

AA Ireland 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: Essential & Extra

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?

This insurance provides assistance in the event of certain travel emergencies, which impact the safety and security of you, your travel companions or your close relatives.



What is Insured?

Up to the amounts shown in the Schedule of Benefits for:

CANCELLATION OR CURTAILMENT

- ✓ Any irrecoverable unused travel and accommodation costs which you have paid or are contracted to pay together with any reasonable additional travel expenses incurred if:
 - a. cancellation or rebooking of the trip is necessary and unavoidable; or
 - b. the trip is curtailed before completion
- As a result of any of the listed changes in circumstances, which is beyond your control, and of which you were unaware at the time you booked your trip.

EMERGENCY MEDICAL EXPENSES AND OTHER EXPENSES

- ✓ The listed costs if any traveler noted on the policy suffers an unforeseen bodily injury, illness or die during a trip outside Ireland.

BAGGAGE, BAGGAGE DELAY AND PASSPORT

BAGGAGE

- ✓ The accidental loss of, theft of or damage to baggage or valuables.

BAGGAGE DELAY

- ✓ The emergency replacement of clothing, medication and toiletries if your checked in baggage is temporarily lost in transit during the outward journey and not returned to you within 12 hours.

PASSPORT

- ✓ Reasonable additional travel and accommodation to obtain an emergency passport abroad, including reasonable additional transport costs if you are unable to make your pre-booked flight home following the loss or theft of your passport within 48 hours of your pre-booked flight home.

DELAYED DEPARTURE

- ✓ The first full 12 consecutive hours that your departure is delayed; and the subsequent amount shown for each full 12 hours delay thereafter for your costs incurred in the airport terminal in respect of restaurant meals, refreshments consumed and hotel accommodation.



What is not Insured?

CANCELLATION OR CURTAILMENT

- ✗ Any claims arising directly or indirectly from circumstances known to you prior to the date this insurance is purchased by you or the time of booking any trip (whichever is the earlier).
- ✗ Any claim for pregnancy not arising from complications of pregnancy.

EMERGENCY MEDICAL EXPENSES AND OTHER EXPENSES

- ✗ Any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury.
- ✗ The cost of treatment which, in the opinion of our Chief Medical Officer, can safely be delayed until your return home.
- ✗ Any claim for pregnancy not arising from complications of pregnancy.

BAGGAGE, BAGGAGE DELAY AND PASSPORT

- ✗ Loss, theft of or damage to valuables or your passport left unattended at any time.
- ✗ Theft of or damage to personal belongings from an unattended motor vehicle unless the items were out of sight in the locked motor vehicle; and evidence that force and violence were used to get into the motor vehicle is provided.

DELAYED DEPARTURE

- ✗ Claims arising directly or indirectly from
 - a. strike or industrial action or air traffic control delay existing or publicly declared by the date you purchased this insurance or at the time of booking any trip whichever is the later.
 - b. the withdrawal from service (temporary or otherwise) of public transport on the recommendation of the regulatory authority in any country.
- ✗ Any claim where you have not obtained written confirmation from the carrier giving the period and reason for delay.



Are there any restrictions on cover?

- ! This policy does not provide cover for pre-existing medical conditions unless you have declared ALL pre-existing medical conditions to us and we have written to you accepting them for insurance.
- ! The excesses, as applicable, as shown in the Schedule of Benefits
- ! No person who is over the age of 79 at the commencement of the period of insurance will be covered under Essential; No person who is over the age of 45 at the commencement of the period of insurance will be covered under a Backpacker policy.
- ! There is no cover for mobile phones under this policy.
- ! Your policy does not include cover under the Winter Sports cover, Business cover, Golf cover, Wedding cover, and/or Travel Disruption cover sections unless the additional premium has been paid and cover for Winter Sports and/or Travel Disruption is indicated on your policy schedule.



Where am I covered?

The Area shown as applicable in your policy certificate:

Area 1: The Republic of Ireland.

Area 2: The United Kingdom (means England, Scotland, Wales and Northern Ireland).

Area 3: Europe: Albania, Andorra, Austria, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Channel Islands (Bailiwicks of Guernsey and Jersey, Sark and Herm) Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Finland, France, Georgia, Germany, Greece, Hungary, Iceland, Republic of Ireland, Isle of Man, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, FYR Macedonia, Malta, Moldova, Monaco, Netherlands, Norway, Poland, Portugal, Romania, Russia west of the Ural mountains, San Marino, Serbia and Montenegro, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, Ukraine, United Kingdom and Vatican City.

Area 4: Australia and New Zealand.

Area 5: Worldwide (excluding the United States of America, Canada and the Caribbean).

Area 6: Worldwide (including the United States of America, Canada and the Caribbean).

Please Note: Any trips to a country, specific area or event when the Department of Foreign Affairs or a regulatory authority in a country to/from which you are travelling has advised against all travel are not covered.



What are my obligations?

You must comply with our Important Health Requirements as noted in your policy booklet. No cover will come into force, or continue in force, for Emergency Medical or Other Expenses, Cancellation or Curtailment, unless each insured person who must make a medical health declaration in respect of the period for which insurance is required, has declared ALL pre-existing medical conditions to us and they have been formally accepted by us in writing. Any medical information you give us will be treated as strictly confidential. We will not pass your medical information to anyone without your specific authority. We will use it to decide whether or not we can cover you and we will refer to it in the event of any claim.

You must tell us before booking any trip or departing on any trip if there is any change in your health, medication or treatment. If you do not tell us about changes, claims may not be accepted and your policy may be invalid. All changes must be declared to Medical Screening on 1890 456 250 and accepted before cover can continue.

You must pay the appropriate premium for the full number of days comprising your planned trip. If you travel for more than the number of days for which you have paid for cover, you will not be covered after the last day for which you have paid.



When and how do I pay?

The premium is due immediately on issue of the insurance and upon renewal of the contract. The premium can be paid by debit or credit card.



When does the cover start and end?

All policy types

- Whichever cover is selected, the insurance under all Sections of the policy other than Cancellation cover commences when you leave your home or in respect of a business trip your place of business in Ireland (whichever is the later) to commence the trip and terminates at the time of your return to your home or place of business in Ireland (whichever is the earlier) on completion of the trip.
- Any trip that had already begun when you purchased this insurance will not be covered, except where you renew an existing annual multi trip policy which fell due for renewal during the trip and there is no gap in cover.

If you have selected annual multi trip cover:

- The period for which we have accepted the premium as stated in the travel insurance certificate. During this period any trip not exceeding 45 days for Essential and 60 days for Extra is covered.
- Cancellation cover commences on the start date of the policy stated on the travel insurance certificate or the time of booking any trip (whichever is the later) and terminates on commencement of any trip.

If you have selected Single trip / Backpacker cover cover:

- The period of the trip and terminating upon its completion, but not in any case exceeding the period shown on the travel insurance certificate.
- Cancellation cover shall be operative from the time you pay the premium or the time of booking the trip (whichever is the later) and terminates on commencement of any trip.



How do I cancel the contract?

Statutory Cancellation Rights

You may cancel this policy within 14 days of receipt of the policy documents (new business) or for annual multi trip policies the renewal date (the cancellation period) by writing to us at the address shown on your travel insurance certificate during the cancellation 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. If you cancel a policy outside of this 14 day period no refund will be due.

Cancellation Outside The Statutory Period

You may cancel this policy at any time after the cancellation period by writing to us at the address shown on your travel insurance certificate. If you cancel after the cancellation period no premium refund will be made.