



HIVE
Insurance Services

LIFESTYLE PROTECTOR

Paying you an income if you can't work

www.hiveinsure.ie



WELCOME TO THE LIFESTYLE PROTECTOR

WHAT WOULD HAPPEN TO YOU AND YOUR FAMILY IF YOU FELL ILL OR HAD TO LEAVE WORK DUE TO AN ACCIDENT OR SICKNESS?

Who would pay your mortgage and everyday household bills? That's where this plan can help...

MONEY TO SEE YOU THROUGH

If you're unable to work due to an accident or sickness, the Lifestyle Protector provides you with a regular monthly income.

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

Plus, the plan includes added protection - lump sum benefits to cover you against death and serious illness. So in summary, the Lifestyle Protector gives you the peace of mind knowing that if the worst was to happen, you and your family will be covered.

 NO MEDICAL QUESTIONS

 GUARANTEED ACCEPTANCE





CORE PROTECTION BENEFITS

ACCIDENT AND SICKNESS BENEFIT

Cash benefits between €300 and €3,000 monthly

If you're unable to work due to accident or sickness, your policy will start to pay you benefits once your deferred period has elapsed (choose from 14, 30 or 90 days). You'll receive this benefit for up to 12 months and what's more, the built-in Waiver of Premium feature means that any premiums you pay during your claim period will be refunded to you.

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

HOSPITALISATION BENEFIT

Cash benefits between €30 and €300 daily

If you 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 policy year.

In addition you'll still receive your monthly benefit.

SPECIFIED ILLNESS BENEFIT

Cash benefit up to €36,000

If you are diagnosed with any of the following conditions, we will pay your claim along with a lump sum payment of 12 times your monthly benefit to help you get back on your feet again: Cancer (excluding less advanced cases), Cardiac Arrest, Stroke, Loss of Independent Existence, Alzheimer's Disease and Aorta Graft Surgery.

DID YOU KNOW?

115K

Over 115,000 people are claiming Disability Benefits or Allowance¹

35K

Around 35,000 people suffer an injury or illness that causes four or more days' absence from work each year²

45K

Almost 45,000 new cases of cancer are diagnosed each year³

Sources:

¹Department of Employment Affairs and Social Protection 2015

²Health and Safety Authority 2015

³Irish Cancer Society 2020

ADDITIONAL BENEFITS



DEATH BENEFIT

Cash benefit of €25,000

Whether you die as a result of an accident or of natural causes, this feature pays your estate a lump sum. It can be used towards funeral costs, as well as any debts you leave behind, and provides your family with additional peace of mind.



TERMINAL ILLNESS COVER

Cash benefit of €25,000

If you are advised that you are to die within 12 months of diagnosis of a terminal illness, we will pay you a lump sum.



AN APPLICATION PROCESS YOU'LL LOVE

A common question asked when choosing the right insurance product is, how easy is it to apply?

We understand that policyholders want the whole process to be as easy as possible, which is why we've taken great care to give you an application process that's really straightforward. Because of that, we're delighted to tell you that:

COVER IS GUARANTEED

When you apply for this plan, providing you're eligible, you're **guaranteed** cover under our moratorium clause.

NO MEDICALS

There are **NO** lengthy and intrusive medical questionnaires, **NO** examinations and **NO** waiting for GP reports required to process your application.

We've cut out all of the unnecessary paperwork to make the application process quick and simple, so you can get covered without delay.

CHOOSING THE RIGHT DEFERRED PERIOD FOR YOUR NEEDS

The deferred period is the length of time you wait, following incapacitation, before any monthly benefit becomes payable. We've designed this plan to give you a great range of flexibility - you can choose a deferred period of 14, 30 or 90 days.

FREQUENTLY ASKED QUESTIONS

WHO CAN APPLY?

You must be:

- › Aged 18 to 55 inclusive
- › Resident in the Republic of Ireland
- › Actively working (for a minimum of 20 hours if employed)
- › You have not applied for a medically underwritten life, critical illness or income protection policy in the past twelve months and been declined

ABOUT PRE-EXISTING CONDITIONS

Please note we will not pay benefits if your accident, sickness or hospitalisation results from any pre-existing medical condition as defined in the full terms and conditions unless you've been symptom-free and not received treatment or advice for that condition, for at least two years preceding the incident date (the date at which the accident or sickness occurred) and can provide medical records for this two-year period for us to review.

Any new medical conditions are not affected and will therefore be covered, subject to the full 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:

- › Pre-existing / chronic conditions
- › Selected back conditions
- › Stress and depression
- › Normal pregnancy and birth
- › Elective surgery
- › Deliberate actions such as criminal activity
- › Injury suffered due to war, radiation or earthquakes
- › Injury suffered as a result of alcohol or drugs
- › Travel to FCO declines areas.

HOW DO I MAKE A CLAIM?

Simply call our claims handler, Davies Ireland, on 01 623 8471* for a claim form and for information on your claim. Lines are open Monday to Friday, 9am-5pm (excluding public holidays).

* Calls may be recorded or monitored for training purposes, and a record kept for regulatory purposes.

Please read the full terms and conditions for details and exclusions.

FINANCIAL
PROTECTION
AGAINST LIFE'S
UNEXPECTED EVENTS

THERE'S A BUZZ ABOUT HIVE

BUYING INSURANCE CAN BE COMPLICATED, BUT IT REALLY SHOULDN'T BE. SO WE'VE SET OUT TO DO THINGS DIFFERENTLY - CREATE A BIT OF A BUZZ IF YOU LIKE...

With over 20 years of experience behind us, we're obsessed with one thing - and that's making insurance simple and accessible to all.

And we're doing this for a good cause - so more people can better protect their lives making them feel safe, secure and happy.

WE'RE ALSO DOING OUR BIT...

We feel it's not enough to simply protect our customers. We're also deeply committed to protecting the environment and minimising



our impact. So every member of the Hive team has signed up to 20 promises to work as sustainably as possible.

Our pledges focus on the key ways we can work sustainably, like recycling, reducing paper usage and waste, saving energy and carbon offsetting.

And we encourage all our customers to contact us and sign up to receive our regulatory

communications by email. By doing so, we can reduce the amount of energy used in printing and posting, plus there's less paperwork for you to manage.

Why not take a look at our website, www.hiveinsure.ie to find out more?



HIVE
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IMPORTANT INFORMATION

CANCELLATION RIGHTS

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

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