



Comprehensive life and disability solutions

Allianz 
Worldwide Care

Allianz Worldwide Care can offer you a broad range of cover, including Health, Life and Disability, with the convenience of a single point of contact. This document provides an overview of our Life and Disability cover.



Life



Life cover provides financial protection and security for an insured person's beneficiaries, in the unfortunate event of the insured person's death. The benefit amount will be paid as a lump sum and can be either a fixed amount or calculated as a factor of the insured person's gross annual salary, subject to an overall agreed maximum sum, as stated in the Table of Benefits.

Life insurance can be offered up to 10 times the gross annual salary or €2,000,000 whichever is lower, and is paid as a lump sum.

Cover ends once the insured person has reached 65 or the term age specified in the Company Agreement.

Spouse and Children benefit

Life cover can be extended to an insured employee's dependants, provided the insured employee is covered for Life insurance under the company plan.

Extended Life benefit for insured persons

Normally, cover ends once the insured person has reached the term age specified in the Company Agreement. However, if required by the company, the term age may be extended to 70 years of age in accordance with the Company Agreement. In such circumstances the sum insured will decrease in line with the insured person's age; **however the premium shall continue to be paid on a 100% benefits basis.**

For example, if the term age is 65 and the company wishes to extend this to 70, then the sum insured is reduced as follows from the 65th birthday:

- Age 65 to 66: 80% of the sum insured
- Age 67: 60% of the sum insured
- Age 68: 40% of the sum insured
- Age 69 to 70: 20% of the sum insured

Where underwriting is required for people aged 65 and over, the underwriting assessment and pricing will be applied on a 100% benefits basis. However, any Life claim payment will be based on the percentage benefit applicable to the insured employee at the time of death (as stated above).

Terminal Illness

A Terminal Illness is defined as an advanced or rapidly progressing incurable illness, where in the opinion of an attending medical practitioner and our Medical Director, the insured employee's life expectancy is no greater than 12 months.

The Terminal Illness benefit is an advance payment of the Life sum insured. Upon proof of the diagnosis of a Terminal Illness in respect of an insured employee (after the commencement date of cover), we will pay the sum insured, provided that the Terminal Illness was not pre-existing prior to the commencement date of cover.

Once paid, the benefit will then cease and we will have no further liability under the Terminal Illness benefit. The Terminal Illness benefit shall not exceed the maximum benefit limit as stated in the Table of Benefits. In the event of conflicting medical evidence or opinion, the eligibility of the benefit will be determined by us having consulted with our Medical Director.

If a Terminal Illness benefit payment is followed by a separate Life claim, any Life benefits insured by us will be reduced by any Terminal Illness and Permanent Disability benefits already paid by us.

In the event that the insured employee survives beyond the 12 month period, we reserve the right to reassess the eligibility for benefit. We may also seek to recover amounts paid if eligibility is deemed to be no longer valid.

The combined Life and Terminal Illness benefit is a maximum of 10 times the gross annual salary or €2,000,000, whichever is less, and is paid as a lump sum.

Life

The Terminal Illness benefit is only available in conjunction with Life cover.

Cover ends once the insured person has reached 65 or the term age specified in the Company Agreement.

Accidental Death and Accidental Dismemberment

There are three options available:

1. Accidental Death
2. Accidental Dismemberment
3. Accidental Death and Accidental Dismemberment

The Accidental Death benefit provides a lump sum to the insured employee's beneficiaries in the unfortunate event of the insured employee's death due to an accident, provided the death takes place within 365 days of the occurrence of the accident.

The Accidental Dismemberment benefit provides a lump sum to the insured employee in the event of a loss of limb or limb function as a result of an accident, provided the dismemberment takes place within 365 days of the occurrence of the accident. Full details of the Accidental Dismemberment benefits are available in the Accidental Dismemberment Reference Table on pages 10 and 11.

The total Accidental Death and Accidental Dismemberment benefits shall not exceed 100% of the maximum benefit amount as stated in the Table of Benefits or €1,000,000 (whichever is lower). These benefits are only available in conjunction with Life cover.

Cover ends once the insured person has reached 65 or the term age specified in the Company Agreement.

Unless otherwise specified, the maximum combined Life, Accidental Death and Accidental Dismemberment limit is €3,000,000, and is paid as a lump sum.

Several injuries affecting the same limb

In the case of several injuries or infirmities resulting from the same accident or from successive accidents, each injury or infirmity will be assessed separately. However, the sum of injuries or infirmities affecting a limb may not exceed the maximum benefit specified (for the full loss of a limb) in the Accidental Dismemberment Reference Table.

Injuries not listed in the Accidental Dismemberment Reference Table

The Accidental Dismemberment Reference Table will be used as a guide to assess the degree of injury by comparison with listed items. The sum payable will in no case be less than the amount payable for any reasonably comparable event or injury, listed in the Accidental Dismemberment Reference Table.

Aggravating facts

In the case of aggravation of the consequences of an accident as a result of injury/illness or circumstances independent of the accidental cause, the degree of injury cannot be superior to the one that would have been determined if the accident had struck a healthy organism.

Maximum benefit limits

Some benefits have a maximum benefit limit, for example Accidental Death and Accidental Dismemberment has a benefit limit of €1,000,000. Unless otherwise specified, the maximum benefit limit for a combination of Life, Terminal Illness, Accidental Death and Accidental Dismemberment is €3,000,000.



Permanent Disability

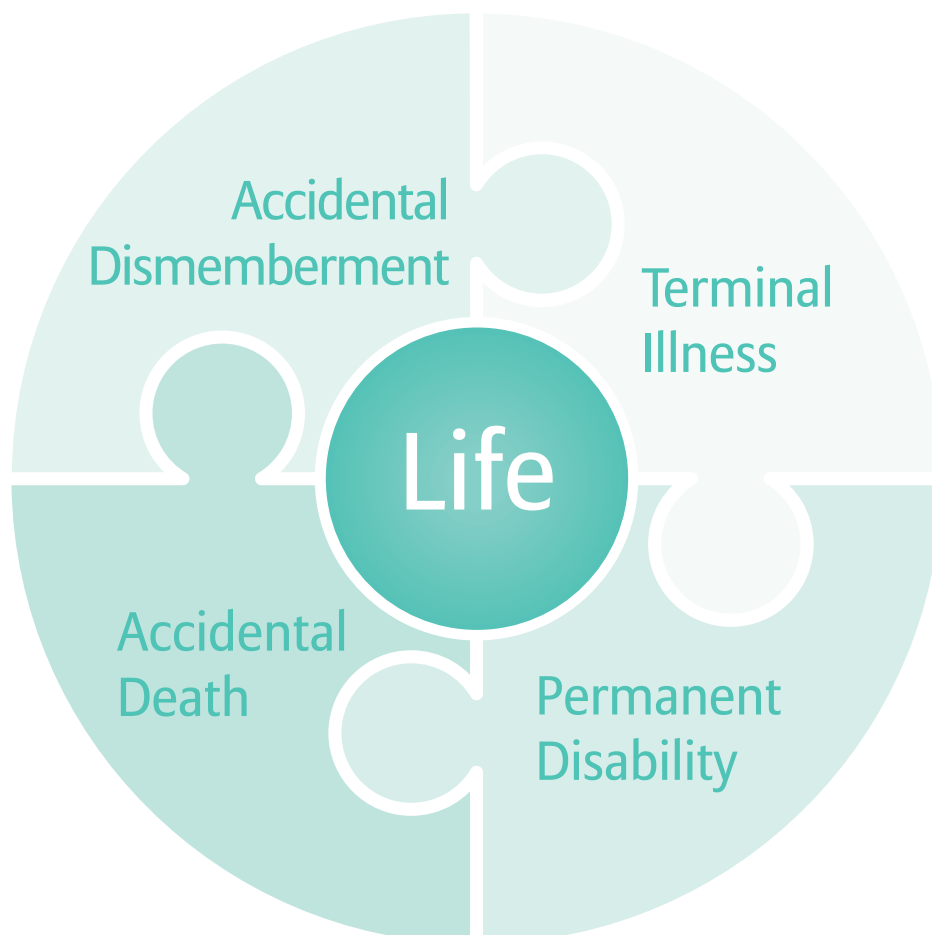
The Permanent Disability benefit provides a lump sum payment to an insured employee of a maximum of € 1,000,000 (where it is taken out with Life Insurance) unless otherwise specified, if they become permanently disabled, (partial or total) and is unable to perform the material and substantial duties of their own or a suited occupation as a result of an accident or illness, provided:

- The permanent disablement is definitive and irreversible and;
- The insured employee has suffered a loss in income and;
- The degree of Permanent Disability as assessed by us is more than 33.33%.

If a Permanent Disability benefit payment is followed by a separate Life claim, any Life benefits insured by us will be reduced by any Permanent Disability and/or Terminal Illness benefits already paid by us.

Where Permanent Disability is taken out in addition to Short Term/Temporary Disability cover, the benefit provides a lump sum payment to an insured employee of a maximum of €1,000,000 unless otherwise specified. Any payments in respect of a valid Permanent Disability claim will only start after the Short Term/Temporary disability cover has come to an end.

Cover ends once the insured person has reached 65 or the term age specified in the Company Agreement.



Disability

Disability cover provides cover for an insured employee who is unable to perform their employment duties due to an accident or illness.

Short Term Disability

Short Term Disability provides cover for an insured employee who is unable to perform his/her own occupation due to an accident or an illness. Following a deferred period, this benefit is paid monthly in arrears for a maximum period of 24 months.

The benefit payment is equal to a percentage of the insured employee's gross annual salary at the onset date of the accident or illness up to a maximum benefit amount per month or a fixed sum per month as specified in the Table of Benefits. It is decreased by any other income received by the insured employee. The first and last instalments are paid on a pro rata basis.

Unless otherwise specified, the maximum monthly benefit payment is €20,000 (for groups of 50 and over).

Long Term Disability

Long Term Disability provides cover for an insured employee who is unable to perform a gainful occupation for which they are reasonably suited in line with their education, skills and experience. The benefit is paid monthly in arrears up to the term age specified in the Company Agreement.

The benefit payment is equal to a percentage of the insured employee's gross annual salary at the onset date of the accident or illness up to a maximum benefit amount per month or a fixed amount per month. It is decreased by any other income received by the insured employee. Where agreed with us, the benefit shall be increased for the insurance year by the cost of living adjustment as set out in the Schedule to the Company Agreement and subject to the terms of the Company Agreement.

Unless otherwise specified, the maximum monthly benefit payment is € 20,000 (for groups of 50 and over).

Temporary Disability

Temporary Disability provides cover for an insured employee who is unable to perform his/her own occupation due to an accident or an illness. Following a deferred period, this benefit is paid monthly in arrears for a maximum period of 12 months.

The benefit payment is equal to a percentage of the insured employee's gross annual salary at the onset date of the accident or illness up to a maximum benefit amount per month or a fixed sum per month as specified in the Table of Benefits. It is decreased by any other income received by the insured employee. The first and last instalments are paid on a pro rata basis.

Unless otherwise specified, the maximum monthly benefit payment is €20,000 (for groups of 50 and over).

Partial return to work

Where an insured employee is declared fit to return to work by a medical practitioner and this is approved by us, but is initially prevented from returning to work as per their contract of employment due to the illness/injury which gave rise to the claim, the insured employee may be allowed to return to work on a part-time basis and avail of a partial payment for a period of up to 3 months. Any application for partial payments over 3 months will be referred to our Medical Director.

Partial return to work would allow the insured employee to return to work on a phased basis. The partial payment will help to offset some of the loss in income until the insured employee returns to work as per their contract of employment.



Short Term Disability

Pays benefits for 2 years

or



Short Term Disability

Pays benefits for 2 years



Long Term Disability

Pays benefits on a monthly basis up to 65 years of age

or



Short Term Disability

Pays benefits for 2 years



Permanent Disability

Pays benefit in the event of an irreversible invalidity, after assessment, as a lump sum



Temporary Disability

Pays benefits for 1 year

or



Temporary Disability

Pays benefits for 1 year



Permanent Disability

Pays benefit in the event of an irreversible invalidity, after assessment, as a lump sum

Definitions

1. **Accident** is a sudden, unexpected event which causes injury and is due to a cause external to the insured person. The cause and symptoms must be medically and objectively definable, allow for a diagnosis and require therapy.
2. **Accidental Death** cover provides a lump sum benefit to the insured employee's beneficiaries in the unfortunate event of the insured employee's death due to an accident, provided the death takes place within 365 days of the occurrence of the accident.
3. **Accidental Dismemberment** cover provides a lump sum to the insured employee in the event of a loss of limb or limb function as a result of an accident provided the dismemberment takes place within 365 days of the occurrence of the accident. Full details of the Accidental Dismemberment benefit are available in the Accidental Dismemberment Reference Table. Cover ends once the insured person has reached 65 or the term age specified in the Company Agreement.
4. **Actively at work** means that the insured employee is:
 - a) Working and;
 - b) Carrying out all duties of his/her own occupation and;
 - c) Not working contrary to medical advice.
5. **Automatic Acceptance Limit (AAL)** is a predefined limit on the maximum sum that can be insured per eligible person without medical underwriting being required. The automatic acceptance limit is set out in the Company Agreement and may be revised each year. The company will be informed of any changes to the automatic acceptance limit in writing.
6. **Cost Of Living Adjustment** is the agreed percentage increase in the amount of benefits paid in respect of Long Term Disability claims to be applied for the insurance year, subject to the maximum benefit limits as set out in the Table of Benefits and to the terms and conditions of the Company Agreement.
7. **Deferred period (Disability Benefits)** is a period of time commencing from the first date of certified sick leave due to an accident or illness, during which the insured person is not entitled to payment for disability benefits. Benefits subject to deferred periods will be specified in the Table of Benefits.
8. **Disability** cover provides income for an insured employee who is unable to perform their employment duties due to an accident or illness.
 - 8.1 **Short Term Disability** cover provides income for an insured employee who is unable to perform *his/her own occupation* due to an accident or an illness. Following a deferred period, this benefit is paid monthly in arrears for a maximum period of 24 months. The deferred period applicable to the cover will be specified in the Table of Benefits.
 - 8.2 **Long Term Disability** cover provides income for an insured employee who is unable to perform a *gainful occupation* for which they are reasonably suited based on their education, skills and experience. The benefit is paid monthly in arrears up to the cover term age specified in the Company Agreement.
 - 8.3 **Temporary Disability** cover provides income for an insured employee who is unable to perform *his/her own occupation* due to an accident or an illness. Following a deferred period, this benefit is paid monthly in arrears for a maximum period of 12 months. The deferred period applicable to the cover will be specified in the Table of Benefits.
 - 8.4 **Permanent Disability** cover provides a lump sum payment to an insured employee if the person becomes permanently disabled (partial or total) and is unable to perform the material and substantial duties of their own or a suited occupation (as stated in the Table of Benefits) as a result of an accident or illness, provided:
 - a) The permanent disablement is definitive and irreversible and;
 - b) The insured employee has suffered a loss in income and;
 - c) The degree of Permanent Disability as assessed by us is more than 33.33%.

Where Permanent Disability cover is a supplement to Short Term/Temporary Disability cover, the benefit payment (on an accepted Permanent Disability claim) will only start after the Short Term/Temporary disability cover has come to an end.
9. **Eligible persons** are employees of the company who are:
 - a) Under the term age of cover as set out in the Company Agreement and;
 - b) Actively at work with the company and;
 - c) Not working contrary to medical advice.
- Eligible persons who are not at work due to certified sick leave or disability at the commencement date of the Company Agreement or the commencement date of cover will be admissible after completing two months employment as per their contract of employment.
10. **Gainful occupation** is any activity that the insured employee undertakes that provides the insured employee with some form of income, directly or indirectly, either immediately or in the future. This income includes (but is not limited to) salary, allowance fees, benefits in kind and earnings from self-employment.
11. **Gross Annual Salary** is the annual salary amount before any deduction for income tax. It includes contractual bonuses and commission earned. However, other insured person benefits such as cars, living accommodation, overtime or discretionary bonuses are not included. Where a weekly rate is provided the rate will be multiplied by 52 to yield the gross annual salary or in the case of a day rate, that rate will be multiplied by 5 to yield a weekly rate and thereafter by 52 for the gross annual salary.
12. **Insured Employee** is an eligible person identified by the company to us, who is covered under the terms of the Company Agreement and for whom the company has paid the appropriate premium.
13. **Insured Person** is an insured employee and their dependents identified by the company to us, who is covered under the terms of the Company Agreement and for whom the company has paid the appropriate premium.
14. **Life Insurance** is the benefit paid out on the death of an insured person due to accident or illness. Please refer to the Table of Benefits for details of the sum insured.
15. **Other Income** includes:
 - Any disability benefits the insured employee is entitled to receive from government entities or another insurance company or his/her employer.
 - Any income from a professional activity.
16. **One Single Event** is an accident or natural disaster with a maximum period of time of 72 hours. In the case of a natural disaster, if the disturbances last more than 72 consecutive hours, several events shall be taken into consideration, each one for a maximum period of time of 72 hours. The One Single Event limit is stated in the Table of Benefits.

However,

 - i. In case of tornado, hurricane, cyclone or tempest, claims shall be related to One Single Event if they are linked to the same atmospheric disturbance.
 - ii. In case of earthquake, volcanic eruption or tidal wave, claims shall be related to One Single Event if the epicentre is unique and shared.
17. **Own Occupation** is the occupation of the insured employee at the time of death (for Life and Accidental Death cover) or dismemberment (for Accidental Dismemberment cover), or at the time of certified sick leave (for Short Term/Temporary Disability cover).
18. **Pre-existing Conditions** are medical conditions or any related conditions for which one or more symptoms have been displayed by the insured person at some point during their lifetime, irrespective of whether any medical treatment or advice was sought. Any such condition or related condition about which the insured person could reasonably have been assumed to have known, will be deemed to be pre-existing.
19. **Suited Occupation** is an occupation the insured employee is reasonably suited for, based on their education, skills and experience.
20. **Sum Insured** is the maximum amount that we will pay in the event of a claim, in accordance with the Company Agreement. Details of the sum insured are specified in the Table of Benefits.
21. **Terminal Illness** refers to an advanced or rapidly progressing incurable illness, where in the opinion of an attending medical practitioner and our Medical Director, the insured employee's life expectancy is no greater than 12 months.
22. **Term Age** is the age limit of the insured person as stated in the Company Agreement after which cover expires.

Exclusions

Life benefits will not be paid if the death was as a result of:

1. Active participation in **war, riots, civil disturbances, terrorism, criminal acts, illegal acts or acts against any foreign hostility**, whether war has been declared or not.
2. **Intentionally caused diseases or self-inflicted injuries**, including suicide, within one year of the enrolment date of the policy.
3. Active participation in **underground/underwater activity** such as underground mining or deep sea diving.
4. **Any non maritime related offshore activities** (such as work on stationary platforms), unless otherwise specified in the Company Agreement.
5. **Chemical or biological contamination, radioactivity or any nuclear material** contamination, including the combustion of nuclear fuel.
6. **Passive War Risk:**
 - a) Being in a country, where the British government has recommended their citizens to leave (this criteria will apply regardless of the insured person's nationality) and advised against 'all travel' there; or
 - b) Travelling to or staying, for a period of more than 28 days per stay, in a country or an area where the British government advise against all but essential travel;

The Passive War Risk exclusions apply regardless of whether the claim arises directly or indirectly as a consequence of war, riots, civil disturbances, terrorism, criminal acts, illegal acts or acts against any foreign hostility, whether war has been declared or not.

Accidental Death, Accidental Dismemberment and Permanent Disability benefits will not be paid if the Accidental Death, Accidental Dismemberment or Permanent Disability was as a result of any of the exclusions listed for Life benefits or any of the following additional exclusions:

7. **Substance abuse:** alcohol, solvent or drug abuse. Drug abuse will include the abuse of prescribed, non-prescribed, legal or illegal drugs.
8. **Flying in an aircraft**, including helicopters, unless the insured person is a passenger and the pilot is legally licensed, or is a military pilot and has filed a scheduled flight plan when required by local regulations.
9. **Instances of death or disability** resulting from **active participation in physically hazardous sports**, including but not limited to:
 - hang-gliding, rock-climbing, mountaineering,
 - parachuting, paragliding or skydiving;
 - participating in a motorized speed contest;
 - professional participation in a sport.
 - Snorkeling or scuba-diving (below 30 metres). Life benefits will not be paid for an unqualified Diver (below 18 metres) if they were diving whilst not under the instruction of an accredited dive instructor or guide.

Disability benefits will not be paid if the disability was as a result of any of the exclusions listed for Life benefits, Accidental Death and Accidental Dismemberment benefits plus the following additional exclusions:

10. **Normal pregnancy.**
11. The insured person suffering from **Mental or Nervous Disorders**, except in the case of Short Term Disability or Temporary Disability, unless otherwise stated in the Company Agreement.

Terminal Illness benefit will not be paid as a result of any of the exclusions listed for Life benefits, Accidental Death and Accidental Dismemberment benefits and the following additional exclusion:

12. **Pre-existing medical condition.**

Accidental Dismemberment Reference Table

Partial Benefit	% of principal sum insured payable	
1. Head		
1.1 Irrevocable loss of sight in one eye	40%	
1.2 Irrevocable loss of hearing in one ear	30%	
1.3 Partial removal of mandible or half of the maxillary bones	40%	
1.4 Loss of bone matter of the skull in all of its thickness		
1.4.1 Surface area of 3cm² to 5cm²	20%	
1.4.2 Surface area of more than 5cm²	40%	
2. Upper limbs	Left	Right
2.1 For the loss of one arm or one hand	50%	60%
2.2 For the loss of one thumb	15%	20%
2.3 Partial loss of one thumb	5%	10%
2.4 Permanent loss of one bone in the arm	40%	50%
2.5 Considerable loss of the two bones of the forearm	30%	40%
2.6 Paralysis		
2.6.1 Paralysis of an upper limb	55%	65%
2.6.2 Paralysis of the forearm radial nerve	25%	30%
2.6.3 Paralysis of the circumflex nerve	15%	20%
2.6.4 Paralysis of the cubital nerve	25%	30%
2.6.5 Paralysis of the hand radial nerve	15%	20%
2.6.6 Paralysis of the median nerve	35%	45%
2.6.7 Paralysis of the radial nerve at the torsion cradle	35%	40%
2.7 Ankylosis		
2.7.1 Wrist in a favourable position (straight and pronation)	15%	20%
2.7.2 Wrist in an unfavourable position (flexed or strained extension or supine position)	25%	30%
2.7.3 Elbow in a favourable position (15 degrees round the right angle)	20%	25%
2.7.4 Elbow in an unfavourable position	35%	40%
2.7.5 Shoulder	30%	40%
2.7.6 Thumb	15%	20%
2.8 Amputation		
2.8.1 For the loss of a forefinger	10%	15%
2.8.2 For the loss of two phalanges of forefinger	8%	10%
2.8.3 For the loss of the ungual phalanx of forefinger	3%	5%
2.8.4 For the loss of a finger other than thumb, forefinger and median	3%	7%
2.8.5 For the loss of a thumb and forefinger	25%	35%
2.8.6 For the loss of four fingers excluding a thumb	35%	40%
2.8.7 For the loss of four fingers including a thumb	40%	45%
2.8.8 For the loss of three fingers excluding a thumb and forefinger	15%	20%
2.8.9 For the loss of two fingers excluding a thumb and forefinger	8%	12%
2.8.10 For the loss of a thumb and finger excluding forefinger	20%	25%
2.8.11 For the loss of a median finger	8%	10%

Partial Benefit	% of principal sum insured payable
3. Lower limbs	
3.1 For the loss of a foot	45%
3.2 For the partial loss of a foot	35%
3.3 Loss of bone from thigh or both bones of the leg	60%
3.4 Damage of a knee joint with significant separation of the fragments and pronounced difficulty of movement	40%
3.5 Damage of a knee joint with restricted range of movement	20%
3.6 Shortening of the lower limb	
3.6.1 Over 3cm	20%
3.6.2 Over 5cm	30%
3.7 Paralysis	
3.7.1 Lower limb	60%
3.7.2 For the loss of the external popliteal sciatic nerve	30%
3.7.3 For the loss of the internal popliteal sciatic nerve	20%
3.7.4 Total paralysis of both popliteal nerves	40%
3.7.5 For the loss of all toes	25%
3.8 Ankylosis	
3.8.1 Hip	40%
3.8.2 Knee	20%
3.8.3 Big toe	10%
Full Benefit	% of principal sum insured payable
4. Upper and lower limbs	
4.1 For the loss of both hands or both feet or the sight of both eyes	100%
4.2 For the loss of both arms or both legs	100%
4.3 For the loss of both feet	100%
4.4 For the loss of one arm and one leg	100%
4.5 For the loss of one arm and one foot	100%
4.6 For the loss of one hand and one leg	100%
4.7 For the loss of one hand and one foot	100%
4.8 Removal of mandible	100%
4.9 Irrevocable loss of speech through trauma	100%
4.10 Irrevocable loss of hearing in both ears	100%

Note: For a person who is left-handed, provided that the beneficiary has declared so in the claim, the rates relative to the right limb will be applied to the left and vice-versa.

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Professional Adviser

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