



As the COVID-19 outbreak has affected the travel plans for tens of thousands of people, we are currently experiencing an extraordinary volume of calls. We are doing our best to help everyone as quickly as possible, but there will be some delays.

We have prepared some instructions to help you make a claim if you have difficulty getting through. To help us prioritise urgent calls from people who are already abroad or due to travel in the coming days, we are asking our customers to please avoid calling us until you have first reviewed this information and your policy documentation, to understand what you may be covered for and how to claim.

If you have reviewed this information and are still unsure, we are more than happy to take your call. There may be a little wait, but please bear with us, we will get to you as quickly as we can.

If you are overseas and you need medical assistance because of this event, call our 24-hour emergency medical team as soon as possible on 0035 91 501645 – we will tell you what to do.

IMPORTANT INFORMATION REGARDING GOVERNMENT TRAVEL ADVICE, AND HOW THIS RELATES TO MY TRAVEL INSURANCE POLICY

Since the early stages of the outbreak, the Dept. of Foreign Affairs (ROI) and the Foreign and Commonwealth office (UK) have issued regular updated travel advice relating to badly affected areas (see **Key Dates**), and on 17th March 2020 the DFA advised against 'All non-essential travel overseas' until 29th March 2020.

IMPORTANT: For your claim to be considered, this government travel advice must still be in place around the time you are due to travel. For this reason, if you were not due to travel within the next 30 days please do not submit your claim. Please wait until closer to your travel dates, and consult this page for information on next steps.

If this advice affects your travel plans and you have a travel insurance policy with us, you may be covered for costs associated with cancelling or changing your trip, or cutting your trip short. Please read this full document carefully to understand more.

For a COVID-19 claim to be considered, your trip must have been booked and your policy purchased before the DFA or FCO issued advice against all or all but essential travel to your intended destination. Please review **Key Dates** at the bottom of this document.

If you were already abroad when the travel advice was issued your policy will automatically extend in line with the terms and conditions for up to 30 days to cover you until you're reasonably able to return home.

If you choose to travel against the advice of the DFA or FCO as relevant, you may not be covered for losses incurred whilst abroad.

HOW TO MAKE A COVID-19 TRAVEL INSURANCE CLAIM

1. Review your policy documentation to find out if you are covered

You will need to check your policy terms and conditions to see exactly what cover your policy provides and how much you can claim for; as different policies vary.

- If your policy includes cover for **Government Travel Advice** we will consider cancellation claims:
 - where there is a government restriction against all travel or all but essential travel within 7 or 14 days (refer to your policy) of your intended date of departure.
- If your policy includes cover for **Travel Disruption**, or if the **Cancellation** section of your policy lists as an insured peril, cover where the *Irish Government or the UK Foreign and Commonwealth offices announces that travellers are recommended to avoid the country or area you have planned to visit*, we will consider cancellation claims:
 - Where there is a government restriction against all travel or all but essential travel on your intended date of travel.
- If your policy includes cover for **Catastrophe** and you are forced to leave your pre-booked accommodation, you may be able to claim.
- If your policy includes **Cancellation** cover due to compulsory quarantine, redundancy (which qualifies for payment under Irish Redundancy Legislation) or annual leave revocation (see policy wording for qualifying occupations) we will consider cancellation claims.

If you have found the relevant information in your policy documents and believe you have a valid claim, THERE IS NO NEED TO CALL US just yet. Please continue to step 2;

2. Contact your tour operator, travel agent or airline and your accommodation provider to try get a refund or reschedule your trip.

It's important to be aware that your travel insurance policy will only consider claims where you have been unable to reschedule the trip or obtain a refund. You must first explore all available refunds, rescheduling options, voucher or credit note options before submitting your claim.

Please retain copies of correspondence with the travel providers and confirmation of refunds, as these will form part of your claim submission

3. Call us for a claim reference number

You will not need your claim reference number until you are ready to submit your claim documentation, so when you have gathered all the relevant info, please give us a call and we will register your claim and provide you with your claim reference number. The initial surge in call volumes should have reduced by then, and you will find it easier to get through. It is vital that you carry out step 2 above, as your policy will only consider claims where you have been unable to reschedule the trip or obtain a refund. If you have already contacted us and obtained a claim reference, you do not need to call us back but please ensure you quote the reference when you submit the documentation.

The number to call is 00353-91 501645.

4. E-mail covid@mapfre.com with your claim information

Please ensure you have gathered all the relevant information in support of your claim, before you submit your claim e-mail. This will enable us to review your submission as efficiently as possible. **E-mailing partial or incomplete information will delay the processing of your claim.**

My Claim E-mail

- In the subject bar, type your claim reference number and the words 'COVID-19 Claim'
- Provide the following information:

Policy Number	
Travel Dates	
Travel Destination	
Lead claimants name	
Lead claimants DOB	
What section of the policy are you claiming under	
Circumstances of claim	
Claimed amount	
Preferred contact email address	
Contact telephone number	
Bank details of IBAN and Account Name (for use in event of valid claim)	

- Attach the following documents:
 1. Booking Invoice showing original travel and accommodation costs including booking T&C's (**All claims**)
 2. Copy of your certificate of insurance / validation certificate (**All claims**)
 3. Copies of correspondence with your travel agent, tour operator, airline, accommodation provider or any other booking facilitator to show evidence of any refunds / rescheduling attempts and partial refunds received (**All claims**)
 4. Copies of all invoices for irrecoverable travel and accommodations costs incurred to continue your trip or to return home (**Catastrophe claims**)
 5. Copies of all additional travel and accommodation expenses (**Travel Disruption**)
 6. In the event you contracted Covid-19 overseas: Medical invoices and Medical report (**Medical claims**)
 7. In the event of compulsory quarantine: Evidence from the HSE issuing a directive for compulsory quarantine, the reason for quarantine, the dates of quarantine and the date this was advised (**Cancellation claims**).
 8. In the event of annual leave being revoked (please refer to the occupations listed in the Cancellation and Curtailment section): Evidence from your employer as to the date you applied for the annual leave, the dates applied for, the date it was approved and the date and reason it was revoked (**Cancellation / Curtailment**)
 9. In the event of redundancy written confirmation from your employer confirming the length of time in employment, confirmation you were in full time employment and the date your redundancy was announced (**Cancellation**)

5. Check for an e-mail receipt

We will send you a receipt for your e-mail, so you can be sure your claim reached us. If you have included all the requested information, this should make it easier to process your claim. Please understand we are dealing with an unprecedented event and thousands of customers are claiming at the same time. This will unfortunately result in significant delays in responding to all claims. Please do not call back or email if you have not heard from us, we hope to respond to you with an outcome of your claim submission within 4 weeks.

Key Dates

The **Department of Foreign Affairs (ROI)** issued advice against 'All but essential travel' to:

Country, Region or Town	Effective Date
Hubei Province, China	23/01/2020
Mainland China (excl. Hong Kong and Macao)	28/01/2020
Daigu / Cheongdo in South Korean	24/02/2020
Italy towns of: Codogno, Castiglione d'Adda, Casalpusterlengo, Fombio, Maleo, Somaglia, Bertinico, Terranova dei Passerini, Castelgerundo and San Fiorano	24/02/2020
Italy provinces of: Lombardy, Veneto, Piedmont and Emilia-Romagna	08/03/2020
The whole of Italy	10/03/2020
Spain areas of: Madrid, Vitoria, Labastida in the Basque Country and LaRioja	13/03/2020
The whole of Spain	13/03/2020
Czech Republic, Cyprus, Denmark, Malta, Poland and Slovakia	14/03/2020
Mainland Europe	17/03/2020

The **Foreign and Commonwealth Office (UK)** issued advice against 'All but essential travel' or 'All travel' to the following areas:

Country, Region or Town	Effective Date
Wuhan province in China	23/01/2020
Remainder of mainland China	28/01/2020
Daegu / Cheongdo in South Korea	24/02/2020
10 small towns in Lombardy, Italy (Codogno, Castiglione d'Adda, Casalpusterlengo, Fombio, Maleo, Somaglia, Bertinico, Terranova dei Passerini, Castelgerundo and San Fiorano) and one in Veneto (Vo' Euganeo)	25/02/2020
Northern Italy: Lombardy region (which includes the cities of Milan, Bergamo, Como) and the provinces of Modena, Parma, Piacenza, Reggio Emilia and Rimini (all in Emilia Romagna); Pesaro e Urbino (in Marche); Alessandria, Asti, Novara, Verbano-Cusio-Ossola and Vercelli (all in Piemonte); Padova, Treviso and Venice (in Veneto)	08/03/2020
The whole of Italy	09/03/2020
Maldives - Kuredu, Vilemendhu, Batalaa and Kuramathi Island Resorts	10/03/2020
Spanish regions - Madrid and La Rioja, and the municipalities of La Bastida and Vitoria (both in the Basque Country) and Miranda de Ebro (in Castilla y León).	13/03/2020

- On the 11th March 2020 the **World Health Organisation (WHO)** declared the COVID-19 outbreak a Global Pandemic
- On 17th March 2020 the **Department of Foreign Affairs** issued advice against 'All non-essential travel overseas' until 29th March 2020.