

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 - Silver 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 €1,000
- ✓ Cancellation of excursions up to €150
- ✓ Emergency medical expenses up to €5,000,000
- ✓ Additional accommodation & travelling costs up to €1,000
- ✓ Funeral costs abroad up to €1,000
- ✓ Hospital benefit up to €100
- ✓ Personal accident up to €7,500
- ✓ Personal accident (If under 18 years of age or over 65 years of age) up to €500
- ✓ Baggage up to €1,000
- ✓ Baggage (single article, pair or set) €150
- ✓ Baggage (valuables in total) up to €200
- ✓ Tobacco, alcohol and fragrances up to €50
- ✓ Delayed baggage up to €150
- ✓ Personal money up to €250
- ✓ Passports & documents up to €125
- ✓ Personal money (cash) up to €150
- ✓ Personal liability up to €750,000
- ✓ Delayed departure up to €50
- ✓ Abandonment of trip up to €1,000
- ✓ Missed departure up to €500
- ✓ Hijack up to €500
- ✓ Mugging up to €150
- ✓ Legal expenses up to €15,000
- ✓ Credit card fraud up to €200



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.