

Travel Insurance

Insurance Product Information Document

Company: MAPFRE ASSISTANCE AGENCY IRELAND

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Product: Cornmarket 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 cover.

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 & Curtailment up to £7,500
- ✓ Medical Expenses up to £10,000,000
- ✓ Personal Luggage up to £2,500
- ✓ Delayed Luggage up to £150
- ✓ Personal Money and Travel Documents up to £500
- ✓ Delayed Departure up to £300
- ✓ Abandonment up to £7,500
- ✓ Missed Departure up to £1,000
- ✓ Personal Accident up to £30,000
- ✓ Personal Liability up to £2,000,000
- ✓ Third Party Supplier Insolvency up to £2,000
- ✓ Scheduled Airline Failure up to £2,000
- ✓ Legal Expenses up to £25,000
- ✓ Hijack up to £1,500
- ✓ Catastrophe Cover up to £1,000
- ✓ Credit or Cash Card Fraud up to £500
- ✓ Winter Sports up to £500



What is not insured?

- ✗ 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
- ✗ Any claim arising from any medical condition of you, a close relative or travelling companion, which you or they are aware of but have not received a diagnosis, or for which you or they have received a terminal prognosis, or were receiving or on a waiting list for treatment at a hospital or nursing home, at the time of taking this insurance or at the time of booking a trip.
- ✗ Any deliberately careless or deliberately negligent act or omission by You
- ✗ Your travel to a country or specific area or event to which the Travel Advice Section of the Foreign & Commonwealth Office or World Health Organisation have advised the public not to travel
- ✗ Any claim which is directly or indirectly caused by, results from or is in connection with a Natural Disaster.



Are there any restrictions on cover?

- ! Each section has a maximum sum insured which we will pay up to, per insured person, per trip.
- ! The maximum duration of any one trip is limited to 60 days and the total time spent outside the United Kingdom should not exceed 183 days in total.



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 the start date of the contract you must provide the Insurer with honest, accurate and complete information
- You must 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 before incurring expenses over £500 or before any arrangements are made to extend or curtail you must contact the Emergency Assistance Service on 0044 28 90445085.



When and how do I pay?

At the point of purchase either by credit or debit card



When does the cover start and end?

All sections, including Cancellation cover, start from the start date as specified on your certificate of insurance and will cease on the end of the specified period as shown on your certificate of insurance.



How do I cancel the contract?

You may cancel this cover within 14 days of issue. Any premium already paid will be refunded to you provided a claim has not occurred and travel has not commenced.

By email: ieteles@mapfre.com

By telephone: 028 90445089