

# IFA Countryside Members Insurance Policy



## Insurance Product Information Document

Company name: **FBD Insurance plc**

Product: **IFA Countryside Members Insurance Policy**

Registered in Ireland, FBD Insurance plc is regulated by the Central Bank of Ireland. Authorisation No.C752

This document provides a summary of key information for our IFA Countryside Members Insurance policy. Full terms and conditions of the cover you purchase will be outlined in your pre-contract and contract documents. These include your policy booklet, schedule and Terms of Business.

## What is this type of insurance?

This insurance product has been designed specifically for IFA Countryside members. It provides personal accident insurance benefits for accidental death or specified bodily injuries caused solely and directly as a result of accidental, visible and external means. Protection for legal liabilities in a private capacity is also provided. Subject to cover criteria, the following key features are included:



### What is insured?

#### Personal accident benefits

- ✓ Accidental 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 & expenses also included
- ✓ Limit of indemnity - €6.5 million

Cover applies in a private capacity only to IFA Countryside members and extends to cover:

- ✓ Liability while engaged in game hunting, fishing, shooting, hiking and walking pursuits.
- ✓ Liability in your capacity as honorary club officer of a gun, game hunt or fishing club.

**Note:** Game hunting club does not include any hunt clubs involved in hunter trials or where hunting is conducted on horseback.

#### Loss or damage to licenced firearms

- ✓ Cover applies in connection with fire or theft only, while your licenced firearm is away from the private dwellinghouse
- ✓ One claim per year up to €500

For the full scope of benefits, see policy documents.



### What is not insured?

- ✗ Business activities in connection with farming or any other occupation.
- ✗ Injuries not requiring professional medical treatment or hospitalisation not certified by a medical practitioner.
- ✗ Any pre-existing injury
- ✗ Deliberate self-harm, suicide or attempted suicide, virus, disease, illness or natural causes, provoked assault, fighting or deliberate exposure to danger.
- ✗ While under the influence of alcohol or illegal drugs, or due to poisoning.
- ✗ While undergoing medical/surgical treatment.
- ✗ Liability, loss or damage arising from radioactivity, war, terrorism, cyber risk or electronic risks or date-related electronic breakdowns.
- ✗ Any cover for communicable viruses & diseases.
- ✗ Any liability:
  - In respect of any event which involves hunter trials or hunting on horseback.
  - For which you are legally required to arrange motor insurance.
  - As a property or watercourse owner.
  - While racing other than on foot.
- ✗ Any employers liability, products liability, environmental or pollution or contamination liability or commercial public liability.



### Are there any restrictions on cover?

- ! You must be domiciled in the Republic of Ireland.
- ! We will not pay any benefit that is insured under a travel or health insurance policy.
- ! The total personal accident sum payable in any one period of insurance cannot exceed €30,000.
- ! No benefit is payable for the first 3 days of hospitalisation.
- ! 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.
- ! Personal legal liability for horses is on condition that you are in charge and control of the horse at time of incident.
- ! Cover for travel abroad does not operate if you are travelling for business, educational or medical purposes.
- ! You cannot avail of Personal Accident cover if you are under the age of 18 or are aged 78 or older.



## Where am I covered?

- ✓ The Republic of Ireland and Northern Ireland.
- ✓ Elsewhere in the rest of the world up to 60 days while travelling for holiday purposes only.



## What are my obligations?

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

### Your duty

- Observe and fulfil the terms, provisions and conditions of this policy where they concern or stipulate anything to be done, or not to be done, or anything to be complied with, by you.
- Take all necessary measures and precautions to prevent or reduce the risk of bodily injury to others and to prevent or reduce the loss of or damage to their material property but in doing this be mindful of your own safety and wellbeing.
- 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

- When your membership comes up for renewal, to ensure that there is no interruption to or break in your insurance cover, it is important that you pay your IFA Countryside membership subscription by the 'renew by date' stated in the 'Membership Renewal' communication that IFA Countryside issue to you.

### Claims

- You must notify us within 48 hours about any accident, death or event which may give rise to a claim and An Garda Síochána or the relevant policing authority in connection with any firearm 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?

To avail of the cover provided by this policy you must become a member of IFA Countryside and pay the membership subscription. To find out how you become a member of IFA Countryside please go to their website <https://ifacountryside.ie>



## When does the cover start and end?

Cover starts as soon as you pay your IFA Countryside membership subscription.

If you don't pay your IFA Countryside membership renewal subscription your insurance protection will automatically terminate from 12 midnight on the 'renew by date' that has been communicated to you by IFA Countryside in their 'Membership Renewal' communication.



## 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.