

Travel Insurance



Insurance Product Information Document

Company: AIG Europe S.A.

Product: Laya Healthcare Travel Insurance – Annual Multi Trip

AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances, supervised by the Commissariat aux Assurances and is regulated for conduct of business in Ireland by the Central Bank of Ireland.

This document provides a summary of cover only. Full details of your cover can be found in your policy terms and conditions and policy schedule. It is important you read these documents carefully.

What is this type of insurance?

This insurance provides a package of travel insurance benefits to cover multiple trips within the geographical area and cover dates selected.



What is insured?

Medical and personal accident

- ✓ Emergency medical expenses and repatriation
Sum insured: up to €5,000,000 outside the Republic of Ireland.
- ✓ Personal accident: loss of limb / loss of sight
Sum insured: €25,000.
- ✓ Permanent Total Disablement
Sum Insured: €25,000.
- ✓ Death as the result of an accident
Sum insured: aged 18-64: €25,000 under 16 or over 65: €7,000.
- ✓ Loss of travel and accommodation expenses if you have to cancel or cut short your trip for specified reasons, including your death or serious injury, or that of a close relative.
Sum insured: up to €5,000.

Possessions

- ✓ Personal belongings / baggage
Sum insured: up to €2,000 per person / €250 per item or set of items (€150 for items left in a locked motor vehicle) / valuables and electronic/other equipment €250
- ✓ Cash and travellers cheques
Sum insured: up to €500 (€200 for cash or €50 for persons under 16)

Delay

- ✓ Missed departure
Sum insured: €800
- ✓ Missed connection
Sum insured: up to €500

Additional Covers

- ✓ Personal Liability
Sum insured: up to: €2,000,000
- ✓ Legal Expenses
Sum insured: up to: €25,000
- ✓ Winter Sports Cover
 - Winter sports equipment
Sum insured: up to: €500 including single article limit €100
 - Winter sports equipment hire
€25 per day up to €200
 - Lift pass
Sum insured: up to: €200
 - Ski Pack
Sum insured: up to: €200
 - Piste closure
€20 per day up to €200
 - Avalanche cover
Sum insured: up to: €250

For a full list of insured perils please see your policy document.



What is not insured?

- ✗ Persons whose main home is not in the Republic of Ireland
- ✗ Claims relating to pre-existing medical conditions that are not covered by your private medical insurance policy if you hold such cover.
- ✗ Claims relating to pregnancy or childbirth if more than 26 weeks pregnant
- ✗ Claims for personal belongings/baggage if:
 - you don't report the loss/theft to the police within 24 hours and obtain a written police report
 - your belongings are left unattended in a public place
 - valuables or other valuable items are not carried in hand luggage on a plane or public transport
- ✗ Loss, theft or damage to specified items including mobile phones, contact lenses, glasses, bicycles or motor vehicles
- ✗ Loss of cash or travellers cheques if:
 - not carried with you or left in a locked safety deposit facility
 - you don't report the loss/theft to the police within 24 hours and obtain a written police report
- ✗ Costs that your airline is required to pay by law if your flight is delayed
- ✗ Annual Multi Trip cover if aged 76 or over
- ✗ The amount recoverable under your Private Medical Insurance policy, if you hold such cover and have chosen to receive a premium discount in consideration of this.

For a full list of exclusions please see your policy document



Are there any restrictions on cover?

- ! Annual multi trip policies have a maximum trip limit of 45 consecutive days
- ! Under some sections of cover there is an amount deducted (the excess), which applies per person, per section of cover and per claim
- ! You must contact AIG Travel immediately if you need medical assistance whilst abroad. Please see the contact details provided in your policy
- ! For claims for personal belongings/baggage, you must provide receipts or other proof of ownership wherever possible. We may make a deduction for wear and tear and loss of value
- ! For claims for cash/travellers cheques, you must provide evidence of ownership and value (e.g. receipts, bank statements or cash withdrawal slips)
- ! For all other claims you must provide evidence of any additional expenses you incurred and of any delays you suffered
Please refer to your policy document for complete information



Where am I covered?

- ✓ You are covered in:
 - Worldwide including USA, Canada and the Caribbean
- ✓ Please note that you are not covered in respect of any trip in, to or through Cuba, Iran, Syria, North Korea or the Crimea region
- ✓ No cover is provided where you have travelled to a specific country or area to which, before you started your trip, the Department of Foreign Affairs has allocated a security status of 'Avoid non-essential travel' or 'Do not travel'



What are my obligations?

- When applying for your policy, you must take reasonable care to answer the questions you are asked honestly and carefully. Please note that failure to do so may result in your policy being cancelled or we may refuse to deal with any claims or reduce the amount of a claim payment, as detailed under the Impact of Misrepresentation section, which you should read carefully.
- You are required to contact us if you or anyone else insured by the policy has a change in health after you have taken out this insurance.
- You must take all reasonable steps to avoid or reduce any loss (for example, you should use your EHIC card if you have one and you receive hospital treatment in a participating country)
- If you make a claim, you must notify us as soon as possible, provide documents and other evidence that we need to deal with your claim
- You must pay back any amount you are not entitled to (for example, if we pay your claim for lost luggage but the airline then finds and returns your luggage to you)
- You must contact us immediately or as soon as reasonably possible, if any of the answers or information provided is inaccurate or has changed beyond what was reasonably contemplated when the contract of insurance was concluded as this may affect the cover provided and any claims made by you on your policy



When and how do I pay?

You must pay your premium in full before policy cover begins. Payment can be made by debit/credit card



When does the cover start and end?

Your policy start and end dates will be confirmed in your policy schedule



How do I cancel the contract and what is my cooling off period?

You can cancel your policy by phoning 01 261 1508 or by sending an email to layahealthcare.travelinsurance@ie.sedgwick.com.

You have 14 days from the date you purchase this cover to contact us if you want to cancel your policy. This is known as a cooling-off period. If you cancel your policy within this period, we will refund the premium you have paid provided you have not travelled and there hasn't been a claim (or an incident that might lead to a claim). Following the expiry of the cooling-off period you continue to have the right to cancel your policy at any time by contacting us, but no refund will be available.