONZE	SILVER	GOLD
Individual	€10.32	€15.36	€20.38
Individual and children	€14.63	€21.77	€28.90
Individual and partner	€19.76	€29.40	€39.06
Family	€24.10	€35.83	€47.61

COMPLETE COVER

All premiums include Stamp Duty at 3%.
Children must be under the age of 18 or 23 years if in full time education.

Can I apply for this plan?

You must be over 18 and under 65 years of age. You also need to be a resident in the Republic of Ireland.

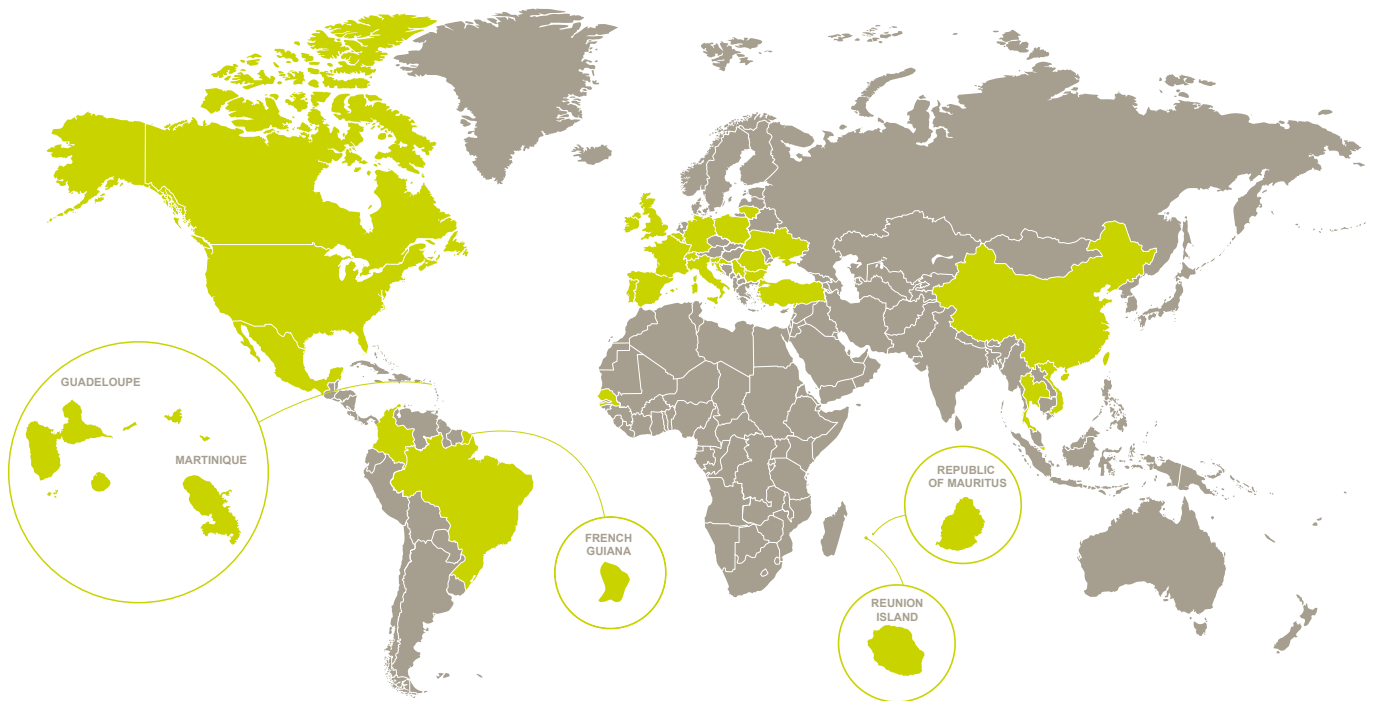
How do I make a claim?

Simply call **00 44 1732 524238*** to request a claim form and start your claim.

Please read the Policy Document for full details and exclusions.

* Calls may be recorded or monitored for training purposes.

We are part of the APRIL Group – a global insurance provider



APRIL Group - Key facts



€861 million turnover in 2016



Over 3,800 members of staff



6,000,000 customers worldwide



Operating in 33 countries

“What a pleasant surprise to speak to someone who cared.”

Keith Mizon

“A very professional organisation who deal with claims very promptly.”

Gary Brookes

Important information

Cancellation rights

You have the right to cancel your policy for a period of 30 days from the start date or the date you receive your policy if this is later. If you cancel during this period you will receive a full refund of any premium paid. Please note that, if you have made a claim and subsequently wish to cancel your policy, we may seek to recover any monies paid to you in settlement of the claim.

Extra protection

This brochure is intended to provide a summary of available benefits only. Please read the Policy Document for full terms and conditions. This plan is underwritten by Covea Insurance plc.

In the unlikely instance that Covea Insurance plc is unable to meet its obligations under the Personal Accident Plan, you will be protected by the UK Financial Services Compensation Scheme (FSCS). More details about the FSCS can be found on their website: www.fscs.org.uk

PERSONAL ACCIDENT PLAN

Fracture benefits and cash lump sums from accidental injury

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