

Travel Insurance

Insurance Product Information Document

Company: MAPFRE ASSISTANCE AGENCY IRELAND

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The principal place of business of MAPFRE ASSISTANCE Agency Ireland is at Ireland Assist House, 22 -26 Prospect Hill, Galway. MAPFRE ASSISTANCE Agency Ireland conducts business in Ireland in accordance with the Code of Conduct for Insurance Undertakings published by the Central Bank of Ireland. Registered in Republic of Ireland. Reg No 903874.

Product: Business Injury and Travel Insurance

This document does not describe the full terms of the Travel Insurance cover. Complete pre-contractual and contractual information on the product is provided in your policy documents.

What is this type of insurance?

This travel insurance cover is designed to provide financial protection and medical assistance for your trip.



What is insured?

- ✓ Injury up to €50,000 (Aggregate Limit up to €3,000,000)
- ✓ Medical Expenses up to €2,000,000
- ✓ Personal belongings up to €2,500
- ✓ Business Equipment up to €1,500
- ✓ Money up to €1,000
- ✓ Financial Card Misuse up to €1,000
- ✓ Emergency replacement of Passport, visa, travel documents or driving licence up to €1,500
- ✓ Disruption up to €5,000 (Aggregate Limit per journey or event up to €50,000)
- ✓ Personal Liability up to €2,000,000
- ✓ Legal Expenses up to €25,000
- ✓ Political and Natural Disaster up to €10,000
- ✓ Hijack up to €500



What is not insured?

- ✗ Any expenses incurred where a Journey is undertaken against the advice of a Qualified Medical Practitioner or where the purpose of the Journey is to receive medical treatment or advice
- ✗ Loss of any items left in a motor vehicle unless kept out of sight in a locked boot or compartment or under the purpose built luggage cover of an estate or hatchback car
- ✗ Any expenses incurred as a result of disinclination of an Insured Person to travel or, if on a Journey, disinclination to continue
- ✗ War, whether declared or not



Are there any restrictions on cover?

- ! Each section has a maximum limit insured which we will pay up to, per insured person, per trip.
- ! The maximum duration of any individual trip occurring during the Period of Insurance shall not exceed 31 days



Where am I covered?

- ✓ You will be covered for any country or region you have selected when buying this insurance



What are my obligations?

- You must contact Corporate Assistance immediately or as soon as is reasonably possible and inform them of any emergency that may potentially give rise to a claim
- You must take all reasonable steps to prevent any accident, injury, illness, disease, loss or damage to You or to any person whose behalf you are making a claim

- You must report and loss or theft of Personal Belongings, Business Equipment and or Money to the local police within 24 hours of discovery and obtain a written report



When and how do I pay?

At the point of purchase either by credit or debit card



When does the cover start and end?

The period between and inclusive of the dates shown From: and To: in the Policy Schedule commencing at 00.01 hours on the earliest date shown and expiring at midnight on the latest date shown. Both dates refer to local standard time at the address of the Policyholder as shown in the Policy Schedule.



How do I cancel the contract?

You may cancel this cover by contacting the issuing agent within 14 days of issue. Any premium already paid will be refunded to you providing you have not travelled and a claim has not occurred.