

Personal Accident for Sports and Social Clubs



Insurance Product Information Document

Company: RSA Insurance Ireland DAC

Product: Personal Accident for Sports and Social Clubs

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 members who are injured (Permanently or Temporarily) or die as a result of an accident.



What is insured?

- ✓ Sum Insured as detailed within the Policy Schedule
- ✓ A lump sum payable in the event of injury causing Death or Permanent Disability.
- ✓ Weekly benefit for accidents resulting in temporary total disablement from your usual occupation
- ✓ Members are covered at:
 - Home or away fixtures or events.
 - Playing at the Club's premises.
 - Training for sporting activities, or rehearsal and practice sessions for other activities, organized by the Club.
 - Travelling (other than by air or motorcycle) directly to or directly back from the Club's away fixtures as part of an organised party under the direction of the Club.
- ✓ Taking part in social activities organised by the Club.



What is not insured?

- ✗ Engaging in or practising for bungee jumping, flying, hang-gliding, motor cycling as a rider or passenger motor competitions
- ✗ parachuting racing other than on foot or in dinghies
- ✗ Committing or attempting to commit suicide
- ✗ Illness or disease or any naturally occurring condition or degenerative process
- ✗ Taking a drug unless it is taken on proper medical advice and is not for the treatment of drug addiction
- ✗ Driving a motor vehicle with more than the legally permitted level of alcohol in the body
- ✗ Physical or mental defects which was known to you or to the Insured Person when the Policy was taken out or at renewal.
- ✗ Bodily Injury which is the result of a gradually operating cause.
- ✗ Pregnancy (including childbirth)
- ✗ War invasion act of foreign enemy hostilities civil rebellion revolution or military or usurped power.



Are there any restrictions on cover?

- ! The benefits payable under policy will depend on the option you select
- ! 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 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.
- ! For persons under 18 years of age and undergoing full time education at the time of an accident the Death Benefit is limited to €3,180 and Benefit 5 is not payable for persons
- ! No benefit will be payable due solely to the Insured Person being disabled from taking part in sport or pastimes
- ! The income benefit will not be paid for the first week with the exception of soccer when the benefit will not be paid for 8 weeks. In respect of some of the other hazardous sports and activities a two week deferment period may apply.



Where am I covered?

Republic of Ireland Great Britain Northern Ireland Channel Islands and the Isle of Man.



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