

Travel Insurance

Insurance Product Information Document

Product: KennCo Single Trip & Annual Multi Trip Travel Insurance

Insurers:

Sections 1-12, 14-16, Arch Insurance (EU) dac

Arch Insurance (EU) dac is registered in the Republic of Ireland (No. 505420). Registered Office: 2nd Floor, Block 3 The Oval, 160 Shelbourne Road, Ballsbridge, Dublin 4. Arch Insurance (EU) dac, trading as Arch Mortgage Insurance, Alwyn Europe, Arch Insurance EU, Arch Insurance, Arch International and Arch MI, is regulated by the Central Bank of Ireland.

Section 13, Amtrust International Underwriters Dac

This insurance is administered by MIS Underwriting Ltd and underwritten by AmTrust International Underwriters DAC, Registered in Ireland. Company No. 169384 is authorised and regulated by the Central Bank of Ireland. Registered office: 6-8 College Green, Dublin 2, Ireland.

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** – up to €6,000
- ✓ **Cutting Short Your Trip** – 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 €30,000
- ✓ **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.
- ✗ Claims under any section of the policy in respect of travel to a destination which the Department of Foreign Affairs (DFA) has issued advice to avoid non-essential travel (orange security rating) or advised do not travel (red security rating) prior to a trip commencing.



What is not insured?

- ✘ Any claim relating to a pandemic and/or epidemic as announced by the World Health Organisation (WHO), including but not limited to Coronavirus (COVID-19). This exclusion does not apply to claims for emergency medical and repatriation expenses provided prior to commencement of the trip the Department of Foreign Affairs (DFA) have not issued advice to avoid non-essential travel (orange security rating) or advised do not travel (red security rating) to your intended destination or any country or area you are travelling through.



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



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, you must contact us before going to a medical facility (other than a pharmacy), or as soon as you can.



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 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 days, no refund of premium will be made.