

# Travel Insurance

## Insurance Product Information Document

### Company: MAPFRE ASSISTANCE AGENCY IRELAND

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### Product: Just Cover – Single Trip & Annual Multi-trip Travel Insurance

This document does not describe the full terms of the Travel Insurance cover. Complete pre-contractual and contractual information on the product is provided in your policy cover document.

### What is this type of insurance?

This travel insurance cover is designed to provide financial protection and medical assistance for your trip.



#### What is insured?

- ✓ Cancellation and Curtailment cover for COVID as outlined in Section 1 Cancellation sub-sections 2) & 3); Section 2 Curtailment sub-sections 2) & 3)
- ✓ Medical cover for COVID, subject to the terms, limits, conditions and exclusions outlined in Section 6 Medical Emergency Expenses
- ✓ Cancellation up to €5,000
- ✓ Curtailment up to €5,000
- ✓ Missed Departure up to €500
- ✓ Travel Delay up to €150/€5,000
- ✓ Personal Accident up to €5,000
- ✓ Medical Emergency Expenses up to €10,000,000
- ✓ Medical Inconvenience Benefit up to €725
- ✓ Personal Property up to €3,000
- ✓ Loss of passport expenses up to €300
- ✓ Personal Liability up to €3,000,000
- ✓ Hijack up to €800
- ✓ Catastrophe up to €725
- ✓ Legal Costs and Expenses – Up to €35,000 (Maximum of €70,000 in total for all insured persons)

#### Optional additional cover (where selected and paid for)

These include:

- Gadget cover up to €1,000
- Winter sports up to €725
- Golf cover up to €1,500
- Ash Cloud Delayed Departure up to €1,750



#### What is not insured?

- ✗ Any claims caused by or relating to COVID or any fear of threat concerning COVID, apart apart from Section 1 Cancellation sub-sections 2) & 3); Section 2 Curtailment subsections 2) & 3) and Section 6 Medical and Other Expenses incurred abroad.
- ✗ Scheduled Airline Failure Insurance (SAFI) and supplier insolvency.
- ✗ 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.
- ✗ Theft of valuables from an unattended motor vehicle.
- ✗ Loss or theft not reported to the police within 48 hours of discovery.
- ✗ Certain sports and other activities – see policy wording for further details.
- ✗ Your travel to a country or specific area or event to which the Travel Advice Section of the Department of Foreign Affairs or World Health Organisation have advised the public not to travel unless this advice relates only to COVID. In this instance, only claims relating to COVID will not be considered.



## 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. For persons aged 76-79 years, winter sports trips are excluded and the maximum duration of any one trip is 31 days when travelling to a destination outside the United Kingdom or Europe.
- ! Maximum age limits at date of commencement of the policy apply as follows:  
for Annual multi-trip policies: This policy is only available to persons aged 79 years and under (travel is limited to United Kingdom and European destinations for persons aged 76-79 years except for persons who have private health insurance).  
for Single Trip policies: 79 years of age  
for Winter Sports trips: 69 years of age
- ! You will not be covered for any losses or costs relating to COVID that arise within 14 days of the date you purchased this insurance, except where the insurance is bought with 48 hours of booking the trip.



## Where am I covered?

- ✓ For single trip policies you are covered in the geographical territory you have selected.



## What are my obligations?

You are required to:

- Contact the Medical Emergency Service on +353 91 501671 if you or any other person insured by your policy have a medical emergency which may lead to in-patient hospital treatment or before incurring expenses over €500 or before any arrangements are made to extend or curtail your trip due your bodily injury or illness.
- Notify us of any claim within 28 days of returning home from your trip, telephone 091 501671 or write to Justcover.ie Travel Claims Department, Mapfre Assistance Agency Ireland, 22-26 Prospect Hill, Galway.
- Ensure you read all 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.
- You must take all reasonable care to protect yourself and your belongings.



## 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 any Credit/Debit Card expenses incurred by us) provided you have not taken a trip to which the insurance applies, and you have not made a claim.

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