

# IFA Personal Accident Insurance

## Insurance Product Information Document



Company name: **FBD Insurance plc** Product: **IFA Personal Accident Insurance Policy**  
Registered in Ireland, FBD Insurance plc is regulated by the Central Bank of Ireland.

This document provides a summary of key information for our IFA (Irish Farmers Association) Personal Accident insurance policy. Full terms and conditions of the cover you purchase will be outlined in your pre-contract and contract documents. These include your proposal form, policy document, schedule and Terms of Business.

### What is this type of insurance?

This is a dedicated insurance product for IFA members. It provides personal accident insurance benefits for death or specified bodily injuries as a result of accidental, visible, violent and external means, while engaged in the business of farming. Protection for legal liabilities in a private capacity is also provided. Subject to cover suitability, the following key features are available:



#### What is insured?

##### Personal accident benefits

- ✓ Death - (€30,000 fixed sum)
- ✓ Loss of an arm physically severed at or above the wrist - (€15,000 fixed sum)
- ✓ Loss of a foot physically severed at or above the ankle - (€15,000 fixed sum)
- ✓ Total loss of sight - (€15,000 fixed sum)
- ✓ Permanent total disablement from working - (€25,000 fixed sum)
- ✓ Hospitalisation (excluding the first 3 days) -
  - €600 per week for up to 1 year if no fixed sum benefit is payable, or
  - €600 per week for up to 4 weeks where a fixed sum is payable

Cover applies to occurrences within 12 calendar months after the accident only

##### Personal legal liability

- ✓ Damages in connection with your personal legal liability for accidental bodily injury to others (excluding employees and family or household members at your residence)
- ✓ Damages in connection with your personal legal liability for accidental damage to the property of others (excluding employees and family or household members at your residence)
- ✓ Legal costs and expenses also included
- ✓ Limit of indemnity - €2.6 million

Cover applies in a private capacity only to you, the IFA member, and not to any other club, group, organisation or hunt in relation to any events or activities they undertake.

All covers subject to eligibility criteria. For full scope of benefits, see policy documents.



#### What is not insured?

- ✗ Personal accident cover for any business/occupation other than farming.
- ✗ Personal legal liability for any trade or business including farming.
- ✗ Injuries not requiring professional medical treatment or hospitalisation not certified by a medical practitioner.
- ✗ Pre-existing injury or disease.
- ✗ Deliberate self-harm or exposure to danger, suicide, disease or natural causes, provoked assault or fighting.
- ✗ States of insanity, influence of alcohol or illegal drugs, or poisoning resulting from inhalation and/or ingestion.
- ✗ Medical/surgical treatment, pregnancy.
- ✗ Personal injury from sports, shooting, hunting or falls from horses, unless agreed in your policy documents.
- ✗ Personal legal liability from asbestos.
- ✗ Liability, loss or damage arising from radioactivity, war, terrorism, cyber risk or date-related electronic breakdowns.



#### Are there any restrictions on cover?

- ! The total personal accident sum payable in any one period of insurance cannot exceed €30,000.
- ! Weekly benefits are calculated at the end of the injury period and are not paid at weekly intervals.
- ! No payment for the same injury will be made under more than one fixed sum benefit and where weekly hospital benefit is paid, this is deducted from any fixed benefit for the same injury.
- ! Once any fixed sum benefit is paid we will have no further liability to make any payment under the policy.
- ! Payment must be refunded in the event that death is falsely presumed for a person later found to be living.
- ! Personal legal liability for horses is on condition that you are in charge and control of the horse at time of incident.



## Where am I covered?

- ✓ The Republic of Ireland.
- ✓ For the purpose of travel only, elsewhere in Europe, the United States of America, Canada, Australia and New Zealand.



## What are my obligations?

The following obligations will apply at the start and for the duration of your insurance contract.

### Your duty

- You must answer all questions truthfully and advise us of any relevant information or changes which may affect your insurance contract.
- For example, you must provide us with an accurate and up to date description of your farming business and activities.
- You'll also need to send us any valid documents we request from you in the time we set out.
- If requested by us, you must attend for medical or surgical examination by our medical officer.

### Policy cover

- You'll need to check your policy documents to see what level of protection you have purchased and the events which are insured under your policy. Any liability, loss or damage outside this will not be covered.

### Payment

- You must pay all amounts due in the period of insurance on time and in full.

### Claims

- You must notify us immediately about any accident, death or event which may give rise to a claim.
- In the case of personal accident claims, you must consult a registered medical practitioner as soon as possible.
- You'll also need to give us full information and assistance during the claims process, providing us with any certificates, information or evidence we may reasonably require at your own expense.
- In the event of death, we must be allowed to make any post-mortem examination of the deceased that may be necessary to ascertain injuries, disablement or the cause of death and to have our medical officer present at any surgical examination of the body.



## When and how do I pay?

You can pay for your insurance in full when taking out your policy over the phone, online, or at your local FBD Insurance branch. Payment methods include cash, credit and debit card.

You may also be offered a direct debit instalment option in line with our Terms of Business. If this applies to you, it will be noted on your premium breakdown.



## When does the cover start and end?

Unless otherwise specified on your policy documents, the duration of your insurance contract will be 12 months. Your exact period of insurance including cover start and end date will be outlined on your policy schedule.



## How do I cancel the contract?

You'll need to write to us with your cancellation instructions. We'll cancel the policy from the date we receive your instructions.

Provided there is no claim on your policy, we will return any premium paid for the period of insurance left to run in line with our Terms of Business. A cancellation charge may apply.