

Frequently Asked Questions

Q: Who can purchase this insurance

This insurance is available only to residents of the Republic of Ireland who purchase their cover before they travel.

Q: Who are the Insurers:

Product Provider and support team - KennCo Underwriting Ltd

Email: travel@kennco.ie

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.

Q: Are Winter Sports Covered?

A: Winter Sports Cover is optional for Single Trip Travel. Cover is included for up to a maximum of 21 days per trip on Annual Multi-trip policies. Where Winter Sports is shown as included on your policy schedule, cover is provided against accidental bodily injury, loss, damage or theft of your Winter Sports equipment plus the reasonable costs of hiring replacement Winter Sports equipment following such a loss. In addition, compensation for Piste closure and delays due to avalanche. You will not be covered for: Claims arising out of undertaking those activities listed in the Policy Booklet as excluded; Piste closure or losses arising from avalanche in your resort if your trip is undertaken before 1st January or after the 16th April (Northern hemisphere) or before 1st July and after 16th October (Southern hemisphere).

Q: Are business trips covered?

A: There is no cover provided under this Insurance for any travel involving manual work. Incidental Business Trips of a non-manual nature are covered.

Q: Are trips within the Republic of Ireland covered under this policy?

A: A trip which commenced and ended within the Republic of Ireland during the policy period which includes all pre booked travel arrangements and overnight accommodation away from the insured person's normal place of residence is covered (excluding Emergency Medical and Repatriation Expenses).

Q: Do I need to take my policy with me when travelling?

A: Yes. This documentation provides you with information & emergency telephone numbers that you may need in the event of making a claim whilst travelling.

Q: How many times can I travel in a year under this insurance?

A: Under the Annual Multi-Trip policy cover is for a 12-month period and it includes all holidays and incidental non manual business travel which commence and end within the Republic of Ireland during the policy period, with a maximum individual trip duration of 31 days. Under the Single Trip policy cover is for the amount of days specified in the policy schedule.

Q: What is the maximum trip duration?

A: 31 days on an Annual Multi-Trip policy, however a trip extension may be purchased to give a maximum of 60 days cover.

On a Single Trip policy, a maximum trip duration of 180 days applies. For ages 71-79 years the maximum trip duration on single trip is 31 days.

Q: What defines a partner?

A: The insured and married spouse or civil partner or couples (including same sex) who have been cohabiting partners for more than 6 months.

Q: If I buy a family policy is my partner covered when travelling alone?

A: Yes, providing that your partner is named on the policy.

Q: What is covered under a Family policy?

A: The insured and married spouse or civil partner or couples (including same sex) who have been cohabiting partners for more than six months and their unmarried dependent children (including adopted, foster and step-children) under 18 or, if in full time education under 23. Children are only covered when travelling with you or your husband, wife or partner (other than unmarried dependent children aged 17 years and under who can travel independently of the parents provided the trip does not exceed 21 days duration).

Q: Can any children over the age limit or other family relatives be added to the policy?

A: No, not on the Annual Multi-Trip policy, however there is a Single Trip option available online.

Q: What is the maximum age per insured person? **A:** 70 years attained for Annual Multi-Trip. 79 years attained for Single Trip. However different premiums will apply depending on age.

Q: Can I travel on my own?

A: Yes, your travel insurance covers you or your spouse if travelling independently of each other.

Q: I have a pre-existing medical condition. Does this affect my medical cover?

A: The Insurers are not liable for claims arising from any disease, illness or injury for which you have received medication, advice or treatment or have experienced symptoms whether the condition is diagnosed or not.

Q: Does the travel policy provide medical cover during pregnancy?

A: The Insurers are not liable for any claims for costs related to normal pregnancy or childbirth without any accompanying bodily injury, illness, disease or complication.

Q: What are the limits of cover for medical costs incurred?

A: You are insured for Emergency Medical costs up to €10,000,000 per insured person outside of the Republic of Ireland. Please note that medical costs in the Republic of Ireland are not included.

Q: What should I do if I have to see a doctor or be admitted to hospital during my holiday?

A: Please telephone the assistance company on +44(0)1243 621078 at any time day or night. Please call the assistance company as soon as possible for cases involving hospitalisation or if you need a medical referral. If you are admitted as an in-patient, you must notify the assistance company and obtain authorisation immediately prior to incurring any costs. If this is not possible because of the seriousness you must contact the assistance company as soon as possible after admission. You must obtain authorisation from the assistance company before making any repatriation or evacuation arrangements.

Q: Are holidays which commence outside Ireland covered?

A: No. Your holiday must begin and end in the Republic of Ireland.

Q: If I wish to cancel my policy, am I entitled to a refund?

A: You may cancel this policy within 14 days of its issue (provided you have not commenced the insured trip) and, subject to you not having or intending to make a claim, a full refund of premium will be made.

Q: Am I entitled to a discount if I have Private Medical Healthcare?

A: No

Q Am I covered for any leisure activities?

A: Please refer to your Travel policy booklet for a full list of activities covered and excluded.

The following is provided as broad guidance only. It is by no means a confirmation of coverage or promise to pay and should be read in line with the policy wording associated with your insurance product. This guidance does not diminish insurers rights to highlight additional wordings that may be applicable to circumstances.

Q: Does my policy provide cover for Covid-19?

A: Your Policy provides cover for:

- medical and repatriation costs in the event you fall ill with Covid-19 whilst overseas, including
 - additional travel and room only accommodation expenses if it is necessary for you to extend your stay
- cancellation of your trip in the event of:
 - you or any person with whom you have arranged to stay or travel testing positive for Covid-19 within 14 days of the departure date of your trip;
 - your relative or close business colleague being admitted to hospital with Covid-19 within 7 days of the departure date of your trip;
 - the death of your relative or close business colleague due to Covid-19 within 7 days of the departure date of your trip
- curtailing your trip in the event of:
 - you or any person with whom you are travelling or have arranged to stay testing positive for Covid-19 within 14 days of your departure from the Republic of Ireland;
 - the death of a relative or close business colleague in the Republic of Ireland due to Covid-19 within 7 days of your departure from the Republic of Ireland

provided prior to your trip commencing the DFA have not issued advice to avoid non-essential travel or advised do not travel to your destination or any country/area you are travelling through.

There is no cover under any other section for claims relating to Covid-19.