

Travel Insurance

Insurance Product Information Document

Company: Zurich Insurance Europe AG

Product: Laya Travel Insurance – Backpacker

Administered by : Cover-More Europe (a trading name of Cover-More Blue Insurance Services Limited). Authorised and regulated by the Central Bank of Ireland, firm reference number C29373

Underwritten by: Zurich Insurance Europe AG. Authorised and regulated by Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin), firm reference number 10005151

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 a trip lasting up to a maximum of 12 consecutive months in the geographical area you have chosen.



What is insured?

Medical and personal accident

- ✓ Emergency medical expenses and repatriation
Sum insured: up to €1,000,000 outside the Republic of Ireland.
- ✓ Personal accident: loss of limb / loss of sight
Sum insured: €5,000.
- ✓ Permanent Total Disablement
Sum Insured: €5,000.
- ✓ Death as the result of an accident
Sum insured: €5,000.
- ✓ 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 €1,000.

Possessions

- ✓ Personal belongings / baggage
Sum insured: up to €500 per person / €100 per item or set of items (€150 for items left in a locked motor vehicle) / valuables and electronic/other equipment €100

Delay

- ✓ Missed departure
Sum insured: €300
- ✓ Missed connection
Sum insured: up to €200

Additional Covers



What is not insured?

- ✗ Persons whose main home is not in the Republic of Ireland
- ✗ Persons who are aged under 18 or persons aged 45 years or over
- ✗ 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 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
- ✗ Costs that your airline is required to pay by law if your flight is delayed
- ✗ Any loss or damage arising from any journey in, to or through the following countries: Belarus, Cuba, Iran, North Korea, Syria, Russia or the Crimea, Donetsk People's Republic (DNR), or Luhansk Peoples Republic (LNR) regions of Ukraine

Please refer to your policy document for complete information



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 must contact the assistance company 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 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

- ✓ Personal Liability
Sum insured: up to: €500,000
- ✓ Legal Expenses
Sum insured: up to: €5,000

Optional Extras

Cover for Optional Extras will only apply if you have selected the relevant Optional Extra cover, paid the appropriate premium and the selected Optional Extra cover is shown on your policy schedule.

The following Optional Extras are available for selection:

- Natural Catastrophe Cover

Please refer to your policy document for complete information



Where am I covered?

- ✓ You are covered in the Geographical Area selected by you which include:
 - Europe: The continent of Europe west of the Ural Mountains, including its neighbouring islands and non-European countries bordering the Mediterranean (excluding Algeria, Lebanon, Libya, Israel and Jordan)
 - Worldwide excluding USA, Canada and the Caribbean
 - Worldwide including USA, Canada and the Caribbean
- ✓ Please note that you are not covered in respect of any planned or actual travel in, to, or through Belarus, Cuba, Iran, Syria, North Korea Russia or the Crimea, Donetsk People's Republic (DNR), or Luhansk People's Republic (LNR) regions of Ukraine.
- ✓ 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 and completing your pre-contract application form,, 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?**

The policyholder can cancel within 14 days of buying this policy, by contacting us on 0818 286 510 or laya.cs@covermore.com. You may also send a cancellation request online by visiting www.layatravelinsurance.ie.

- The policyholder can cancel within 14 days of buying this policy, with a full or partial refund of premium being provided unless you have made a claim or travelled
- The policy holder also has the right to cancel the policy 14 days or more after purchasing, however, the premium will not be refunded