

Zurich Travel Insurance

Insurance Product Information Document

Company: Zurich Insurance plc

Product: Travel Insurance

Registered in Ireland No. 13460. Registered Office: Zurich House, Frascati Road, Blackrock, Co. Dublin, A94 X9Y3, Ireland.
Authorised by the Central Bank of Ireland as a non-life insurance company. Firm reference number C743.

This document is only intended to provide a summary of the key information relating to this insurance product and is not personalised to your individual cover or needs. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This single trip and annual multi trip policy protects you against costs that could arise in the course of your travels. It can cover things such as trip cancellation, baggage loss and delay, emergency medical treatment, personal liability, legal expenses plus extra optional cover as shown in the policy. Your chosen duration, cover, destination(s) and any selected additional options are shown on your Statement of Insurance.

Important: Cover and restrictions will vary depending on which options you have chosen.



What is insured?

Travel insurance is available as single trip or annual multi trip with a choice of three levels of cover Essentials, Extra or Platinum. Benefits limits are as stated on your Statement of Insurance

- ✓ Cover for emergency medical treatment during a trip.
- ✓ Personal accident cover for death, loss of limb or sight or permanent total disablement from an accident during your trip.
- ✓ Baggage loss, theft or delay during a trip.
- ✓ Cancellation and trip curtailment if you need to cancel your trip or return home early.
- ✓ Cover for travel delay or missed departure.
- ✓ Cover for loss of passport, visa, travel documents and driving licence during your trip.
- ✓ Cover for personal money loss or theft during your trip.
- ✓ Your personal liability to third parties for injury or property damage due to an accident during your trip.
- ✓ Legal expenses cover to negotiate your rights.
- ✓ Cover for travel delay as a result of Hijack.
- ✓ Cover for travel delay or cancellation as a result of catastrophe, natural disasters and airspace closure.

Optional additional covers

- Winter sports – loss or damage of ski equipment, piste closure or loss, theft or damage to lift pass.
- Golf – loss or damage to golf equipment and replacement hire.
- Cruise cover – additional baggage, prepaid excursions and cabin confinement.
- Business cover – loss, theft or damage to business equipment and samples during your trip.
- Wedding cover – wedding rings, wedding attire, wedding gifts and wedding photographs.

Your cover and benefit limits will be shown in your Statement of Insurance.



What is not insured?

- ✗ The first amount of most claim (known as the excess). Refer to your Statement of Insurance.
- ✗ Pre-existing medical conditions.
- ✗ Leisure activities and sports not listed in the policy document.
- ✗ Travel against the advice of a medical practitioner or our service provider, Ireland Assist.
- ✗ Trips which begin before your policy cover start date or end after the policy cover end date.
- ✗ Personal property left unattended.
- ✗ Cancellation: not having up to date passport or visa.
- ✗ Financial failure of a tour operator, travel agent or other operator.
- ✗ Travel to an area against the advice of the Department of Foreign Affairs or equivalent national authority or World Health Organisation.
- ✗ Trips which exceed the duration limits shown in your policy document.
- ✗ Illegal acts.
- ✗ Cover for persons not named on the Statement of Insurance.
- ✗ Trips booked or travel to a destination outside the travel region shown in your Statement of Insurance.
- ✗ Any claim related to being under the influence of alcohol, or drugs, alcohol abuse/ dependency on drugs, and/or your wilful injury or illness or exposure to danger.



Are there any restrictions on cover?

- ! We will not pay more than the monetary or percentage limits for some individual covers as outlined in the policy documentation.
- ! Excesses, where applicable, will apply per person per benefit claimed.
- ! Maximum number of days you are covered for multiple trips outside Ireland in one period of insurance is 183 days.
- ! Refer to your policy documentation for any other restrictions that may apply.



Where am I covered?

Important - Your chosen region is shown on your Statement of Insurance.

You have a choice of 3 travel regions to select for your policy. See policy document for full definitions.

- ✓ Europe excluding Algeria and Egypt.
- ✓ Worldwide excluding United States of America, Canada, the Caribbean and other countries listed in your policy document.
- ✓ Worldwide excluding countries listed in your policy document.



What are my obligations?

It is your responsibility to

- You must keep valuables with you, in a safe/safety deposit box or locked in your accommodation.
- You or someone on your behalf must phone the Ireland Assist helpline as soon as possible if you suffer an illness or injury whilst on your trip, if you need to be admitted to hospital as an in-patient or before any arrangements are made for your repatriation and/or you are being told by the treating medical practitioner that you need to undergo tests or investigations as an out-patient.
- Take reasonable care to make sure all information provided by you or on your behalf is honest, complete and accurate.
- Tell us if any of your information is wrong or changes.
- Take reasonable steps to safeguard your property against loss, damage and prevent injuries.
- Pay the premium or premium instalments on time.
- Tell us about any claims within 30 days of your trip ending or occurrence.
- Give us the information and help we need related to a claim being made.
- Check your policy documentation when you receive it to make sure you have the cover you need and expect.

Your policy may not be valid if we do not have the correct information.



When and how do I pay?

Premium for this policy must be paid in full prior to cover commencing. You can pay by credit or debit card.



When does the cover start and end?

Annual Multi trip cover is for one year.

Single trip cover provides cancellation cover from the date you buy your policy. All other covers start and end in accordance with your trip dates.

The policy cover start and end date are shown in your Statement of Insurance.



How do I cancel the contract?

Single trip policies:

If you decide that you no longer require the policy tell us of your decision, in writing using the contact details provided on the welcome email within 14 days of buying the policy.

If you have not made and do not intend to make a claim, and your trip has not started, we will refund to you the full premium.

Annual Multi trip policies:

If you decide that you do not want to accept the policy tell us of your decision, in writing using the contact details provided on the welcome email within 14 days of buying the policy.

If you have not made and do not intend to make a claim, and cover has not already started, we will refund to you the full premium.

Please see 'Conditions which apply to the whole policy' for full details of all cancellation conditions and charges applicable to both covers.