

Group Personal Accident Insurance

Insurance Product Information Document



Company: RSA Insurance Ireland DAC **Product:** Group Personal Accident Policy

RSA Insurance Ireland DAC is regulated by the Central Bank of Ireland (reference C750). A private company limited by shares registered in Ireland under number 148094 with registered office at RSA House, Dundrum Town Centre, Sandford Road, Dundrum, Dublin 16.

This is a general product summary. Complete pre-contractual and contractual information specific to you is provided in your other documents. Please ensure that you read them carefully.

What is this type of insurance?

This policy covers if you are injured (Permanently or Temporarily) or die as a result of an accident during the operative time specified in the policy schedule as selected by you at inception or renewal.



What is insured?

You have the option to choose one or all of the following benefits:

- ✓ Sum Insured as detailed within the Policy Schedule
- ✓ Death and permanent disability benefit on a fixed option or wage roll basis for accidents
- ✓ Loss of one or more limbs or one or both eyes
- ✓ Loss of hearing in one or both ears
- ✓ Loss of Speech
- ✓ Weekly benefit of accidents resulting in temporary total/partial disablement from your usual occupation up to 104 weeks (payment commences after a minimum 7 days (this can vary depending on the occupation)
- ✓ Medical Expenses

General Extensions applicable to all policies:

- ✓ Funeral Expenses – up to a maximum of €3,500
- ✓ Accident Medical Expenses for Bodily Injury up to 25% of the Benefits or €15,000.



What is not insured?

- ✗ Committing or attempting to commit suicide
- ✗ Illness or disease or any naturally occurring condition or degenerative process
- ✗ Engaging in flying of any kind other than as a passenger
- ✗ War, Terrorism, Radioactive, Nuclear, Chemical or Biological Incident
- ✗ Bodily Injury if engaging in or practicing for rallies trials or speed tests
- ✗ Driving with more than the legally permitted level of alcohol in the Blood
- ✗ Taking a drug unless it is taken on proper medical advice and is not for the treatment of drug addiction



Are there any restrictions on cover?

- ! The benefits payable under policy will depend on the option you select
- ! If the policy is extended to include Minors the Death Benefit will be limited to €10,000
- ! If an accident gives rise to a claim as a result of Death, Loss of Limb or Eye or Permanent Disability, we will not cover any further accident to the Insured Person
- ! No benefit will be payable due solely to the Insured Person being disabled from taking part in sport or pastimes
- ! No benefit will be payable in respect of any Insured Person who has ceased to be and Employee prior to an accident giving rise to a claim
- ! Breach of Sanctions



Where am I covered?

You are covered for Bodily Injury during the Operative Time in the Republic of Ireland and Northern Ireland



What are my obligations?

You must

- take all reasonable steps to avoid or minimise any loss or damage
- inform us immediately of any material facts or changes
- produce for the Company at the Insured's own expense all the detailed particulars and evidence relating to the cause and amount of the loss damage
- advise us if your interest in the risk ceases or if business is being wound up
- Notify us of an incident which may give rise to a claim



When and how do I pay?

Please contact your Insurance Broker or us on 1890 290100 to discuss the payment options available to you.



When does the cover start and end?

The start and end date is stated on the documents you receive from us.



How do I cancel the contract?

You may cancel your policy by:

- contacting your Insurance broker
- writing to us at the address shown on your schedule or
- calling the number shown on your schedule