

Insurance Product Information Document

Company (Insurer): Chubb European Group SE Ireland branch.

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Chubb European Group SE is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre and the following registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France.

Product: Business Credit Card Travel Insurance

This document provides a summary of the main coverage and exclusions. It is not personalised to your specific individual needs. Complete pre-contractual and contractual information about this product is provided in the policy schedule and policy terms and conditions regarding data protection.

What is this type of insurance?

This is a travel insurance policy provided on an Annual Multi-Trip basis. It provides cover for emergency medical expenses, cancellation costs, personal property/money losses, and a range of other covers all whilst travelling abroad provided 50% of the fare has been charged to your Business Credit Card (applies per trip).

**What is insured?**

The primary value of the cover is for medical emergencies when overseas, cancellation of a trip, with a range of secondary covers included too.

This policy pays benefits, in accordance with the policy wording, in the event that you:

- ✓ need to cancel your trip before it begins due to unforeseen serious health conditions affecting you or persons travelling with you; or
- ✓ suffer illness or injury whilst abroad; or
- ✓ suffer loss or damage to personal property whilst abroad.

The main sections of the policy and benefit levels are listed below, with full details of benefits and sub-sections are contained in the policy schedule.

- ✓ 1) Cancellation and Curtailment – up to €1,200 (max €10,000 per party) (including cancellation due to a communicable disease).
- ✓ 2) Travel Delay – up to €600 (€50 per hour in excess of 4 hours delay towards the cost of buying essential and necessary items).
- ✓ 3) Personal Accident – up to €220,000, benefit for Children (under 18 years) is capped at €6,000.
- ✓ 4) Medical Expenses (includes communicable disease) *– up to an Unlimited amount
 - Additional travel expenses up to €7,00
 - Funeral expenses up to €18,000.
- ✓ 5) Personal Property *- up to €1,500, this includes:
 - Valuables - up to €210*
 - Golf equipment – up to €210*
 - Mobility aids – up to €500*.
 - Delayed baggage up to €90 for each hour's delay up to a maximum of €1,080, (must have receipts for essential items).

**What is not insured?**

- ✗ Pre-existing medical conditions that were diagnosed, treated or required hospital inpatient or outpatient treatment in the last five years.
- ✗ Any expenses incurred as a result of any restrictions or law being introduced by a government, governmental body, or travel provider due to an actual or suspected Communicable disease (including Covid-19) including, without limitation, the closure of borders or airspace, lockdowns and other restrictions on the movement of people that impact your journey.
- ✗ Cancellation and Curtailment where You or Your Travelling Companions Covid-19 'positive' test is not carried out and certified in writing as specifically relating to You or Your Travelling Companions by a test that is recognised by the Republic of Ireland Government, including such a test that is carried out by a licensed pharmacy, a licensed laboratory or the treating Doctor.
- ✗ Any trip involving travel to areas the Department of Foreign Affairs allocates a security status of 'Avoid non-essential travel' or 'Do not travel'.
- ✗ Cancellation or curtailment due to an immediate family member or travelling companion becoming ill due to a pre-existing medical condition.
- ✗ Travelling for medical treatment or if a traveller has a terminal prognosis.
- ✗ Financial failure of tour operator, travel agent or other operator.
- ✗ Lost or stolen personal property not reported to the police within 24 hours of discovery.
- ✗ Valuables carried in checked-in luggage or left unattended.
- ✗ Dentures, hearing aids, prescription glasses, sunglasses, prescription sunglasses contact or corneal lenses.
- ✗ Aerial pursuits, winter sports, hazardous activities listed in the policy wording.
- ✗ Air travel unless as a fare paying passenger in a fixed wing aircraft which is provided by a licensed airline or air charter company.

- ✓ 6) Passport and travel documents* –up to €1,800
- ✓ 7) Personal Liability –up to €1,200,000
- ✓ 8) Overseas Legal Expenses –up to €3,000
- ✓ 9) Hijack - up to €1,250 (€60 per day)
- ✓ 10) Business Equipment up to €1,800 (samples up to €500).

* Excess applies

✗ Any trips involving travel to Cuba.



Are there any restrictions on cover?

- ! An excess applies per person per claim on sections noted aside with an asterisk, the excess varies per benefit, please refer to the policy schedule for full details.
- ! Maximum duration of any one trip is 90 days.



Where am I covered?

- ✓ Worldwide Including USA, Canada and the Caribbean but excluding Cuba.



What are my obligations?

At the start of your policy

- You must hold a Business Credit Card.
- For cover to be in force a minimum of 50% of the fare has been charged to the Business Credit Card.
- All persons to be insured must be permanent resident in the European Economic Area (EEA), (Adults must be under the age of 71 and Children, if covered, must be under age 18 years (or 23 years if they are still in full-time education).

During the period of insurance

- You must supply at your own expense any information, evidence and receipts we reasonably require including medical certificates signed by a doctor, police reports and other reports following loss or injury.
- You must take reasonable care to protect against loss, damage, accident, injury, or illness.
- After an injury, you should obtain and follow the advice of a doctor.

In the event of a claim

- You must report any items that are lost or stolen to the police within 24 hours of discovery and provide us with a written report.
- You must notify us as soon as practicable in the event of a claim by contacting:
 - Medical Expenses and/or repatriation claims – call Chubb Assistance on +353 (0) 1 440 1704.
 - All other claims – call or email: 1800 719 086 travel@ie.sedgwick.com or submit online <https://www.chubbclaims.com/ace/ie-en/welcome.aspx>



When and how do I pay?

This travel policy is included as a benefit on your Business Credit Card.



When does the cover start and end?

- Policy commences when your Business Credit Card is activated, and cover is activated when a minimum of 50% of the fare for your trip is charged to the Business Credit Card. The policy is for period of 1 calendar year and is automatically renewed each year until the Business Credit Card is cancelled.



How do I cancel the contract?

These benefits are included with your Business Credit Card and cannot be cancelled separately. If you cancel the card, the cover will end, and all benefits will stop. To cancel your Business Credit Card please contact Bank of Ireland Card Services.