

Insurance Product Information Document

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



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Product: MediCover Plus 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 Latin America attending a course of study which is no more than one academic year's duration 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 Cancellation, Travel Delay, Missed Departure and Personal Property cover for Holidays abroad to any Worldwide destination excluding the United States of America, Canada or the Caribbean which depart from Ireland, up to a maximum of 20 days in any one period of cover.

 What is insured?	 What is not insured?
<p>The primary value of the cover is for medical emergencies and personal injury.</p> <p>This policy pays benefits, in accordance with the policy wording, in the event that you or your partner and or child(ren).</p> <ul style="list-style-type: none"> ✓ Suffer illness or injury whilst within Ireland. ✓ Suffer illness or injury whilst on a holiday to a worldwide destination (excluding USA, Canada and the Caribbean) ✓ 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. ✓ Need to cancel your trip before it begins due to unforeseen serious health conditions affecting you or persons travelling with you. ✓ Loss of theft of baggage whilst on a Holiday abroad. <p>The main policy sections and benefit levels are listed below, with full details contained in the policy wording.</p> <ul style="list-style-type: none"> ✓ SECTION A: Medical and other travel expenses <ol style="list-style-type: none"> 1. <ol style="list-style-type: none"> a. Medical Expenses – Up to €2,500,000 b. Dental Expenses necessitated by bodily injury up to €500 c. Nursing home and ambulance charges Included in (a) above d. Emergency Repatriation Expenses – Unlimited e. Funeral Expenses - €7,000 2. Physiotherapy, homeopathy, osteopathy or chiropractic treatment necessitated by Bodily Injury – Up to €1,000 3. Counselling treatment following death/disappearance/sexual or physical assault up to €75 per session and up to a maximum €750. ✓ SECTION B - Injury <ol style="list-style-type: none"> 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 <p>Maximum Limit: €10,000</p>	<ul style="list-style-type: none"> ✗ Any claim in respect of a person who is in Ireland to attend a course of study of more than one academic year's duration. ✗ 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 claims arising out of or relating to any travel to, from or in United states of America, Canada or the Caribbean or any travel which starts, ends or has a scheduled stop in the united states of America, Canada or the Caribbean; ✗ Any medical condition or injury that conflicts with any statements of the "Pre-requirements for cover to apply" found on page 15 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. ✗ Lost or stolen personal property not reported to the police and or hotel management (where applicable) within 24 hours of discovery. ✗ Cancellation, curtailment or rearrangement due to an immediate family member or travelling companion becoming ill due to a pre-existing medical condition. ✗ Physiotherapy, homeopathy, osteopathy or chiropractic treatment unless necessitated by Bodily Injury; ✗ Counselling Treatment relating to sexual assault and/or serious physical assault which has not been reported to police within 24 hours of the incident taking place or as soon as reasonably possible. ✗ Counselling treatment where the insured person has not been referred by a GP or where treatment 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:

✓ **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

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 pages 27-28 of the policy document.

- ✓ **SECTION D - Cancellation, Curtailment and Rearrangement** of a Holiday Abroad* - up to €1,500
- ✓ **SECTION E Travel Delay** - €20 benefit for the first full 12 hours delay and a €10 benefit for each subsequent full 12 hours delay up to a maximum benefit of €200.
- ✓ **SECTION F - Missed Departure*** - up to €200
- ✓ **SECTION G - Personal Property*** - up to €1,000 loss, damage or theft, limit for all valuables €250 /single article limit €250.
***€50 EXCESS APPLIES**



participating in winter sports, aerial sports or hazardous activities; Driving/Riding on a motor cycle over 50cc, 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 other operator; illegal acts; manual work; scuba diving; war.



Are there any restrictions on cover?

- ! An excess of €50 applies under Sections D, E, F & G.
- ! Holidays abroad are limited to a maximum of 20 days within the period of cover.
- ! 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 10 sessions, Counselling treatment following death/disappearance/sexual or physical Assault is limited to 10 sessions.
- ! Partner and child(ren) must be accompanying the principal insured person whilst they travel to Ireland.



Where am I covered?

- ✓ Ireland
- ✓ Worldwide excluding USA, Canada and the Caribbean, (Holidays Abroad are limited to 20 days within the period of cover).



What are my obligations?

At the start of your policy, you must:

- not be in Ireland to attend a course of study of more than one academic year's duration.
- 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 cover

- 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: Arachas StudyandProtect Team, The Courtyard, Carmanhall Rd, Sandyford Business Estate, Sandyford, Dublin 18. 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 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 if you leave your course during the period of cover.
- Cover will end when you return to your Country of Origin during the period of cover.



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 StudyandProtect Team, The Courtyard, Carmanhall Rd, Sandyford Business Estate, Sandyford, Dublin 18.
Email: studyandprotect@arachas.ie **Phone:** 01 6395800 (9am to 5pm, Monday to Friday).