

# Travel Insurance

## Insurance Product Information Document

### Product: KennCo Single Trip & Annual Multi Trip Travel Insurance

#### Insurers:

MAPFRE ASISTENCIA Compañía Internacional De Seguros Y Reaseguros, S.A., trading as MAWDY, 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 consumer protection rules. Company Registration Number 903874.

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

#### What is this type of insurance?

This insurance provides a package of travel insurance benefits to cover either a single trip or in respect of an annual multi trip policy, for multiple trips, within the geographical area and the cover dates you have chosen.



#### What is insured?

- ✓ Cancellation and Curtailment cover for COVID as outlined in Section 5 Cancellation sub-sections 5) & 6); Section 6 Curtailment sub-sections 6) & 7)
- ✓ Medical cover for COVID, subject to the terms, conditions and exclusions outlined in Section 1 Emergency medical and repatriation expenses
- ✓ **Cancellation** – up to €6,000
- ✓ **Curtailment** – up to €6,000
- ✓ **Emergency Medical Expenses incl 24/7 Assistance** – up to €10 million
- ✓ **Personal Accident** – up to €30,000
- ✓ **Missed Departure** – up to €6,000
- ✓ **Travel Delay** – up to €300
- ✓ **Personal Baggage** – up to €3,000
- ✓ **Baggage Delay** – up to €240
- ✓ **Personal Money** – up to €750
- ✓ **Loss of Travel Documents** – up to €750
- ✓ **Catastrophe** – up to €600
- ✓ **Personal Liability** – up to €2.5 million
- ✓ **Legal Costs and Expenses** – up to €25,000
- ✓ **Cruise Cover** – up to €300

#### Optional Covers:

- Winter Sports
- Golf Cover



#### What is not insured?

- ✗ Some sections of the policy are subject to an excess unless otherwise specified in your policy. This is the amount you pay when you make a claim.
- ✗ Pre-existing medical conditions.
- ✗ Travelling against medical advice or with the intention of obtaining medical treatment abroad.
- ✗ The policy includes restrictions regarding the health of close relatives and friends upon whom your trip may depend, even if they are not being insured by this policy.
- ✗ Certain hazardous sports and activities may not be covered under this policy – see policy wording for details.
- ✗ Circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) that might result in a claim.
- ✗ Medical treatment which can wait until you return home.
- ✗ Private medical treatment unless agreed by us.
- ✗ Any claim for personal baggage where you have not taken steps to prevent loss.
- ✗ Personal baggage claims will be paid based on the intrinsic value of the items at the time the loss occurred unless otherwise stated.
- ✗ Your travel to a country or specific area or event to which the Travel Advice Section of the Department of Foreign Affairs or World Health Organisation have advised the public not to travel unless this advice relates only to COVID. In this instance, only claims relating to COVID will not be considered.

## What is not insured?



- ✘ Any claims caused by or relating to COVID or any mutation. This applies to all sections of cover apart from Section 1 Emergency medical and repatriation expenses, sub-sections 5 & 6 under Section 5 Cancellation and sub-sections 6 & 7 under Section 6 Curtailment



## Are there any restrictions on cover?

- ! Only available to residents of the Republic of Ireland
- ! Single Trip policies – maximum age 79 years and maximum trip limit 180 days
- ! Annual Multi Trip policies – maximum age limit 70 years and maximum trip duration 31 days (or 60 days when an additional premium is paid).
- ! Winter Sports Cover option – up to 21 days during any one trip under Annual Multi Trip policies
- ! Golf Cover option – up to 17 days in total during the policy period
- ! You will not be covered for any losses or costs relating to COVID that arise within 14 days of the date you purchased this insurance, except where the insurance is bought within 48 hours of booking the trip.



## Where am I covered?

- ✓ You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your insurance confirmation.



## What are my obligations?

- You must be fit to undertake any trip to be covered under the policy.
- Ensure the policy meets your needs.
- You must take care to protect yourself and your property.
- You must tell us as soon as reasonably possible of any event which may result in a claim.
- If you need medical assistance while abroad which may lead to in-patient hospital treatment or incur expenses over €500, you must contact the Emergency Assistance Service on +353 91 545 977



## When and how do I pay?

For full details of when and how to pay please contact your broker.



## When does the cover start and end?

- Single Trip policies start when you make the premium payment and it is accepted by us and they end on the date of your return from your trip, as set out in the policy schedule.
- Annual Multi Trip policies start from the date that you request and end after 12 months.



## How do I cancel the contract?

You can cancel the policy at any time by contacting KennCo or your agent. If you cancel within 14 working days of receipt of policy documents, we will cancel the policy and refund your premium in full provided that you have not already started your trip, made a claim or intend to make a claim. If you cancel the policy after 14 working days, your premium will be made.