

Travel Insurance

Insurance Product Information Document



Insurer: MAPFRE ASISTENCIA Compañia Internacional de Seguros y Reaseguros SA, trading as MAPFRE ASSISTANCE Agency Ireland, is authorised by Dirección General de Seguros y Fondos de Pensiones del Ministerio de Economía y Hacienda in Spain and is regulated by the Central Bank of Ireland for conduct of business rules. 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.

Company: Staycationcover.ie is a trading name of Accident & General Insurance Services Limited. Accident & General Insurance Services Ltd is regulated by the Central Bank of Ireland for insurance mediation services, Reg No: C8954. Our company registration is 146193 at 6 Leopardstown Office Park, Burton Hall Avenue, Sandyford, D18.

PRODUCT:

Staycationcover.ie – Travel Insurance

Gold level of cover

This document is a summary of what this insurance does and doesn't cover. Complete individual pre-contractual and contractual information is provided in your policy documentation. You are responsible for reviewing full policy terms and conditions.

What is this type of Insurance?

Cover for people who are travelling who wish to insure themselves against the financial impact of specified, unforeseen circumstances/events relating to or occurring during their domestic travel.



What is insured? Up to the sums below:

- ✓ €2,000 Cancellation and Curtailment cover
- ✓ €200 Temporary Alternative Accommodation cover
- ✓ €1,000 Holiday Abandonment cover
- ✓ €500 Emergency Domestic Repatriation cover
- ✓ €300 Hospital Inpatient Benefit (Limited to €30 per day)
- ✓ €2,500 Covid-19 Hospital Inpatient Benefit (Limited to €250 per day)
- ✓ €2,500 Personal Baggage cover (€250 single item and valuables limit)
- ✓ €500 Personal Money cover
- ✓ €750 Camping and Field Sports Equipment cover
- ✓ €300 Gadget & Valuables cover
- ✓ €20,000 Personal Accident (age limitations apply)
- ✓ €500,000 Personal Liability cover
- ✓ €500 Motor breakdown cover



What is not insured?

- ✗ Any claims caused by or relating to COVID-19 or SARS-COV-2 or any mutation or variation of these. This applies to all sections of cover apart from Section 1 (Cancellation & Curtailment) sub-sections 7 (a)&(b), Section 4 (Emergency Domestic Repatriation) and Section 6 (Covid-19 hospital inpatient benefit).
- ✗ Trips outside of the island of Ireland.
- ✗ Travel to any area or event which the Department of Foreign Affairs or the World Health Organisation or similar body has advised against all, or all but essential, travel.
- ✗ Claims caused directly or indirectly from a pre-existing medical condition unless on the waived conditions list.
- ✗ Anything which may give rise to a claim which you were aware of at the time of travelling and/or purchasing cover.
- ✗ Sports and leisure activities not listed in the wording.
- ✗ Any excesses shown in the policy wording.
- ✗ Malicious, fraudulent, dishonest or criminal acts by you or anyone acting on your behalf.
- ✗ Any claim which is directly or indirectly caused by, results from or is in connection to a natural disaster.
- ✗ Loss of enjoyment.
- ✗ Claims directly or indirectly linked to any act of terrorism.
- ✗ Anything mentioned in the exclusions in the policy.
- ✗ Any claim arising from any medical condition of you, a close relative or traveling companion, which you or they are aware of but have not received a diagnosis, or for which you or they have received a terminal prognosis, or were receiving or on a waiting list for treatment at a hospital or nursing home, at the time of taking this insurance or at the time of booking a trip.



Please see overleaf for restrictions on cover



Are there any restrictions on cover?

- ! You will not be covered for claims arising within 7 days of the date you purchased this insurance or the time of booking any Trip (whichever is later) under Section 1 (Cancellation & Curtailment) subsections 7 (a)&(b)
- ! All cover benefits have a maximum sum insured and this applies per person.
- ! Baggage and Personal Effects claims are paid based on the value of goods at the time you lose them.
- ! Claims that are not supported by the correct documentation.
- ! There is no cover for property left unattended in a place to which the general public has access.



Where am I covered?

This insurance covers you within the island of Ireland only



What are my obligations?

- Prior to the start date of the contract you must provide the Insurer with honest, accurate and complete information.
- You must exercise reasonable care to prevent illness, injury to you or loss or damage to your property, acting as if uninsured.
- You must notify us of any claims within 30 days of the incident.
- When claiming you must provide us with all documentation relevant to your claim.
- You must notify the travel agent, tour operator or provider of transport or accommodation as soon as you find out it is necessary to cancel the trip.
- In the event of your bodily injury or illness which may lead to the need for domestic repatriation, you must contact the Emergency Assistance Service on +3 91 545 938.



When and how do I pay?

Payment is online. We accept payment by debit card and credit card.



When does the cover start and end?

- Cancellation cover commences from the time you buy your policy, all other benefits start on the day your trip begins.
- The period of insurance will be shown on your schedule of insurance and will commence at 00:01 on the policy start date and end at 23:59 on the policy expiry date.



How do I cancel the contract?

If this insurance does not meet with your requirements, please tell staycationcover.ie within 14 days of issue, by:

- a) emailing info@staycationcover.ie
- b) Calling 00353-1-8558348 or
- c) writing to: staycationcover.ie, 6 Leopardstown Office Park, Sandyford, Dublin 18, D18 P6F5

Providing that a claim does not exist and travel has not taken place, Stayactioncover.ie will refund your premium.