

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 Single and Annual Trip Table of Benefits

Key Benefits	Key Exclusions	Maximum Payable	Excess
Medical Expenses *	Refer to assumptions, terms and conditions and exceptions of the policy	€5,000,000	€90
Cancellation, Curtailment or Rearrangement	illness or death of anyone not insured under the policy if You , or any other Person Insured , were aware of any reason, either at the time a Holiday was booked or at the time You purchased this Policy, why that Holiday might have to be cancelled	€3,000	€90
Personal Property	Max limit of any one item is €250 Items that are left unattended (eg. on the beach whilst swimming)	€1,500	€90
Personal Accident	If death, loss of limb, loss of sight or disability is Due To disease or any physical defect, injury or illness which existed before the Holiday	€30,000	Nil
Lost/Stolen Money (per person)	If police report/hotel management report is not provided to verify loss/theft of money	€500	€90
Baggage Delay	Must be a minimum of 12 hours after arriving at your destination	€200	Nil
Travel Delay	Must be delayed for at least 12 hours on the outbound or return journey	€150	Nil
Travel Abandonment	Must be delayed for at least 24 hours on the outbound journey only.	€3000	€90
Missed Departure (holidays abroad only)	If You do not produce original written evidence from the operators of the transport service for the length and reason for the delay	€500	Nil

Hospital Benefit	If the institution is not recognised as a hospital in the country of treatment	€400	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	Nil
Hijack		€500	Nil
Personal Liability	Any criminal or wilful act	€2,000,000	Nil
Overseas Legal Expenses	Any criminal or wilful act	€30,000	Nil
Pet Care	Any time spent in an institution that is not recognised as a hospital in the country of treatment	€150	Nil

Optional Cover Extensions **	Key Exclusions	Maximum amount payable	Excess
Winter Sports (only covered if shown in the Policy Schedule)	Participation in competitive Winter Sports. Please note that a maximum of up to 21 days Winter Sports cover is included in any Period of Insurance, if shown as covered on the Policy Schedule.	Up to €300	Nil
Car Hire Excess Cover (only covered if shown in the Policy Schedule)	Any amount in excess of €4,000 for any single incident	€5,000 during any one annual period of insurance	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.***

*****Please note that these cover options are only applicable if the appropriate premiums have been paid at inception and they are stated as being covered on your policy schedule.***

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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