



Accident, Sickness & Hospitalisation Plan

Paying you an income if you can't work



Changing the image of insurance.

Preparing for the unexpected...

What would happen to you and your family if you fell ill or had to leave work due to an accident or sickness?

Where will the money come from?

Who will pay for the mortgage and everyday household bills?

“ Your bills won’t stop just because you can’t work! ”



The APRIL Ireland Accident, Sickness & Hospitalisation Plan

The APRIL Ireland Accident, Sickness & Hospitalisation Plan provides you with the peace of mind that if you are unable to work due to an accident or sickness, you will still receive a regular monthly income.

This can help provide for your family's needs - from the simple things in life such as keeping a roof over your heads and food on the table, to ensuring your household bills are up to date, as well as all those expenses you incur every day.

What are the key benefits?

- Monthly income benefit - providing a monthly cash benefit of up to €3,000 if you can't work.
- Hospitalisation benefit - providing a daily cash benefit of up to €300 if you become hospitalised.
- NO medical underwriting - it's quick and easy to apply and obtain cover. No medical questionnaires or examinations required.
- Transparent pricing - we promise not to increase your premiums due to your age, occupation, state of health or hobbies.
- Flexible plan with a wide range of deferred and benefit periods.
- Cover for non-working partners - we can even cover individuals who do not have earnings.

Why should I have cover in place?

- Over 100,000 people are claiming Disability Benefits or Allowance ¹.
- Heart disease is Ireland's No 1 killer - approximately 10,000 people die from it each year, accounting for 33% of all deaths ².
- Every year there are over 30,000 new cases of cancer and over 8,500 cancer deaths ³.
- Around 37,000 people each year suffer an injury or illness that causes four or more days absence from work ⁴.
- Over 1,371,000 working days are lost each year due to injury or illness ⁴.

Source: Department of Social Protection 2012 ¹, Irish Heart Foundation 2014 ², Irish Cancer Society 2014 ³, Health and Safety Authority 2010 ⁴

Your benefits & options explained...

Accident or Sickness Benefit

If you are off work due to accident or sickness, the policy will pay you 1/30th of your monthly benefit for each continuous day you are off work - once your deferred period has elapsed. You will receive this benefit for your chosen benefit period, or until you return to work, whichever occurs first.

The maximum monthly benefit is 60% of your gross monthly income if you are employed, or 60% of your taxable monthly income if you are self employed.

Monthly benefits of between €300 and €3,000 are available.

We can also cover non-working partners for up to €350 a month. Please read the Policy Document for full details on their benefit entitlement and eligibility.

Hospitalisation Benefit

If you or an insured member of your family are hospitalised for more than 48 hours, the policy will pay you 10% of your monthly benefit for each subsequent 24 hours that you remain in hospital. This is payable for up to 30 days per insured person per policy year.

In addition you will still receive your monthly benefit.

That's a cash benefit of between €30 and €300 a day.

Use these options to create a policy that suits your needs...

Deferred Period options

The deferred period is the period of time you must wait before any monthly benefit becomes payable. The following are available: 14 days, 30 days, 13 weeks and 26 weeks.

Benefit Period options

The policy can pay you the monthly benefit for a maximum of 12 or 24 months.

Some frequently asked questions

Can I apply for this plan?

You must be:

- Aged 18 years old or over and under 60.
- Working (for a minimum of 16 hours per week if you are employed) or self employed within the Republic of Ireland.
- Not medically certified as unfit for work.
- Resident in the Republic of Ireland.

How do I apply for cover?

When you apply for this plan, you are guaranteed cover under our moratorium clause. This means there are NO lengthy medical questionnaires, NO examinations, NO waiting for GP reports required to process your application.

Instead the application process is both quick and simple and means you could be covered without delay.

All pre-existing medical conditions you are aware of, or in our opinion should be aware of, or for which you received treatment, are automatically excluded - unless you have been symptom free and not received treatment or advice for it, for a two year period prior to a claim.

Any new medical conditions are not affected and will therefore be covered, subject to the Policy terms and conditions and your chosen deferred period.

What isn't covered?

In common with other accident and sickness plans, our plan does not cover you for the following:

- HIV, AIDS and related conditions
- Normal pregnancy
- Drug addiction or alcohol abuse
- Backache or whiplash (unless there is radiological evidence of medical abnormality)
- Mental illness or stress
- If you are away from the European Union for more than 90 days
- Sickness for the first 90 days of the plan

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Please read the Policy Document for full details and exclusions.

Additional Lifestyle Benefits

Expert second medical opinion service



Best Doctors®

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

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 a medical condition.

Best Doctors can ensure the diagnosis is accurate and identify the most appropriate treatment options available. They provide support and information to help people make the right medical choices.

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

“ It's valuable peace of mind to help you make the right medical decisions ”



Useful contacts

Customer services:

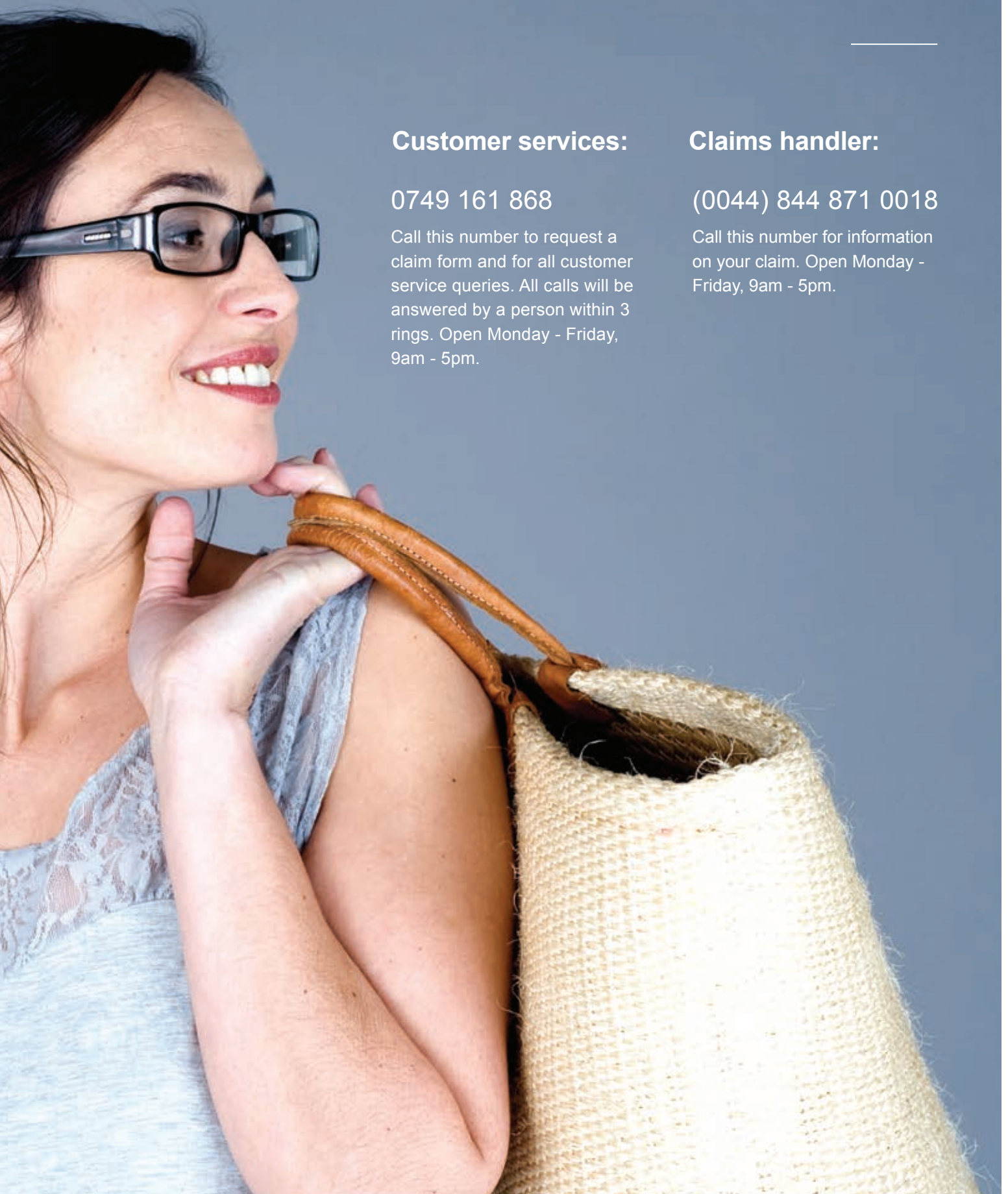
0749 161 868

Call this number to request a claim form and for all customer service queries. All calls will be answered by a person within 3 rings. Open Monday - Friday, 9am - 5pm.

Claims handler:

(0044) 844 871 0018

Call this number for information on your claim. Open Monday - Friday, 9am - 5pm.



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 Accident, Sickness & Hospitalisation Plan is underwritten by London General Insurance Company Limited (LGI) who is The Warranty Group's European general insurance underwriting company. LGI is rated A- (Excellent) by AM Best for their financial strength. You are in safe hands when you take out a protection policy with APRIL Ireland.

*All figures correct at 2012.

Cancellation rights

If for any reason you are not satisfied with your Accident, Sickness & Hospitalisation 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 Financial Services Compensation Scheme

In the unlikely instance that London General Insurance Company Limited is unable to meet its obligations under the Accident, Sickness & Hospitalisation Plan, you will be protected by the Financial Service 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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