

# Personal Accident Insurance

## Insurance Product Information Document



Company: AIG Europe S.A.

Product: SpecialtySolutions Policy

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 provides a summary of cover only. Full details of your cover can be found in the policy document, terms and conditions, policy schedule, and any endorsements issued. It is important you read these documents carefully.**

### What is this type of insurance?

This is a group insurance policy arranged by an 'organisation' ('you' for the purposes of this document). The insurance provides cover for a range of benefits for certain bodily injuries and covers resulting from an accident. An accident is a sudden, unexpected and specific event, external to the body, which occurs at an identifiable time and place whilst the policy is in force.



### What is insured?

Cover applies for the core coverage as outlined in the policy document and any additional optional additional covers and limits selected and shown in the policy schedule. Cover applies during the operative time shown in the policy schedule

#### Core Coverage:

- ✓ Accidental death  
Sum insured as selected and shown in the policy schedule
  
- Additional cover included with core coverage
- ✓ Disappearance  
If after a suitable time period, it is reasonable to believe the insured person has died from bodily injury caused by an accident.  
Sum insured: as per accidental death coverage
- ✓ Children's bonus:  
Increase to the amount paid for accidental death by 5% for each child of the insured person, up to 10% of the sum insured for accidental death
- ✓ Funeral costs  
Costs for funeral and cremation costs in the case of an accident with results in death  
Sum Insured: up to €5,000
- ✓ Life-saver bonus  
Accidental death of a person who is not an insured person, who sustains bodily injury resulting in death while trying to save the life of an insured person.  
Sum insured: €25,000

*For a full list of events insured please refer to your policy wording document.*



### What is not insured?

The following are the key exclusions. Each optional additional cover will have its own terms and conditions.

- ✗ War whether declared or not
- ✗ Intentional self-injury, suicide or attempted suicide
- ✗ Criminal acts or attempts to commit criminal act
- ✗ Flying except while travelling as a commercial passenger
- ✗ An accident occurred due to the influence of alcohol and/or drugs and not prescribed by a medical practitioner or where prescribed drugs have been taken contrary to manufacturer's instructions.
- ✗ Sickness unless as a result of bodily injury
- ✗ Post-traumatic stress disorder or psychological or psychiatric illness or condition
- ✗ Any naturally occurring condition or degenerative disease or gradually operating cause
- ✗ Bodily injury contributed to by participating in, practicing or training for any hazardous or professional sport except where listed in the policy schedule as a covered activity.

*For a full list of exclusions please refer to your policy wording document.*



### Are there any restrictions on cover?

Depending on the coverage chosen, cover applies up to 80 years of age. Children can be covered while aged under 18, or under 23, if in full-time education

Certain benefits may not apply or could be reduced if an insured person is over 65 years of age or under 18 years of age

Under some coverages there are scales of benefits payable, inner limits, maximum benefit periods and excesses which apply per person and per claim. These will be shown in the policy schedule or by endorsement to the policy schedule.

*Please refer to your policy wording document for complete information.*