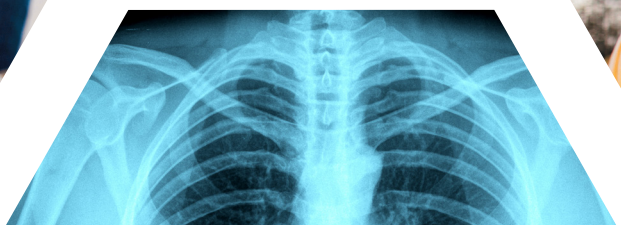
HIVE
Insurance Services

PERSONAL ACCIDENT

Fracture benefits and cash lump sums from accidental injury

www.hiveinsure.ie



This is a marketing communication

WELCOME TO THE PERSONAL ACCIDENT PLAN

WE ALL BELIEVE 'IT WILL NEVER HAPPEN TO ME' BUT I'M SURE YOU ARE AWARE OF SOMEONE WHO HAS SUFFERED A SERIOUS ACCIDENT – EITHER AT WORK, IN A CAR OR AT HOME.

CONSIDER THIS...

Ask yourself... What would happen if you suffered a serious injury?

It's likely you'll need to take some time off work to recover, which could hit your earnings. Then there may be other financial costs - perhaps you'll need to make changes around the house or other expensive lifestyle changes. Let's not forget the inconvenience and disruption to your life and those around you either.

FROM JUST 19C A DAY*

This is why the Personal Accident Plan could prove invaluable. It pays out a lump sum benefit if you suffer a specified injury, so you can concentrate on getting better without having to worry about money.

* Based on single bronze cover with a monthly premium of €5.70. See overleaf for details of all premiums.

WHAT ARE THE KEY BENEFITS?

- **IN A NUTSHELL**
  Fracture benefits and cash lump sums from serious injuries
- **PREMIER PLAN**
  21 fracture benefits PLUS three additional cash benefits
- **PREMIER PLUS PLAN**
  All the benefits from the Premier Plan and a further 18 accidental injury benefits
- **SPORTS COVER**
  Covers injuries from winter sports, rugby, football and GAA sports
- **FLEXIBLE COVER**
  Choose to protect yourself, your partner and your children
- **NO EXCLUDED OCCUPATIONS**
  Although please refer to the Policy Document for full information about policy exclusions

DID YOU KNOW?

39K

Over **39,000** people are injured at work each year, with some **4,245** suffering a bone fracture*

41K

There are more than **41,000** road collisions each year**

1.3M

Over **1.3 million** people attend A&E each year***

Sources:
*Health and Safety Authority 2014/2015
**Road Safety Authority 2018
***www.statistica.com

COMPREHENSIVE PROTECTION AGAINST ACCIDENTS - 21 FRACTURE BENEFITS ON EVERY PLAN

YOUR BENEFITS EXPLAINED

OPTION 1 PREMIER PLAN

INCLUDES 21 FRACTURE BENEFITS PLUS THREE ADDITIONAL CASH BENEFITS

★Gold ★Silver ★Bronze

Additional cash benefits

Anterior cruciate ligament injury
★€1,500 ★€1,125 ★€750

Burns and permanent scarring
★€10,000 ★€7,500 ★€5,000

Accidental death
Adults ★€50,000 ★€37,500 ★€25,000
Children ★€5,000 ★€3,750 ★€2,500

Skull ★€3,000 ★€2,250 ★€1,500

Nose ★€750 ★€375 ★€250

Lower jaw ★€1,500 ★€1,125 ★€750

Clavicle ★€1,500 ★€1,125 ★€750

Shoulder blade ★€1,500 ★€1,125 ★€750

Upper arm ★€1,500 ★€1,125 ★€750

Vertebra ★€1,500 ★€1,125 ★€750

Vertebral *(body)* ★€3,000 ★€2,250 ★€1,500

Breast bone ★€1,500 ★€1,125 ★€750

Ribs ★€750 ★€375 ★€250

Lower arm ★€1,500 ★€1,125 ★€750

Pelvis ★€3,000 ★€2,250 ★€1,500

Coccyx ★€750 ★€375 ★€250

Hand* ★€750 ★€375 ★€250

Wrist ★€1,500 ★€1,125 ★€750

Upper leg ★€3,000 ★€2,250 ★€1,500

Knee cap ★€1,500 ★€1,125 ★€750

Lower leg *(fibula)* ★€1,500 ★€1,125 ★€750

Lower leg *(tibia)* ★€1,500 ★€1,125 ★€750

Ankle ★€1,500 ★€1,125 ★€750

Foot* ★€750 ★€375 ★€250

FRACTURE BENEFITS FOR CHILDREN

Any children covered under the plan will be entitled to 50% of all benefits illustrated above.

*Excludes fingers and toes

Fracture cover does not start until day 16 of your policy

OPTION 2 PREMIER PLUS PLAN

INCLUDES ALL THE BENEFITS FROM THE PREMIER PLAN, PLUS A FURTHER 18 SERIOUS ACCIDENT BENEFITS BELOW

	BRONZE		SILVER		GOLD	
	ADULT	CHILD	ADULT	CHILD	ADULT	CHILD
PERMANENT TOTAL DISABILITY	€50,000	€5,000	€75,000	€7,500	€100,000	€10,000
LOSS OF SIGHT IN BOTH EYES	€50,000	€5,000	€75,000	€7,500	€100,000	€10,000
LOSS OF USE OF TWO LIMBS	€50,000	€5,000	€75,000	€7,500	€100,000	€10,000
QUADRIPLEGIA	€50,000	€5,000	€75,000	€7,500	€100,000	€10,000
PARAPLEGIA	€50,000	€5,000	€75,000	€7,500	€100,000	€10,000
PERMANENT BRAIN DAMAGE	€50,000	€5,000	€75,000	€7,500	€100,000	€10,000
LOSS OF SIGHT IN ONE EYE	€25,000	€2,500	€37,500	€3,750	€50,000	€5,000
LOSS OF USE OF ONE LIMB	€25,000	€2,500	€37,500	€3,750	€50,000	€5,000
LOSS OF SPEECH	€25,000	€2,500	€37,500	€3,750	€50,000	€5,000
LOSS OF HEARING IN BOTH EARS	€25,000	€2,500	€37,500	€3,750	€50,000	€5,000
LOSS OF HEARING IN ONE EAR	€5,000	€500	€7,500	€750	€10,000	€1,000
LOSS OF USE OF: - a shoulder or elbow - a wrist, thumb, hip, knee or ankle - any finger or big toe - any other toe	 €10,000 €7,500 €2,500 €1,250	 €1,000 €750 €250 €125	 €15,000 €11,250 €3,750 €1,875	 €1,500 €1,125 €375 €187.50	 €20,000 €15,000 €5,000 €2,500	 €2,000 €1,500 €500 €250
DAILY HOSPITALISATION BENEFIT* (per day)	€50	€25	€75	€37.50	€100	€50
LUMP SUM HOSPITALISATION BENEFIT FOLLOWING 14 DAYS CONTINUOUS HOSPITALISATION	**€500**	**€250**	**€750**	**€375**	**€1,000**	**€500**
ACCIDENTAL DEATH	€50,000	€5,000	€75,000	€7,500	€100,000	€10,000

* Excluding the first 24 hours and up to a maximum of 45 days in hospital.
** This accidental death benefit replaces the accidental death benefit in the PAP Premier Plan

A SERIOUS INJURY COULD LEAD TO TIME OFF WORK AND HIT YOUR POCKET HARD

FREQUENTLY ASKED QUESTIONS

WHAT ISN'T COVERED?

In common with other similar protection plans, the Personal Accident Plan does not cover accidents which are caused by the following:

- War and terrorism
- Riding a motorcycle, moped or scooter
- Rock climbing or mountaineering
- Flying except as a fare-paying passenger
- Competing in any race other than on foot or whilst swimming
- Illegal acts, use of explosives, suicide or self-inflicted injury
- Being under the influence of alcohol or drugs

CAN I APPLY FOR THIS PLAN?

You must be over 18 and under 65 years of age. You also need to be a resident in the Republic of Ireland.

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.

WHAT ARE MY PAYMENT OPTIONS?

You can choose to cover your partner and children against accidents and fractures for just a small additional premium.

PREMIER	BRONZE	SILVER	GOLD
Individual	€5.70	€8.41	€11.21
Individual and children	€8.13	€12.01	€15.99
Individual and partner	€10.86	€16.14	€21.41
Family	€13.52	€20.07	€26.74

PREMIER PLUS	BRONZE	SILVER	GOLD
Individual	€10.32	€15.36	€20.38
Individual and children	€14.63	€21.77	€28.90
Individual and partner	€19.76	€29.40	€39.06
Family	€24.10	€35.83	€47.61

Children must be under the age of 18 or 23 years if in full time education. All premiums shown include any Stamp Duty and/or Government Levy at the current rate, where applicable.

WHAT DO WE MEAN BY A FRACTURE?

"Fracture" means a breach in the continuity of the bone caused by an accident which is identified by an x-ray or in the case of a fracture which is unable to be x-rayed, by confirmation from a doctor.

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.

WHY NOT TAKE A LOOK AT OUR WEBSITE, WWW.HIVEINSURE.IE, TO FIND OUT HOW WE'RE WORKING MORE SUSTAINABLY.

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

You have the right to cancel your policy for a period of 30 days from the start date or the date you receive your policy if this is later. If you cancel during this period you will receive a full refund of any premium paid. Please note that, if you have made a claim and subsequently wish to cancel your policy, we may seek to recover any monies paid to you in settlement of the claim.

EXTRA PROTECTION

This brochure is intended to provide a summary of available benefits only. Please read the Policy Document for full terms and conditions. This plan is underwritten by Maiden Life Försäkrings AB.

In the unlikely instance that Maiden Life Försäkrings AB is unable to meet its obligations under the Personal Accident Plan, you may be entitled to compensation from the Insurance Compensation Fund. Further information can be obtained from the Central Bank of Ireland.

HIVE
Insurance Services

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. **PAIBR 0120**