

Hospital Cash Plan

Insurance Product Information Document (IPID)

Company: HMCA Insurance Limited

Product: Hospital Sickness and Injury Money Plan

HMCA Insurance Limited (www.hmcainsurance.gi) registered in Gibraltar (Reg. No. 96060) with registered address: 33/2 Cannon Lane, Gibraltar, GX11 1AA is an insurer (part of the HMCA group). HMCA Insurance Limited is authorised by the Financial Services Commission in Gibraltar and is regulated by the Central Bank of Ireland for conduct of business rules.

This document provides a summary of the key information relating to the plan. The full terms and conditions of the plan and other important information are included in the enclosed documents.

What is this type of insurance?

This insurance is designed to provide a cash benefit for each night in hospital due to sickness or injury.



What is insured?

- ✓ You will be paid for each night spent in hospital due to sickness or if you suffer an injury.
- ✓ Benefit is paid even if in hospital 365 nights per year.

Double benefits are paid when:-

- ✓ You are hospitalised overseas.
- ✓ When you are a fare paying passenger on licensed public transport.
- ✓ 24 hour world-wide protection.



Where am I covered?

- ✓ Your country of residence and whilst travelling world-wide.



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to any questions we ask.
- In the event of a claim, please ensure you contact our claims team on 01 6130316.



What is not insured?

These are some of the core exclusions, please refer to the rules enclosed.

- ✗ Pre-existing medical conditions BUT after one year's membership any pre-existing injury or disease, of which no symptoms have manifested themselves or check-ups or treatment (including medication) or advice has been given in the preceding 12 consecutive calendar months, will be covered.
- ✗ Attempted suicide, intentional self-inflicted injury, alcoholism and alcohol abuse.
- ✗ Pregnancy and childbirth.
- ✗ Mental illness and psychiatric diseases.
- ✗ Rehabilitation, aftercare or palliative care.



When and how do I pay?

- You can pay your subscription annually, monthly, or quarterly by direct debit.



When does cover start and end?

- Cover commences when we receive your communication to join or at your anniversary date.



Are there any restrictions on cover?

- ! Please refer to the terms and conditions enclosed.
- ! Treatment not involving an overnight stay in hospital.
- ! If you are over 70, 50% benefit is payable and double benefits do not apply.



How do I cancel my contract?

- If you wish to change your mind you have the right to cancel within 14 days of receipt of your membership certificate and any subscriptions paid will be refunded. After the first 14 days you may cancel your cover at any payment date thereafter by contacting HMCA members, 13 Fitzwilliam Place, Dublin 2, DO2 RX73. Telephone 01 6130316