

HEALTH RANGE  
OF PLANS



# discovery

...personal protection plan  
fracture benefits and cash lump sums from  
accidental injury



## Discovery personal protection plan

Apply  
**TODAY**  
Get Covered  
IMMEDIATELY

**ALL**  
occupations  
covered

We all believe 'it will never happen to me' but I'm sure you are aware of someone who has suffered a serious accident – either at work, in a car or at home.

### Just ask yourself...what would happen if you suffered a serious injury?

It's likely you'll need to take some time off work to recover, which could hit your earnings. And then there are other financial costs - perhaps you'll need to make changes around the house or other expensive lifestyle changes. Let's not forget the inconvenience and disruption to your life and those around you either.

This is why the Discovery Personal Protection Plan could prove invaluable. It pays out a lump sum benefit if you suffer a specified injury. With up to €200,000 of benefits, it means you can concentrate on getting better without having to worry about money.

### IMPORTANT STATISTICS

- ◆ Over 58,000 people are injured at work each year with almost 6,000 suffering a bone fracture
- ◆ Almost 60,000 people are submitted to hospital each year due to accidents
- ◆ Over 1 million people attend A&E each year
- ◆ There are more than 28,000 road collisions each year

Source: Department of Health 2007, Health and Safety Authority, Road Safety Authority 2008

### KEY BENEFITS

- ✓ **Immediate Day One Cover on all benefits. You are covered as soon as we receive your first payment!**
- ✓ **35 cash benefits on the Premier Plan**
- ✓ **UPGRADE to the Premier PLUS Plan for an additional 7 cash benefits**
- ✓ **Receive up to €200,000 cash lump sum from an accident**
- ✓ **FREE COVER - No premiums to pay whatsoever EVERY SIXTH YEAR!**
- ✓ **Automatic escalation - your benefits increase every year**
- ✓ **No limit on the number of claims** (subject to a maximum overall value)

# Discovery premier plan - summary of the benefits

Cover from  
just:  
**29c**  
a day

Up to  
**€200,000**  
Cash Lump Sum  
35 Benefits!

	BRONZE		SILVER		GOLD	
<b>ACCIDENTAL INJURY BENEFITS:</b>						
	Adult	Child	Adult	Child	Adult	Child
Permanent Total Disability as a result of travelling as a fare paying passenger	€100,000	€10,000	€150,000	€15,000	€200,000	€20,000
Permanent Total Disability as a result of any other accident	€50,000	€5,000	€75,000	€7,500	€100,000	€10,000
Quadriplegia	€50,000	€5,000	€75,000	€7,500	€100,000	€10,000
Paraplegia	€50,000	€5,000	€75,000	€7,500	€100,000	€10,000
Permanent Brain Damage	€50,000	€5,000	€75,000	€7,500	€100,000	€10,000
Loss of speech	€25,000	€2,500	€37,500	€3,750	€50,000	€5,000
Loss of hearing in both ears	€25,000	€2,500	€37,500	€3,750	€50,000	€5,000
Loss of hearing in one ear	€5,000	€500	€7,500	€750	€10,000	€1,000
Loss of use of:						
- a shoulder or elbow	€10,000	€1,000	€15,000	€1,500	€20,000	€2,000
- a wrist, thumb, hip, knee or ankle	€7,500	€750	€11,250	€1,125	€15,000	€1,500
- any finger or big toe	€2,500	€250	€3,750	€375	€5,000	€500
- any other toe	€1,250	€125	€1,875	€187.50	€2,500	€250
Burns & Permanent Scarring	€5,000	€2,500	€7,500	€3,750	€10,000	€5,000

<b>FRACTURE BENEFITS:</b>						
- Upper leg (femur) - Vertebral body (not Coccyx) - Pelvis - Skull	€600	€300	€1,000	€500	€1,250	€625
- Vertebra other than vertebral body - Lower leg (tibia) - Lower jaw - Breastbone (sternum) - Two or more ribs - Clavicle (collar bone) - Shoulder blade (scapula) - Kneecap (patella) - Ankle (tarsals) & Pott's Fracture - Upper arm (humerus) - Lower arm (radius and ulna) - Wrist (carpals) & Colles' Fracture	€400	€200	€750	€375	€1,000	€500
- Lower leg (fibula) - Hand (metacarpals)** - Foot (metatarsals)** - Coccyx - Single rib - Nose	€300	€150	€550	€275	€650	€325

\*\*excludes all fingers and toes



## Discovery premier PLUS plan - summary of the benefits

Upgrade your cover for comprehensive protection...

You can choose to upgrade to the Premier Plus plan which provides ALL the benefits of the Premier plan, but with the important additional benefits below:

UPGRADE to  
Premier Plus  
**7 EXTRA  
Benefits**

	BRONZE		SILVER		GOLD	
ALL THE BENEFITS FROM PREMIER PLAN INCLUDING THESE BENEFITS:						
	Adult	Child	Adult	Child	Adult	Child
Loss of sight in both eyes	€50,000	€5,000	€75,000	€7,500	€100,000	€10,000
Loss of sight in one eye	€25,000	€2,500	€37,500	€3,750	€50,000	€5,000
Loss of use of two limbs	€50,000	€5,000	€75,000	€7,500	€100,000	€10,000
Loss of use of one limb	€25,000	€2,500	€37,500	€3,750	€50,000	€5,000
Daily hospitalisation benefit*	€50 per day	€25 per day	€75 per day	€37.50 per day	€100 per day	€50 per day
Lump sum hospitalisation benefit following 14 days continuous hospitalisation	€500	€250	€750	€375	€1,000	€500
Accidental Death	€25,000	€2,500	€37,500	€3,750	€50,000	€5,000

\*excluding the first 3 days of any claim and subject to a maximum of 120 days

# Discovery personal protection plan

Cover from  
just:  
**29c**  
a day

**2**  
Policies  
**3**  
Levels of Cover

**Affordable protection whichever level of cover you choose...**

You can choose to cover your partner and children against accidents and fractures for just a small additional premium.

## PREMIER PLAN - VALUE FOR MONEY COVER - 35 BENEFITS

	BRONZE	SILVER	GOLD
Individual	€8.67	€11.73	€14.79
Individual & Partner	€14.79	€21.00	€27.07
Individual & Children	€10.15	€14.48	€18.30
Individual, Partner & Children	€16.26	€23.96	€30.74

## PREMIER PLUS PLAN - COMPLETE COVER - 42 BENEFITS

	BRONZE	SILVER	GOLD
Individual	€12.19	€17.39	€22.59
Individual & Partner	€22.38	€33.14	€43.38
Individual & Children	€14.79	€21.57	€28.04
Individual, Partner & Children	€25.03	€37.21	€48.89

All premiums include Stamp Duty at 3%

Children must be under the age of 18 or 23 years if in full time education.

- ✓ **Day One Cover - you are covered immediately against accidents!**
- ✓ **FREE Cover - No premiums to pay whatsoever in your sixth year!**

This Brochure is intended to provide a summary of the benefits only. Please read the Policy Document for full terms and conditions. This plan is underwritten by Sterling Insurance Company Limited.

### Who can apply?

You must be over 18 and under 70 years of age. You also need to be a resident in the Republic of Ireland.

### What is the Escalation Benefit?

This benefit is included on all policies. Your cash benefits will increase by 5% each year (2.5% if over age 65). Your premium will also increase by 5% each year (all ages).

### Main Exclusions

In common with other personal accident plans, Discovery does not cover accidents which are caused by the following:

- War and terrorism
  - Riding a motorcycle, moped or scooter
  - Scuba diving, winter sports (skiing), rock climbing, mountaineering, pot-holing or parachuting
  - Flying except as a fare paying passenger
  - Illegal acts, use of explosives, suicide or self inflicted injury
  - Being under the influence of alcohol or drugs
  - HIV, AIDS, any sickness, disease or injury
- Please read the Policy Document for a full list of exclusions.

## APRIL - changing the image of insurance

APRIL Ireland is part of APRIL, a global insurance provider. They were formed in 1988 and set out to change the image of insurance by putting the customer at the heart of the organisation.

Today, APRIL has a market value in excess of €970 million and operate in 37 countries, looking after some 3 million policyholders worldwide. They have consolidated revenues exceeding €743 million and paid out claims totalling €250 million in 2010\*.

You are in safe hands when you take out a protection policy with APRIL Ireland.

*\*All figures correct at 2010.*

## Money Back Guarantee & The Financial Services Compensation Scheme

### 30 Days Money Back Guarantee

If for any reason you are not satisfied with your Discovery Plan, you may cancel it within 30 days from its start date for a full refund, provided that you have not made a claim.

### Extra Protection - The UK Financial Services Compensation Scheme

In the unlikely instance that Sterling Insurance is unable to meet its obligations under the Discovery Plan, you will be protected by the UK Financial Service Compensation Scheme (FSCS). More details about the FSCS can be found on their website: [www.fscs.org.uk](http://www.fscs.org.uk)

CONTACT YOUR BUSINESS CONSULTANT ON:

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