

Insurance Product Information Document

Company (Insurer): Chubb European Group SE Ireland branch.

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Product: MediCover Diamond Student Travel/Personal Medical Expenses Insurance

This document is only intended to provide a summary of the main coverage and exclusions. It is not personalised to your specific individual needs. Complete pre-contractual & contractual information about this product is provided in the Policy Schedule and Policy Terms & Conditions.

What is this type of insurance?

This is a travel and medical expenses policy designed for students and accompanying partner and or child(ren) from non-EU countries attending an educational course in Ireland. It provides cover for medical expenses, death or serious injury following an accident within the Republic of Ireland. The policy will also provide cover for leisure trips abroad to any EEA or EU country up to a maximum of 14 days in any one period of insurance.



What is insured?

The primary value of the cover is for medical emergencies and personal injury.

This policy pays benefits, in accordance with the policy wording, in the event that you or your partner and or child(ren).

- ✓ Suffer illness or injury whilst within Ireland.
- ✓ Suffer illness or injury whilst on a single leisure trip within Europe or any EEA country.
- ✓ Fatal Accident.
- ✓ In the event of a fatal accident the policy will also provide cover for two relatives/friends to travel from the Insured Person's country of origin to Ireland.

The main policy sections and benefit levels are listed below, with full details contained in the policy wording.

✓ SECTION A: Medical and other travel expenses

1.
 - a. Medical Expenses – Up to €5,000,000
 - b. Dental Expenses necessitated by bodily injury up to €1,000
 - c. Nursing home and ambulance charges Included in (a) above
 - d. Emergency Repatriation Expenses – Unlimited
 - e. Funeral Expenses - €14,000
2. Physiotherapy, homeopathy, osteopathy or chiropractic treatment necessitated by Bodily Injury – Up to €2,000
3. Counselling treatment following death/disappearance/sexual or physical assault up to €75 per session and up to a maximum €750.
4. Psychiatric Cover up to a maximum of 60 days.

✓ SECTION B - Injury

1. Death – €20,000
2. Loss of two or more Limbs – up to €20,000
3. Loss of Sight in Both Eyes – up to €20,000
4. Loss of one Limb – up to €10,000
5. Loss of Sight in one Eye – up to €10,000

Maximum Limit: €20,000

✓ Section C: Personal liability Up to €5,000,000

If the Insured Person becomes legally liable to pay damages in respect of:

1. Accidental bodily injury (which shall include death, illness and disease) to any person; and or
2. Accidental loss of or damage to material property occurring during and arising out of the Journey, We will indemnify the Insured Person for all such damages payable in respect of each occurrence or a series of occurrences arising directly or indirectly from one source or original cause up to the Limit of Liability for this Section shown in the Schedule.



What is not insured?

- ✗ Any medical condition or injury that conflicts with any statements of the "Pre-requirements for cover to apply" found on page 13 of the policy document.
- ✗ Any Medical condition (including chronic or recurring conditions) which the Insured Person had suffered or sought treatment or advice for in the 24 months prior to applying for this policy.
- ✗ Any claims which would result in breaches of UN resolutions or trade or economic sanctions or other laws of the EU, UK or USA.
- ✗ Any trip not taking place within the period of insurance or any trip outside Europe or the EEA.
- ✗ Driving/Riding on a motor cycle over 50cc.
- ✗ Physiotherapy, homeopathy, osteopathy or chiropractic treatment unless necessitated by Bodily Injury;
- ✗ Sexual assault and/or serious physical assault of the Insured Person which has not been reported to police within 24 hours of the incident taking place or as soon as reasonably possible.
- ✗ Counselling treatment – any costs for treatment where the insured person has not been referred by a GP or treatment that has not been carried out by a qualified therapist accredited by the Irish Association for Counselling and Psychotherapy.
- ✗ Dental expenses incurred not resulting from bodily Injury.
- ✗ Liability in respect of bodily injury loss or damage caused directly or indirectly in connection with the ownership, possession or use of mechanically propelled vehicles, aircraft, hovercraft, watercraft and firearms.
- ✗ Any claims for injury, loss or expense as a result of:
 - participating in winter sports, aerial sports or hazardous activities;
 - misuse of alcohol, solvents or drugs;
 - self-injury or suicide;
 - post-traumatic stress disorder or related syndromes; any psychological or psychiatric condition except in relation to section A – 3 and 4;
 - air travel unless as a fare paying passenger, financial failure of tour operator, travel agent or other operator;
 - illegal acts;
 - manual work;
 - scuba diving;
 - war.



Are there any restrictions on cover?

There are Specific Exclusions and Specific Conditions of this Section, please refer to pages 15 -20 of the policy document.

- ! An excess of €50 applies under Section A medical expenses sub-sections 1 and 2.
- ! Leisure trips are limited to a maximum of 14 days on a 12 month policy, or 7 days on any policy less than 12 months.
- ! In the event of death, travel and accommodation costs are limited to two relatives/friends travelling from the Insured Person's country of origin to Ireland to attend the funeral in Ireland or accompany the person's body or ashes to their country of origin.
- ! Physiotherapy, homeopathy, osteopathy or chiropractic treatment is limited to 20 sessions.
- ! Counselling treatment following death/disappearance/sexual or physical Assault is limited to 10 sessions.
- ! Psychiatric Cover is limited to a maximum of 60 days cover for daily hospital costs.
- ! Partner and child(ren) must be accompanying the principal insured person whilst they travel to Ireland to attend their course.



Where am I covered?

- ✓ Ireland
- ✓ Europe: Cover provided for trips to Europe or the European Economic Area not exceeding 14 days in total providing you have 12 months cover or not exceeding 7 days if you hold a policy less than 12 months.



What are my obligations?

At the start of your policy, you must:

- be a permanent resident of a country outside the European Economic Area (EEA).
- be studying at a College or University or studying a language course at a recognised educational establishment body in Ireland.

During the period of insurance

- You must continue to study at a College or University or recognised educational establishment body.
- You must supply, at your own expense, any certificates, information and evidence we reasonably require including medical certificates and other documents, following injury.
- After an injury, you should obtain and follow the advice of a doctor.

In the event of a claim

1. Where In-patient treatment is required or for Medical Expenses over €250, or physiotherapy, homeopathy, osteopathy or chiropractic sessions you must first contact: **Chubb Assistance on 01 440 1762**
2. For medical expenses claims under €250 and all other claims contact:
StudyandProtect, 17 Herbert place, Dublin 2. Tel: 01 6395800 Email: info@studyandprotect.com



When and how do I pay?

Premiums are payable in full at the time of buying the insurance directly to your insurance broker.



When does the cover start and end?

- Cover starts and ends on the dates shown on the policy schedule.
- Cover can start up to a maximum of 7 days prior to the commencement of your course provided you have arrived in Ireland
- Cover will end if you leave your course during the period of insurance.



How do I cancel the contract?

You have the right to cancel your policy at any time. Cancellation rights start from the date you purchase the policy or you receive the full terms and conditions of the policy, whichever is later.

- **14 Day Cooling Off Period:** If you cancel within 14 days of purchasing cover or receiving your policy documentation, provided you have not commenced a trip and/or not made a claim, your policy will not have provided any cover and a refund of premiums will be paid.
- **Outside 14 days cancellation:** If cancelled after the 14 days cooling off period, we reserve the right to charge a premium proportionate for the time cover has been in force.

Contact Details: Post: StudyandProtect, 17 Herbert place, Dublin 2. | Email: info@studyandprotect.com Phone: 01 6395800 (9am to 5pm, Monday to Friday).