

Travel Insurance

INSURANCE PRODUCT INFORMATION DOCUMENT

Insurer: MAPFRE ASISTENCIA Compañia Internacional de Seguros y Reaseguros SA, trading as MAPFRE ASSISTANCE Agency Ireland, is authorised by Dirección General de Seguros y Fondos de Pensiones del Ministerio de Economía y Hacienda in Spain and is regulated by the Central Bank of Ireland for conduct of business rules. The principal place of business of MAPFRE ASSISTANCE Agency Ireland is at Ireland Assist House, 22-26 Prospect Hill, Galway. Registered in Republic of Ireland. Reg No 903874.

Company: Getcover & Co. Ltd T/A Getcover.ie is regulated by the Central Bank of Ireland. Registered in Ireland No 309229



PRODUCT:
Getcover – Backpacker Travel
Insurance Standard level of cover

This document is a summary of what this insurance does and doesn't cover. Complete individual pre-contractual and contractual information is provided in your policy documentation. You are responsible for reviewing full policy terms and conditions.

What is this type of insurance?

Cover for people who are travelling to countries included within the policy terms who wish to insure themselves against the financial impact of specified, unforeseen circumstances/events relating to or occurring during their travel.



What is insured? - Up to the sums insured below:

- ✓ €5,000,000 Medical Expenses & Repatriation
- ✓ €300 Dental Treatment
- ✓ €1,500 Funeral Costs
- ✓ €2,000 Cancellation/Curtailment
- ✓ €1,000 Personal Possessions (€150 single item & valuables limit)
- ✓ €500 Catastrophe
- ✓ €38,000 Personal Accident
- ✓ €1,000,000 Personal Liability
- ✓ €375 Hospital Benefit (Limited to €25 per day)
- ✓ €300 Personal Money
- ✓ €150 Cash (Limited to €75 under 18)
- ✓ €2,000 Holiday Abandonment
- ✓ €150 Travel Delay (Limited to €30 for every 12 hour period)
- ✓ €725 Missed Departure
- ✓ €10,000 Legal Expenses (Max €20,000 per policy)
- ✓ €5,000 Search & Rescue

Optional benefits available subject to payment of the appropriate additional premium:

- Wintersports Cover
- Adventure Activities
- Connecting Flight Cover
- Unlimited Return Trips back to the ROI



What is not insured?

- ✗ Any claims caused by or relating to COVID-19 or SARS-COV-2 or any mutation or variation of these. This applies to all sections of cover apart from Section A under Cancellation Charges, subsections h) & i); Section B Curtailment, subsections g) & h); and Section B Emergency Medical Expenses and Repatriation.
- ✗ Journeys which do not start and finish in the Republic of Ireland.
- ✗ Pre-existing conditions affecting you or your travelling companion/s which have not been declared.
- ✗ Anything which may give rise to a claim which you were aware of at the time of travelling and/or purchasing cover.
- ✗ Sports and leisure activities not listed in the wording or for which you have not paid the correct additional premium.
- ✗ Cover for winter sports if you have not paid the appropriate additional premium.
- ✗ Medical expenses over €250 unless authorised.
- ✗ Any excesses shown in the policy wording.
- ✗ Suicide, self-harm, reckless behaviour or act of self-exposure to danger, infection or injury (except to save human life).
- ✗ Malicious, fraudulent, dishonest or criminal acts by you or anyone acting on your behalf.
- ✗ Travelling against the advice of a medical practitioner, or to receive medical treatment, or if you do not take recommended treatment or prescribed medication.
- ✗ Problems caused by drug addiction or solvent abuse or being under the influence of alcohol or drug(s).
- ✗ Traveling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
- ✗ Any claim that is due to any failure (including financial) of your travel agent or tour operator, any transport or accommodation provider, their agent or anybody who is acting as your agent, unless specified.
- ✗ Anything mentioned in the exclusions in the policy.



Are there any restrictions on cover?

- ! You will not be covered for claims arising within 7 days of the date you purchased this insurance or the time of booking any Trip (whichever is later) under Reasons for Cancellation, subsections (h) or (i); and Reasons for Curtailment, subsections g) & h).
- ! All cover benefits have a maximum sum insured and this applies per person.
- ! Claims that are not supported by the correct documentation.
- ! Travel delay/Holiday abandonment if public transport is cancelled.
- ! Baggage and Personal Effects claims are paid based on the value of goods at the time you lose them.
- ! There is no cover for property left unattended in a place to which the general public has access.
- ! There is no cover for loss of cash which is not carried on your person or placed in a safety deposit box.
- ! If Winter sports option selected trips are limited to 24 days in total.



Where am I covered?

This insurance covers you within the Geographical Limits stated within your policy schedule.

You will not be covered if the Department of Foreign Affairs in the ROI or the World Health Organisation (WHO) issues a directive prohibiting all travel, or all but essential travel, to a particular country or recommending evacuation from the country or specific area or event to which you were travelling.



What are my obligations?

- You must be permanently resident in the Republic Of Ireland for the last 6 months & be registered with a medical practitioner in the Republic Of Ireland.
- You must be in the Republic of Ireland at the time of purchasing this policy and before starting your trip.
- You must answer all questions honestly and to the best of your knowledge.
- You must exercise reasonable care to prevent illness, injury or loss or damage to your property, acting as if uninsured.
- You must declare all pre-existing health conditions to us.
- You must notify us of any claims within 30 days of the incident.
- When claiming you must provide us with all documentation relevant to your claim including your medical history or hospital discharge forms.



When and how do I pay?

When you are satisfied that this policy meets your needs, you can pay your premium by 01 290 8833. If you have used our website, you may also pay online. We accept payment by debit card and credit card.



When does cover start and end?

- Cancellation cover commences from the time you buy your policy, all other benefits start on the day your trip begins.
- The period of insurance will be shown on your schedule of insurance and will commence at 00:01 on the policy start date and end at 23:59 on the policy expiry date.



How do I cancel the contract?

If this insurance does not meet with your requirements, please tell Getcover.ie within 14 days of issue, by:

- a) emailing info@getcover.ie, or
- b) telephoning 01 290 8833, or
- c) writing to: Getcover & Company Limited, Getcover House, 6 Leopardstown Office Park, Sandyford, Dublin 18, D18 P6F5

Providing that a claim does not exist and travel has not taken place, Getcover.ie will refund your premium.