



ZURICH®

Zurich Travel Insurance

Insurance Product Information Document

Company: Zurich Insurance plc

Product: Travel Insurance

Registered in Ireland No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, 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 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. Further details of our cover and any selected additional options are shown on your policy schedule.

Important: Cover and restrictions will vary depending on which options you have chosen. Please check the 'Exclusions' and the 'General Exclusions' sections of your Policy.



What is insured?

Travel insurance is available as an annual multi trip policy. Benefits limits are as stated on your policy schedule.

- ✓ 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.

Optional additional covers

- Winter sports – compensation for unused ski-pack, ski hire and piste closure.

Your cover and benefit limits will be shown in your policy schedule.



What is not insured?

- ✗ The first amount of most claim (known as the excess). Refer to your policy schedule.
- ✗ Pre-existing medical conditions.
- ✗ Hazardous activities note in the policy document.
- ✗ Travel against the medical advice.
- ✗ 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.
- ✗ Trips which exceed the duration limits shown in your policy document.
- ✗ Illegal acts.
- ✗ Cover for persons not named on the policy schedule.
- ✗ 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 for any one insured journey is 31 days and the policy will provide cover for up to 90 days during the period of insurance.
- ! Refer to your policy documentation for any other restrictions that may apply. We would draw your attention specifically to the 'Exclusions' and the 'General Exclusions' sections of the Policy which set out what is not covered.



Where am I covered?

Geographical Limits

- ✓ This policy includes worldwide cover outside the Republic of Ireland.



What are my obligations?

You have a legal duty to answer all questions asked by us in connection with your application for insurance honestly and with reasonable care. You must also ensure that any information voluntarily provided by you or on your behalf is provided honestly and with reasonable care.

Failure to comply with these requirements and/or any negligent or fraudulent misrepresentation could invalidate your Policy or affect your insurance cover or premium. It could also result in a claim being declined, or the amount payable in respect of a claim being reduced, or difficulty obtaining insurance in the future. Further information is provided in the Policy Booklet.

You must also:

- Check your policy documentation when you receive it to make sure you have the cover you need and expect.
- Tell us if any of the information you provided before policy cover commenced or renewed subsequently changes.
- 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 steps to safeguard your property against loss, damage and prevent injuries.
- Pay the premium or premium instalments on time.
- Unless otherwise stated in the Policy, notify Zurich of any claim at the latest within 10 working days of returning to Ireland, or in the case of cancellation, within 24 hours of the occurrence becoming apparent.
- Give us the information and help we need related to a claim being made.



When and how do I pay?

Premium for this policy must be paid in full prior to cover commencing. You can pay by personal cheque, credit or debit card. Premium for this policy may be paid through your insurance intermediary.



When does the cover start and end?

This is an annual trip policy that provides cover for one year.



How do I cancel the contract?

You have the right to cancel the Policy at any time by giving us notice in writing. We will return to you the amount of premium in respect of the unexpired period of insurance. However, no return of premium will be allowed if you have made a claim during the current period of insurance.