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### Product: Arag Motor Legal Protection Plus

This document provides a summary of the main coverage and exclusions. It is not personalised to your specific individual needs. Complete pre-contractual and contractual information about this product is provided in the policy schedule and policy terms and conditions.

## What is the type of insurance?

This is a Personal Accident Insurance Policy designed to meet the needs of motorists who have a valid Arag Motor Legal Protection Plus policy, and their family. It provides cover in the event of death or serious injury following an accident which arises from getting into, travelling in, alighting from, or carrying out roadside repairs to a vehicle for which a Arag Motor Legal Protection Plus policy has been arranged.



### What is insured?

The primary value of the cover is providing financial benefits following an accident in the event that you:

- ✓ die or are permanently disabled.

The main covers and a list of benefits are outlined below. Full details of benefits and sub-sections are contained in the policy schedule.

- ✓ Accidental Death - Payable in the event of death as a result of an accident
- ✓ Permanent Disability
- ✓ Loss of or total loss of use of one or more limbs
- ✓ Loss of sight in both eyes
- ✓ Loss of sight in one eye

Death – €25,000

Loss of (one or more) Limb(s) – €25,000

Loss of (one or both) Eye(s) – €25,000

Permanent Total Disablement – €25,000

Medical Expenses (excluding the first €65 of each and every claim) – €3,000



### What is not insured?

- ✗ Suicide or deliberate self-harm
- ✗ Injuries as a result of illness or disease
- ✗ The Insured Person suffering from sickness or disease not directly resulting from Bodily Injury
- ✗ Any degenerating process, condition or disability
- ✗ Declared or undeclared war or any act thereof
- ✗ Injuries whilst on active service as a member of any reserve armed forces
- ✗ Any claims in excess of the maximum limit per insured person as shown in your policy schedule



### Are there any restrictions of cover?

- ! The following benefits are reduced in respect of insured persons under 16 years of age or under 18 years of age if in full-time education:
  - ! Death – reduced to €5,000
  - ! Loss of (one or more) Limb(s) – reduced to €10K
  - ! Loss of (one or more) Eye(s) – reduced to €10K
  - ! Loss of (one or more) Eye(s) – reduced to €10K



### Where am I covered?

- ✓ The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.



## What are my obligations?

### At the start of your policy

- You should review the benefits and conditions outlined in your policy document to ensure that they meet your requirements.
- All persons to be insured must be permanently resident in the Republic of Ireland when this policy is taken out. Children, if covered, must be under age 16 years (or 18 years if they are still in full-time education).
- You must have a valid Arag Motor Legal Protection Plus policy.

### During the period of insurance

- You must supply, at your own expense, any certificates, information and evidence we reasonably require including medical certificates and other documents, following injury.
- After an injury, you should obtain and follow the advice of a Doctor.

### In the event of a claim

- You must notify us within 30 days of the date that an insured person suffers death, permanent total disablement, loss of limb, or loss of sight by contacting:
  - The broker who arranged the insurance, or;
  - The Chubb Claims Service Team by phone or e-mail (outlined below)
    - Call us on 1800 320 320
    - Email us at [IRLclaims@chubb.com](mailto:IRLclaims@chubb.com)



## When and how do I pay?

Premiums will be paid annually directly to your insurance broker.



## When does the cover start and end?

- **Cover commences and ceases on the dates shown in your confirmation of cover document**
- **Cover ceases during the period of insurance in the event of any of the following occurrences:**
  - if you no longer have a valid Arag Motor Legal Protection Plus policy; or
  - if you decide to opt out of the cover; or
  - when you die; or
  - if Chubb and/or the Policyholder serve notice to end cover under the group insurance policy .



## How do I cancel the contract?

You can cancel this policy by telling the insurer at any time as long as you tell the insurer at least 14 days beforehand. The insurer can cancel this policy at any time as long as they tell you at least 14 days beforehand.

Subject to the terms of business between you and the person who sold you this policy, you may be entitled to a partial refund of the premium.

It is important to note that charges may apply to any refund subject to the individual terms of business between you and the person who sold you this policy. Please contact them directly for full details of charges.