

# Travel Insurance

Inter Partner Assistance SA, directly and through its branches (and any AXA group companies IPA appoint), will provide and administer the Benefits and Services available under this policy. Inter Partner Assistance SA an insurance company regulated and authorised by the NBB, under number 0487, with registered office at Louizalaan 166, 1050 Brussels, and Company number 0415.591.055. Inter Partner Assistance SA is authorised by the National Bank of Belgium in Belgium and is regulated by the Central Bank of Ireland for conduct of business rules.

## Insurance Product Information Document

**Company:** Inter Partner Assistance SA

**Product:** guard.me Multirisk Ireland

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Full details about the product is provided in your policy documents.

### What is this type of insurance?

The purpose of this insurance is to insure the insured person while participating in an academic course, or accompanying someone participating in an academic course, that does not take place in the country of residence.



#### What is Insured?

##### EMERGENCY MEDICAL AND REPATRIATION EXPENSES

- ✓ Up to € 10,000,000 for reasonable and necessary expenses which arise as a result of a medical emergency involving you. This includes medical practitioners' fees, hospital expenses, medical treatment and all the costs of transporting you to the nearest suitable hospital, when deemed necessary by a recognised medical practitioner.

##### HOSPITAL BENEFIT

- ✓ If we accept a claim under EMERGENCY MEDICAL AND REPATRIATION EXPENSES, we will also pay you up to the amounts shown in the Benefit table for incidental expenses for each continuous 24 hour period that you have to spend in hospital as an in-patient outside the country of residence.

##### PERSONAL ACCIDENT

- ✓ Up to € 115,000, if you suffer a bodily injury caused by an accident during a trip, which within 12 months directly results in your
  - Death; or
  - Loss of sight; or
  - Loss of limb; or
  - Permanent Total Disablement

##### TRAVEL ACCIDENT

- ✓ Up to € 25,000, if you suffer a bodily injury caused by an accident whilst travelling on public transport, which within 12 months directly results in your
  - Death; or
  - Loss of sight; or
  - Loss of limb; or
  - Permanent Total Disablement

##### PERSONAL LIABILITY

- ✓ Up to € 2,000,000, against any amount you become legally liable to pay as compensation for any claim or series of claims arising from any event occurring during a trip outside of the country of residence in respect of accidental:
  1. Bodily injury, death, illness or disease to any person who is not in your employment or who is not a relative, close relative or member of your household.
  2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of you, a relative, close relative, anyone in your employment or any member of your household other than any temporary holiday accommodation occupied (but not owned) by you.



#### What is not Insured?

##### EMERGENCY MEDICAL AND REPATRIATION EXPENSES

- ✗ Any claim arising from pregnancy related conditions not due to complications of pregnancy which first arise after departing on your trip.
- ✗ Claims where you unreasonably refuse the medical repatriation services we agree to provide and pay for under this policy. If you choose alternative medical repatriation services you must notify us in writing in advance and it will be at your own risk and own cost.
- ✗ Any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury.
- ✗ Any treatment or diagnostic testing that was pre-planned or pre-known by you.
- ✗ Any form of treatment or surgery which in the opinion of our Chief Medical Officer can be reasonably delayed until your return to the country of residence.

##### HOSPITAL BENEFIT

- ✗ Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the bodily injury or medical condition which necessitated your admittance into hospital.
- ✗ Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.

##### PERSONAL ACCIDENT

- ✗ Any disability or death that is caused by a worsening of physical health (e.g. a stroke or a heart attack) and not as a direct result of a bodily injury.
- ✗ Normal and habitual travel between your place of study and place of employment or second residence will not be considered as a covered trip.

##### TRAVEL ACCIDENT

- ✗ Any claim when you are not travelling on public transport
- ✗ Any disability or death that is caused by a worsening of physical health (e.g. a stroke or a heart attack) and not as a direct result of a bodily injury.
- ✗ Normal and habitual travel between your place of study and place of employment or second residence will not be considered as a covered trip.

##### PERSONAL LIABILITY

- ✗ Liability which has been assumed by you which would not apply had you not agreed to take on the liability.
- ✗ Pursuit of any business, trade, paid or unpaid voluntary work, profession or occupation or the supply of goods or services.
- ✗ Ownership, possession or use of firearms, vehicles, aircraft or watercraft (other than surfboards or manually propelled rowboats, punts, canoes).
- ✗ Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation where we will not pay for the first € 250 of each and every claim arising from the same incident).



#### Are there any restrictions on cover?

- ! Pre-existing medical conditions are not covered
- ! The maximum age limit for all benefits is 69 years inclusive.
- ! Your participation in or practice of any other sport or activity unless shown as covered in SPORTS AND ACTIVITIES.



### Where am I covered?

- ✓ You are covered for trips made to Ireland
- ✓ Additionally, you are covered for Leisure Trips which begin and end within the period of cover, from Ireland and which includes a flight or pre-booked overnight accommodation up to a maximum of 21 days per trip.



### What are my obligations?

- You must take all reasonable care and precautions to prevent a claim happening. You must act as if you are not covered and take steps to minimise your loss as much as possible and take reasonable steps to prevent a further incident and to recover missing property.
- You must tell us as soon as possible in the event of an emergency or if you are hospitalised (any outpatient treatment, minor illness or injury (excluding fractures) costs must be paid for by you and reclaimed).
- We ask that you notify us within 28 days of you becoming aware that you need to make a claim and that you return your completed claim form and any additional information to us as soon as possible.
- You must report all incidents to the local police in the country where it occurs and obtain a crime or lost property report, which includes an incident number.
- You must provide all necessary documentation requested by us at your expense. If you do not provide this any claim may be refused.
- You must not admit, deny, settle, reject, negotiate or make any arrangement for any claim without our permission.
- You must tell us and provide full details in writing immediately if someone is holding you responsible for damage to their property or bodily injury to them. You must immediately send us any writ or summons, letter of claim or other document relating to your claim.



### When and how do I pay?

The premium is due immediately on issue of the insurance and upon renewal of the contract. The premium must be paid to your school, institution or agency only as the Policyholder.



### When does the cover start and end?

The period of cover is the period to which the insurance applies, which cannot exceed one academic year or in any case a maximum of twelve consecutive months. This is between and inclusive of the dates shown as Cover start date and Cover end date on the Policy Schedule starting at 00.01 hours on the Cover start date and ending at midnight on the Cover end date.



### How do I cancel the contract?

#### COOLING OFF PERIOD

You may cancel this policy within 14 days of issue (Cooling Off Period) by contacting the Policyholder at the address or number shown on your travel insurance certificate during the Cooling Off Period. Any premium already paid will be refunded to you providing you have not travelled and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. Any Cancellations after this 14 day period will not be refunded.

#### CANCELLATION OUTSIDE THE COOLING OFF PERIOD

You may cancel this policy at any time after the Cooling Off Period by contacting the Policyholder at the address shown on your travel insurance certificate. If you cancel after the Cooling Off Period no premium refund will be made.