

APRIL Ireland

# PERSONAL ACCIDENT PLAN

Fracture benefits and  
cash lump sums from  
accidental injury



 [www.april-ireland.com](http://www.april-ireland.com)

  
april  
Ireland

Changing the image of insurance

# THE APRIL IRELAND 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.

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.

This is why the APRIL Ireland Personal Accident Plan could prove invaluable. It pays out a lump sum benefit if you suffer a specified injury. With up to €200,000 of benefits on the Premier Plus Plan, it means if you suffer an accident you can concentrate on getting better without having to worry about money.

FROM  
JUST 19C  
A DAY\*

\* Based on single bronze cover with a monthly premium of €5.70. See page 6 for all premiums



“A serious injury could lead to time off work and hit your pocket hard”

# What are the key benefits?

- ✓ Fracture benefits and cash lump sums from serious injuries
- ✓ **PREMIER PLAN**  
21 fracture benefits PLUS two additional cash benefits
- ✓ **PREMIER PLUS PLAN**  
All the benefits from the Premier Plan and a further 19 accidental injury benefits
- ✓ Covers injuries from winter sports, rugby, football and GAA sports
- ✓ **Flexible cover**  
Choose to protect yourself, your partner and your children
- ✓ **Maximum benefits:**
  - €200,000 under the Premier Plus Plan
  - €60,000 under the Premier Plan
- ✓ No excluded occupations - although please refer to the Policy Document for full information about policy exclusions

## Did you know?

**45K**

Over **45,000** people are injured at work each year, with some **5,300** suffering a bone fracture

**26K**

There are more than **26,000** road collisions each year

**1.2m**

Over **1.2** million people attend A&E each year

Source: Health and Safety Authority 2013/14, 2014, Road Safety Authority 2012, Department of Health 2014



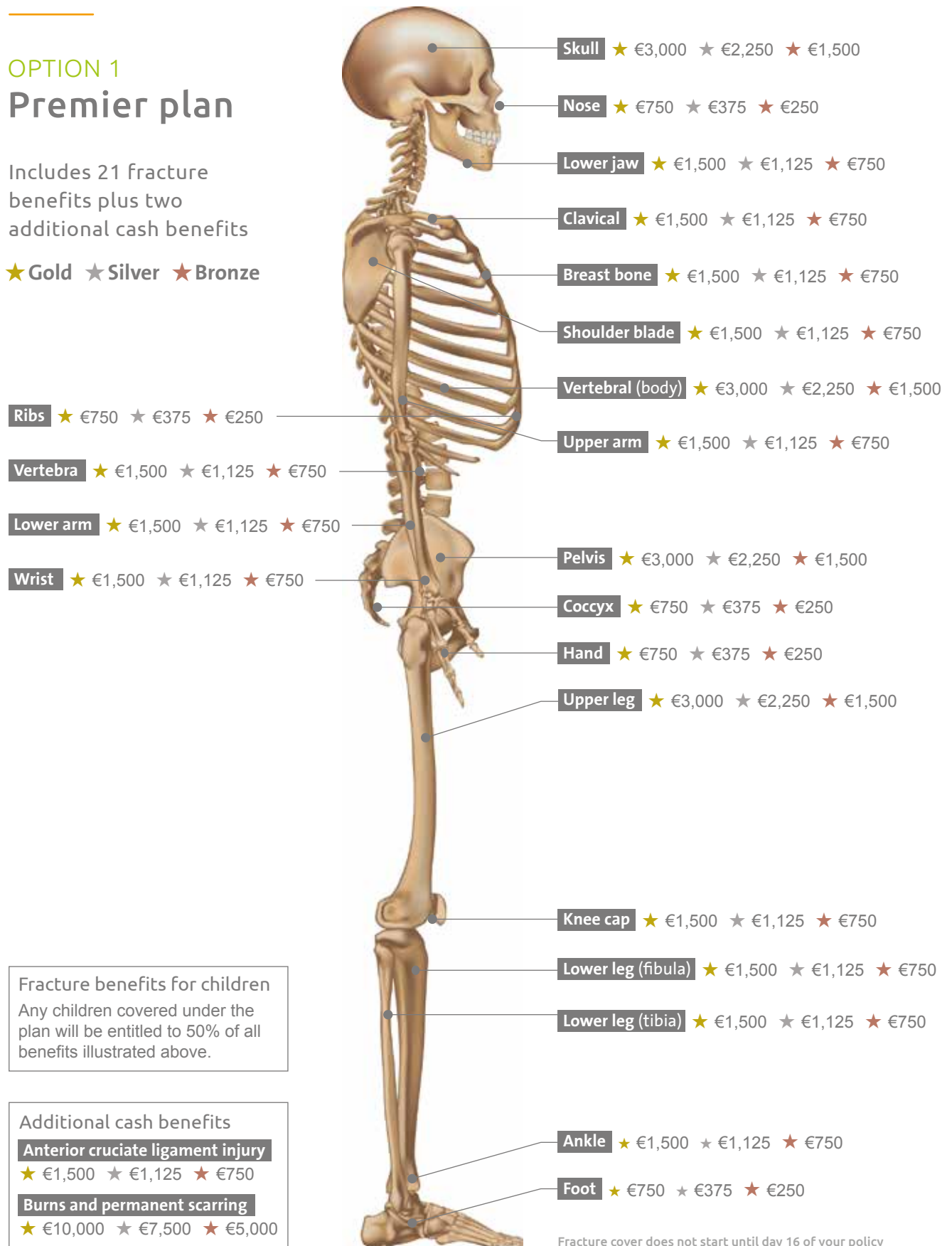
“ **Comprehensive protection against accidents - 21 fracture benefits on every plan** ”

# Your benefits explained

## OPTION 1 Premier plan

Includes 21 fracture benefits plus two additional cash benefits

★ Gold ★ Silver ★ Bronze



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

**Additional cash benefits**

- Anterior cruciate ligament injury**  
★ €1,500 ★ €1,125 ★ €750
- Burns and permanent scarring**  
★ €10,000 ★ €7,500 ★ €5,000

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 19 serious accident benefits below

	BRONZE		SILVER		GOLD	
	Adult	Child	Adult	Child	Adult	Child
<b>Permanent total disability</b> as a result of travelling as a fare paying passenger	€100,000	€10,000	€150,000	€15,000	€200,000	€20,000
<b>Permanent total disability</b> as a result of any other accident	€50,000	€5,000	€75,000	€7,500	€100,000	€10,000
<b>Loss of sight in both eye</b>	€50,000	€5,000	€75,000	€7,500	€100,000	€10,000
<b>Loss of use of two limbs</b>	€50,000	€5,000	€75,000	€7,500	€100,000	€10,000
<b>Quadraplegia</b>	€50,000	€5,000	€75,000	€7,500	€100,000	€10,000
<b>Paraplegia</b>	€50,000	€5,000	€75,000	€7,500	€100,000	€10,000
<b>Permanent brain damage</b>	€50,000	€5,000	€75,000	€7,500	€100,000	€10,000
<b>Loss of sight in one eye</b>	€25,000	€2,500	€37,500	€3,750	€50,000	€5,000
<b>Loss of use of one limb</b>	€25,000	€2,500	€37,500	€3,750	€50,000	€5,000
<b>Loss of speech</b>	€25,000	€2,500	€37,500	€3,750	€50,000	€5,000
<b>Loss of hearing in both ears</b>	€25,000	€2,500	€37,500	€3,750	€50,000	€5,000
<b>Loss of hearing in one ear</b>	€5,000	€500	€7,500	€750	€10,000	€1,000
<b>Loss of use of</b> - a shoulder or elbow	€10,000	€1,000	€15,000	€1,500	€20,000	€2,000
- a wrist, thumb, hip, knee or ankle	€7,500	€750	€11,250	€1,125	€15,000	€1,500
- any finger or big toe	€2,500	€250	€3,750	€375	€5,000	€500
- any other toe	€1,250	€125	€1,875	€187.50	€2,500	€250
<b>Daily hospitalisation benefit*</b>	€50 (per day)	€25 (per day)	€75 (per day)	€37.50 (per day)	€100 (per day)	€50 (per day)
<b>Lump sum hospitalisation benefit following 14 days continuous hospitalisation</b>	€500	€250	€750	€375	€1,000	€500
<b>Accidental death</b>	€25,000	€2,500	€37,500	€3,750	€50,000	€5,000

\* Excluding the first 24 hours and up to a maximum of 45 days in hospital.

# 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
- > HIV, AIDS and related

### 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.

## 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 PLAN	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

VALUE FOR MONEY

PREMIER PLUS PLAN	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

COMPLETE COVER

All premiums include Stamp Duty at 3%.  
Children must be under the age of 18 or 23 years if in full time education.

## 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 **00 44 1732 524238\*** to request a claim form and start your claim.

Please read the Policy Document for full details and exclusions.

\* Calls may be recorded or monitored for training purposes.

# Complimentary Best Doctors cover

As an APRIL Ireland policyholder you will also receive Best Doctors, an expert medical consultation and secondary opinion service.

If you were diagnosed with a serious illness, wouldn't you want to know whether the diagnosis is correct? Or whether you are on the right medication or chosen the right course of treatment?

Best Doctors provides access to the world's best medical experts who can review your diagnosis and get you the right answers about your condition and treatment.

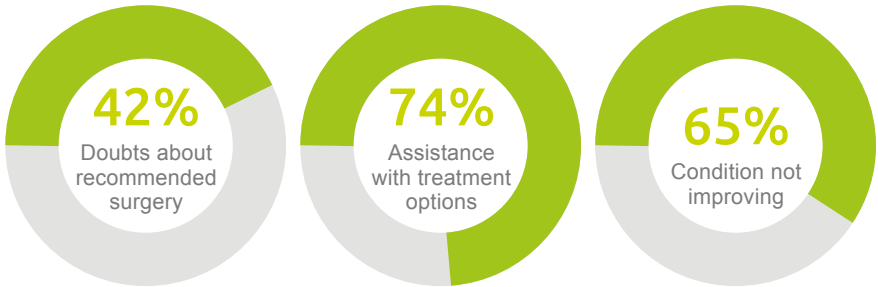
Best Doctors has a database of over 50,000 world-leading specialists - rated by their peers as the best in their field of expertise - who can conduct an in-depth review of your medical condition.

The Best Doctors service is provided independently by Best Doctors UK Ltd.

“ Best Doctors create a unique health care experience by providing access to the world's best medical experts. ”

## SPECIALIST ADVICE

### Why people contact Best Doctors



## 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

In the unlikely instance that Covea Insurance plc is unable to meet its obligations under the Personal Accident 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](http://www.fscs.org.uk)

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 Covea Insurance plc.

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