

# Travel Insurance

## Insurance Product Information Document

Company name: Lloyd's Insurance Company S.A. Product: Travel Insurance Policy

Coverholder at **LLOYD'S**

This insurance is provided by A.R.Brassington & Co Ltd t/a QuickCover.ie which is registered in the Republic of Ireland. A.R.Brassington & Co is authorised by Central Bank of Ireland, reference number: C1400.

This policy is underwritten by Lloyd's Insurance Company S.A., registered in Brussels with Banque-Carrefour des Entreprises / Kruispuntbank van Ondernemingen under number 682.594.839 RLE (Brussels). It is an insurance company subject to the supervision of the National Bank of Belgium. Its Firm Reference Number(s) and other details can be found on [www.nbb.be](http://www.nbb.be).

This document does not describe the full terms of the Travel Insurance cover. Please take time to read your policy document to understand the cover you have purchased.

## What is this type of insurance?

This travel insurance cover is designed to provide financial protection and medical assistance for your trip.



### What is insured?

- ✓ Cancellation or Curtailment
- ✓ Medical Expenses
- ✓ Hospital Benefit
- ✓ Personal Accident
- ✓ Baggage, & Personal Effects
- ✓ Personal accident
- ✓ Money
- ✓ Personal Liability
- ✓ Travel Delay
- ✓ Legal Expenses
- ✓ Journey Continuation
- ✓ Trips up to 45 days (or 30 if you re agreed between 70 -75)
- ✓ Hazardous Activities, unless specifically excluded as per section 7 of your policy.

#### Optional extras (subject to additional premium)

- Winter Sports Cover
- Golf Cover
- Scuba Diving
- Recreational Activities

Please refer to your documents for full scope of benefits.



### What is not insured?

- ✗ Claims arising from circumstances known to you prior to taking out this policy
- ✗ Any pre-existing medical conditions which have not been declared to us or have been declared to us and we have excluded from cover
- ✗ Any claim arising from any medical condition of you, a close relative or travelling companion, which you or they are aware of but have not received a diagnosis, or were receiving or on a waiting list for or had the knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home, at the time of taking this insurance or at the time of booking trip.
- ✗ Any claim arising from your self exposure to needless peril (except in an attempt to save human life)
- ✗ Your travel to a country or specific area or event to which the Travel Advice Unit of the Department of Foreign Affairs or the World Health Organisation (WHO) or similar body has advised against all or all but essential travel



### Are there any restrictions on cover?

- ! Each section has a maximum sum insured which we will pay up to, per insured person, per trip
- ! Excess –Under most sections of this policy you have to pay the first part of any claim. This is called an excess. This will apply to each person claiming and to each incident
- ! General exclusions apply to the whole policy and each section contains exclusions specific to that section contained in your policy certificate
- ! The upper age limit of this policy is 75 unless specified on your policy schedule.



## Where am I covered?

This insurance provides cover for travel in the region in the world specified on your policy schedule, subject to the country not being flagged on the Travel Advice Unit of the Department of Foreign Affairs or the World Health Organisation (WHO) or similar body has who have advised against all or all but essential travel



## What are my obligations?

The following obligations will apply at the start and for the duration of your insurance contract.

### Your duty

- You must answer all questions accurately as possible
- Take reasonable care and attention to protect yourself and your possessions against injury, loss or damage to minimize any claim.
- You must notify us as soon as possible (within 30 days) about any accident or event which may give rise to a claim
- In the event of theft or loss of possessions, you must notify local policing authority immediately
- You will need to complete a claim form and disclose full information and assistance during the claims process to our claims team.
- In cases of missed departure due to your failure to reach the departure point, you must be able to realistically demonstrate that it was beyond your reasonable control.



## When and how do I pay?

You must pay your premium in full payment for cover to apply.



## When does the cover start and end?

Please see the Policy Schedule for the Policy Effective Date and Policy Expiry Date.



## How do I cancel the contract?

You have a 14-day cooling off period from the date of receiving your policy documents.

If you wish to cancel your policy during this period please write to Quickcover, Suite 1 The Cubes Offices, Beacon South Quarter, Sandyford, Dublin18. Email [info@quickcover.ie](mailto:info@quickcover.ie) or call 01 525 7905.

Your premium will be refunded in full unless you have travelled, made a claim or intend to make a claim, we will recover the cost for time on risk.