

## Policy Cover Summary (Key Facts)

This summary is designed to help you to understand the insurance by setting out its significant key features, benefits, limitations and exclusions. This summary does not form part of the policy. You will need to read the policy wording, a copy of which is available to you, for full details of the terms of the insurance.

### The insurer

MAPFRE ASISTENCIA Compania de Seguros y Reaseguros SA trading as MAPFRE ASSISTANCE Agency Ireland is authorised by the Direccion General de Seguros y Fondos de Pensiones del Ministerio de Economía y Hacienda, in Spain, and is regulated by the Central Bank of Ireland for the conduct of business rules. MAPFRE ASSISTANCE Agency Ireland. Registered in Republic of Ireland. Reg No 903874.

### Type of insurance and cover

The policy provides a range of travel insurance covers. The main ones are summarised in the table below. The limits of cover and excesses that apply in the event of a claim will depend on the product you choose. These will be shown when you make your product selection and then confirmed in your policy schedule.

### Period of insurance

The period of insurance is the period shown on your insurance certificate.

### Right of cancellation

If you wish to cancel your policy, you must notify your issuing agent within 14 days of receiving the policy documents. Any premium already paid will be refunded to you providing you have not travelled and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. The policy will be cancelled with effect from its date of issue.

Cover	Significant Features and Benefits	Significant Exclusions and Limitations	Policy Wording Reference
Cancellation or Curtailment Charges	Provides cover for unused travel and accommodation expenses which you have paid, or agreed to pay under contract which you cannot get back if it is necessary to cancel or cut short your trip.	To be able to claim, the reason why the trip is being cancelled or cut short must be necessary and unavoidable and must fall into one of the reasons listed in the policy. For example, if a person insured under this policy becomes ill or is injured or dies. You must obtain prior approval of the Emergency Assistance Service before curtailment of your trip.	Cancellation & Curtailment Charges (page 6) Schedule of Cover (page 1) Strict Medical Health Requirements (page 3) General Conditions (page 4 & 5) General Exclusions (page 5 & 6) Claims Procedure (page 13& 14)
Emergency Medical and Other Expenses	Provides cover for costs arising in the event of illness, bodily injury or death during the trip and where necessary the provision of emergency medical assistance.	To be able to claim, the medical treatment must be required in an emergency and cannot wait until you have returned to your home area. Medical cover does not apply to treatment received in your home area. You must give notice immediately to the Emergency Assistance Service by phoning <b>+353 91 501612</b> of any bodily injury or illness that necessitates your admittance to hospital as an in-patient or incur expenses over €500 or before any arrangements are made for your repatriation.	Medical and Other Expenses incurred abroad (page 7) Schedule of Cover (page 1) Strict Medical Health Requirements (page 3) General Conditions (page 4 & 5) General Exclusions (page 5 & 6) Claims Procedure (page 13& 14)
Hospital Benefit	Provides a payment for each complete 24 hours spent in a hospital as an in-patient or if you are confined to your accommodation as a result of a compulsory quarantine order	To be able to claim, the confinement must be at the order of a Medical Practitioner outside your home area and as a result of a bodily injury or illness. You must also contact our Emergency Assistance Service on <b>+353 91 501612</b> as soon as possible to advise of the required confinement. If You hold a valid private insurance policy you must first claim against Your private health insurer for any inpatient medical expenses abroad	Additional Hospitalisation Benefit (page 7) Schedule of Cover (page 1) Strict Medical Health Requirements (page 3) General Conditions (page 4 & 5) General Exclusions (page 5 & 6) Claims Procedure (page 13& 14)
Baggage, Personal Money and Documents	Provides cover for the loss, theft or damage to baggage, personal money and documents, including passport, during the trip.	A written report from the police or transport carrier is required in order to support a claim for loss, theft or damage. This must be obtained within 24 hours of the incident. Baggage, personal money and documents must not be left unattended and cover is not provided for baggage stolen from an unattended vehicle unless the theft occurs between 8am and 9pm (local time), it is in the locked boot (or out of view if no boot is available) and there is evidence of forced entry	Personal Luggage, Cash and Passport (page 7) Schedule of Cover (page 1) General Conditions (page 4 & 5) General Exclusions (page 5 & 6) Claims Procedure (page 13& 14)
Missed Departure	Provides cover for reimbursement of reasonable additional accommodation and travel costs incurred in reaching your overseas destination or returning to Ireland, if you miss your scheduled departure from Ireland or on the final part of your return journey to Ireland.	To be able to claim, the missed departure must be due to the failure of other scheduled public transport, an accident/ breakdown affecting the vehicle in which you are travelling. You must obtain written confirmation for the reason for delay from the public transport or the police or breakdown service.	Delayed Departure / Missed Departure / Abandonment (page 7) Schedule of Cover (page 1) General Conditions (page 4 & 5) General Exclusions (page 5 & 6) Claims Procedure (page 13 & 14)
Delayed Departure and Abandonment	Provides cover if the aircraft or sea vessel on which you are booked to travel is delayed at the final departure point from or to Ireland because of a strike or industrial action, adverse weather conditions or a mechanical breakdown by at least 12 hours or if you have to abandon your outward trip as a result of a delay due to strike or industrial action, adverse weather conditions or a mechanical breakdown lasting more than 24 hours.	To be able to claim, you must have checked-in for your trip at or before the recommended time and get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted. For any specific incident, you may be able to claim under either Delayed departure or Abandoning your trip, but not under both	Delayed Departure / Missed Departure / Abandonment (page 7) Schedule of Cover (page 1) General Conditions (page 4 & 5) General Exclusions (page 5 & 6) Claims Procedure (page 13 & 14)

Cover	Significant Features and Benefits	Significant Exclusions and Limitations	Policy Wording Reference
Personal Accident	Provides cover if you sustain a bodily injury which results in your death, loss of limb, loss of sight or permanent total disablement.	To be able to claim, the injury must be caused solely by outward, violent and visible means or any disease or any physical defect, infirmity or Illness which existed prior to the commencement of the Trip	Personal Accident (page 8) Schedule of Cover (page 1) General Conditions (page 4 & 5) General Exclusions (page 5 & 6) Claims Procedure (page 13& 14)
Personal Liability	Provides cover if you become legally liable to pay compensation for bodily injury(including death) caused to third parties or damage to their property	Third parties do not include close relatives or travelling companions.  The policy does not cover the excess as stated in the Schedule of Cover or any accidental injury or loss not caused through Your negligence in respect of property damage caused to temporary holiday accommodation	Personal Liability (page 9) Schedule of Cover (page 1) General Conditions (page 4 & 5) General Exclusions (page 5 & 6) Claims Procedure (page 13 & 14)

Other Significant Limitations and Exclusions		Policy Wording Reference
Age Limits and Trip Durations	The maximum age limit on this policy is 86 years.  For Annual Multi Trip cover, any Trip not exceeding 60 days is covered.	Definitions (page 3-4) General Conditions (page 4 & 5)
Residency	Your cover is only valid if you have been permanently resident in Ireland for the 6 months prior to purchasing this policy.	Introduction - Residency (page 2)
Cover for Families	Family Cover applies to up to two adults and any number of their dependent children, step-children or foster children aged 17 years or younger	Definitions (page 3-4)
Sports and Activities	Cover is automatically provided for Emergency Medical Expenses and Personal Accident for a range of specified lower risk (56 activities) sporting and leisure activities that are not undertaken professionally. Cover for specified higher risk sporting or leisure activities is only provided on payment of an additional premium. There are other restrictions in cover and increased excesses as set out in the policy wording.	Hazardous Activities (page 12) General Conditions (page 4 & 5) General Exclusions (page 5 & 6) Claims Procedure (page 21)
Medical Conditions existing prior to purchasing or renewing this policy	The policy excludes any claim arising directly or indirectly from any Pre-Existing Medical Condition affection any person insured on the policy unless that condition has been declared to and accepted by Us in writing. Please contact us on <b>01 420 6723</b> .  A Pre-existing medical condition is defined as: Any medical or psychological sickness, disease, condition, injury or symptom of which You are aware, or that has affected You or any Close Relative, Travelling Companion or person with whom You intend to stay during Your Trip, which has required treatment, medical consultation (s) or investigation (s), or prescribed medication at any time during the last 3 years prior to the commencement of cover under this Policy/Schedule of Cover (inside front cover) and/or prior to each and every Trip And/OR Any cardiac, cardiovascular, hypertensive, or cerebrovascular illness, disease, condition or symptom of which You are aware, that has occurred at <u>any time</u> prior to the commencement of cover under this Policy/Schedule of Cover and/or prior to any Trip. Cover is not provided for claims arising directly or indirectly from at the time of taking out this insurance, (and in the case of Annual Multi-trip at the time of booking each Trip) the person whose condition gives rise to a claim:  <ul style="list-style-type: none"> <li>- is receiving, or is on a waiting list for treatment in a hospital or nursing home; or</li> <li>- has received a terminal prognosis; or</li> <li>- is travelling against the medical advice of a qualified practitioner or for the purpose of obtaining treatment abroad; or</li> <li>- Any medical condition in respect of which You or Your Close Relative or Travelling Companion have not received a diagnosis.</li> <li>- Any circumstances You are aware of that could reasonably be expected to give rise to a claim on this Policy</li> </ul>	Strict Medical Health Requirements (page 3) General Conditions (page 4 & 5) General Exclusions (page 5 & 6) Claims Procedure (page 13& 14)

## Making a claim

In the event of a medical emergency whilst abroad, please phone +353 91 501612. You can make any other claim by calling 091 501612.

## Making a complaint

If you wish to make a complaint about a claim, please contact the Customer Relations team at MAPFRE Assistance:

In writing to: MAPFRE Assistance Travel Claims, Ireland Assist House, 22-26 Prospect Hill, Galway. By telephone: 091 501612.

Alternatively, if you have purchased your policy online, you have the option to submit a complaint through the Online Dispute Resolution (ODR) platform at <http://ec.europa.eu/odr.info@odr.ie>.

Should you remain dissatisfied after you receive a final written response to your complaint, you may refer your case to the Financial Service Ombudsman's Bureau (Ombudsman) in writing to: Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2. Tel: **01 662 0899** | Lo Call: **1890 882090** | By fax: 01 662 0890.

## Customer service

If you have any queries or doubts about the cover we provide or you would like more information, please phone customer service on **01 420 6724** or email [traveldept@mapfre.com](mailto:traveldept@mapfre.com)