

IMPORTANT: This document is to provide an overview of the key benefits and exclusions of the policy and it needs to be noted that it does not list all of the benefits, exclusions, terms and conditions of the policy. These are contained in the policy document which should be read carefully along with your schedule to understand the level of cover provided. The information below shows only the maximum payable amounts for each standard benefit. This document does not form part of your contract of insurance

AVIVA Standard Backpacker Policy

Key Benefits	Key Exclusions	Maximum Payable	Excess
Medical Expenses *	Refer to assumptions, terms and conditions and exceptions of the policy	€2,000,000	€100 **
Cancellation, Curtailment or Rearrangement	illness or death of anyone not insured under the policy if You were aware of any reason, either at the time a Journey was booked or at the time You purchased this Policy, why that Journey might have to be cancelled	€2,000	€100
Personal Property	Max limit of any one item is €150 Items that are left unattended (eg. on the beach whilst swimming)	€1,000	€100
Personal Accident	If death, loss of sight or loss of limb is Due To disease or any physical defect, injury or illness which existed before the Journey	€15,000	Nil
Permanent Total Disablement	If Permanent Total Disablement is Due To disease or any physical defect, injury or illness which existed before the Journey	40,000	Nil
Lost/Stolen Money (per person)	If police report/hotel management report is not provided to verify loss/theft of money	€200	€100
Baggage Delay	Must be a minimum of 12 hours after arriving at your destination	€100	Nil
Travel Delay	Must be delayed for at least 12 hours on the outbound or return journey	€100	Nil
Hospital Benefit	If the institution is not recognised as a hospital in the country of treatment	€200	Nil
Loss of Passport/Driving	If the loss or theft is not reported to the local Police within 24 hours	€200	Nil

Licence Expenses	of discovery		
Hijack		€500	Nil
Personal Liability	Any criminal or wilful act	€2,000,000	Nil
Overseas Legal Expenses	Any criminal or wilful act	€15,000	Nil
Mugging	If the mugger or attacker is known to you	€500	Nil
Search and Rescue	If you are in a country at war	€5,000	Nil
Catastrophe	Any disinclination to travel	€500	€100
Hazardous Activities*** (Medical Expenses)	If you do not wear the recommended/recognised safety equipment and follow safety procedures, rules and regulations	€1,000,000	€250
Extreme Activities*** (Medical Expenses)	If you do not wear the recommended/recognised safety equipment and follow safety procedures, rules and regulations	€1,000,000	€500

*** please note that Chubb Assistance need to be contacted before incurring any costs under this section and refer to policy document for further details**

**** Please note that the excess increases to €250/ €500 where the medical expenses are resulting from Hazardous /Extreme activities respectively**

***** A full list of the activities defined as being 'Hazardous' and 'Extreme' is included in the definition section of your policy wording**

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