

INSURANCE PRODUCT INFORMATION DOCUMENT

Insurer: MAPFRE ASISTENCIA Compañia Internacional de Seguros y Reaseguros SA, trading as MAPFRE ASSISTANCE Agency Ireland, is authorised by Dirección General de Seguros y Fondos de Pensiones del Ministerio de Economía y Hacienda in Spain and is regulated by the Central Bank of Ireland for conduct of business rules. The principal place of business of MAPFRE ASSISTANCE Agency Ireland is at Ireland Assist House, 22-26 Prospect Hill, Galway. Registered in Republic of Ireland. Reg No 903874.



Company: Accident & Genral Insurance Services Ltd is regulated by the Central Bank of Ireland. Registered in Ireland No 146193

Product:
Travelsafe.ie Travel Insurance / **Level: Gold**

This document is a summary of what this insurance does and doesn't cover. Complete individual pre-contractual and contractual information is provided in your policy documentation. You are responsible for reviewing full policy terms and conditions.

What is this type of insurance?

Cover for persons who are travelling and wish to insure themselves against the financial impact of specified, unforeseen circumstances/events relating to or occurring during their travel.



What is insured? - Up to the sums insured below:

- ✓ Cancellation & Curtailment €4,000
- ✓ Medical €5,000,000
- ✓ Dental Treatment €450
- ✓ Hospital Benefit €150 (limited to €20 for every 24 hours)
- ✓ Personal Luggage €2,000 (valuables limit €300, single article limit €200)
- ✓ Delayed Luggage €200 (Limited to €50 every 24 hours)
- ✓ Personal Money and Travel Documents €500 (Cash limited to €250, passport €250, travel documents €250)
- ✓ Delayed Departure €200 (Limited to €20 for first 12 hours, €20 for each subsequent 12 hours)
- ✓ Abandonment €4,000
- ✓ Missed Departure €500
- ✓ Personal Accident €20,000 (under 16 and over 66 limited to €5,000)
- ✓ Personal Liability €2,000,000
- ✓ Legal Expenses €15,000
- ✓ Hijack €1,000 (Limited to €100 per 24 hours)
- ✓ Catastrophe Cover €750
- ✓ Credit/Cash Card Fraud €300

Optional benefits available subject to payment of the appropriate additional premium:

- Winter sports Cover
- Golf Cover
- Wedding Cover
- Business Cover
- Flight Cancellation
- Cruise Connection



What is not insured?

- ✗ Any claims caused by or relating to COVID-19 or SARS-COV-2 or any mutation or variation of these. This applies to all sections of cover apart from Section 1 (Cancellation subsection ii and iii and Curtailment subsection ii and iii, and Section 2 (Medical expenses).
- ✗ Travel to any area or event which the Department of Foreign Affairs or the World Health Organisation or similar body has advised against all, or all but essential, travel.
- ✗ Pre-existing conditions which have not been declared for you or for your travelling companion/s.
- ✗ Anything which may give rise to a claim which you were aware of at the time of travelling and/or purchasing cover.
- ✗ Sports and leisure activities not listed in the wording under the cover option you have purchased.
- ✗ Winter sports unless additional premium has been paid.
- ✗ Medical expenses over €500 unless authorised.
- ✗ Suicide, self-harm, reckless behaviour or act of self-exposure to danger, infection or injury (except to save human life).
- ✗ Malicious, fraudulent, dishonest or criminal acts by you or anyone acting on your behalf.
- ✗ Travelling against the advice of a medical practitioner, or to receive medical treatment, or if you do not take recommended treatment or prescribed medication.
- ✗ Problems caused by drug addiction or solvent abuse or being under the influence of alcohol or drug(s).
- ✗ Any claims arising from involvement in manual work.
- ✗ Any claim arising from a natural disaster.
- ✗ Traveling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
- ✗ Any claim that is due to any failure (including financial) of your travel agent or tour operator, any transport or accommodation provider, their agent or anybody who is acting as your agent, unless specified.
- ✗ Anything mentioned in the exclusions in the policy wording.



Are there any restrictions on cover?

- ! You will not be covered for claims arising within 7 days of the date you purchased this insurance or the time of booking any Trip (whichever is later) under Section 1 (Cancellation subsection vii and viii and Curtailment subsection iii and iv).
- ! All cover benefits have a maximum sum insured and this applies per person.
- ! Claims that are not supported by the correct documentation.
- ! Baggage and Personal Effects claims are paid based on the value of goods at the time you lose them.
- ! There is no cover for property left unattended in a place to which the general public has access.
- ! Policies have a maximum duration of 365 days.
- ! The maximum age for any person insured is 86 years of age.



Where am I covered?

This insurance covers you within the Geographical Limits stated within your policy schedule.

You will not be covered if the Department of Foreign Affairs in the Republic of Ireland or the World Health Organisation (WHO) issues a directive prohibiting all travel, or all but essential travel, to a particular country or recommending evacuation from the country or specific area or event to which you were travelling



What are my obligations?

- You must be permanently resident in the Republic Of Ireland for the last 6 months.
- You must be in the Republic of Ireland / United Kingdom at the time of purchasing this policy and before starting your trip.
- You must declare to us all material facts, which are likely to affect this insurance.
- You must answer all questions honestly and to the best of your knowledge.
- You must declare to us any change in your health before you depart each trip.
- You must exercise reasonable care to prevent illness, injury or loss or damage to your property, acting as if uninsured.
- You must notify us of any claims within 30 days of the incident.
- When claiming you must provide us with all documentation relevant to your claim including your medical history or hospital discharge forms.



When and how do I pay?

When you are satisfied that this policy meets your needs, you can pay your premium to your travel agent by cash, card or cheque.



When does cover start and end?

- The period shown on the schedule and for which the appropriate premium has been paid.



How do I cancel the contract?

If this insurance does not meet with your requirements, please notify within 14 days of issue, by emailing support@travelsafe.ie

Providing that a claim does not exist and travel has not taken place you will be entitled to a refund of your premium.