

Travel Insurance

Insurance Product Information Document

Company: MAWDY

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. MAWDY, 22-26 Prospect Hill, Galway.

Product: Multitrip Essential Travel Insurance

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 travel insurance cover is designed to provide financial protection and medical assistance for Your Trip.



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 €1,200
- ✓ Medical Expenses up to €20,000,000
- ✓ Personal Accident up to €10,000
- ✓ Baggage, Baggage Delay and Passport up to €1,200
- ✓ Personal Money and Travel Documents up to €250
- ✓ Personal Liability up to €2,000,000
- ✓ Missed Departure Up to €250
- ✓ Delayed Departure Up to €50
- ✓ Holiday Abandonment Up to €1,200
- ✓ Overseas Legal Expenses and Assistance Up to €5,000
- ✓ Strike Up to €200

Optional Covers

- Wintersports Up to €300
- Travel Disruption Up to €1,000
- Gadget Cover Up to €500



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

- X** Any claim arising from Your self-exposure to needless peril (except in an attempt to save human life)



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 & 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 31 days. 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



What are my obligations?

- Prior to start date of the contract You must provide the Insurer with honest, accurate & 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 91 560 637



When and how do I pay?

At the point of purchase either by credit or debit card



When does the cover start and end?

- 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 an excess. This will apply to each person claiming and to each incident and to each section of the policy You claim under
- The maximum duration of any individual Trip if multi Trip cover is selected is limited to 60 days (35 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



How do I cancel the contract?

You may cancel this cover within 14 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@multitrip.com; By telephone: 0818 444 444