

Personal Accident Insurance

Insurance Product Information Document



Company: AIG Europe S.A.

Product: SpecialtySolutions 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 is a group insurance policy arranged by an 'organisation' ('you' for the purposes of this document). 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?

Cover applies for the core coverage as outlined in the policy document and any additional optional additional covers and limits selected and shown in the policy schedule. Cover applies during the operative time shown in the policy schedule

Core Coverage:

- ✓ **Accidental death**
Sum insured as selected and shown in the policy schedule
- Additional cover included with core coverage
- ✓ **Disappearance**
If after a suitable time period, it is reasonable to believe the insured person has died from bodily injury caused by an accident.
Sum insured: as per accidental death coverage
- ✓ **Children's bonus:**
Increase to the amount paid for accidental death by 5% for each child of the insured person, up to 10% of the sum insured for accidental death
- ✓ **Funeral costs**
Costs for funeral and cremation costs in the case of an accident with results in death
Sum Insured: up to €5,000
- ✓ **Life-saver bonus**
Accidental death of a person who is not an insured person, who sustains bodily injury resulting in death while trying to save the life of an insured person.
Sum insured: €25,000

For a full list of events insured please refer to your policy wording document.



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
- ✗ Criminal acts or attempts to commit criminal act
- ✗ Flying except while travelling as a commercial passenger
- ✗ An accident occurred due to the influence of alcohol and/or drugs and not prescribed by a medical practitioner or where prescribed drugs have been taken contrary to manufacturer's instructions.
- ✗ 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
- ✗ Bodily injury contributed to by participating in, practicing or training for any hazardous or professional sport except where listed in the policy schedule as a covered activity.

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



Are there any restrictions on cover?

Depending on the coverage chosen, cover applies up to 80 years of age. Children can be covered while aged under 18, or under 23, if in full-time education

Certain benefits may not apply or could be reduced if an insured person is over 65 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.

Please refer to your policy wording document for complete information.

Optional Additional Covers:

Cover for optional additional covers will only apply if they have been selected and they are shown in the policy schedule. The following optional additional coverages are available for selection and sum insured required and will have their own terms and conditions applicable as outlined in the policy terms and conditions document

- Permanent Total Disablement
- Permanent Partial Disablement
- Temporary Total Disablement
- Accident Medical Expenses Benefit
- Burns Benefit
- Fractures Benefit
- Accident Hospital Cash Benefit
- Sickness Hospital Cash Benefit
- Home Convalescence
- Coma Benefit
- Facial Scarring & Disfigurement
- Optical Injury
- Accidental Damage to Teeth

- Rehabilitation Benefit
- Spouse and Dependent Children Benefit
- Paralysis Benefit
- War Risk Coverage
- Assault Benefit
- Home Alteration and Vehicle Modification Benefit
- Psychological Therapy Benefit
- Tuition Benefit
- Loss of Enjoyment of Life
- Repatriation of Remains Benefit
- Personal Diving Equipment Loss
- Robbery Benefit
- Bereavement and Trauma Counselling
- Catastrophe Cash Benefit
- Crisis Containment & Disaster Evacuation
- Ticket Cancellation

. For a full list of events insured please refer to your policy wording document.



Where am I covered?

✓ 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?

- When applying for your policy and completing your pre-contract application form, including mid-term adjustments or renewal, you must answer all questions honestly and with reasonable care. 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**.
- You must contact us immediately or 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
- You must notify us of any occurrence as soon as possible.
- You and the insured person must take all reasonable steps to avoid or reduce any loss
- You must provide documents and other evidence that we need to deal with your claim

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When and how do I pay?

In order to proceed with policy cover you must contact your broker in advance of the required cover start date to arrange for the payment of the premium. Payment methods depend on the options available to you from your broker



When does the cover start and end?

Your policy will remain in force for 12 months from the start date (or as otherwise shown in the policy schedule). If you wish to renew your policy and we agree to offer renewal of this insurance, the cover start and end date will be for the period stated in the renewal schedule, as long as you continue to pay your premium



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 later. We will give you a full refund of any premiums paid so long as you have not claimed. 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 - You may cancel this policy at any time by contacting your insurance broker or writing to AIG Europe S.A, 30 North Wall Quay, IFSC, Dublin 1.

We may cancel this policy by giving the policyholder 30 consecutive days' notice in writing to the policyholder's last known address. The policyholder is responsible for promptly telling other insured persons that the policy has been cancelled.

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