

## Insurance Product Information Document

Company: AIG Europe S.A.

Product: Affinity Travel Insurance

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

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. We provide cover for all Insured Persons travelling on trips organized by the Policyholder and declared to us, once the appropriate premium has been paid and we have accepted it.



#### What is insured?

##### Medical and personal accident

- ✓ Emergency medical expenses and repatriation  
Sum insured: up to €5,000,000 outside the Republic of Ireland or Northern 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: €25,000 for aged 18 to 64 and €7,000 for under 16 or over 65
- ✓ 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 €300 (€200 for cash)

##### 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
- ✓ Hijack  
Sum Insured: €100 per day up to €1,000
- ✓ Uninhabitable Accommodation  
Sum Insured: €500

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 or Northern Ireland
- ✗ Claims relating to pre-existing medical conditions
- ✗ Claims relating to pregnancy or childbirth if more than 26 weeks pregnant
- ✗ Claims for personal belongings/baggage if:
  - you and or the Insured Person don't report the loss/theft to the police within 24 hours and obtain a written police report
  - your or the Insured Person's 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 traveller's cheques if:
  - not carried with you or the Insured Person or left in a locked safety deposit facility
  - you or the Insured Person 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 the flight is delayed

For a full list of exclusions please see your policy document



#### Are there any restrictions on cover?

- ! Under some sections of cover there is an amount deducted (the excess), which applies per person, per section of cover and per claim
- ! You or the Insured Person must contact AIG Travel immediately if medical assistance is needed whilst abroad. Please see the contact details provided in your policy
- ! For claims for personal belongings/baggage, you or the Insured Person 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/traveler's cheques, you or the Insured Person must provide evidence of ownership and value (e.g. receipts, bank statements or cash withdrawal slips)
- ! For all other claims you or the Insured Person must provide evidence of any additional expenses you incurred and of any delays you suffered

Please refer to your policy document for full information



### Where am I covered?

- ✓ Cover applies worldwide as per trips declared to and agreed by us.
- ✓ Please note that you are not covered in respect of any trip in, to or through Cuba, Iran, Sudan, Syria, Crimea region of Ukraine and North Korea (refer also to General Exclusion 24 regarding Sanctions)
- ✓ 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 (Republic of Ireland) 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 or the Insured Person must take all reasonable steps to avoid or reduce any loss (for example, the Insured Person should use their EHIC card if they have one and they receive hospital treatment in a participating country)
- If you or the Insured Person make a claim, you or they must notify us as soon as possible, provide documents and other evidence that we need to deal with the claim
- You or the Insured Person must pay back any amount they 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 or an Insured Person on the policy



### When and how do I pay?

Premium is paid by you at the time of application.



### When does the cover start and end?

- Your policy start and end dates will be confirmed in your policy schedule. Alternatively, it will end on the earliest of the following
- You or we cancel the policy
  - The policy is not renewed on the renewal date



### How do I cancel the contract?

You have 14 working days from the date you purchase this cover to contact your insurance broker or 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 no Insured Person has 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 your insurance broker or us, in writing, and a pro rata refund will be allowed.