Travel Insurance

Insurance Product Information Document

Product: Backpacker Premier Travel Insurance

Company: Zurich Insurance Europe AG

This insurance is arranged by Cover-More Blue Insurance Services Limited (trading as backpackertravelinsurance.ie) 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 backpackertravel.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 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 €1,500.
- ✓ Medical Expenses up to €3,000,000.
- ✓ Personal Accident Up to €40,000.
- ✓ Baggage, Baggage Delay and Passport Up to €1,000.
- ✓ Personal Money and Travel Documents Up to €250.
- ✓ Personal Liability Up to €2,500,000.
- ✓ Missed Departure Up to €500.
- ✓ Student loans Up to €1,000.
- ✓ Loss of earnings Up to €750.
- ✓ Programme Costs Up to €750.
- ✓ Resumption of Journey Up to €250.
- ✓ Interrail tickets Up to €250.
- ✓ Government Travel Advice Up to €500.
- ✓ Tropical Disease Screening and Protection Up to €200.
- ✓ Delayed Departure Up to €150.
- ✓ Holiday Abandonment Up to €1,500.

What is not insured?

- X 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).
- X Scheduled Airline Failure Insurance (SAFI) and supplier insolvency.
- X 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.
- X Claims arising from circumstances known to You prior to taking out this policy.
- X Any pre-existing medical conditions which have not been declared to us or have been declared to us and we have excluded from cover.
- X 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

✓ Credit Card Fraud Up to €250.

✓ Overseas Legal Expenses and Assistance Up to €10,000.

Optional Covers

✓ Winter sports Up to €400

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).

X 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.

X 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.

! This cover entitles you to a maximum of two return visits to your home before your intended return date (as specified on your validation certificate) for up to a maximum duration of 21 days excluding any return for which a claim is being made as a result of Emergency Medical, Repatriation or Curtailment. Cover is suspended from the time you arrive at your departure point to your home and starts again when you exit the airport at your overseas destination. During this period no cover is provided by the cover.

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 1 681 9142.



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, debit card.



When does the cover start and end?

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.



How do I cancel the contract?

You may cancel this cover within 14 working days of receipt of the cover documents (new business). 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.backpackertravelinsurance.ie

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.