

Travel Insurance

Insurance Product Information Document



Company: This policy is sold and administered by CoverForYou Travel Insurance, a trading name of Worldwide Internet Insurance Services Limited. Worldwide Internet Insurance Services Limited is an insurance intermediary licenced in Gibraltar by the Financial Services Commission under License Number FSC00657B. Registered Office Suite 3.2.1 Eurotowers, Europort Road, Gibraltar. Company House No: 81201. Regulated by the Central Bank of Ireland for conduct of business rules.

Insurer: This insurance is underwritten by Chaucer Insurance Company dac, registered at 38 & 39 Baggot Street Lower, Dublin 2, DO2 T938. Chaucer Insurance Company dac are authorised in the Republic of Ireland by the Central Bank of Ireland, registered at New Wapping Street, North Wall Quay, Dublin 1, DO1 F7X3, Ireland.

Product: Single Trip & Annual Multi Trip - Gold Cover for Republic of Ireland residents

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, it does not replace the policy terms and conditions. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

Single Trip and Annual Multi Trip Travel Insurance.



What is insured?

- ✓ Cancellation or curtailment up to €5,000
- ✓ Cancellation of excursions up to €150
- ✓ Emergency medical expenses up to €8,000,000
- ✓ Emergency dental treatment up to €350
- ✓ Additional accommodation & travelling costs up to €1,000
- ✓ Funeral costs abroad up to €2,000
- ✓ Hospital benefit up to €1,000
- ✓ Personal accident up to €25,000
- ✓ Personal accident (If under 18 years of age or over 65 years of age) up to €1,500
- ✓ Baggage up to €2,500
- ✓ Baggage (single article, pair or set) €250
- ✓ Baggage (valuables in total) up to €300
- ✓ Tobacco, alcohol and fragrances up to €75
- ✓ Delayed baggage up to €300
- ✓ Personal money up to €400
- ✓ Passports & documents up to €250
- ✓ Personal money (cash) up to €300
- ✓ Personal liability up to €2,000,000
- ✓ Delayed departure up to €250
- ✓ Abandonment of trip up to €5,000
- ✓ Missed departure up to €1,000
- ✓ Hijack up to €1,000
- ✓ Mugging up to €250
- ✓ Legal expenses up to €20,000
- ✓ Credit card fraud up to €500
- ✓ Connecting flight up to €750
- ✓ Scheduled airline failure up to €1,500
- ✓ End supplier failure up to €1,500

You can add the following optional covers to the CoverForYou policy:

- Wintersports cover
- Cruise cover
- Golf cover
- Business cover
- Wedding cover
- Catastrophe cover



What is not insured?

- ✗ Your policy excess as shown where applicable.
- ✗ All claims arising from existing medical conditions unless declared to and accepted in writing by us.
- ✗ You drinking too much alcohol (a blood alcohol level of 0.19% - approximately 4 pints or 4 175ml glasses of wine) resulting in a claim.
- ✗ Travelling to a country, specific area or event which the Department of Foreign Affairs in the Republic of Ireland or the World Health Organisation has advised against all travel, or all but essential travel.
- ✗ Medical costs from a private medical facility unless agreed in advance by the Emergency Assistance Company.
- ✗ Cancellation caused by pregnancy or childbirth unless the cancellation is certified by a medical practitioner as necessary due to complications of pregnancy and childbirth.
- ✗ Loss, theft or damage to valuables, personal money or passport left unattended at any time, unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.



Are there any restrictions on cover?

- ! You must not have already started your trip.
- ! You must be a resident in the Republic of Ireland and registered with a doctor in the Republic of Ireland.
- ! You must not be travelling specifically to receive medical treatment during your trip, or in the knowledge that you will need medical treatment.
- ! You must be able to prove your intention to return home to permanently reside in the Republic of Ireland within your trip dates, unless an extension has been agreed by us and confirmed in writing.



Where am I covered?

IMPORTANT: This will depend on your needs - the cover you chose will be shown on your policy certificate. We have five options available to you; please visit www.coverforyou.ie or call on 00353 1 513 4190 for full definitions.

- ✓ **The Republic of Ireland and the United Kingdom**
- ✓ **Europe**
- ✓ **Australia & New Zealand**
- ✓ **Worldwide but excluding Canada, the Caribbean & the USA**
- ✓ **Worldwide including Canada, the Caribbean & the USA**



What are my obligations?

- It is important that you provide us with any information likely to affect the assessment and acceptance of your travel insurance. Where we ask for information please make sure it is accurate and let us know if there are any changes on an on-going basis.
- Please ensure you read the terms and conditions of your policy carefully to ensure that you are aware of the information that we will require relating to travel insurance cover we are arranging for you. If you are in any doubt as to whether information is relevant you should call and discuss it with us on 00353 1 513 4190.
- It is vital that you answer questions about your health honestly and accurately, taking care not to make any misrepresentation of the facts, as inaccurate answers may result in insurers declining any claim that may arise.
- We reserve the right to charge an additional premium, amend the policy terms, or decline cover if we feel the information you give us changes our assessment of the risk involved.



When and how do I pay?

You must pay your premium before the policy can be issued. Payment can be made by debit or credit card, and you can do this via www.coverforyou.ie or call on 00353 1 513 4190



When does the cover start and end?

For Single Trip policies, cover starts as soon as you purchase your policy. You have immediate cover for cancellation. Cover ceases on your return to your home following your trip. The start and end dates of your trip will be shown on your policy certificate.

For Annual Multi Trip policies, all cover including cancellation cover starts on your chosen start date and the policy will expire 12 months later. The start and end dates of your policy will be shown on your policy certificate.



How do I cancel the contract?

Automatic cancellation rights

You may cancel this policy within 14 days of receipt of the policy documents by contacting us on one of the below methods during the cancellation period:

In writing: CoverForYou Travel Insurance Customer Support, 13 Upper Baggot Street, 2nd Floor, Dublin 4.

By email: directsales@coverforyou.ie

Telephone: 00353 1 513 4190

Any premium paid will be refunded to you providing you have not travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

Cancellation outside the statutory period

Should you wish to cancel your policy outside of the 14 day cooling off period, the following cancellation terms will be applied:

Single Trip Policies

We will refund 50% of the policy premium and any additional premium applied to cover your existing medical conditions.

Annual Multi Trip Policies

If cover has not already started, we will refund your entire premium. If cover has started, we will refund the premium to you subject to the minimum premium (plus Irish Government Levy and Stamp Duty where applicable), in accordance with the amounts shown within the policy documentation. No refund will be payable:

- a) if you have made or intend to make a claim, or
- b) if any trip has already started, or
- c) after 6 months.

End Supplier Failure Insurance

Insurance Product Information Document

Company: International Passenger Protection Ltd (regulated by the Financial Conduct Authority - Ref number: 311958)

Product: End supplier failure insurance

Please note that full pre-contractual and contractual information about this policy is provided in the policy wording and policy schedule.

What is this type of insurance?

This insurance provides cover for losses suffered as a direct result of the financial failure of a company that owns and operates a Scheduled Airline, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris, excursions; Eurotunnel, theme parks or attractions all known as the **End supplier** of the travel arrangements not forming part of an inclusive holiday prior to departure.

Financial failure means the End Supplier becoming insolvent or having an administrator appointed and being unable to provide agreed services.



What is insured?

Financial failure prior to departure

- ✓ Irrecoverable sums already paid by an insured person prior to the financial failure of any entity listed above that does not form part of an inclusive holiday.

Financial failure after departure

- ✓ The additional pro rata costs incurred by an insured person in replacing that part of any travel arrangements with transport of a similar standard to that enjoyed prior to curtailment, caused as a result of financial failure of any entity listed above.
- ✓ The cost of return transportation to the UK, Isle of Man, Channel Islands or Ireland by a similar standard of transportation, where the curtailment of the holiday is unavoidable as a result of financial failure of any entity listed above.



What is not insured?

- ✗ Travel or accommodation not booked within the UK, Isle of Man, Channel Islands or Ireland prior to departure.
- ✗ Financial failure where the prospect of such failure was widely known by the public or insured person prior to applying for this policy.
- ✗ Any loss covered under any other policy, guarantee or that is protected under s.75 Consumer Credit Act or by any card issuer.
- ✗ Financial failure of any travel agent, tour organiser consolidator or booking agent.
- ✗ Any indirect losses, including being unable to reach any pre-booked accommodation or transportation.



Are there any restrictions on cover?

- ! We will not pay more than the amount shown in the policy for each insured person.



Where am I covered?

- ✓ Anywhere in the world, provided the travel or accommodation was booked in the UK, Isle of Man, Channel Islands or Ireland.



What are my obligations?

- You must notify us of any occurrence that is likely to give rise to a claim as soon as possible, using the details shown on the policy.
- You must also comply with the general conditions within your main travel insurance policy.



When and how do I pay?

Please see your main travel insurance policy for full details of when and how to pay.



When does the cover start and end?

Please see your main travel insurance policy for full details of when the policy starts and ends.



How do I cancel the contract?

Please see your main travel insurance policy for full details of how to cancel the contract.