



# MAPFRE | ASSISTANCE

The latest COVID outbreak has affected the travel plans of thousands of people, and we are currently experiencing a large volume of calls. We are trying to help everyone as quickly as possible, but unfortunately our response time will be longer than usual. We currently anticipate approximately an 8-week response time.

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

Please also check the DFA website [www.dfa.ie/travel/travel-advice/](http://www.dfa.ie/travel/travel-advice/) to familiarise yourself with the COVID requirements of your destination country and for returning to Ireland.

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 and 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 the telephone number contained in your policy documents.

**IMPORTANT:** You will not be covered for losses or costs relating to COVID that arise within 7 days of the date you purchased this insurance (except where the insurance is bought within 48 hours of booking the trip). Please refer to your policy conditions and exclusions for further detail.

If the latest COVID outbreak 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 extending your stay if you are abroad. Please read this full document carefully to understand more.

## **For a COVID claim to be considered:**

1. You must have COVID cover outlined in your policy wording
2. The Department of Foreign Affairs (DFA) must not have advised against travel, because of COVID, to your destination country
3. You must have purchased the policy 7 days (or more) prior to the date of loss
4. Your trip must be within the number of days stipulated in your policy wording (typically you must receive a diagnosis of COVID within 14 days before the start of the trip or in the case of being admitted to hospital with a COVID diagnosis within 28 days before the start of the trip)
5. You must provide official confirmation of COVID diagnosis from a recognised facility



## How to Make a COVID Travel Insurance Claim

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

Check your policy terms and conditions to see what cover your policy provides and how much you can claim for.

- If your policy includes Cancellation cover due to you, your travelling companion or any person you have arranged to stay with during your trip receiving a diagnosis of COVID, we will consider cancellation claims in line with the policy terms & conditions.
- If your policy includes Cancellation cover in the event your Close Relative or Close Business Associate are admitted to hospital with a COVID diagnosis at the time of the Trip, or the death of your Close Relative or Close Business Associate due to COVID at the time of the trip, we will consider cancellation claims in line with the policy terms & conditions.
- If your policy includes Medical Expenses cover in the event of a positive diagnosis of COVID abroad, we will consider reasonable additional transport (economy class) and/or accommodation expenses incurred up to the standard of your original booking if you must extend Your stay. A €2,000 claim limit may apply – please consult your policy wording.

If you have found the relevant information in your policy documents and believe you have a valid claim. Please continue to step 2 below.

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

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 or rescheduling 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. Email [covid@mapfre.com](mailto: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 email. This will enable us to review your submission as efficiently as possible.

In the subject line type the words '**COVID Claim**' and any claim reference you have received. In the email body, please provide the following information:

**MAPFRE****ASSISTANCE**

Policy Number	
Travel dates	
Travel destination	
Lead claimant's name	
Lead claimant's date of birth	
What section of the policy are you claiming under	
Circumstances of claim	
Did you test positive after: 1. Being ill/ symptomatic 2. Referral for a test due to close contact 3. Mandatory test to enter the destination country / return to Ireland 4. Other (please describe)	
Claimed amount	
Preferred contact email address	
Contact telephone number	
Bank details of IBAN and Account Name (for use in event of valid claim)	

**Please attach the following documents:**

1. Original booking invoice showing travel and accommodation costs, passenger names, booking date, travel dates etc 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 Cancellation claims)
4. Original Cancellation Invoices showing cancellation / no show and confirming cancellation cost (All Cancellation claims)
5. If you contracted COVID prior to travel: Evidence from the HSE or other recognised facility showing COVID diagnosis, please include a computerised medical record from your GP if you rang/attended your GP prior to testing (if a family policy, please submit evidence listed above for all who have received a COVID diagnosis (All relevant Cancellation claims)
6. In the event of your Close Relative or Close Business Associate being admitted to hospital with a COVID diagnosis at the time of the Trip or the death of Your Close Relative or Close Business Associate due to COVID at the time of the trip: Medical certificate / death certificate evidencing circumstances (All relevant Cancellation claims)



7. If you contracted COVID overseas: Official confirmation of COVID diagnosis from a recognised facility, invoice for additional travel & accommodation costs, receipts for medical costs if you had to attend a doctor (All Medical claims)

#### 4. Check for an email receipt

We will send you a receipt for your email, 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 our response to your claim taking longer than usual. You do not need to call back or email if you have not heard from us, we are working hard to get to your claim as quickly as possible. We hope to respond to you with an outcome of your claim submission in approximately 8 weeks.

### Frequently Asked Questions

***Do you accept rapid antigen tests?***

No, we will only accept evidence from the HSE or other recognised facilities showing COVID diagnosis.

***What happens if I cannot get a HSE PCR / private clinic test prior to my departure date?***

Book a test for as soon as possible, if you receive a positive result coinciding with your trip dates we will consider this, despite the policy stipulating it should be before the start of your trip. If you receive a negative result and did not travel, please contact our claims department for further advice.

***Does my policy cover the cost of a mandatory test? (eg. When this was required to return to Ireland at that time)***

No.

***What happens my policy if my cover expires whilst I am extending my stay due to COVID?***

We will extend your cover for 30 days, free of charge.

***What am I covered for if I get receive a COVID diagnosis whilst abroad & I have to extend my stay?***

We will consider reasonable travel and accommodation costs up to the standard of your original booking. A limit may apply, please consult your policy wording. Food, drink and other daily living expenses are not covered.