

Insurance Product Information Document

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

Chubb European Group SE trading as Chubb, Chubb Bermuda International and Combined Insurance, is authorised by the Autorité de contrôle prudentiel et de résolution (ACPR) in France and is regulated by the Central Bank of Ireland for conduct of business rules. Registered in Ireland No. 904967 at 5 George's Dock, Dublin 1.

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: AIB Holiday Travel Insurance

This document provides a summary of the main coverage and exclusions. It is not personalised to your specific individual needs. Complete pre-contractual 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 <http://aibtravelinsurance.ie/info/policy-documents>

What is the 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, 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

- ✓ 1) Cancellation, Curtailment & Rearrangement* - up to €3,000
- ✓ 2) Medical Expenses* - up to an unlimited amount (burial/body repatriation up to €10,000)
- ✓ 3) Personal Property* - up to €1500 loss, damage or theft, limit for all valuables €250/golf clubs & accessories €250/single article limit €250)
- ✓ 4) 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
- ✓ 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



What is not insured?

- ✗ Any pre-existing medical condition or injury that conflicts with any statements on page 3 of the application process (the eligibility section).
- ✗ Cancellation, curtailment or rearrangement due to an immediate family member or travelling companion becoming ill due to a pre-existing medical condition.
- ✗ Travel to areas the Irish Government has advised against; travelling for medical treatment or if a traveller has a terminal prognosis or psychological conditions.
- ✗ Financial failure of tour operator, travel agent or other 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 of cover?

- ! An excess of €65 applies per person per claim on sections noted aside with an asterisk.
- ! Maximum duration of any one trip is 31 days
- ! Maximum of 90 days cover 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

- ✓ 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

your private medical insurance has been exhausted if you have chosen Healthcare Plus option.

Optional additional cover:

- ! Winter sports extension limited to 21 days total in the period of insurance.



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).
 - 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 Healthcare 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 2792
 - All other claims – call 1800 242 467 or email us at travel@osg.ie



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 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?

Cancellation rights within 14 days

You have the right to cancel your policy at any time within 14 days and receive a full refund, providing no claims have been made.

Cancellation rights start from the date you purchase the policy or you receive the full terms and conditions of the policy, whichever is later.

Cancellation rights after 14 days

You may cancel an Annual policy at any other time during the period of insurance and Single trip policies may be cancelled at any other time provided you have not already travelled. Premium will be refunded in proportion with the remaining period of insurance following cancellation unless you have made a claim, then no premiums will be refunded.

To cancel contact: The Travel Customer Service Manager, Chubb European Group SE, 5 George's Dock, International Financial Services Centre Dublin 1, **Email:** aib.travelinsurance@chubb.com, **Phone:** 1800 242 467 or if calling from outside the ROI +353 (0) 1 440 1766 (from 9am to 5pm, Monday to Friday).