Group Cover

Peace of Mind for Union Members



Group Personal Accident Cover | Group Home Cover | Group Motor Cover | Group AVC Life Cover | Group Specified Illness Cover



Group Insurance Schemes for Trade Union Members

CELEBRATING 30 YEARS IN BUSINESS 1981 2011

Arranged by Group Scheme Specialists:

Halligan Insurances


For examples of schemes see
www.halligan.ie



Halligan Insurances is a leading provider of risk solutions and insurance services in Ireland. We are a unionised insurance brokerage, committed to providing first class professional insurance services to Trade Unions and their members.

With over 30 years experience in the industry, we specialise in tailor-made, competitive group schemes that meet Unions needs. Our commitment is to provide our clients with innovative, accessible insurance schemes for the *road ahead*.

CELEBRATING 1981 30 YEARS 2011 IN BUSINESS



Group Cover can provide peace of mind for your members at a reduced rate, tailored to their needs.

For examples of schemes see

www.halligan.ie



Contents

	Page
• What is Group Cover?	4
• Group Home Cover	5
• Group Motor Cover	6
• Group Personal Accident Cover	7
• Group AVC Life Cover	8
• Group Specified Illness Cover	9
• Arrange Group Cover	10
• Other Cover Available	12

What is Group Cover?

Group Cover is a range of specialised schemes tailored to suit Union members. Each scheme provides best in class insurance cover at a low cost, payable through salary deduction or direct debit. Group Cover can also be extended to cover members' spouses and children.

By availing of Group Cover, you are implementing important extra benefits for members. These benefits, along with the professional services provided by the Union, make for additional advantages to being a Trade Union member.

Group Cover can assist in attracting new Branch members, while helping existing members save money at a time when incomes are under pressure.



For examples of schemes see

www.halligan.ie



Group Personal Accident Cover

Gives a wide range of cover against unforeseen accidents.
Members are a Unions greatest asset, protect them with a specially tailored, single group policy that provides security at a low cost.

Group Accident Cover is invaluable, especially for common accidents that result in significant disruption to a claimants daily life. With fractures to the arm or leg accounting for the highest number of claims, a cash payment is a very welcome benefit of being a Union Member.

- Cover is Worldwide, 24 hours a day, 365 days a year.
- Cover for members from age 18 up to 65 next birthday.
- Cover can be extended to age 80 for retired members.

Typical example of cost:

Premium from €0.10c per week per member.
A whole years cover for the equivalent of one weeks Union Subs

Sample of Benefits for Union Members

Accidental Death	€30,000
Permanent Total Disablement from any occupation	€30,000
Loss Of One or Both Eyes	€30,000
Loss Of One Or More Limbs	€30,000
Permanent and total loss of speech	€30,000
Burns Benefit (up-to)	€ 6,000
Fracture To Leg	€ 1,500
Fracture To Arm	€ 750
Hospitalisation (payable after 24 hours, limited to 26 weeks)	€ 300 p.w.

All Benefits Paid Tax-Free

*Based on existing data.

Group Home Cover



Comprehensive cover for buildings, contents and valuables.
Gives wide ranging benefits, including accidental damage cover and cover for valuables lost or stolen outside the home or while abroad.

Summary of Benefits

- Immediate Cover Arranged by Phone
- Expert Claims Handling Service
- Up to 25% Smoke & Burglar Alarm Discount
- Up to 20% No Claims Bonus Discount
- Plus 10% Introductory Discount
- Maximum Discount up to 55%

Typical example of cost:

Premium from as low as €4.25 per week.
Access to 24 hour emergency claims helpline



Group Motor Cover



A special group rate for Union members and their spouses.
Rewards safe drivers with increased discounts and benefits.
Plus an extra discount with a Group Home Cover policy.

Summary of Benefits

- Full no Claims Bonus Protection
- Breakdown assistance covered
- Driving of other cars covered
- Foreign travel extension free of charge
- Member & Spouse special discount
- All windows covered (including sunroofs)
- Named drivers over age 25 with a full licence included free of charge

Pr

Typical example of cost:

Premium from as low as €5.50 per week.
Business use added for private vehicles used for work



For examples of schemes see
www.halligan.ie

Group AVC Life Cover



Qualifies for tax relief, making it the best value life cover available.
Cover members for up to four times salary for death in service up to age 65. Up to 41% tax relief allowed on premiums.

Great reasons to form a Group Life Cover Scheme...

- It can be deducted at source and budgeted from salary
- It can also be paid monthly by direct debit
- Cover can be extended from age 65 up to age 80
- Free life cover for children from age 1 - 21
- Members can join without the normal underwriting

Typical example of cost:

Life Cover for €100,000 from €3.00 per week.
Group cover can also be arranged for spouses



Extended life cover is for a lower sum assured from age 65 to 80.

For examples of schemes see

www.halligan.ie

Group Specified Illness Cover



With an increase in illnesses occurring, this is important cover.
Covers members, their spouses and children against a wide range of illnesses, paying a tax-free lump sum on diagnosis of an insured illness.

More people are being diagnosed with serious illnesses, such as Cancer, Stroke and Heart Disease. However, due to improvements in medical treatments, the survival rates are greatly increasing. This cover will provide a tax-free lump sum benefit, should a member suffer from a specified illness.

- **37 serious illnesses covered**
- **Guaranteed entry for members**
- **Same rate for all members**
- **Expert claims handling service**

Typical example of cost:

Illness Cover for €50,000 from €3.50 per week per individual.
Protecting members from the financial risk of suffering a serious illness



Arrange Group Cover



Our focus has always been on our clients' insurance needs and requirements. The continued success of Halligan Insurances stems from our commitment to first class service throughout all levels of our business.

We advise on a variety of insurance products, using our expertise to source the most suitable cover in the marketplace. As we are a unionised, family-run business that is owner managed, there is direct access to the key decision makers and negotiators in the business.

As an independent broker, we use our 30 years experience in the industry to ensure the best service, value and benefits will be provided to your members.



For examples of schemes see

www.halligan.ie

Easy payment options
Our Group Cover allows premiums to be spread over 12 months through direct debit or over 52 weeks through salary deduction. This is handled via our own in-house software system which simplifies payment collection and processing.

Reasons to consider Group Cover...

- Reduced rates
- Simplified entry
- Superior cover
- Bespoke products
- Salary deduction
- Personal service
- Expert claims handling
- Streamlined applications



Talk to us today to see what we can do for your Union.

Directors & Scheme Administrators

Michael Halligan: 087 257 2611 - Brian Halligan: 087 223 9815



Other Cover Available



- **Group Mortgage Protection Cover**

A Group mortgage protection scheme can utilise the buying power of a Union at a time when mortgage interest rates are rising. We can provide a scheme for members that ensures their mortgage protection policy is the most competitive on the market.

- **Group Regular Savings Scheme**

Planning for a child's college education is a significant and important step. Through a Group regular savings scheme, members can prepare themselves for the future with a secure savings plan tailored to their needs.

- **Group Young Driver Motor Cover**

Younger members, at their current stage in life, can feel aloof towards group life and illness benefits. A Group young driver scheme can provide a Union benefit they can appreciate and see real value in for themselves.

- **Group Annual Travel Cover**

We can provide a discounted travel insurance scheme for members and their families. With Group annual multi-trip cover providing comprehensive travel protection at a low cost.

For examples of schemes see

www.halligan.ie

www.halligan.ie

Halligan Life & Pensions Ltd t/a Halligan Insurances is regulated by the Central Bank of Ireland.
Registered number 120399 IBA Member

The information contained in this booklet is correct at time of going to print, June 2011 and is for promotion purposes only. Terms and Conditions apply. For full details please call 01-8797100.

CELEBRATING 30 YEARS IN BUSINESS 1981 2011

If you would like to know more...

Michael 087 257 2611

Brian 087 223 9815

 01 8797 100

 info@halligan.ie

 www.halligan.ie

Halligan Insurances
Unity Building,
16/17 Lwr O'Connell Street,
Dublin 1