

## Insurance Product Information Document

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

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### Product: AIB Backpacker 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 Backpacker travel insurance policy, available for a Single Trip devoted to leisure, study and incidental work which begins and ends in the Republic of Ireland. It provides cover for emergency medical expenses, holiday cancellation costs, personal property/money losses, and a range of other covers all whilst on a trip abroad. Budget option is available with a reduced level of cover.



### What is insured?

The primary value of the cover is for medical emergencies when overseas, cancellation of a trip, 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 to personal property 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) Medical Expenses \* –Unlimited cover unless medical expenses result from Extreme or Hazardous activities where the maximum payable is €1,000,000
- ✓ 2) Cancellation, Curtailment and Rearrangement\* - up to €2,000
- ✓ 3) Personal Property\* (not covered on budget option) - up to €1000 loss, damage or theft, limit for all valuables €250/golf clubs & accessories €250/single article limit €250
- ✓ 4) Personal Accident – up to €40,000
- ✓ 5) Lost/Stolen Money\* (not covered on budget option) - up to €200
- ✓ 6) Baggage Delay – up to €100
- ✓ 7) Travel Delay –up to €100
- ✓ 8) Hospital Benefit - up to €20 for each full 24 hours



### What is not insured?

- ✗ **Budget Option** does not cover personal property or money.
- ✗ 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.
- ✗ Missed Departure
- ✗ Lost or stolen personal property not reported to the police within 24 hours of discovery.
- ✗ Valuables carried in checked-in luggage or left unattended.
- ✗ Personal liability in respect of bodily injury loss or damage caused directly or indirectly in connection with ownership, possession of or use of mechanically propelled vehicles, aircraft, watercraft or hovercraft.
- ✗ Any sport or activity not specifically mentioned in the policy wording.
- ✗ Travel to areas the Irish Government has advised against; travelling for medical treatment or if a traveller has a terminal prognosis or psychological conditions.
- ✗ Manual work or farm work involving use of power tools & or plant machinery.
- ✗ Air travel unless as a fare paying passenger in a fixed wing aircraft which is provided by a licensed airline or air charter company.
- ✗ Financial failure of tour operator, travel agent or other operator
- ✗ Any claims which would result in breaches of UN resolutions or trade or economic sanctions or other laws of the EU, Ireland or USA or travel which involves trips to Cuba



### Are there any restrictions of cover?

- ✓ you spend in hospital up to a maximum of €200
- ✓ 9) Lost/Stolen passport/driving license - €200
- ✓ 10) Hijack - up to €50 for each full 24 hours you are held hostage up to a maximum benefit of €500
- ✓ 11) Personal Liability –up to €2,000,000
- ✓ 12) Overseas Legal Advice & Expenses –up to €15,000.

\*Excess Applies

- ! A €100 excess applies per person per section noted aside with an asterisk, this excess will increase to €250 if a claim relates to a hazardous activity and €500 if a claim relates to an extreme activity.
- ! Personal Accident & Personal liability cover is excluded from certain activities, see policy document for full details.
- ! Certain types of Work are excluded, see policy document for full details.



### 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 (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.

#### 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](mailto: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?

**Backpacker Standard and Budget option** – 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.



### 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 the policy at any other time during the period of insurance and providing no claims have been made, we will refund a proportion of your premium for the balance of the period of insurance for which cover was cancelled. If you have made a claim 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](mailto: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).