



income cash plan

...product brochure

cash benefits from accidents, sickness and hospitalisation



Changing the image of insurance.

**LOYALTY
BONUS**

increasing your
benefit period

NO

health or
occupation
rating

Income Cash Plan

accident, sickness & hospitalisation cash benefits

Monthly cash benefits if you can't work

If you were unable to work due to accident, sickness or hospitalisation - how much money would you lose? Could you still pay your bills and continue to buy all the things that you want?

Introducing the APRIL Ireland Income Cash Plan...

Our Income Cash Plan pays you a monthly benefit if you can't work due to accident, sickness or hospitalisation. But what makes our Income Cash Plan stand out amongst the rest is that we cover all occupations - including farmers, rural and equestrian related jobs. Furthermore, if you ever need to make a claim, we will never ask for proof of earnings.

The Benefits & Premiums...

Accident, Sickness & Hospitalisation Monthly Cash Benefit: €200 - €1,000

Should any accident or sickness prevent you from working, or you are hospitalised, you will receive your Cash Benefit. You can choose from any of the following:

Monthly Benefit	€200	€300	€400	€500	€600	€700	€800	€900	€1,000
Monthly Premium	€19.60	€29.40	€39.20	€49	€58.80	€68.60	€78.40	€88.20	€98

Benefits begin...

- After you have been unable to work for 14 consecutive days due to accident or sickness, or
- After you have been hospitalised for 7 consecutive days.

Sickness for the first 90 days of the plan will not be covered, although accidents are covered immediately.

Benefits back dated to DAY ONE and PAID UPFRONT

Once benefits are due:

- ✓ They will be back dated to the FIRST DAY you were off work or hospitalised.
- ✓ Furthermore you will receive ONE MONTH'S CASH BENEFIT UPFRONT - even if you return to work or are released from hospital during the month.

Benefits paid for up to 6 months...

If you are still hospitalised or unable to work after one month - you will receive your Cash Benefit for each day you are incapacitated at the equivalent daily rate, for up to 6 months, or until you return to work/released from hospital - whichever is sooner.

YOU GET THE SAME PREMIUM REGARDLESS OF YOUR:

- age - health - occupation - sport/leisure activities - smoker status

NO LIMITS ON THE NUMBER OF CLAIMS - NO PROOF OF EARNINGS



UNIQUE LOYALTY BONUS

Increase your benefit period to 12 months!

Initially you can claim for Accident, Sickness and Hospitalisation for up to 6 months. However, each year that you keep your plan, your benefit period will increase by 3 months - up to a maximum of 12 months - allowing you to potentially claim benefits for longer.

That's reward for your loyalty and cash benefits when you need it most!

Important information...

Eligibility

You must be aged 18 or over and under 60 years old and have been working and residing in the Republic of Ireland continuously for the last 6 months.

Easy to Apply - NO medical underwriting

When you apply, you are guaranteed cover under our moratorium clause. This means there are NO medical examinations or questionnaires.

All pre-existing medical conditions are automatically excluded - unless you have been free from its symptoms and have not consulted any Doctor or received any treatment for it, for a two year period prior to a claim.

Although proof of earnings will not be required when you make a claim, proof that you have been working will be needed.

Exclusions

In common with other similar policies, the Income Cash Plan does not cover you for the following:

- Sickness for the first 90 days of the plan (accidents covered immediately)
- War, riot or invasion
- HIV, AIDS and related conditions
- Self-inflicted injury
- Alcohol abuse or drugs
- Mental or nervous disorders unless confirmed by a psychiatrist
- Pregnancy
- Spinal conditions unless there is radiological evidence of medical abnormality

Please read the Policy Document for full details.

APRIL - changing the image of insurance

APRIL Ireland is part of APRIL, a global insurance provider. They were formed in 1988 and set out to change the image of insurance by putting the customer at the heart of the organisation.

Today, APRIL has a market value in excess of €657 million and operate in 37 countries, looking after some 6 million policyholders worldwide. They have consolidated revenues exceeding €803 million and paid out claims totalling €191 million in 2012*.

The Income Cash Plan is underwritten by Alpha Insurance A/S, who is part of the Alpha Group. They write in excess of €215 million in premium and has total assets in excess of €389 million.

You are in safe hands when you take out a protection policy with APRIL Ireland.

*All figures correct at 2012.

Cancellation rights & The UK Financial Services Compensation Scheme

Cancellation rights

If for any reason you are not satisfied with your Income Cash 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 - The UK Financial Services Compensation Scheme

In the unlikely instance that Alpha Insurance A/S is unable to meet its obligations under the Income Cash Plan, you will be protected by the UK Financial Services Compensation Scheme (FSCS). More details about the FSCS can be found on their website: www.fscs.org.uk

CONTACT YOUR ADVISOR ON:

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