

# Travel Insurance

## Insurance Product Information Document

Company: AWP P&C S.A. - Dutch Branch, trading as Allianz Partners, Corporate Identification No. 33094603, is registered at the Dutch Authority for the Financial Markets (AFM) No. 12000535 and is authorised by L'Autorité de Contrôle Prudentiel et de Résolution (ACPR) in France and regulated by the Central Bank of Ireland for conduct of business rules.

Product: Allianz Partners Travel Insurance Policy

This document only provides a basic summary of policy cover. The full terms and conditions of the contract are shown on the policy document, which you should read carefully to ensure you have the cover you need.

### What is this type of Insurance?

This is travel insurance, provided in conjunction with your Irish Life Health Insurance policy, which covers you while travelling, for various events such as: medical emergencies; delayed or missed departures; cancelling or cutting short your journey; delayed possessions and lost or stolen possessions.



#### What is insured?

- ✓ **Cancelling / cutting short your journey** - Up to €1,500 for loss of pre-paid travel and accommodation expenses.
- ✓ **Loss of passport** - Up to €165 for costs to obtain temporary documents on your journey plus reimbursement of the remaining value of lost passport.
- ✓ **Delayed personal possessions** - Up to €165 for costs to replace essential items temporarily lost by the transport provider on your outward journey.
- ✓ **Personal possessions** - Up to €1,650 for items lost, stolen or damaged on your journey (single item pair or set and valuables sub limits apply).
- ✓ **Personal money** - Up to €500 for money, travellers cheques and travel tickets lost, stolen or damaged on your journey (cash limits apply).
- ✓ **Personal accident** - Up to €5,000 compensation if you die, lose your sight or limb or are unable to ever work again following an accident on your journey (age limits apply).
- ✓ **Missed departure** - Up to €165 for extra transport or accommodation costs to continue your journey, if you miss your outbound or return transport.
- ✓ **Delayed departure** - Up to €300 for benefit after a major delay to outbound or return transport at the departure point. Alternatively up to €1,500 for the costs to abandon your journey on the outbound leg only.
- ✓ **Personal liability** - Up to €1 million for costs for damage you cause to a third party or their property (including your journey accommodation if not owned by you, a family member or friend).
- ✓ **Emergency medical expenses** - Up to €5 million for hospital fees, repatriation, in-patient benefit, funeral and dental costs incurred that exceed €100,000 (costs below this limit may be provided by your Irish Life Health Insurance policy) if taken ill or injured on your journey.
- ✓ **Winter sports cover** - Cover for up to 31 days during the period of insurance for emergency medical expenses while participating (up to section limit); ski pack (up to €400); lost, stolen or damaged ski equipment (up to €650 for own or up to €300 for hired); delayed ski equipment (up to €300) and avalanche closure (up to €200).



#### What is not insured?

- ✗ Claims where you cannot provide sufficient supporting evidence.
- ✗ Taking part in activities where there is an increased risk of injury, unless we have agreed otherwise.
- ✗ More than the maximum benefit limits (and sub limits when these apply) shown in each section.
- ✗ Initial medical costs that your Irish Life Health Insurance policy covers.
- ✗ The policy excess that is applicable to each person, section and/or claim.
- ✗ Claim circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) and which could reasonably have been expected to be the reason for a claim, unless we agreed to it in writing.
- ✗ Claims that are caused as a direct or indirect result of something you are claiming for such as loss of earnings as a result of being delayed in returning.
- ✗ Claims arising from an epidemic or pandemic, except for the cover described under the Cancelling / cutting short your journey and Emergency medical expenses sections and the Winter sports section.



#### Are there any restrictions on cover?

- ! Cover is only available to residents of the Republic of Ireland who have a valid Irish Life Health Insurance policy.
- ! Claims relating to existing medical conditions that are excluded on your Irish Life Health Insurance policy, are also excluded on this policy.
- ! Certain levels of cover may be restricted according to the age of the insured persons.
- ! There is a limit on the length of the journey that can be covered.
- ! The policy contains General conditions that you have to meet for cover to apply.
- ! General exclusions apply to the whole policy and each section contains exclusions specific to that section.



## Where am I covered?

- ✓ Cover applies in any worldwide country.

You will not be covered if you do not follow any advice or recommendation made by any of the following: the Department of Foreign Affairs (DFA) or the World Health Organization (WHO) or any government or other official authority at any destination you are travelling from, through or to. For further details, visit [www.dfa.ie/travel/travel-advice/](http://www.dfa.ie/travel/travel-advice/)



## What are my obligations?

**To avoid the possibility of claims being reduced or refused, you must:**

- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy carefully to ensure you have the cover you need.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- Take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any claim.
- Have a valid Irish Life Health Insurance policy and keep all payments up to date.
- Contact us to make the claim immediately after an event arises, in accordance with the terms and conditions;
- Provide us with all supporting documents enabling the processing of the claim;
- Inform us in case of dual insurance and tell us if you have received payment from another insurer for all or part of the claim.



## When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. All cover will end if payment is incomplete or rejected, or if the policy is cancelled.

The premium can be paid using one of the payment options given to you by the seller of this insurance.



## When does the cover start and end?

Your policy provides cover during the period shown on your insurance confirmation.



## How do I cancel the contract?

You have 14 days from the date of receiving your policy documents, to ensure that they meet your requirements.

If you wish to cancel the contract during this period, refer to the cancellation section in your Irish Life Health Insurance policy or alternatively contact Irish Life Health by telephone **01 562 5100** for details.

Your premium will be refunded in full, although if you have travelled, made a claim or intend to make a claim, we will recover the costs for providing these services.

You may still cancel the contract after this 14 day cancellation period but no refund will be made.