

Medical Cash Plan Insurance

Insurance Product Information Document



Company: Axeria Insurance Limited

Product: Medical Cash Plan

Hive Insurance Services DAC (Company Registration No 360638) is regulated by the Central Bank of Ireland, registered number C29542 and a wholly owned subsidiary of Hive Insurance Services Limited. Registered address: Suite 211, 3013 Lake Drive, Citywest Business Campus, Dublin 24, Ireland.

This product is insured by Axeria Insurance Limited (Malta Company Registration number C 55905), which is a company authorised under the Maltese Insurance Business Act, 1998 to carry out general business and is regulated by the Malta Financial Services Authority. Registered office: Axeria Business Centre, 380, Level 2, Canon Road, Santa Venera, SVR 9033, Malta. Tel: (+356) 2137 7107.

This document provides a summary of the key product information. For the full terms and conditions please refer to the Policy Document.

What is this type of insurance?

This medical cash plan provides a range of cash benefits that allow you to claim money back once you have incurred an eligible medical expense.



What is insured?

- ✓ Dental cover
- ✓ Optical cover
- ✓ Specialist consultations
- ✓ Chiropody
- ✓ Maternity
- ✓ Doctor expenses
- ✓ Hearing aid
- ✓ Physiotherapy, acupuncture, homeopathy, osteopathy, chiropractic
- ✓ In-patient admission
- ✓ Joint in-patient admission
- ✓ Day case admission
- ✓ Accident in-patient admission
- ✓ Worldwide in-patient admission
- ✓ Accident and emergency unit attendance
- ✓ Nursing home in-patient care
- ✓ Recovery bonus
- ✓ Convalescent home
- ✓ Home help
- ✓ Home nursing
- ✓ Sickness and accident cash
- ✓ Serious injury cash
- ✓ Accidental death cash

With all options you can select from four levels of cover (Bronze, Silver, Gold or Platinum). Please check your Certificate of Registration to see what cover options you have selected.



What is not insured?

- ✗ Pre-existing conditions (not applicable to optical/dental benefits)
- ✗ Chronic conditions (not applicable to optical/dental benefits)
- ✗ Treatment for infertility
- ✗ Alcoholism, alcohol abuse, drug abuse, other addictive conditions
- ✗ HIV/AIDS or any related condition
- ✗ Self-inflicted injury or illness
- ✗ Members of Irish Defence Forces
- ✗ Medical conditions from participation in a criminal offence
- ✗ Treatment as a result of war, terrorism, contamination by radioactivity. Biological or chemical agents
- ✗ Treatment received in health hydros
- ✗ Cosmetic treatment
- ✗ Treatment that is not given by a chiropodist, dentist, optician, specialist or therapist
- ✗ Fees involved in completing medical reports or forms
- ✗ Mental illness, stress, depression or nervous disorder
- ✗ Professional sports and selected hazardous pursuits and occupations (on the Accident & Sickness Cash benefit only)
- ✗ Anything which occurs while you are away from the EU for more than 90 days, or you cease to be resident in the Republic of Ireland.



Are there any restrictions on cover?

- ! Cashback amounts are provided up to the limits of each level of cover
- ! Your children (aged 3 to 18) can receive cover at no extra charge. On single plans, your children will receive half benefits. On joint plans they will receive full benefits
- ! Qualifying periods (the period of time following the start date of your policy where you cannot claim) may apply – please refer to the Policy Document
- ! There are restrictions on the number of night/visits you may claim on the hospital admission benefits – please refer to the Policy Document
- ! If you are over the age of 65 when a claim is made, half the stated benefit amount will be payable
- ! Accident and Sickness Cash Benefit is payable for a maximum of 10 days once you have been off work for more than 10 working days.



Where am I covered?

- ✓ Other than the Worldwide in-patient admission benefit, all treatment and medical expenses must be incurred in the Republic of Ireland.



What are my obligations?

- Notify us if you cease to be a resident in the Republic of Ireland
- Pay your premiums when due
- Follow our claims process when you need to make a claim
- All information supplied to us in connection with your insurance must be accurate and true.



When and how do I pay?

You can choose to pay monthly or annually by direct debit.



When does the cover start and end?

Cover starts from the start date as shown on your Certificate of Registration. Cover ends if you are no longer resident in the Republic of Ireland, or you have reached the age of 75, or you do not maintain your premiums when due, or the maximum benefit of €32,000 has been paid out or the policy is cancelled by you or terminated by us.



How do I cancel the contract?

You can cancel your policy at any time by writing to: Hive Insurance Services, Suite 211, 3013 Lake Drive, Citywest Business Campus, Dublin 24. You can also email us at: cancellations@hiveinsure.ie, or call us on 074 9161868 (calls are recorded for training and quality purposes, and a record kept for regulatory purposes).

If you cancel within 30 days of the policy start date and have not made any claims, you will receive a full refund of any premiums paid. If you cancel after 30 days there will be no refund of premium paid.