



HIVE
Insurance Services

ACCIDENT, SICKNESS & HOSPITALISATION

Paying you an income if you can't work

www.hiveinsure.ie



This is a marketing communication

WELCOME TO THE ACCIDENT, SICKNESS & HOSPITALISATION PLAN

**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 this plan can help...

MONEY TO SEE YOU THROUGH

If you're unable to work due to an accident or sickness, our Accident, Sickness & 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**



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.

› ACCIDENTAL DEATH BENEFIT

Providing a lump sum of €25,000 if you die as a result of an accident.

› 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.

› COVER FOR NON-WORKING PARTNERS

We can even cover individuals who do not have earnings.

› WAIVER OF PREMIUM

Premiums paid during a claim period will be refunded.



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

30K

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

Sources:

1 Department of Employment Affairs and Social Protection 2015

2 Health and Safety Authority 2015

3 Irish Cancer Society 2016

YOUR BENEFITS AND OPTIONS

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.



ACCIDENTAL DEATH BENEFIT

Cash benefit of €25,000

If you die as a result of an accident, this lump sum will be paid out. It can be used towards funeral costs, as well as any debts you leave behind, providing your family with additional peace of mind.



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.
- › Able to provide a 2 year medical history from your doctor upon claim

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.

Please note we will not pay benefits if your accident or sickness or hospitalisation results from any pre-existing medical condition as defined in the Policy Terms unless you have 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 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:

- › Normal pregnancy
- › Deliberate actions such as criminal activity
- › Selected back conditions
- › Stress and depression
- › If you are away from the Republic of Ireland for more than 90 days
- › Sickness for the first 90 days of the plan

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 Policy Document for full 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?

IMPORTANT INFORMATION

CANCELLATION RIGHTS

If for any reason you are not satisfied with your Accident, Sickness & 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 Maiden Life Försäkrings AB is unable to meet its obligations under the Accident, Sickness & Hospitalisation Plan, you may be entitled to compensation from the Insurance Compensation Fund. Further information can be obtained from the Central Bank of Ireland.



074 9161868
www.hiveinsure.ie

SUITE 211
3013 LAKE DRIVE
CITYWEST BUSINESS CAMPUS
DUBLIN 24

Hive Insurance Services DAC (Company Registration No 360638) is regulated by the Central Bank of Ireland, registered number C29542 and a wholly owned subsidiary of Hive Insurance Services Limited.

All covers under this insurance are underwritten by Maiden Life Försäkrings AB, registered in Sweden under number 516406-0468. Registered office Klarabergsviadukten 70, Box 70396, 107 24, Stockholm, Sweden. Maiden Life Försäkrings AB is authorised and regulated by Finansinspektionen, the Swedish financial services regulator, and is authorised in Ireland via the European Union Freedom of Services regime. **ASHIBR 0120**