

Travel Insurance

Insurance Product Information Document

Company: Astrenska Insurance Limited

Product: Just Cover - Backpacker

Astrenska Insurance Limited (registered in the United Kingdom) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number 202846.

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and schedule. It is important that you read all these documents carefully.

What is this type of insurance?

This insurance provides a package of travel insurance benefits to cover a single trip in the geographical territory you have chosen and cover dates selected.



What is insured?

- ✓ **Cancellation – Up to €1,500**
Cover for any unused accommodation and travel expenses which you lose or incur as a result of having to cancel your holiday due to certain reasons.
- ✓ **Curtailement – Up to €1,500**
Cover for the unused portion of your travel and/or accommodation arrangements which were paid for before your departure if you have to cut short your trip.
- ✓ **Personal Accident – Up to €5,000**
Benefit if you have a personal accident during your trip
- ✓ **Medical Expenses – Up to €3 million**
Cover for emergency medical treatment, repatriation and the services of a medical assistance company.
- ✓ **Personal Property – Up to €1,500**
Cover if the items usually carried or worn during a trip are lost, stolen or damaged.
- ✓ **Personal Liability – Up to €3 million**
Cover against costs incurred in the event of accidental bodily injury to third parties or damage to their property.
- ✓ **Legal Costs and Expenses – Up to €25,000 (Maximum of €50,000 in total for all insured persons)**
Cover for legal costs if you or a representative take legal proceedings in pursuit of compensation for illness, injury or death suffered on a trip.



What is not insured?

- ✗ Loss of personal money not on your person or not left in a locked safety deposit box.
- ✗ Medical conditions existing prior to purchasing this insurance.
- ✗ Medical conditions of people upon whom the trip may depend if there was a substantial likelihood of their condition deteriorating at the time of purchasing this insurance.
- ✗ Medical treatment that can wait until you return home.
- ✗ Being under the influence of alcohol/drugs or self-exposure to needless risk.
- ✗ Theft of valuables from an unattended motor vehicle.
- ✗ Laptops, ipads, tablets (or similar), smartphones and mobile telephones.
- ✗ Loss or theft not reported to the police within 48 hours of discovery and a written report obtained.
- ✗ Certain sports and other activities – see policy wording for further details.
- ✗ Driving vehicles without an appropriate licence or motorcycles with an engine capacity above 125cc. No cover at any time for racing or competitions.
- ✗ For loss of jewellery (other than wedding rings) while swimming or partaking in any sports and activities.
- ✗ Alcohol, cigarettes or any other tobacco products.



Are there any restrictions on cover?

- ! Under some sections there is an amount deducted (excess) of €70 or €150 (depending on section of cover), which applies per person, per section and per claim. The excess under the Medical Emergency Expenses section will increase to €55,000 if you have selected the discount for being covered under private health insurance.
- ! Maximum trip limit is 365 days.
- ! Winter sports trips are not covered.
- ! Maximum age limits at date of commencement of the policy is 40 years of age.
- ! €150 for any one article lost, damaged or stolen in any one incident.
- ! €150 in total for all valuables lost, damaged or stolen in any one incident.
- ! €360 in total for all items with no receipts
- ! €70 for any one item with no receipt
- ! €360 for loss or theft of money in any one incident, (cash limited to €150).



Where am I covered?

- ✓ You are covered in the Geographical Area you have selected. Please refer to page 6 of your policy for full information for where you are covered

No cover is provided for claims arising as a direct result of the situation highlighted by the Foreign and Commonwealth Office where You have travelled to a specific country or to an area where, prior to Your Trip commencing, the Foreign and Commonwealth Office have advised against all travel or all but essential travel.



What are my obligations?

You are required to:

- Contact the assistance company if you or any other person insured by your policy have a medical emergency during your trip, telephone: +44 (0) 208 865 3100.
- Notify us of any claim within 28 days of returning home from your trip, telephone 046 90 77367 or writing to JustCover.ie Travel Claims Department, Intana, IDA Business Park, Athlumney, Navan Co. Meath
- Contact us if you or anyone else insured by the policy have a change in health after you have taken out this insurance.
- Ensure you read all the documents provided by us to ensure the cover meets your requirements and contact us if anything is unclear.
- Take reasonable care to answer all questions carefully and accurately as not doing so could invalidate your insurance and ability to claim.
- Inform us if you are changing country of residence or any of your contact details change i.e. home or email address.



When and how do I pay?

You will pay your premium as a one-off payment prior to taking out the insurance. If you do not pay your premium when it becomes due, cover will not be provided. You can pay by debit/credit card.



When does the cover start and end?

Your cover will start and end on the dates specified in your Policy Schedule. Cancellation cover starts when you pay the insurance premium.



How do I cancel the contract?

You can cancel your policy within 14 calendar days from the date you receive the policy documentation at the start of your insurance.

Should you decide to exercise this cancellation right, you will be entitled to a refund of premium less an appropriate pro-rata charge for the period of cover given before the cancellation right was invoked. Should any claim occur prior to the exercise of the cancellation right where the claim terminates the insurance cover, you may not receive a refund of any of the premium paid.

To exercise this cancellation right, please contact Just Cover on: (01) 440 4367

Statement of Demands and Needs

Your demands and needs are those of a customer who requires a personal travel insurance package with benefits to cover a single trip within the area of cover selected, as defined in the policy wording, and for the chosen period of insurance.

Please note that this statement does not constitute advice or a personal recommendation.

Claim notification

Claim Type	Contact number
Medical Emergency and repatriation claims whilst abroad (Intana Assist)	+44 (0) 20 8865 3100
All other Claims (Intana)	046 90 77367

You may be asked for additional evidence when making a claim, such as receipts, medical reports or invoices depending on the type of claim.

Information needed in a medical emergency:

- Name, address and contact details whilst abroad (phone and/or email)
- Policy number
- Details of your booked outward and return journeys
- The type of help you need

Paying medical fees

If possible and where the cost is not expected to exceed €500, you should pay for your medical treatment and then claim these costs back when you return home. If you cannot pay the medical costs out of your own money or it is likely that the costs will exceed €500 (or €55,000 if you have selected the discount for being covered under private health insurance), then you must contact Intana Assist.

How to make a complaint

If you are not happy with any aspect of the cover, write to:

For servicing of your policy: The Managing Director, Justcover Ltd, 5 Castleknock Woods, Dublin 15, Ireland.

Email: info@justcover.ie

For claims: The Claims Director, Intana. IDA Business Park, Athlumney, Navan, Co. Meath, Ireland.

Please make sure that you quote the policy number which can be found on your policy schedule.

Financial Services Ombudsman Bureau of Ireland

If you remain dissatisfied after receiving a final response to your policy servicing complaint (excluding any complaint regarding a claim) you may be able to pass your complaint to the Financial Services Ombudsman Bureau of Ireland who is an independent organisation and will review your case. You can contact them on the address below:

The Financial Services Ombudsman's Bureau, Third Floor, Lincoln House, Lincoln Place, Dublin 2, Ireland

Email: enquiries@financialombudsman.ie

Financial Ombudsman Service

If you remain dissatisfied after receiving a final response to your claims complaint, or if you do not receive a response within eight weeks from your claims complaint being raised; you may refer your complaint to the Financial Ombudsman Service (FOS). You can contact them on the address below:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR, England

If your complaint relates to insurance purchased from us via electronic means, you are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify the Financial Ombudsman Service on your behalf.

Financial Services Compensation Scheme (FSCS)

The Underwriters of this policy are covered by the FSCS. This means that you may be entitled to compensation from the Scheme if we are unable to meet our financial obligations. Full details are available from the FSCS.