

# Drivers Personal Accident Protection Plan

## Insurance Product Information Document

Company: White Horse Insurance Ireland dac

Insurance undertaking authorised by the Central Bank of Ireland  
Authorisation number C33607

Registered Office: Rineanna House, Shannon Free Zone, Shannon, Co. Clare, Ireland.

**Product: AA Drivers Personal Accident Group Policy**

This document contains some important facts about the AA Insurance Ireland Drivers Personal Accident Plan group policy. It is only a summary to help you understand the cover provided. It is not personalised to the specific needs of covered persons. The full terms and conditions of the policy are contained in the group policy wording. Please take time to read the policy document to make sure you understand the cover it provides. A copy can be found here <https://www.theaa.ie/aa/about-us/papolicy.aspx>

### What is this type of insurance?

This is a Personal Accident Insurance policy held by AA Insurance Ireland (the Policyholder) and is for the benefit of persons purchasing Motor Insurance from the AA Insurance. The policy provides cover for death or a specified permanent disability, hospitalisation or fractures arising from accidental bodily injury. Cover applies to authorised drivers and passengers for incidents that occur whilst entering, exiting or whilst inside the insured vehicle, plus emergency repairs.



#### What is insured?

##### A lump sum benefit for each insured person:

- ✓ Accidental Death (persons aged 19 to 79 years)  
€17,500
- ✓ Permanent and total loss of sight
  - in one eye €17,500
  - in both eyes €17,500
- ✓ Permanent and total loss of or loss of use
  - of one limb €17,500
  - more than one limb €17,500
- ✓ A fracture to one or more bones in the arm or leg
  - amount per fracture €300

##### A weekly payment for each insured person:

- ✓ Hospitalisation for up to 10 weeks
  - amount per week €200



#### What is not insured?

##### Claims due to or arising from:

- ✗ Sickness or disease not directly resulting from accidental bodily injury
- ✗ Drugs not taken in accordance with manufacturer's instructions or instructions of a Medical Practitioner
- ✗ Being in charge of the motor vehicle without holding a valid driving licence and/or a certificate of motor insurance as required by law
- ✗ A blood/urine alcohol level above the legal limit in the relevant Road Traffic Act at the time of the accident, or whilst committing or attempting to commit an illegal act
- ✗ Suicide, attempted suicide or intentionally self-inflicted injuries
- ✗ Driving a vehicle that is found to be in an unroadworthy condition
- ✗ Participation in a race or a competition
- ✗ War, an act of terrorism or from radiation



## Are there any restrictions on cover?

- ! We will not pay a claim under more than one of sections 1-5 in the table of benefits for each insured person up to a total for all insured persons of €75,000 for any one accident
- ! The maximum benefit limit in any one Insured Period is €75,000 irrespective of the number of incidents.
- ! There is no cover for the first 24 hours of hospitalisation
- ! For cover to apply the insured persons must have suffered the death or injury whilst conducting emergency roadside repairs to, or travelling in, or getting into or out of the motor vehicle covered under the motor policy issued by AA Insurance Ireland
- ! The amount payable for death if you are aged 18 years old or under on the date of the accident is €9,500
- ! All benefits are reduced by 50% for persons over 80 years of age on the date of the accident



## Where am I covered (Geographical Limits)?

The Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man and the Channel Islands including transit by sea, air or land within and between these places, providing cover has been arranged and agreed under the motor vehicle insurance policy issued by the AA Insurance Ireland as part of their combined offering and any required permits have been issued



## What are my obligations?

**In the event of an accident which may result in a claim under this insurance, you as an insured person must:**

- Contact us as soon as reasonably possible
- Fully complete and sign a claim form
  - Provide at your own expense medical or other suitable evidence to support the claim
- If required give us the necessary authorisations to obtain medical information about you and other correspondence relating to the subject of the claim
- Allow us or our representatives to examine you for the purposes of assessing the benefit amount due
- Failure to meet your obligations could result in a claim being rejected or a reduction in the amount we pay



## When and how do I pay?

- AA Insurance Ireland include the cost of this insurance as part of their combined product offering. They will advise details of when payment is due and the payment options available to you.



## When does the cover start and end?

- The policy held by the AA Insurance Ireland begins on the start date and finishes on the end date specified on the policy schedule issued by us
- Cover for insured persons will begin on the start date of the motor insurance policy issued by the AA Insurance Ireland and will end 12 months later, unless cover is renewed or cancelled
- Cover will automatically extend for further 45 consecutive days at the end of the 12-month period of cover in the event of a service disruption at AA Insurance Ireland that prevents them from issuing a renewal certificate to the holder of the motor insurance



## How do I cancel the contract?

- You have no right to cancel the policy. If you do not wish to be included in this insurance, you should contact AA Insurance Ireland
- The group policy may be cancelled by us or AA Insurance Ireland by giving 30 days written notice to the other. AA Insurance Ireland will notify you if this happens