



Backpacker - Travel Insurance Product

STATEMENT OF SUITABILITY*

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IMPORTANT NOTICE - Statement of Suitability
This is an important document which sets out the reasons why the product(s) or service(s) offered or recommended is/are considered suitable, or the most suitable, for your particular needs, objectives and circumstances.

Thank you for contacting us in relation to your travel insurance needs. Based on the information you've provided to us, Aviva Direct Ireland Limited, we recommend the Backpacker Travel Insurance Product underwritten by Aviva Insurance Ireland DAC, as the most suitable option we have available to meet your insurance requirements.

The Backpacker Travel Insurance Product is designed to provide protection for individual travelers or couples who plan on travelling on a single trip for leisure, study and/or incidental work which begins and ends in the Republic of Ireland. The product provides financial protection for a wide range of unexpected events while you are travelling. **Remember:** You are only covered while travelling to/in the specific countries covered within the geographic area selected during the travel periods selected.

This travel insurance product is deemed most suitable for your insurance needs based on the:

- Broad cover and financial protection it provides
- Flexible policy options to suit different travel needs
- Underwritten by a trusted insurer with a strong track record in the Irish market
- Efficient claims service and customer support
- Optional add-ons available for enhanced cover / protection

The key features of the product include:

- Maximum trip duration of 6 months, or a minimum trip duration of 32 days
- Trip cancellation – this cover begins from the date of purchase
- Emergency medical expenses[^]
- Travel delays
- Lost or delayed baggage
- Personal accident
- Personal property

For full details about what's covered, including financial limits and exclusions, please check the Policy Booklet. You'll find a link to it in the quote email we sent you, or you can visit aviva.ie/travel.

Digital Product: If you take out a travel insurance policy with Aviva, you can only pay for the policy by credit or debit card. You must also create an online account to access your policy documentation.

Take care,

Linda Cavellini

Linda Cavellini
Aviva Direct Ireland Limited

*This Statement of Suitability is a standard format document based on the Backpacker Travel product.

[^]**Important:** If you confirmed that Private Medical/Health Insurance is in place for all individuals named on the travel insurance policy, then the emergency medical expenses cover under this travel insurance **will only apply after the benefits of your private health/medical insurance have been fully used.** Your Private Health / Medical Insurance Policy must remain in place for the duration of your travel insurance policy.

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