

Hospital Cash Plan



Insurance Product Information Document

Company: AIG Europe S.A.

Product: Hospital Cash Plan

AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances, and is regulated by the Central Bank of Ireland for conduct of business rules.

This document summarises key information you need to know about AIG Hospital Cash Plan insurance. As no advice is given, it should be read together with the policy document and your policy schedule so you understand the full terms and conditions, including limits that apply. Please also refer to these documents for how to claim, how to make a complaint, and your rights under the Insurance Compensation Fund.

What is this type of insurance?

This Hospital Cash Plan provides a range of cash benefits if you are admitted to hospital overnight due to accidents or illness. If selected, cover may be enhanced to include cash payments for hospital stays due to elective surgery, pregnancy complications or childbirth. Personal accident enhanced benefits pay cash sums for accidental bodily injury which result in death or permanent disability.



What is insured?

Gold Cover provides:

- ✓ A cash benefit for each overnight stay in the Republic of Ireland due to bodily injury, illness or disease (maximum of 60 nights)
- ✓ A lump sum cash benefit payable upon discharge if the stay included 7 consecutive nights in a High Dependence Unit or Intensive Care Unit.

Platinum cover (if selected)

Platinum cover provides additional benefits of:

- A cash benefit for each overnight stay (payable for up to 60 nights) in the Republic of Ireland due to:
 - to elective surgery
 - pregnancy complication or childbirth
- A cash benefit for outpatient appointment visits to a Republic of Ireland hospital or physiotherapy treatment away from hospital following a claim for an inpatient stay (maximum of 6 appointments / physio sessions).
- A lump sum benefit payable for recuperation after a hospital stay of 7 consecutive nights or more.
- Personal Accident benefits for:
 - Accidental death
 - Permanent total disablement (if you are prevented from doing your usual occupation for the remainder of your life)
 - Loss of one or more limbs, loss of sight in one or both eyes, loss of hearing in one or both ears.



What is not insured?

- ✗ Pre-existing medical conditions.
- ✗ Any sexually transmitted disease, HIV or AIDS.
- ✗ Correction of a congenital defect, cosmetic procedures or for gender transformation.
- ✗ If the accident occurs as a consequence of war.
- ✗ Participation in any flying unless as a fare-paying passenger on a commercial flight.
- ✗ Taking a drug or drugs other than prescribed by a doctor or taking drugs for the treatment of drug addiction.
- ✗ Injury sustained whilst you are directly involved in an illegal act or if you deliberately expose yourself to danger, intentional self-inflicted injury or bodily injury as a result of suicide or attempted suicide.
- ✗ If injury results in fibromyalgia or myalgic encephalomyelitis, chronic fatigue syndrome, post-traumatic stress disorder or other anxiety disorder, any mental disorder or any disease of the nervous system
- ✗ Driving or riding a motor vehicle when your blood/urine alcohol level is above the legal limit.
- ✗ Participating in sport as a professional or semi-professional.
- ✗ Bodily injury from a gradually operating cause.
- ✗ Any benefit if **you** reside outside the Republic of Ireland for more than 180 consecutive days.
- ✗ Any hospitalisation benefit incurred outside the Republic of Ireland.



Are there any restrictions on the cover?

- ! No benefit is payable for any out-patient or in-patient treatment, or as the direct result of a visit to your doctor, in the first 30 days from your effective or start date, unless this is due to an accident.
- ! Treatment must take place in a hospital within the Republic of Ireland.
- ! If you go back into hospital within 180 days of discharge, we will treat that hospitalisation as if it were part of the original claim
- ! Benefits are only payable for a maximum of 60 overnight stays in hospital
- ! Reduced benefits apply for children
- ! If a claim is paid for certain benefits, cover will stop for that person.
- ! Age limits apply to the policy as a whole and to certain benefits. Details of these can be found in the benefit limitation section of your policy document
- ! All cover will stop on the first premium due date following your 65th birthday

When the optional Platinum Cover is selected and Personal Accident benefits apply

- ! If death results from bodily injury within 13 weeks of the accident, then we will only pay the amount for accidental death
- ! Only losses for accidental death, permanent disability, loss or limb, sight or hearing that occur within 2 years of your accident are covered
- ! Personal Accident benefits are halved for motorcycle accident claims.



Where am I covered?

- ✓ Whilst living in the Republic of Ireland, or provided you reside outside of the Republic of Ireland for 180 consecutive days or less, you are covered anywhere in the world but hospitalisation must be in a hospital within the Republic of Ireland. The cover under this insurance is excluded for the countries/regions subject to economic or commercial sanctions (including all sanctions imposed by the OFAC, SDN list, Ireland, LUX, UN, US and EU listings)



What are my obligations?

- When applying for your policy and completing your pre-contract application form, you must answer all questions honestly and with reasonable care. Please note that failure to do so may result in your policy being cancelled or we may refuse to deal with any claims or reduce the amount of a claim payment, as detailed under the Impact of Misrepresentation section, which you should read carefully.
- When applying for, renewing or requesting changes to your policy, you must take reasonable care to answer the questions you are asked honestly and carefully.
- If you have children covered under this policy you will need to inform us when they reach the upper age limit specified in your policy and inform us if there are changes to any insured person's name or address
- If you need to make a claim you must notify us as soon as reasonably practical after the event, provide documents and other evidence we may need to deal with your claim, and comply with a specific claim procedure set out in the policy document.



When and how do I pay?

Premiums are due monthly and are paid by the payment method selected.

Premiums will increase as the **insured person** gets older. This is because the cost of providing this insurance increases as **you** get older.



When does the cover start and end?

Cover will start on the effective date of the policy. This policy is monthly renewable.

The policy will end on one of the following dates:

- If we or the policyholder cancels the policy or if the policyholder stops paying the premiums
- The first premium due date following **your** 75th birthday.
- For a dependent child cover will cease on the first premium due date following their 18 birthday.
- You reside outside of the Republic of Ireland for more than 180 days
- If we pay the maximum amount to an insured person for all claims arising from one accident, all cover under this policy for the insured person will stop in respect of that insured person from the date of the accident.



How do I cancel the contract?

Cancelling the policy during the cooling off period - you may cancel this policy within 14 days of the policy effective date shown in your schedule or within 14 days of receiving your policy, whichever is the latter. We will give you a full refund of any premiums paid so long as you have not claimed.

Cancelling the policy after the cooling off period - The policyholder may cancel this policy by giving us notice in writing to AIG Europe S.A, 30 North Wall Quay, IFSC, Dublin 1 or emailing personalaccident.aig@ie.sedgwick.com