

Company (Insurer): Chubb European Group SE Ireland branch.

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Chubb European Group SE is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre and the following registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France.

Product: FBD Travel Insurance (Holiday & Holiday Plus)

This document provides a summary of the main coverage and exclusions. It is not personalised to your specific individual needs. Complete precontractual and contractual information about this product is provided in the policy schedule and policy terms and conditions (e.g. regarding data protection). Online you may find the documents on

<https://www.fbdtravelinsurance.ie/info/policy-documents>.

What is this type of insurance?

This is a holiday travel insurance policy and available on a Single Trip or an Annual Multi-Trip basis. It provides cover for emergency medical expenses whilst on a trip outside of the Republic of Ireland, cancellation costs, personal property/money losses, and a range of other covers all whilst travelling on holiday abroad or for trips of more than two days within the Republic of Ireland.

**What is insured?**

The primary value of the cover is for medical emergencies when abroad and cancellation of trip, with a range of secondary covers included too.

This policy pays benefits, in accordance with the policy wording, in the event that you:

- ✓ need to cancel your trip before it begins due to unforeseen serious health conditions affecting you or persons travelling with you; or
- ✓ suffer illness or injury whilst abroad; or
- ✓ are delayed on route; or
- ✓ suffer loss or damage whilst abroad.

The main sections of the policy and benefit levels are listed below, with full details of sub-sections contained in the policy schedule. This policy does cover some specific scenarios relating to Coronavirus (Covid-19), such as medical and repatriation expenses, some cancellation expenses, and certain expenses where trip is extended due to needing to quarantine past return departure date.

- ✓ 1) Cancellation, Curtailment and Rearrangement* - up to €3,000 (including where you cannot depart ROI due to contracting a communicable disease or where required to quarantine).
- ✓ 2) Medical Expenses* - up to €5,000,000 (burial/body repatriation up to €10,000).
- ✓ 3) Personal Property* - up to €1,500 loss, damage or theft (limit for all valuables €250/golf clubs & accessories €250/single article limit €250).
- ✓ 4) Travel Delay - €20 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 €200.
- ✓ 5) Missed Departure* - up to €500.
- ✓ 6) Baggage Delay - up to €200.
- ✓ 7) Hospital Benefit - €20 for each full 24 hours he or she spends in hospital up to a maximum of €400.
- ✓ 8) Lost/Stolen Money* - up to €500.
- ✓ 9) Loss of Passport/ Driving License - up to €500.
- ✓ 10) Personal Accident - up to €30,000.
- ✓ 11) Personal Liability - up to €2,500,000.
- ✓ 12) Overseas Legal Advice & Expenses - up to €30,000.

*** Excess applies****Optional additional cover:**

- ✓ Winter Sports Cover (max 21 days per period of insurance) - up to €300.
- ✓ Car Hire Excess Cover - €4,000 for any one incident and up to €5,000 overall.

**What is not insured?**

- ✗ Any expenses you have because of any country's government travel restrictions, or you decide not to travel.
- ✗ Any expenses incurred as a result of any restrictions or law being introduced by a government, governmental body, or travel provider due to an actual or suspected Communicable disease (including Covid-19) including, without limitation, the closure of borders or airspace, lockdowns and other restrictions on the movement of people that impact your journey.
- ✗ Cancellation and Curtailment where You or Your Travelling Companions Covid-19 'positive' test is not carried out and certified in writing as specifically relating to You or Your Travelling Companions by a test that is recognised by the Irish Government, including such a test that is carried out by a licensed pharmacy, a licensed laboratory or the treating Doctor.
- ✗ Any pre-existing medical condition or injury that conflicts with any statements on page 3 of the application process (the eligibility section).
- ✗ Cancellation or Curtailment due to an immediate family member or travelling companion becoming ill due to a pre-existing medical condition.
- ✗ Any Holiday involving travel to areas the Department of Foreign Affairs allocates a security status of 'Avoid non-essential travel' or 'Do not travel'.
- ✗ Travelling for medical treatment or if a traveller has a terminal prognosis.
- ✗ Financial failure of tour operator, travel agent or another operator.
- ✗ 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.
- ✗ Valuables carried in checked-in luggage or left unattended.
- ✗ Dentures, hearing aids, prescription glasses, sunglasses, prescription sunglasses contact or corneal lenses.
- ✗ Aerial pursuits, competitive winter sports, hazardous activities listed in the policy wording.
- ✗ Air travel unless as a fare paying passenger in a fixed wing aircraft which is provided by a licensed airline or air charter company.
- ✗ Travel delays where the length of the delay does not exceed 12 hours.
- ✗ Any trips involving travel to Cuba.



Are there any restrictions on cover?

- ! An excess of €90 applies per person per claim on sections noted aside with an asterisk.
- ! Maximum duration of any one trip is 30 day.
- ! Maximum of 90 days in the period of insurance for Annual Multi trip policies.
- ! Children traveling independently without an adult.
- ! Missed Departure is only covered for public transport not arriving on schedule, or your car breaking down or being involved in an accident.
- ! Medical expenses for inpatient treatment only begins when the limit of your private medical insurance has been exhausted if you have chosen Holiday Plus option.

Optional Cover Extensions:

- ! Winter Sports extension limited to 21 days total in the period of insurance.
- ! Car Hire for a maximum of 5 persons insured between the ages of 21 to 75 provided that they have a full, valid driving licence.



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 (including Russia (west of the Urals), Turkey, Morocco and Tunisia) but excluding Albania.
 - ✓ Worldwide excluding USA, Canada and the Caribbean.
 - ✓ Worldwide Including USA, Canada and the Caribbean but excluding Cuba.



What are my obligations?

At the start of your policy

All persons to be insured must be permanently resident in Ireland for a minimum of 180 days per calendar year.

During the period of insurance

- Contact us if you or anyone else insured by the policy have a change in health after you have taken out this insurance.
- You must supply at your own expense any information, evidence and receipts we reasonably require including medical certificates signed by a Doctor, police reports and other reports following loss or injury.
- You must take reasonable care to protect against loss, damage, accident, injury or illness.
- If the Holiday Plus option is selected all persons insured must have PMI (private medical insurance) with cover for medical expenses whilst abroad for the duration of the travel insurance policy. You must notify us immediately of any changes to your PMI provider, to the level of cover provided for medical expenses abroad and you must ensure that there is no gap in your cover for the duration of your travel insurance.

In the event of a claim

- You must report any items that are lost or stolen to the police within 24 hours of discovery and provide us with a written report.
- You must notify us as soon as practicable in the event of a claim, and as follows:
 - Medical Expenses and/or repatriation claims - call Chubb Assistance on +353 (0) 1 440 2573;
 - All other claims - call 1800 719 088 or email us at travel@ie.sedgwick.com



When and how do I pay?

Premiums are payable in full at the time of buying the insurance. Payment can be made by debit or credit card.



When does the cover start and end?

- **Single Trip Policies:** Cancellation cover starts on date policy purchased. All other cover starts on dates shown on your policy schedule. All cover ceases on the date shown on your policy schedule.
- **Annual Multi-Trip:** All cover starts on the date shown on your policy schedule for a duration of 1 calendar year.



How do I cancel the contract?

14-day Cancellation

You may cancel your policy at any time. If you cancel **within 14 working days** of receiving your policy documentation, we will refund premiums paid provided no claims have been reported or paid. **After 14 working days** we reserve the right to charge a premium proportionate for the time cover has been in force. To cancel, contact us by the methods below:

- **Address:** The Travel Customer Service Manager, Chubb European Group SE, 5 George's Dock, International Financial Services Centre Dublin 1 DOI X8N7; or
- **Email:** fd.travelinsurance@chubb.com; or
- **Phone:** 1800 719 088 or if calling from outside the ROI +353 (0) 1 440 2784 (from 9am to 5pm, Monday to Friday).