

Insurance Product Information Document

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


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Product: International Student Accident & Repatriation 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 an accident and repatriation 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 repatriation, death or serious injury following an accident within the Republic of Ireland. The policy will also provide cover for holidays abroad to any EEA or EU country up to a maximum of 14 days in any one period of cover, for holidays abroad cover will be extended to cover medical expenses.



What is insured?

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


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

- ✓ Suffer injury whilst within Ireland.
- ✓ Suffer illness or injury whilst on a holiday within Europe or any EEA country.
- ✓ Fatal Accident.
- ✓ Funeral expenses
- ✓ Personal Liability

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

- ✓ **SECTION 1 Emergency Repatriation Expenses**
 1. Repatriation from Ireland to Country of Origin up to €250,000 if medically necessary.
- ✓ **SECTION 2 Funeral Expenses**
 - a) Cremation or Burial charges in Ireland – up to €7,000
 - b) Transportation charges for returning your body or ashes back to your Country of Origin – up to €7,000
In respect a & b of above only one benefit can be claimed
 - c) Travel and accommodation costs for up to two family members or friends – up to €3,000
- ✓ **SECTION 3 - Injury**
 1. Death – €10,000
 2. Loss of two or more Limbs – up to €10,000
 3. Loss of Sight in Both Eyes – up to €10,000
 4. Loss of one Limb – up to €5,000
 5. Loss of Sight in one Eye – up to €5,000

Maximum Limit: €10,000
- ✓ **Section 4: Personal Liability** - up to €2,000,000
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



What is not insured?

- ✗ Any claim in respect of medical expenses incurred within Ireland
- ✗ Any claim of any kind directly or indirectly arising from, relating to or in any way connected with COVID-19 or its outbreak.
- ✗ Any travel to areas where the Department of Foreign Affairs allocates a security status of 'Avoid non-essential travel' or 'Do not travel'.
- ✗ Any medical condition or injury that conflicts with any statements of the "Pre-requirements for cover to apply" found on page 12 of the policy document.
- ✗ Any pre-existing medical condition that was diagnosed, treated or required hospital inpatient or outpatient treatment at any time before your holiday was booked (or commencement of the Period of Cover if later).
- ✗ 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 cover or any trip outside Europe or the EEA.
- ✗ Driving/Riding on a motorcycle over 50cc.
- ✗ 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;
 - air travel unless as a fare paying passenger, financial failure of tour operator, travel agent or another operator;
 - illegal acts; manual work; scuba diving; war.

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.

There are Specific Exclusions and Specific Conditions of this Section, please refer to Section 4 B Exclusions pages 15 -16 of the policy document.

- ✓ **SECTION 5: Holiday Emergency Medical & Repatriation Expenses**
Medical and Repatriation expenses – up to €2,000,000.
This benefit only applies to holidays abroad and within Europe not exceeding 14 days duration.



Are there any restrictions on cover?

- ! An excess of €90 applies under Section 5.
- ! Holidays are limited to a maximum of 14 days.
- ! Holidays are limited to Europe
- ! Partner and child(ren) must be accompanying the principal insured person whilst they travel to Ireland to attend their course.
- ! In the event of death, travel and accommodation costs are limited to two family members/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.



Where am I covered?

- ✓ Ireland
- ✓ Europe: Cover provided for trips to Europe or the European Economic Area not exceeding 14 days in total.



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).
- You must 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 under Section 5 – Holiday Emergency Medical and Repatriation

1. For Medical Expenses incurred outside of Ireland over €250 you must contact: **Chubb Assistance on +353 (0) 1 440 1762**
2. Medical Expenses claims incurred outside of Ireland under €250 and all other claims contact:
Arachas Study and Protect Team, The Courtyard, Carmanhall Rd, Sandyford Business Estate, Sandyford, Dublin 18, D18 X377. Tel: 01 6395800. Email: studyandprotect@arachas.ie



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 statement of fact/confirmation of cover
- 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 following emergency repatriation to your Country of Origin.



How do I cancel the contract?

You may cancel your policy at any time. If you cancel **within 14 days** of receiving your policy documentation, we will refund premiums paid provided no claims have been reported or paid. **After 14 days** there is no refund provided.

Contact Details: Post: Arachas Study and Protect Team, The Courtyard, Carmanhall Rd, Sandyford Business Estate, Sandyford, Dublin 18, D18 X3772. | **Email:** studyandprotect@arachas.ie | **Phone:** 01 6395800 (9am to 5pm, Monday to Friday).