# Travel Insurance

## Insurance Product Information Document

**Company: Aviva Insurance Ireland DAC** **Product: Leisure Travel Insurance**

Aviva Insurance Ireland Designated Activity Company, trading as Aviva, is regulated by the Central Bank of Ireland. A private company limited by shares. Authorisation number C171485. Registered in Ireland No. 605769. Registered Office: Cherrywood Business Park, Dublin, Ireland, D18 W2P5.

This is a summary of the key information relating to your Leisure Travel Insurance policy. Complete pre-contractual and contractual information specific to you can be found in the full policy documentation which includes Policy Document, Schedule and Statement of Fact. **This is not a policy document and does not reference all the benefits, terms, conditions, or exclusions.**

**What is this type of insurance?** This travel insurance is designed for holidays and can be purchased for a single trip or for multiple trips throughout the year. It covers emergency medical expenses if you get sick or injured while travelling outside of Ireland, as well as costs if you need to cancel your trip for a covered reason. It also protects you if your personal belongings or money are lost or stolen and also includes other benefits while you're travelling abroad or taking a trip within Ireland which includes at least two nights pre-booked accommodation.

### What is insured?

This travel insurance is designed to help protect you against the cost of medical emergencies and unexpected trip disruption during a covered trip. It also provides cover if your trip is delayed, or if your belongings are lost or damaged while you're away.

The policy pays out based on the terms set out in the policy wording, for example if you have to cancel your trip due to a serious health issue affecting you or someone you're travelling with, if you get sick or injured while abroad, or if your return is delayed.

The key benefits and cover limits are listed below, and full details are in your policy schedule.

- ✓ Cancellation and/or cutting your trip short*- up to €3,000,
- ✓ Medical Expenses* - up to €5,000,000 (burial/body repatriation up to €10,000)
- ✓ Personal Property* - up to €1500 loss, damage or theft, limit for all valuables €250/golf clubs & accessories €250/single article limit €250
- ✓ Travel Delay - €25 benefit for the first full 12 hours delay and a €10 benefit for each subsequent full 12 hours delay up to a maximum benefit of €150
- ✓ Missed Departure* - up to €500
- ✓ Baggage Delay - up to €200
- ✓ Hospital Benefit - €20 for each full 24 hours he or she spends in hospital up to a maximum of €400
- ✓ Lost/Stolen Money*– up to €500
- ✓ Loss of Passport/ Driving License – up to €500
- ✓ Personal Accident - up to €30,000
- ✓ Personal Liability – up to €2,500,000
- ✓ Overseas Legal Advice & Expenses – up to €30,000

*** Excess applies. This is shown in your Policy Schedule.**

**Optional additional covers:**

- Winter Sports, Scuba Diving – you must pay an additional premium for this cover.

### What is not insured?

- ✗ Any claim if you travel against the advice of the Department of Foreign Affairs or the government of any country to which you will travel, or where you do not follow any advice or measures put in place by any government or local authority in the Republic of Ireland or abroad, for example quarantine rules or curfews;
- ✗ Any pre-existing medical condition or injury that conflicts with the eligibility declaration you agreed to when purchasing this policy;
- ✗ Your misuse of alcohol or drugs or your consumption of alcohol or drugs to an extent which causes immediate or long-term physical or mental harm;
- ✗ Any claim because you do not feel like travelling, or you are not enjoying your trip;
- ✗ Cancellation or rearrangement of a holiday because a family member became ill due to a pre-existing medical condition;
- ✗ Any consequence whatsoever which is the direct or indirect result of war, invasion, act of a foreign enemy, hostilities or warlike operations.
- ✗ Business trips of any description;
- ✗ Lost or stolen personal property not reported to the police and or hotel management (where applicable) within 24 hours of discovery;
- ✗ You flying an aircraft or taking part in other activities listed in the Excluded Activities section of the Policy Wording;
- ✗ Travel delays where the length of the delay does not exceed 12 hours;
- ✗ You sitting on any balcony railing; jumping from or climbing on or over any balcony railing, ledge or wall;
- ✗ Any claim resulting from a tropical disease where you have not had the recommended inoculations and/or taken the recommended medication;

## What is not insured? Continued...

✗ any event, incident or circumstances if, at the time you purchased your policy or booked your trip (whichever is later), you knew that, or you could reasonably be expected to have known that:

- the event or incident had already occurred or was going to occur, or
- the circumstances existed, or were going to exist and
- that the event, incident or circumstances could reasonably be expected to affect your travel plans.

## Are there any restrictions on cover?

! Trip Duration Limits: Each individual trip must not exceed 31 days in length.

! Annual Multi-Trip Coverage: The total number of days covered under an Annual Multi-Trip policy is limited to 90 days within the insured period.

! Excess: A €90 excess applies per person, per claim for sections marked with an asterisk (*).

! Missed Departure Coverage: You are covered for missed departures only in cases where:

- Public transport fails to arrive on schedule, or
- Your private vehicle breaks down or is involved in an accident.

! Medical Expenses: If you have told us that you have private medical insurance that covers treatment abroad, inpatient medical expenses will only be covered after your private insurance limit has been fully used.

## Where am I covered?

You are covered in the Geographical Area selected by you from the following options, as shown on your policy schedule:

✓ Europe

✓ Worldwide excluding United States of America and Canada

✓ Worldwide Including United States of America and Canada

## What are my obligations?

The answers in any proposal, statement of fact or declaration for this insurance or any information you have provided must be true and complete.

**Before Your Policy Begins**

All individuals to be insured must be permanent residents of Ireland, residing in the country for at least 180 days per calendar year

**During the Policy Period**

- You must take reasonable precautions to prevent loss, damage, accidents, injury, or illness.
- If you have told us that you have private medical insurance that covers treatment abroad, all insured persons must hold private medical insurance (PMI) that includes cover for medical expenses abroad for the full duration of the travel insurance policy. You must inform us immediately of any changes to: your PMI provider, the level of cover for medical expenses abroad, or any gaps in cover during the policy period.

**In the event of a claim**

- You must report any lost or stolen items to the police within 24 hours of discovery and obtain a written report.
- Claims must be notified to us as soon as reasonably possible, using the following contact details:

Medical Expenses and/or Repatriation Claims:

- Call Aviva Travel Assistance on +44 20 8137 3648

All Other Claims, such as Personal Property:

- Log into your MyAviva portal here: Log in to MyAviva - Aviva Ireland or email us at avivaclaims@ie.sedgwick.com

## When and how do I pay?

The full premium must be paid at the time of purchase. Payment is accepted by debit or credit card.

## When does the cover start and end?

Backpacker and Single Trip Policies: Cancellation cover begins from the date the policy is purchased. All other cover starts and ends on the dates specified in your policy schedule. Annual Multi-Trip Policies: Cover begins on the start date shown in your policy schedule and remains valid for a period of one calendar year.

## How do I cancel the contract?

You have the right to cancel your policy at any time. If cancellation occurs within 14 days of purchasing your policy, you will receive a full refund of the premium provided you have not travelled and no claims have been made. If you cancel after the 14-day period, we may apply a pro-rata charge based on the time your cover was active. To cancel your policy, please contact us at: accidentandhealth@aviva.com