

Travel Insurance

Insurance Product Information Document

Product: ATI Super Travel Insurance

Company: Zurich Insurance Europe AG

This insurance is arranged by Cover-More Blue Insurance Services Limited (trading as annualtravelinsurance.com) who are appointed as managing general agent to act on behalf of the insurer, Zurich Insurance Europe AG.

Cover-More Blue Insurance Services Limited is a company registered in Ireland with company number 345681, and registered address Suite 11, Fifth Floor, No. 2 Stemple Exchange, Blanchardstown Corporate Park, Blanchardstown, Dublin 15, Ireland. Cover-More Blue Insurance Services Limited, trading as Annualtravelinsurance.com, is regulated by the Central Bank of Ireland. Its firm reference number is C29373.

Zurich Insurance Europe AG is a company registered with the commercial register in Germany under HRB 133359, with registered address at Platz der Einheit 2, 60327 Frankfurt am Main, Germany. Zurich Insurance Europe AG is authorised and regulated by Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin), firm reference number 10005151

This document does not describe the full terms of the Travel Insurance cover. Complete pre-contractual and contractual information on the product is provided in Your policy handbook.

What is this type of insurance?

This is a Travel Insurance policy that covers you for cancellation and curtailment, medical expenses, personal accident, baggage, and other travel-related risks.



What is insured?

- ✓ Cancellation and Curtailment cover for COVID as outlined in Section 1 Cancellation sub-sections 2) & 3); Section 1 Curtailment subsections 2) & 3).
- ✓ Medical cover for COVID, subject to the terms, conditions and exclusions outlined in Section 2 Medical and Other Expenses incurred abroad.
- ✓ Cancellation or Curtailment up to €5,000.
- ✓ Medical Expenses up to €20,000,000.
- ✓ Hospital Benefit Up to €150.
- ✓ Personal Accident Up to €40,000.
- ✓ Baggage, Baggage Delay and Passport Up to €2,000.
- ✓ Personal Money and Travel Documents Up to €500.
- ✓ Personal Liability Up to €2,000,000.
- ✓ Hijack Up to €500.
- ✓ Missed Departure Up to €750.
- ✓ Catastrophe Up to €500.
- ✓ Delayed Departure Up to €150.
- ✓ Holiday Abandonment Up to €5,000.
- ✓ Credit Card Fraud Up to €300.
- ✓ Overseas Legal Expenses and Assistance Up to €15,000.
- ✓ Strike Up to €250.
- ✓ Personal Travel Assistance Included.



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 B (Emergency Medical and other Expenses) and sub-sections 2 and 3 under Section A (Cancellation or Curtailment).
- ✗ Scheduled Airline Failure Insurance (SAFI) and supplier insolvency.
- ✗ 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.
- ✗ Claims arising from circumstances known to You prior to taking out this policy.
- ✗ Any pre-existing medical conditions which have not been declared to us or have been declared to us and we have excluded from cover.
- ✗ At the time of taking this insurance or at the time of booking a Trip we will not cover any claim arising from any medical condition for which a close relative or travelling companion is aware of but have not received a diagnosis, has received a terminal prognosis, was receiving or on a waiting list for, or had knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home.

- ✓ Real-Time Flight Delay - access to a VIP airport lounge.

Optional Covers

- Winter sports Up to €400.
- Travel Disruption Up to €1,000.
- Flight Cancellation Up to €750.
- Cruise Connection Up to €750.
- Wedding / Civil Partnership Up to €1,000.
- Business Cover Up to €1,000.
- Golf Cover Up to €1,000.
- Excess Waiver.

- ✗ Any claim arising from Your self-exposure to needless peril (except in an attempt to save human life)
- ✗ Any loss, injury, damage or liability, benefits or services directly or indirectly arising from or relating to a planned or actual trip to or through Belarus, Cuba, Iran, Syria, North Korea, Russia or the Crimea, Donetsk People's Republic (DNR), or Luhansk People's Republic (LNR) regions of Ukraine.
- ✗ Any loss, injury, damage or legal liability sustained directly or indirectly by any individual or entity identified on any applicable government watch lists as a supporter of terrorism, narcotics or human trafficking, piracy, proliferation of weapons of mass destruction, organized crime, malicious cyber activity, or human rights abuses



Are there any restrictions on cover?

- ! Each section has a maximum sum insured which we will pay up to, per insured person, per Trip.
- ! Excess – Under most sections of this policy You have to pay the first part of any claim. This is called excess and will apply to each person claiming and to each incident and to each section of the policy You claim under.
- ! 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.
- ! You will not be covered for claims arising within 7 days of the date you purchased this insurance or the time of booking any Trip (whichever is later) under Section S (Travel Disruption).
- ! The maximum duration of any individual Trip if Multi Trip cover is selected is limited to 60 days (31 days if You are aged 66-69 years or 21 days if You are aged 70–75 years). For single Trip cover, the period of the Trip but not in any case exceeding the period shown in the validation certificate.



Where am I covered?

- ✓ You will be covered for any country or region You have selected when buying this insurance.
- ✓ This policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Belarus, Cuba, Iran, Syria, North Korea, Russia or the Crimea, Donetsk People's Republic (DNR), or Luhansk People's Republic (LNR) regions of Ukraine.



What are my obligations?

- Prior to start date of the contract You must provide the Insurer with honest, accurate and complete information.
- Undergo a medical screening if You wish to be covered for pre-existing medical conditions.
- You must take all reasonable care to protect Yourself and Your belongings.
- In the event of Your bodily injury or illness which may lead to in-patient hospital treatment or incur expenses over €500 or before any arrangements are made to extend Your Trip or any arrangements are made for repatriation or in the event of curtailment necessitating Your early return to Your home area You must contact the Emergency Assistance Service on +353 1 682 9140.



When and how do I pay?

You must make arrangements to pay for this insurance prior to the commencement of the contract. Premium for your policy may be paid in full by credit card or debit card.



When does the cover start and end?

- For single Trip cover, the period of the Trip and terminating upon its completion, but not in any case exceeding the period shown in the validation certificate. Cancellation cover starts from the date of purchase and ceases on departure of Your Trip.
- For Multi Trip cover, the period for which we have accepted the premium as stated in the validation certificate. All sections, including Cancellation cover, starts from the start date this insurance is effected by You.



How do I cancel the contract?

You may cancel this cover within 14 working days of receipt of the cover documents (new business) or for Multi Trip policies the renewal date (the Cancellation Period). Any premium already paid will be refunded to You providing You have not travelled and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

By email: info@backpackertravelinsurance.ie;

by telephone: 0818 286 518;

By submitting your cancellation request online at www.annualtravelinsurance.com

You also have the right to cancel the policy 14 days or more after the date of purchase, however, the premium will not be refunded.