Travel Insurance

INSURANCE PRODUCT INFORMATION DOCUMENT

Insurer: MAPFRE ASISTENCIA Compania Internacional de Seguros y Reaseguros SA, trading as MAPFRE ASSISTANCE Agency Ireland, is authorised by Direccion General de Seguros y Fondos de Pensiones del Ministerio de Economia 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. Registered in Republic of Ireland. Reg No 903874.

Company: Accident & General Insurance Services Ltd is regulated by the Central Bank of Ireland. Registered in Ireland No 146193

accident & general

PRODUCT:
Accident & General Travel Insurance

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?
Fairsure Gold is cover for people who are travelling to countries included within the policy terms who wish to insure themselves against the financial impact of specified, unforeseen circumstances/events relating to or occurring during their travel.

What is insured? - Up to the sums insured below:

✓ Cancellation	£2,500
✓ Airline Cancellation / Tax Fees	£100
✓ Curtailment	£2,500
✓ Personal Accident	£7,500
✓ Medical Expenses	£3,000,000
✓ Medical Inconvenience Benefit	£300
(Limited to £20 per day)	
✓ Baggage	£1,000
(Single article limit £125, Valuables limit £150, Money limit £125)	
✓ Personal Liability (Per Policy)	£2,000,000
✓ Personal Assistance	£250
✓ Lost / Stolen Travel Tickets	£400
✓ Lost Passport Expenses	£300
✓ Travel Delay	£100
(£15 1st hour, £10 each 12 hours thereafter)	
✓ Abandonment	£2,500
✓ Missed Departure / Connection	£400
✓ Hijack	£400
(Limited to £40 per day)	
✓ Catastrophe	£600
✓ Government Travel Advice	£1,000

Optional benefits available subject to payment of the appropriate additional premium:

- Excess Waiver
- Event Cancellation
- Cruise Connection
- Natural Disaster

What is not insured?

- ✗ Journeys which do not start and finish in the Republic of Ireland / United Kingdom.
- ✗ Pre-existing conditions which have not been declared for you or for your travelling companion/s (Unless on waived conditions list with the insured not awaiting surgery and that they are fully discharged from any post-operative follow up and any or all on going treatment or investigation).
- ✗ Cancellation to due to the known illness or pre-existing medical condition of a non-travelling immediate relative.
- ✗ 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 under the cover option you have purchased.
- ✗ Cover for winter sports
- ✗ Medical expenses over €500 unless authorised.
- ✗ Any excesses shown in the policy wording.
- ✗ Suicide, self-harm, reckless behaviour or act of self-exposure to danger, infection or injury (except to save human life).
- ✗ Malicious, fraudulent, dishonest or criminal acts by you or anyone acting on your behalf.
- ✗ Travelling against the advice of a medical practitioner, or to receive medical treatment, or if you do not take recommended treatment or prescribed medication.
- ✗ Problems caused by drug addiction or solvent abuse or being under the influence of alcohol or drug(s).
- ✗ Traveling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
- ✗ Any claims caused by or relating to coronavirus disease (COVID-19) or severe acute respiratory syndrome coronavirus (SARS-COV-2) or any mutation or variation of these. Nor will we cover any claims relating to any fear or threat concerning these viruses.
- ✗ Anything mentioned in the exclusions in the policy wording.

Are there any restrictions on cover?

- All cover benefits have a maximum sum insured and this applies per person.
- Claims that are not supported by the correct documentation.
- Baggage and Personal Effects claims are paid based on the value of goods at the time you lose them.
- There is no cover for property left unattended in a place to which the general public has access.
- There is no cover for loss of cash which is not carried on your person or placed in a safety deposit box.
- For annual policies, you can travel as many times as you want during the insured period, as long as no single trip lasts longer than 45.
- If Winter sports option selected trips are limited to 17 days in total.
- Winter sports is not available to anyone aged over 69 years of age.

Where am I covered?

This insurance covers you within the Geographical Limits stated within your policy schedule.

You will not be covered if the Department of Foreign Affairs in the Republic of Ireland, the Foreign and Commonwealth Office in the United Kingdom or the World Health Organisation (WHO) issues a directive prohibiting all travel, or all but essential travel, to a particular country or recommending evacuation from the country or specific area or event to which you were travelling.

What are my obligations?

- You must be permanently resident in the Republic Of Ireland / United Kingdom for the last 6 months.
- You must be in the Republic of Ireland / United Kingdom at the time of purchasing this policy and before starting your trip.
- You must answer all questions honestly and to the best of your knowledge.
- You must exercise reasonable care to prevent illness, injury 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 including your medical history or hospital discharge forms.
- If you are travelling to Australia and you have to go to hospital, you must register for and make use of the treatment offered under the national Medicare scheme.

When and how do I pay?

When you are satisfied that this policy meets you needs, you can pay your premium to your travel agent by cash, card or cheque.

When does cover start and end?

- For Single Trip cover cancellation cover commences from the time you buy your policy, all other benefits start on the day your trip begins.
- For both Single Trip polices 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 notify within 14 days of issue, by:

a) emailing your travel agent (or policy issuer)
b) telephoning your travel agent (or policy issuer)
c) writing to: your travel agent (or policy issuer)

Providing that a claim does not exist and travel has not taken place you will be entitled to a refund of your premium.