

MONTHLY CASH
BENEFIT OF UP TO €3,000
IF YOU CAN'T WORK

ACCIDENT, SICKNESS AND HOSPITALISATION PLAN

PAYING YOU AN
INCOME IF YOU
CAN'T WORK

- › Accident and sickness
- › Hospitalisation



 www.april-ireland.com

right 

rightone.ie

RightOne Limited is regulated by the Central Bank of Ireland


april

Insurance made easy.

ACCIDENT & SICKNESS CAN STRIKE AT ANY TIME...

Protect yourself
against the unexpected

What would happen to you and your family if you fell ill or had to leave work due to an accident or sickness?

Who will pay your mortgage and everyday household bills? That's where APRIL Ireland can help...

Money to see you through

If you're unable to work due to an accident or sickness, our Accident, Sickness and Hospitalisation Plan provides you with the peace of mind that you'll still receive a regular monthly income.

This can help cover your family's everyday needs – from keeping a roof over your head and food on the table, to ensuring your household bills are up to date.

- ✓ NO MEDICAL QUESTIONS
- ✓ NO HAZARDOUS PURSUITS EXCLUSIONS

“ Your bills won't stop just because you can't work! ”



What are the key benefits?

- ✓ Monthly income benefit – providing a monthly cash benefit of up to €3,000 if you can't work.
- ✓ Hospitalisation benefit – providing a daily cash benefit of up to €300 if you become hospitalised.
- ✓ NO medical underwriting – it's quick and easy to apply and obtain cover. No medical questionnaires or examinations required.
- ✓ Transparent pricing – we promise not to increase your premiums due to your age, occupation, state of health or hobbies.
- ✓ Flexible plan with a wide range of deferred and benefit periods.
- ✓ Cover for non-working partners. We can even cover individuals who do not have earnings.

Did you know?

115,000

Over 115,000 people are claiming Disability Benefits or Allowance¹

No1 killer

Heart disease is Ireland's No 1 killer – approximately 10,000 people die from it each year, accounting for 33% of all deaths²

30,000

On average there are over 30,000 new cancer cases each year³

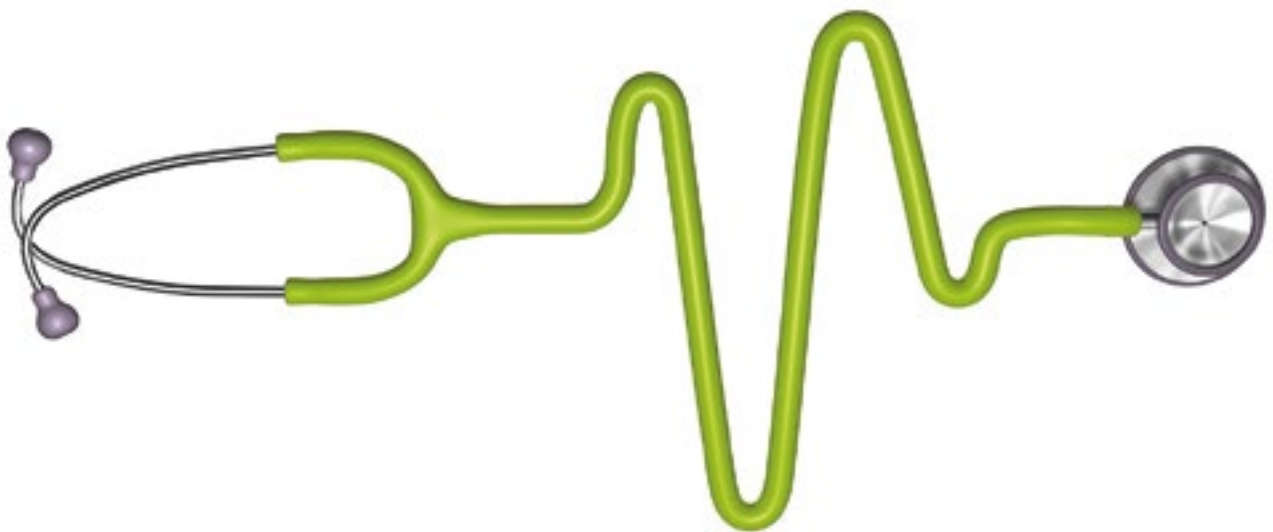
Source
¹ Department of Employment Affairs and Social Protection 2015
² Irish Heart Foundation 2016
³ Irish Cancer Society 2016
⁴ Health and Safety Authority 2015

35,000 injuries

Around 35,000 people suffer an injury or illness that causes four or more days' absence from work each year⁴

1,551,549 days lost

Over 1,551,549 working days are lost each year due to injury or illness⁴



Your benefits and options explained...

Standard benefits

Accident and sickness benefit

Cash benefits between €300 and €3,000 monthly

If you are off work due to accident or sickness, the policy will pay you 1/30th of your monthly benefit for each continuous day you are off work – once your deferred period has elapsed. You will receive this benefit for your chosen benefit period, or until you return to work – whichever occurs first.

The maximum monthly benefit is 60% of your gross monthly income if you are employed, or 60% of your taxable monthly income if you are self employed.

We can also cover non-working partners for up to €350 a month. Please read the Policy Document for full details on their benefit entitlement and eligibility.

Hospitalisation benefit

Cash benefits between €30 and €300 daily

If you or an insured member of your family are hospitalised for more than 48 hours, the policy will pay you 10% of your monthly benefit for each subsequent 24 hours that you remain in hospital. This is payable for up to 30 days per insured person per policy year.

In addition you will still receive your monthly benefit.

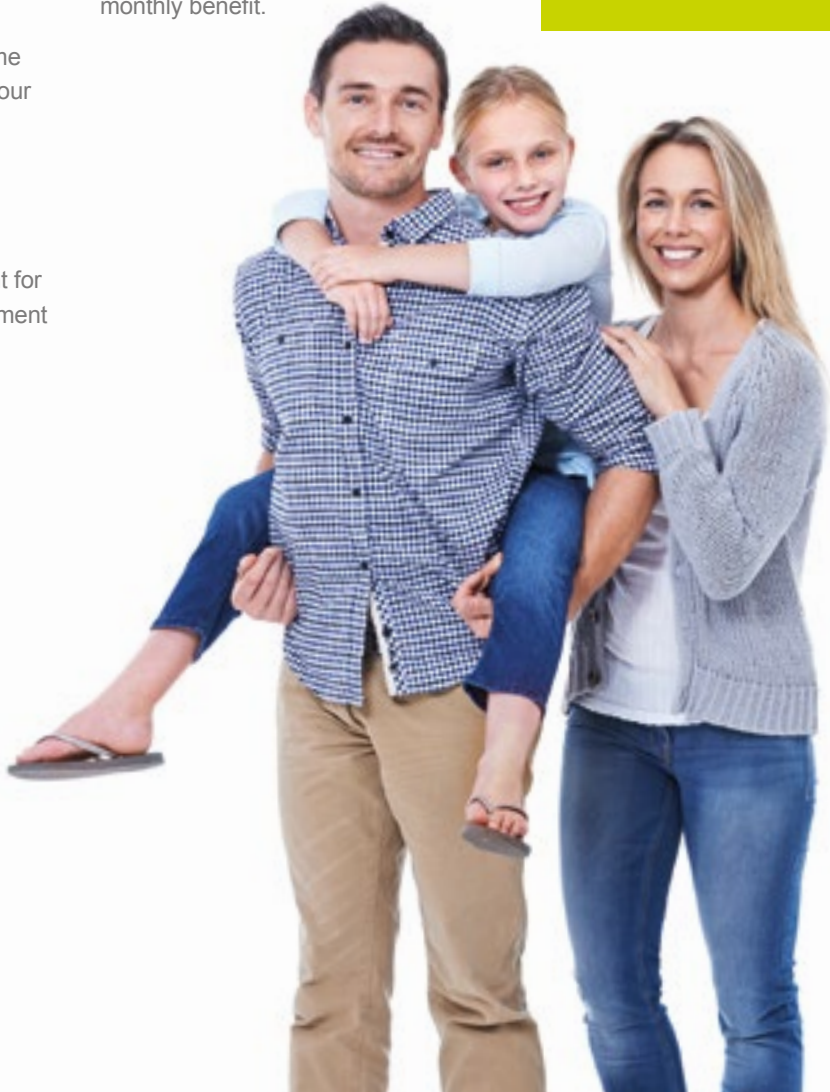
Optional benefits

Deferred Period options

The deferred period is the period of time you must wait before any monthly benefit becomes payable. The following are available: 14 days, 30 days, 13 weeks and 26 weeks.

Benefit Period options

The policy can pay you the monthly benefit for a maximum of 12 or 24 months.



Frequently asked questions

Who can apply?

You must be:

- > Aged 18 years old or over, and under 60.
- > Working (for a minimum of 16 hours per week if you are employed) or self employed.
- > Not medically certified as unfit for work.
- > A resident in the Republic of Ireland.

How do I apply for cover?

When you apply for this plan, you are guaranteed cover under our moratorium clause. This means there are NO lengthy medical questionnaires, NO examinations, NO waiting for GP reports required to process your application.

The quick and simple application process means you can get covered without delay.

All pre-existing medical conditions you are aware of, or in our opinion should be aware of, or for which you received treatment, are automatically excluded – unless you have been symptom free and not received treatment or advice for it, for a two year period prior to a claim and can provide at least 2 years prior medical evidence from your doctor.

Any new medical conditions are not affected and will therefore be covered, subject to the policy terms and conditions and your chosen deferred period.

What isn't covered?

In common with other accident and sickness plans, our plan does not cover you for the following:

- > HIV, AIDS and related conditions
- > Normal pregnancy
- > Drug addiction or alcohol abuse
- > Backache, whiplash or neck injuries
- > Mental illness or stress
- > If you are away from the European Union for more than 90 days
- > Sickness for the first 90 days of the plan.

Please read the Policy Document for full details and exclusions.



Important information

Cancellation rights

If for any reason you are not satisfied with your Accident, Sickness and Hospitalisation Plan, you may cancel it within 30 days from its start date for a full refund, provided that you have not made a claim.

Extra protection

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

GET IN TOUCH

Customer services

☎ 074 9161868

Call this number for general enquiries
or to request a claim form.

Open Monday – Friday, 8am - 5pm
(excluding public holidays)

Claims handler

☎ (0044) 1732 752 620

Call this number for information on your claim.

Open Monday – Friday, 9am - 5pm
(excluding public holidays)



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Insurance made easy.