



**AGSI**

Association of Garda Sergeants and Inspectors  
Cumann Sairsintí agus Cigirí de'n Gharda Síochána

## **GROUP INSURANCE SCHEMES 2021**

The Association provides two most valuable insurance schemes:

- ❖ one to cover accidents, illness and medical retirement benefit
- ❖ the other to provide life assurance on the life of the spouse/nominated partner of the Member



Frank Glennon Limited, trading as 'Glennon', 'Glennon Insurances', 'AIC Glennon', 'Glennon International' and 'Glennon B2B' is regulated by the Central Bank of Ireland.

Frank Glennon (Life and Pensions) Limited, trading as 'Glennon', 'Glennon Employee Benefits' and 'Glennon Financial Planning', is regulated by the Central Bank of Ireland.

## THE POLICIES:

There are two Group Policies, both of which include:

- ❖ COVER PAID FOR BY THE ASSOCIATION OF GARDA SERGEANTS & INSPECTORS
- ❖ VOLUNTARY COVER PAID FOR BY THE MEMBER

### GROUP TERM LIFE ASSURANCE – SPOUSE/PARTNER COVER

Term Life Assurance on the life of the Spouse/Partner of a Member – lower benefit [paid for by the Association] see page 3

Optional Term Life Assurance on the life of the Spouse/Partner of a Member – higher benefit [paid for by the member] see page 4

- ❖ This life assurance is underwritten by Irish Life Assurance plc Lower Abbey Street, Dublin 1 who are regulated by the Central Bank of Ireland
- ❖ The Policy offers Life Assurance cover on the life of the Spouse/Nominated Partner of the members
- ❖ There is no element of this policy which offers life assurance cover only
- ❖ The premiums are reviewed periodically (currently every two years), based on Claims history and member profile
- ❖ The next review of the premiums will take place for 1 April 2022 renewal

### PERSONAL ACCIDENT, CASTING BENEFIT (MEDICAL RETIREMENT) AND ILLNESS INSURANCE

**Personal Accident** - Capital Sums and Weekly Benefit (paid for by the Association)

**Casting Benefit** (Medical Retirement) – Capital Sum (paid for by the Association)

**Optional Illness** – Weekly Benefit (Voluntary Cover (paid for by the member)

- ❖ This insurance is underwritten by XL Insurance Company SE, a European public limited liability company regulated by the Central Bank of Ireland. Registered Office 8 St. Stephen's Green, Dublin 2 D02 VK30, Ireland. Registered in Ireland Number 641686. XL Insurance Company SE is part of the AXA Insurance Group.
- ❖ The Policy offers Personal Accident, Illness and Casting (Medical Retirement) Benefit Insurance for Insured Persons (ie. All serving Members of the Association)
- ❖ The policy is renewed annually, based on Claims history The next renewal will take place on 1 January 2021

This leaflet does not include full terms and conditions, which are contained in each policy, a copy of which is available on request from AGSI Head Office: Association of Garda Sergeants and Inspectors, 6th Floor, Phibsborough Tower, Phibsborough, DUBLIN 7: agsi@agsi.ie / (Tel: 01 8303166)

## COVER PAID FOR BY THE ASSOCIATION

Members enjoy by right on joining the Association, those elements of cover paid for by the Association

### Group Term Life Assurance - Spouse/Partner Cover

Current Policy Period: 01/04/2020 - 31/03/2022

The policy offers life assurance cover on the life of the Spouse/Partner of the Member. Where the Member has no spouse/nominated partner, the cover automatically reverts to the life of the Member.

#### Cover ceases when:

- ❖ the Spouse/Nominated Partner reaches age 65
- ❖ the Member Resigns/Retires                      Benefit: €2,500

### Personal Accident and Casting Benefit (Medical Retirement) Insurance

Current Policy Period: 01/01/2020 - 31/12/2020

The Policy offers Personal Accident, and Casting (Medical Retirement) Benefit Insurance for Insured Persons (Members), and is organized by the Association which pays for all cover,

#### Personal Accident

A capital sum is paid if a Member suffers an accident that results in bodily injury during the period of insurance, resulting in:

Loss of, or loss of use of one or both eyes as a result of any one Accident  
Loss of one or more limbs as a result of any one Accident

Permanent Total Disablement from following any occupation as a result of any one Accident

**Benefit: €40,000**

See Summary of Cover overleaf on page 6

#### Weekly Benefit

Paid In the event of an Accident which occasions Temporary Total Disablement

**Benefit: €160/week**

See Summary of Cover overleaf on page 6

#### Casting Benefit

Casting Benefit is a fixed benefit payable if, at any time during the period of insurance, a Member is placed on compulsory retirement from the Garda solely and directly on account of Illness or Bodily Injury (as defined in the Policy). Please note that no benefit can be paid under this Section if the Member, on the day he/she is discharged or retired, has attained, Minimum Retirement Age (being 60 years of age) and 30 years' service.

**Benefit: €3,000**

See Summary of Cover overleaf on page 6

### Please note that there is no Accidental Death Benefit provided under personal Accident Insurance

#### All benefits shown here are subject to the policy terms and conditions.

The Policy document is available on request from AGSI Visit the AGSI members' website and/or contact AGSI: [agsi@agsi.ie](mailto:agsi@agsi.ie) / (Tel: 01 8303166)

## Cover Paid for by the Member - OPTIONAL COVER

Members can purchase Optional additional cover as shown below:

### Optional Spouse Life Cover on the life of Spouse/Nominated Partner

This cover is paid for by the Member through salary deduction (pension deduction for retirees). The Retiring member can remain in the Scheme up to age 65 of his/her spouse/nominated partner.

The premium is €18.88/month.

#### Please note –

If you apply to join the plan at the first available opportunity which is within 3 months of joining the Association no underwriting will apply.

If you choose to join after 3 months of joining the Association it will be necessary to complete a proposal form on the life of your Spouse/Partner and complete medical questions.

Contact AGSI office for assistance – [agsi@agsi.ie](mailto:agsi@agsi.ie)

The premium payable for any life assurance plan is reviewed prior to the policy renewal date. The current policy is effective for two years from 1/4/2020 and so will be reviewed immediately prior to 31/03/2022.

The factors that affect premiums are:

- a) cost of claims
- b) any significant change in the demographics of the membership of the scheme.

Costs can go up or down dependant on all such relevant factors.

Cover ceases when one or more of the following events occur:

- ❖ the Spouse/Nominated Partner reaches age 65
- ❖ Divorce is effected
- ❖ Spouse or nominated partner is deceased
- ❖ the Member Resigns
- ❖ the Member Retires - except where, at retirement, members are offered the option to retain the cover in retirement provided the spouse/Nominated Partner has not reached age 65 and the premium is paid from pension

### Optional Additional Cover on the LIFE of:

Spouse/Nominated Partner of Serving Member	€107,000
Spouse/Nominated Partner of retired Member where the Member has retired before the age of 60, and spouse is under 60	€107,000
Spouse/Nominated Partner of retired Member where the Member has retired before 60 and the spouse is over 60	€61,000
Spouse/Nominated Partner of retired Member where the Member has retired after the age of 60	€61,000

The upper age limit is 65 attained (Spouse/Nominated Partner's Age)

There is no element of investment on this policy which offers life assurance cover only

## Optional Illness Weekly Benefit Insurance – Premiums Paid By Salary Deduction

(This applies only if a Member purchases Optional Illness Cover)

Members can apply for this optional element of cover when joining AGSI and at any time thereafter up to the age of 55, provided they have been accepted for this optional element of cover by age 55 years. Retiring members cannot retain this cover.

Members can continue to renew this optional cover up to age 60 years

### The Cover

If a Member suffers an illness, the symptoms of which first appear during the period of insurance and which results in temporary total disablement within 12 months of first manifesting itself, a weekly benefit may be payable in accordance with the sums insured shown overleaf.

Temporary Total disablement means a disablement which entirely prevents the Member from attending to any business or occupation of any kind.

**Benefit: €130 / week**

### What Is Not Covered

The Policy contains a number of Conditions and Exclusions; in particular there is an Exclusion in respect of the following as defined in the Policy:

1. the Insured Person engaging in Air Travel as a pilot or crew member.
2. the Insured Person engaging in professional sports activities.
3. the Insured Person's intentional self-injury, suicide or attempted suicide.
4. the Insured Person's own criminal act.
5. the Insured Person's, neuroses, psychotherapies, or psychoses or mental or emotional diseases or disorders of any type (including post-traumatic stress disorder).
6. the Insured Person's wilful or reckless exposure to exceptional risk or acting with reckless or wilful disregard for one's own or another's safety or property, except in an attempt to save life.
7. the Insured Person engaging in active service in the armed forces of any nation.

### Pre - Existing Medical Condition - Definition

8. a pre-existing condition:
  - 8.1. for which medical advice or treatment was recommended by or received from a Medical Practitioner or other health care practitioners at any time during the thirty six (36) month period preceding the inception date of this Insurance; or
  - 8.2. for which symptoms were present at any time during the thirty six (36) month period preceding the inception date of this policy; or
  - 8.3. which caused the Insured Person to be absent from attending to their business or occupation for a period greater than the deferment period, not necessarily consecutive, at any time during the thirty six (36) month period preceding the inception of this Policy.
9. In respect of Section C - Illness only:
  - 9.1. pregnancy, childbirth, miscarriage and/or disorders of the reproductive system and/or menstrual problems.

Details of all Exclusions are to be found in the Policy Document available upon request from AGSI: [agsi@agsi.ie](mailto:agsi@agsi.ie).

Further details of cover are shown on the Summary of Cover overleaf (page 6)

## SUMMARY OF COVER, PERSONAL ACCIDENT, ILLNESS AND CASTING BENEFIT INSURANCE

BENEFITS	AMOUNT	IMPORTANT MATTERS (Based on policy conditions)	MAIN EXCLUSIONS & LIMITATIONS	EXCESS
<p><b>Personal Accident</b></p> <p>1. Death</p> <p>2. Loss of, or loss of use of one or both eyes as a result of any one accident</p> <p>3. Loss of one or more limbs as a result of any one Accident</p> <p>4. Permanent Total Disablement from following any occupation as a result of any one Accident</p> <p>5. In the event of an Accident which occasions Temporary Total Disablement:-Weekly Benefit is paid at a rate of</p>	<p><b>Not covered</b></p> <p><b>€40,000</b></p> <p><b>€40,000</b></p> <p><b>€40,000</b></p> <p><b>€160/wk</b></p>	<ul style="list-style-type: none"> <li>• Prompt notice of accident should be given to AGSI.</li> <li>• The Insured Person must place him/herself under care of Medical Practitioner as early as possible.</li> <li>• Insurers reserve the right to appoint their own medical adviser to examine the Insured Person in the event of a potential claim.</li> <li>• Claims may be submitted under more than 1 Section. However, total benefit payable shall not exceed €40,000.</li> </ul>	<ul style="list-style-type: none"> <li>• Death by any cause.</li> <li>• Suicide, self injury.</li> <li>• War, Terrorism, Mass Destruction.</li> <li>• Pre-existing medical conditions. (See Full Policy Wording for all exclusions including those referenced in page 3 of this leaflet.) Weekly benefit payable for a maximum of 104 weeks, not necessarily consecutive, but not beyond 156 weeks from the date on which the Insured Person first became disabled. Maximum amount payable is €40,000.</li> </ul>	<p>First 14 days of each and every disablement</p>
<p><b>Casting Benefit</b> To pay in accordance with the Schedule of Compensation and Sums Insured if at any time during the Period of Insurance applicable, the Insured Person shall be placed on compulsory retirement or discharged from the Garda solely and directly on account of Illness or Bodily Injury, subject to policy terms and conditions.</p>	<p><b>€8,000</b></p>	<p>This benefit is independent of any weekly benefit that may arise from the same condition.</p>	<p>No benefit shall be payable in respect of any Insured Person who has, on the day he is discharged or retired, attained minimum Retirement Age (being 60 years of age) and 30 years service. Pre-existing Medical Conditions Exclusion applies. (See Full Policy Wording for all exclusions including those referenced in page 3 of this leaflet.)</p>	<p>NIL</p>
<p><b>Illness (Optional cover)</b> To pay in accordance with the Schedule of Compensation and Sums Insured in the event of the Insured Person sustaining illness which occurs or manifests itself during the Period of Insurance applicable to such Insured Person after the total claim shall be substantiated under this Insurance and within 12 months of declaring itself Weekly Benefit paid at a rate of:-</p>	<p><b>€130.00/wk</b></p>	<ul style="list-style-type: none"> <li>• Prompt notice of illness must be given to AGSI.</li> <li>• In this event the Insured Person to place him/herself under care of Medical Practitioner as early as possible.</li> <li>• Insurers reserve the right to appoint their own medical adviser to examine the Insured Person in the event of a potential claim..</li> </ul>	<p>Pre-Existing Medical condition Exclusion applies (See Full Policy Wording for all exclusions including those referenced in page 3 of this leaflet.)</p> <p>Payable for a maximum in all of 52 weeks not necessarily consecutive, but not beyond 156 weeks from the date on which the Insured person first became disabled.</p>	<p>First 14 days of each and every disablement</p>

## About which circumstances should I notify the Association?

You can contact The Association to notify relevant circumstances that may affect your cover such as:

### Spouse Life Cover:

A change in marital status

The death of spouse or nominated partner Your forthcoming retirement

Your wish to cancel the optional spouse life policy

### Personal Accident, Casting and Optional Illness Cover

Circumstances that may give rise to a claim. (You should put yourself in the care of a duly qualified medical practitioner as early as possible).

Your forthcoming retirement

Your wish to cancel the optional spouse life policy

### How Do I Make A Claim On These Policies?

As soon as you believe that you have a right to claim under one of these policies, you should notify AGSI Head Office who will supply you with the relevant form to complete. AGSI will monitor the progress of your claim contact:

[agsi@agsi.ie](mailto:agsi@agsi.ie)

**Tel: 01 830 3166**

### How Do I Make A Complaint?

If you wish to make a complaint concerning this insurance you should contact AGSI Head Office; AGSI will monitor the progress of your complaint. If the Policyholder or Insured Person have any questions or concerns about the policy or the handling of a claim please contact the broker through whom this policy was arranged.

If the Policyholder or Insured Person wish to make a complaint they can do so at any time by referring the matter to:

#### Complaints Manager

**XL Catlin Services SE, 20 Gracechurch Street London. EC3 V0BG**

**Telephone: +44 (0)207 743 8487**

**Email: [axaxlukcomplaints@axaxl.com](mailto:axaxlukcomplaints@axaxl.com)**

XL Catlin Services SE acts on behalf of XL Insurance Company SE in administering complaints.

If the Policyholder or Insured Person remain dissatisfied after the Complaints Manager has considered the complaint, or the Policy holder or Insured Person have not received a final decision within forty (40) business days, the complaint can be referred to the Financial Services and Pensions Ombudsman at:

**Financial Services and Pensions Ombudsman Lincoln House, Lincoln Place, Dublin 2. D02 VH29**

**Telephone: 01 567 7000**

**Email: [info@fspo.ie](mailto:info@fspo.ie)**

**Website: [www.fspo.ie](http://www.fspo.ie)**

The European Commission also provides an on-line dispute resolution (ODR) platform that allows consumers to submit their complaint through a central site, which will forward the complaint to the right Alternative Dispute Resolution (ADR) Scheme. The ADR scheme for XL Insurance Company SE is the Financial Ombudsman Service, which can be contacted directly using the contact details above. For more information about ODR please visit <http://ec.europa.eu/odr>

