



POLICY SUMMARY – PERSONAL ACCIDENT

This document outlines the main benefits and restrictions associated with an AIG Personal Accident Policy. It **does not** reference all of the benefits, terms, conditions, limitations, exceptions and exclusions associated with the Policy. Please take time to read the Policy and your Schedule to ensure that you understand the cover provided by the Policy. This document does not form part of your contract of insurance.

TABLE OF BENEFITS

Item	Description	Gold*	Platinum*
1	Accidental Death	€ 30,000	€ 60,000
2	Quadriplegia	€300,000	€ 600,000
3	Paraplegia	€150,000	€ 300,000
4	Permanent total disablement	€125,000	€ 250,000
5	Loss of limb:		
a)	two or more	€125,000	€ 250,000
b)	one	€ 65,000	€ 130,000
6	Loss of sight:		
a)	in both eyes	€125,000	€ 250,000
b)	in one eye	€ 65,000	€ 130,000
7	Loss of hearing		
a)	in both ears	€ 30,000	€ 60,000
b)	in one ear	€ 12,500	€ 25,000
8	Loss of an entire shoulder, elbow, hip, knee, wrist, or ankle	€ 12,500	€ 25,000
9	Loss of:		
a)	one entire thumb	€ 20,000	€ 40,000
b)	one entire forefinger	€ 12,500	€ 25,000
c)	any other entire finger or one big toe	€ 6,000	€ 12,000
d)	any other entire toe	€ 1,250	€ 2,500
10	Loss of the entire spine (vertebral column) with no injury to the spinal cord	€ 30,000	€ 45,000
11	Full thickness burns which cover:		
a)	27% or more of the body surface	€ 5,000	€ 10,000
b)	18-26% of the body surface	€ 4,000	€ 8,000
c)	9-17% of the body surface	€ 3,000	€ 6,000
d)	4.6-8% of the body surface	€ 1,500	€ 3,000
e)	up to 4.5% of the body surface	€ 500	€ 1,000
12	A fracture to:		
a)	one or more bones of the leg below the hip joint to the ankle joint (femur, patella, tibia and fibula bones)	€ 750	€ 1,500
b)	one or more bones of the arm below the shoulder joint to the wrist joint (humerus, radius and ulna bones)	€ 375	€ 750
13	Dislocation of a:		
a)	hip	€ 550	€ 1,100
b)	knee	€ 350	€ 700
c)	wrist	€ 250	€ 500
d)	elbow	€ 250	€ 500
e)	ankle	€ 100	€ 200
f)	shoulder	€ 100	€ 200
g)	finger or thumb (one or more joints of a finger or thumb)	€ 50	€ 100
h)	toe (one or more joints)	€ 50	€ 100

i)	Jaw	€ 50	€ 100
14	Physiotherapy considered medically necessary by a doctor following a valid claim under items 12 or 13 26 weeks of the fracture or dislocation.		
	Maximum cost of each session	€30	€30
	Maximum number of sessions per accident	5	10
15	Hospitalisation as an inpatient (payable for up to 26 weeks following an accident). Amount per day	€ 65	€ 130
<p>*The accidental death benefit for children is fixed at €5,000 (Gold cover) and €10,000 (Platinum cover). For children all other benefits are 10% of the adult benefit levels shown in the table of benefits. For bodily injury sustained whilst on a motorcycle all benefits are reduced by 50%.</p>			

POLICY EXCLUSIONS

No benefit for bodily injury will be payable:

- a) if the accident occurs in a country where a state of war exists (declared or not) if the accident was the direct consequence of the war;
- b) if bodily injury is sustained while you are flying, unless you are a fare-paying passenger on a commercial flight;
- c) if you take a drug or drugs other than according to the manufacturer's instructions or as prescribed by a registered medical practitioner;
- d) if you take a drug or drugs for the treatment of drug addiction;
- e) if your bodily injury is sustained whilst directly involved in an unlawful act;
- f) if you deliberately or recklessly expose yourself to danger;
- g) that results in fibromyalgia (a syndrome characterised by chronic pain in the muscles and soft tissues surrounding joints, fatigue and tenderness at specific sites in the body), myalgic encephalomyelitis (muscle pains and inflammation of the brain and spinal cord), chronic fatigue syndrome, post-traumatic stress disorder or other anxiety disorder, any mental disorder or any disease of the nervous system;
- h) if the accident occurs whilst driving, or in charge of, a vehicle and your blood/urine alcohol level is above the legal limit stated in the laws of the country where the accident occurs;
- i) if bodily injury is contributed to by you participating in, practising or training for a sport as a professional or semi-professional;
- j) if it results from sickness or disease;
- k) if your injuries are intentionally self-inflicted;
- l) if bodily injury is sustained whilst you commit or attempt to commit suicide;
- m) resulting from a gradually operating cause.

POLICY LIMITATIONS

1. If your death results from bodily injury and this occurs within 26 weeks of the date of an accident, we will only pay the amount for item 1, death.
2. In the table of benefits:
 - a) we will only pay one of items 1-4 inclusive, 5a) or 6a) to an insured person in respect of any one accident and all cover under this policy will stop in respect of that insured person from the date of the claim payment.
 - b) you can claim under more than one of items 5b), 6b) and 7-10 inclusive for any one accident. The amounts payable will be added together and will be subject to a maximum total payment of €125,000 for Gold cover and €250,000 for Platinum cover, for all items claimed and all cover under this policy will stop in respect of that insured person from the date of the claim payment.
 - c) we will not pay the benefits for items 8 or 9 as well as item 5a) or 5b).
 - d) we will not pay the benefit for both item 5a) and 5b); both items 6a) and 6b) or both items 7a) and 7b).
 - e) The accidental death benefit for children is fixed at, €5,000 (Gold cover) and €10,000 (Platinum cover). Benefits described in items 2-15 only, for children are 10% of the benefit levels shown in the table of benefits.
 - f) we will not pay item 4, permanent total disablement if the insured person is under 16 years of age or over 65 years of age.

- g) we will make a payment in respect of item 12a) and 12b) for a fracture that occurs on both the left and right side of your body in the same accident up to a maximum of 4 payments in total per accident.
 - h) we will make only one payment in respect of item 13 for each dislocation (a-i) inclusive). Once we have paid a claim for a dislocation, we will not pay any further claim for the same joint if you dislocate it again in another accident. This restriction applies to each insured person for the lifetime of the policy.
 - i) we will pay 50% of the amount shown under item 15 for hospitalisation for insured persons aged over 65 at the date of the accident.
 - j) we will pay item 16 for each day of hospitalisation that occurs within the first 26 weeks of the accident.
 - k) if you suffer bodily injury whilst on a motorcycle the amounts payable for all items claimed under this policy are reduced by 50% and the maximum total amount payable is €125,000 (Gold cover) and €250,000 (Platinum cover) for any one accident.
 - l) the maximum total amount payable under this policy per insured person for all claims arising from one accident is €300,000 for Gold cover and €600,000 for Platinum cover. In the case of a child the maximum amount payable is €25,000 for Gold cover and €50,000 for Platinum cover. If we pay the maximum amount all cover under this policy will stop in respect of that insured person from the date of the claim payment.
 - m) if you have an accident and make a claim under item 12 involving a fracture of a bone and either osteoporosis or a pathological fracture is:
 - first diagnosed at the date of this fracture; or
 - had been diagnosed prior to the date of fracture;
 that claim will be paid but no further claims under item 12 will be paid for the lifetime of this policy.
3. Cover under this policy will stop on the first premium due date following your 75th birthday.
4. We will not pay any benefit if you reside outside of the Republic of Ireland for more than 180 consecutive days (see 'Section 8 – General policy conditions' for more details).

PRE EXISTING MEDICAL CONDITIONS

We will only pay for the bodily injury you have suffered if it is directly as a result of the accident. Any existing physical impairment or medical condition you have before the accident will be taken into consideration in calculating the amount payable on the basis of the difference between your physical impairment or medical condition before and after the accident.

We will ask your doctor (if suitably qualified) or the medical consultant that treated you to make these assessments (or an independent medical consultant or other suitably qualified person if they are unable or unwilling to do so). The assessment will be converted into a percentage and applied to the policy benefit payable.

Example

You are partially blind in your left eye and you then had an accident which left you totally blind in both eyes and you make a claim under item 6a) for loss of sight in both eyes. We will ask an independent ophthalmic specialist to assess the difference between the amount of vision you had before and after the accident and if the partial blindness contributed to the cause of the accident. If the independent ophthalmic specialist assesses the pre-accident vision in the left eye at 50%, we will pay 50% of the benefit payable but under item 6b) for loss of sight in one eye. If the vision in the right eye was normal before the accident, we will pay 100% of the benefit payable also under item 6b) for loss of sight in one eye for the total loss of sight in that eye. If you had purchased Gold cover, you will receive a payment of €97,500.

This insurance is underwritten by **AIG Europe Limited**. Registered in England and Wales. Company number: 01486260. Registered office: The AIG Building, 58 Fenchurch Street, London EC3M 4AB, United Kingdom. AIG Europe Limited, Ireland Branch has its registered branch office at 30 North Wall Quay, IFSC, Dublin 1 Ireland. Branch registration number 906664. Tel: +353 1 208 1400. AIG Europe Limited is authorised by the Prudential Regulation Authority of the United Kingdom, and is regulated by the Central Bank of Ireland for conduct of business rules