

Travel Insurance

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 & General Insurance Services Ltd is regulated by the Central Bank of Ireland. Registered in Ireland No 146193



PRODUCT:
**Accident & General
Travel Insurance**

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?

Fairsure Pilgrim cover With Cancellation is cover for people who are travelling to countries included within the policy terms who 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	€3,500
✓ Curtailment	€3,500
✓ Personal Accident	€20,000
<i>(Limited to €1,250 if under 16 or over 65)</i>	
✓ Medical Expenses	€1,275,000
✓ Dental Expenses	€450
✓ Repatriation of remains/overseas/Funeral expenses	€1,250
✓ Additional Hospital Benefit	€650
✓ Baggage	€1,500
<i>(Single Article Limit €200, Valuables Limit €400, Delayed Baggage €130)</i>	
✓ Money	€250
✓ Personal Public Liability (Per policy)	€1,250,000
✓ Loss of Passport	€400
✓ Travel Delay	€80
✓ Missed Departure	€510
✓ Legal Expenses	€6,250



What is not insured?

- ✗ Journeys which do not start and finish in the Republic of Ireland / United Kingdom.
- ✗ Pre-existing conditions which have not been declared for you or for your travelling companion/s.
- ✗ Any claim arising from a pre-existing medical condition affecting you will not be covered unless you have had the medical certificate completed by your doctor and this has been authorised by Accident & General.
- ✗ Any claim arising from any medical condition of you, an immediate relative or travelling companion, which you or they are aware of but have not received a diagnosis, or were receiving treatment or on a waiting list for treatment, or a condition for which you or they have received a terminal prognosis at the time of taking this insurance or at the time of booking a trip.
- ✗ Anything which may give rise to a claim which you were aware of at the time of travelling and/or purchasing cover.
- ✗ There is no cover for sports or Hazardous activities
- ✗ There is no cover for winter sports
- ✗ Medical expenses over €650 unless authorised.
- ✗ Any excesses shown in the policy wording.
- ✗ Suicide, self-harm, reckless behaviour or act of self-exposure to danger, infection or injury (except to save human life).
- ✗ 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.
- ✗ 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 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 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) sub-sections 5 (a)&(b), Section 2 (Curtalement) subsections 3 & 4 and Section 4 (Emergency Medical and Repatriation expenses).
- ✗ Any claims caused by bankruptcy/liquidation of any tour operator, travel agent or transportation company;
- ✗ 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) subsections 5 (a)&(b) and Section 2 (Curtailment) subsections 3 & 4.
- ! 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.
- ! There is no cover for loss of cash which is not carried on your person or placed in a safety deposit box.
- ! Policies have a maximum of 17 days.
- ! There are NO age restrictions on Fairsure Pilgrimage policies.



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, the Foreign and Commonwealth Office in the United Kingdom 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 / United Kingdom 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 answer all questions honestly and to the best of your knowledge.
- 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?

- For Single Trip cover cancellation cover commences from the time you buy your policy, all other benefits start on the day your trip begins.
- For both Single Trip and Annual Multi-trip policies the period of insurance will be shown on your schedule of insurance and will commence at 00:01 on the policy start date and end at 23:59 on the policy expiry date.



How do I cancel the contract?

If this insurance does not meet with your requirements, please notify within 14 days of issue, by:

- a) emailing your travel agent (or policy issuer)
- b) telephoning your travel agent (or policy issuer)
- c) writing to: your travel agent (or policy issuer)

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