

# Personal Accident for Individuals and Families



## Insurance Product Information Document

Company: RSA Insurance Ireland DAC

Product: Personal Accident for Individuals and Families

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, Sandymount 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.



#### What is insured?

- ✓ Sum Insured as detailed within the Policy Schedule
- ✓ Lump sum benefit for accidents resulting in death or permanent disability
- ✓ Weekly benefit for accidents resulting in temporary total disablement from your usual occupation
- ✓ Medical Expenses
- ✓ Weekly benefit while you are in hospital for more than 24 hours as a result of an accident
- ✓ Options are available to cover yourself and also your spouse/partner and/or children



#### 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
- ✗ Taking a drug unless it is taken on proper medical advice and is not for the treatment of drug addiction
- ✗ Engaging in or practising for any of the excluded activities
- ✗ Physical or mental defects which was known to you or to the Insured Person when the Policy was taken out or at renewal.
- ✗ Pregnancy/childbirth
- ✗ Bodily Injury which is the result of a gradually operating cause.



#### Are there any restrictions on cover?

- ! The benefits payable under policy will depend on the option you select
- ! Weekly benefit is payable for up to 104 weeks (payment commences after two weeks for class 1 and 2, or four weeks for Class 3 and 4 occupations)
- ! Weekly benefit while you are in hospital as a result of an accident (for more than 24 hours). This benefit is payable for each week (or part of a week) of hospitalisation up to 52 weeks.
- ! Cover applicable to children aged under 18 or undergoing full time education and permanently residing at home.
- ! 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
- ! Loss of Limb or Loss of Eye must be

be permanent before we will pay any benefit

- ! Total Disablement must have lasted for two years and proved to be permanent before we will pay the benefit.
- ! If a Death Benefit is not included we will not pay any Benefit for Loss of Limb or Eye until at least thirteen weeks after the date of the accident and we will only then pay if the Insured Person has not in the meantime died as a result of the accident.
- ! If a Death Benefit is included but is less than the Benefit for Loss of Limb or Eye we will not pay more than the Death Benefit until at least thirteen weeks after the date of the accident and we will only then pay the balance if the Insured Person has not in the meantime died as a result of the accident.



Where am I covered?  
24 hours a day Worldwide



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
- 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