

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 Business Travel Policy

Key Benefits	Key Exclusions	Benefit amount Outside of Ireland	Benefit Amount Within Ireland	Excess
Medical Expenses *	Refer to assumptions, terms and conditions and exceptions of the policy	€5,000,000	Not Insured	€90
Disruption	If You are forced to cancel any part of Your Journey prior to the commencement of that Journey as the direct and necessary result of any cause outside of Your control Chubb will indemnify You in respect of Cancellation expenses incurred up to the amount shown in the Schedule of Benefits.	€5,000	Not Insured	€90
Personal Property	Max limit of any one item is €500 Items that are left unattended	€2,500	€1,500	€90
Personal Injury	if death, loss or disability is Due To disease or any physical defect, injury or illness which existed before the Journey	€50,000	€50,000	Nil
Lost/Stolen Money (per person)	If police report/hotel management report is not provided to verify loss/theft of money	€500	€500	€90
Baggage Delay	Must be a minimum of 12 hours after arriving at your destination	€500	€500	Nil
Replacement	If during a Journey You become ill or sustain injury which in the opinion of a Qualified Medical Practitioner causes or is likely to cause total disablement from continuing the Journey for a period in excess of seven days	€3000	Not Insured	€90

Chubb will indemnify You in respect of Replacement expenses up to the amount shown in the Schedule of Benefits				
Business Equipment	Max limit of any one item is €500 Items that are left unattended	€1,000	Not Insured	Nil
Loss of Passport/Driving Licence Expenses	If the loss or theft is not reported to the local Police within 24 hours of discovery	€500	Not Insured	Nil
Personal Liability	Any criminal or wilful act	€2,000,000	€2,000,000	Nil
Overseas Legal Expenses	Any criminal or wilful act	€25,000	Not Insured	Nil

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

Aviva is regulated by the Central Bank of Ireland AVIVA Travel Insurance is arranged by AVIVA Direct and underwritten by Chubb European Group Limited

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