

Travel Insurance

Insurance Product Information Document

Company: Astrenska Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
Financial Services Register Number 202846.

Product: Just Cover - Single Trip & Annual Multi-Trip

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 either a single trip in the geographical territory you have chosen or, in respect of an annual multi-trip policy, for multiple trips within the geographical territory and cover dates selected.



What is insured?

- ✓ **Cancellation – Up to €5,000**
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 €5,000**
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.
- ✓ **Missed Departure – Up to €500**
Cover for additional costs incurred to reach your destination if you miss your departure due to certain reasons.
- ✓ **Travel Delay - Up to €150/€5,000**
Cover if your public transport to or from Ireland is delayed for 12 hours or more
- ✓ **Personal Accident – Up to €5,000**
Benefit if you have a personal accident during your trip
- ✓ **Medical Expenses – Up to €10 million**
Cover for emergency medical treatment, repatriation and the services of a medical assistance company.
- ✓ **Personal Property – Up to €3,000**
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 €35,000 (Maximum of €70,000 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.

Optional additional cover (where selected and paid for)

These include:

- Gadget cover
- Winter sports
- Golf cover
- Ash Cloud Delayed Departure



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 or renewing this policy.
- ✗ 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 – unless Gadget cover has been purchased.
- ✗ Loss or theft not reported to the police within 48 hours of discovery.
- ✗ Certain sports and other activities – see policy wording for further details.
- ✗ Driving vehicles without an appropriate licence or motorcycles or quad bikes 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 €100, 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.
- ! Annual multi-trip policies have a maximum trip limit of 45 days unless the appropriate additional premium has been paid to extend the duration of any one trip to 60 or 90 days, winter sports limited to 17 days per policy year. A trip limit of 31 days applies for persons aged 76-79 years and winter sports trips are excluded.
- ! Maximum age limits at date of commencement of the policy apply as follows:
 - for Annual multi-trip policies:
 - UK and Europe is 79 years of age (persons aged 76-79 must also have a valid healthcare insurance policy)
 - Worldwide Including USA, Canada, Caribbean and Mexico is 69 years of age
 - for Single Trip policies: 79 years of age
 - for Winter Sports trips: 69 years of age
- ! €250 for any one article lost, damaged or stolen in any one incident.
- ! €250 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
- ! €400 for loss or theft of cash in any one incident. If you are aged under 16, claims under Personal Money are limited to 100 overall.



Where am I covered?

- ✓ For single trip policies you are covered in the geographical territory you have selected. For annual multi-trip policies, you are covered in the Geographical Area selected by you which include:
 - Europe includes United Kingdom
 - Worldwide excluding USA and Canada
 - Worldwide including USA and Canada



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 or renewing 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. If you have already booked your trip, cancellation cover for Annual Multi-Trip policies starts from the start date shown in your Policy Schedule, or for Single trip policies, it 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 or the renewal policy documentation for subsequent periods of 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