

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: Aviva Business 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 (e.g. regarding data protection). Online you may find the documents on <http://aviva.chubbinsured.com/ie/travel/info/policy-documents>

What is the type of insurance?

This is a Business travel insurance policy. It provides cover for emergency medical expenses, cancellation costs, personal property/money losses, and a range of other covers all whilst on a Business trip abroad.



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
- ✓ are delayed on route; 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 sub-sections contained in the policy schedule

- ✓ 1) Medical Expenses* - up to €5,000,000 (return of remains €7,000)
- ✓ 2) Disruption/Cancellation*- up to €5,000
- ✓ 3) Personal Property* - loss, damage or theft up to €2,500 - limit for any one item is €500
- ✓ 4) Personal Injury- up to €50,000
- ✓ 5) Lost/Stolen Money* (per person) – up to €500
- ✓ 6) Baggage Delay – up to €500
- ✓ 7) Replacement /Curtailed* – up to €3,000
- ✓ 8) Business Equipment- up to €1,000 if equipment is lost or damaged or stolen,



What is not insured?

- ✗ Any claim of any kind directly or indirectly arising from, relating to or in any way connected with COVID-19 or its outbreak except for Medical Expenses and Repatriation claims provided You are not travelling in, to or through any area to which the Department of Foreign Affairs has allocated a security status of 'Avoid non-essential travel' or 'Do not travel'.
- ✗ Any pre-existing medical condition or injury that conflicts with any statements on page 3 of the application process (the eligibility section).
- ✗ Any trip involving travel to areas the Department of Foreign Affairs allocates a security status of 'Avoid non-essential travel' or 'Do not travel'.
- ✗ Travelling for medical treatment or if a traveller has a terminal prognosis
- ✗ Any Trip that does not involve Business
- ✗ Certain trades or professions see policy wording for full details.
- ✗ Any claims which would result in breaches of UN resolutions or trade or economic sanctions or other laws of the EU, Ireland or USA or travel which involves trips to Cuba
- ✗ Missed Departure
- ✗ Lost or stolen personal property not reported to the police and or hotel management (where applicable) within 24 hours of discovery.
- ✗ Travel delays were the length of the delay does not exceed 12 hours.
- ✗ Aerial pursuits, competitive winter sports, hazardous activities listed in the policy wording.
- ✗ Valuables carried in checked-in luggage or left unattended.
- ✗ Air travel unless as a fare paying passenger in a fixed wing aircraft which is provided by a licensed airline or air charter company.
- ✗ More than five days spent as leisure on any business trip

- ✓ 9) Loss of Passport/Driving License Expenses – up to €500
- ✓ 10) Personal Liability – up to €2,000,000
- ✓ 11) Overseas Legal Expenses – up to €25,000

*Excess Applies



Are there any restrictions of cover?

- ! An excess of €90 applies per person per claim on sections noted aside with an asterisk.
- ! Maximum duration of any trip is 30 days.



Where am I covered?

- ✓ You are covered in the Geographical Area selected by you from the following options, as shown on your policy schedule:
 - Europe (including Russia (west of the Urals), Turkey, Morocco and Tunisia).
 - Worldwide Including USA, Canada and the Caribbean but excluding Cuba.



What are my obligations?

At the start of your policy

- All persons to be insured must be permanently resident in Ireland for a minimum of 180 days per calendar year.

During the period of insurance

- Contact us if you or anyone else insured by the policy have a change in health after you have taken out this 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.

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, and as follows:
 - Medical Expenses and/or repatriation claims – call Chubb Assistance on +353 (0) 1 440 1790

All other claims – call 1800 940 515 or email us at travel@ie.sedgwick.com



When and how do I pay?

Premiums are payable in full at the time of buying the insurance. Payment can be made by debit or credit card.



When does the cover start and end?

Cancellation cover starts on date policy purchased, all other cover starts on dates shown on policy schedule. All cover ceases on the date shown on your policy schedule.



How do I cancel the contract?

Cancellation rights within 14 days

You have the right to cancel your policy at any time within 14 days and receive a full refund, providing no claims have been made. Cancellation rights start from the date you purchase the policy, or you receive the full terms and conditions of the policy, whichever is later.

Cancellation rights after 14 days

You may cancel the policy at any other time during the period of insurance and providing no claims have been made and you have not travelled, we will refund a proportion of your premium for the balance of the period of insurance for which cover was cancelled. If you have made a claim or travelled on the policy, no premiums will be refunded.

To cancel contact: The Travel Customer Service Manager, Chubb European Group SE, 5 George's Dock, International Financial Services Centre Dublin 1, **Email:** aviva.travelinsurance@chubb.com **Phone:** 1800 940 515 or if calling from outside the ROI +353 (0) 1 440 1797 (from 9am to 5pm, Monday to Friday).