

Travel Insurance

Insurance product information document



Insurer: White Horse Insurance Ireland dac, (Central Bank of Ireland registration no. C33607).

Insurance Brokerage: INTERMUNDIAL XXI S.L.U. Insurance Brokerage (RDGSFP J-1541).

Product: Fit 2 Trip Multirisik - Premier

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Full details about the product is provided in your policy documents.

What is this type of insurance?

This insurance provides assistance and cancellation benefits in the event of certain travel emergencies, which impact the safety and security of you, your travel companions or your close relatives..



What is insured?

- ✓ Cancellation, up to €7,500.
- ✓ Abandonment, up to €7,500.
- ✓ Cancellation and Abandonment, excess, €0.
- ✓ Curtailment, €7.500
- ✓ Curtailment, excess, €0
- ✓ Medical Expenses, within Spain, up to €75,000
- ✓ Medical Expenses, in rest of the world, up to €5,000,000
- ✓ Infants born following Complication of Pregnancy, up to €75,000 (or €200,000 for trips to the USA or Caribbean).
- ✓ Repatriation Expenses, up to €2,000,000
- ✓ Transport costs for escorts, up to €2,000,000
- ✓ Return Home of Children, up to €2,000,000
- ✓ Funeral Expenses and Repatriation of mortal remains, up to €2,000,000
- ✓ Emergency Medical Expenses and Repatriation, excess, €0
- ✓ Hospital Benefit, up to €750
 - Per 24 hours, up to €75
- ✓ Travel Delay, up to €160
 - For the first full 12 hours, up to €40
 - Per 24 hours after initial 12 hours, up to €40
- ✓ Baggage Delay, maximum after 12 hours, €200
- ✓ Baggage, up to €3,000
 - Single Article Limit, up to €350
 - Valuables, up to €400
- ✓ Baggage, excess, up to €0
- ✓ Personal Money, up to €350
- ✓ Personal Money, excess, up to €0
- ✓ Passport and Travel Documents, up to €150
- ✓ Missed Departure, up to €500
- ✓ Missed Connection, up to €500
- ✓ Missed Departure/Missed Connection, excess, €0
- ✓ Personal Accident, up to €25,000
 - Loss of Life, 15 - 17 years of age, up to €3,000
 - Loss of Life, 18 - 65 years of age, up to €10,000.
 - Loss of Life, over 66 years of age, up to €3,000
 - Loss of Limb or Loss of Sight, up to €25,000
 - Permanent Total Disablement, up to €25,000
- ✓ Personal Liability, up to €2,000,000
- ✓ Overseas Legal Expenses, up to €25,000
- ✓ Hijack and Mugging, up to €500
 - Per 24 hours, up to €50
- ✓ Uninhabitable Accommodation, up to €160
 - Per 24 hours, up to €40
- ✓ Pet Care, up to €400.
 - Per 24 hours, up to €40
- ✓ Catastrophe Cover, up to €2,000
- ✓ Catastrophe Cover, excess, €0



What is NOT insured?

Main risks excluded

- ✗ Any pre-existing medical condition affecting you unless you have declared ALL pre-existing medical conditions to us and we have written to you accepting them for insurance.
- ✗ Any claim for illness of you, your travel companion, close relative or colleague due to a pandemic illness, or for personal quarantine is not covered within the first 48 hours of the policy purchase date.
- ✗ Strike or industrial action or air traffic control delay existing or publicly declared by the date these benefits became effective or you booked your trip (whichever is the earlier).
- ✗ Any costs or charges for which the transport provider will compensate you.
- ✗ Claims for travelling companions if they are not insured persons.
- ✗ Any costs for transportation and/ or accommodation not arranged by us or incurred without our prior approval.
- ✗ Any costs you incur outside the country of residence after the date our Chief Medical Officer tells you that you should return home, or we arrange for you to return home. (Our liability to pay further costs under this section after that date will be limited to what we would have paid if your repatriation had taken place.
- ✗ Items damaged whilst you are on a trip when you do not obtain a damage/repair statement from an appropriate agent within 7 days of your return to your country of residence.



Are there any restrictions on cover?

Main restrictions on coverage:

- ! Any claims arising directly or indirectly as a result of any pre-existing medical conditions unless you have declared ALL pre-existing medical conditions to us and we have written to you accepting them for insurance.
- ! Claims where you have not provided the necessary documentation requested by us, at your expense. We may also ask for more documentation than what is listed to substantiate your claim.
- ! Your travel to a country, specific area or event when the Travel Advice Unit of the Ministry of Foreign Affairs or regulatory authority in a country to/from which you are travelling has advised against all travel or all but essential travel.



Where am I covered?

- ✓ In the territorial area described in the policy wording and shown on your policy certificate



What are my obligations?

- You must take all reasonable care and precautions to prevent a claim happening. You must act as if you are not insured and take steps to minimise your loss as much as possible, taking reasonable steps to prevent further incidents and to recover missing property.
- We ask that you notify us within 28 days of you becoming aware that you need to make a claim and that you return your completed claim form and any additional information to us as soon as possible.
- You must report all incidents to the local police in the country where it occurs and obtain a crime or lost property report, which includes an incident number.



When and how do I pay?

The insurance contractor is obliged to pay the premium in the moment of the formalisation of the contract. Unless otherwise agreed, it will be a one-time payment. Depending on the agreement with the company, the payment of the premium may be made through direct debit, bank transfer or card.



When does the cover start and end?

- 1) SINGLE TRIP - the period of the trip, not exceeding the period shown on the travel insurance policy certificate. Cover for cancellation of your trip begins when you purchase the policy and ends at the start of your trip.
- 2) ANNUAL MULTI-TRIP - the period stated in the travel insurance policy certificate. During this period, any trip not exceeding 31 days is covered. Winter Sports cover is limited to 17 days in total in each period of insurance (if you have paid the appropriate Winter Sports premium to include this cover). Cover for cancellation starts on the policy start date or at the time you book the trip, whichever is later.
- 3) EXTENSION TO THE PERIOD OF INSURANCE - any trip that had already begun when you purchased this insurance will not be covered, except where you renew an existing annual multi trip policy which fell due for renewal during the trip and there is no gap in cover.



How do I cancel the contract?

STATUTORY CANCELLATION RIGHTS - You may cancel this policy within 14 days of receipt of the policy documents (new policies) or for annual multi trip policies the renewal date (the Cancellation Period) by writing to or calling us during the Cancellation Period. Any premium already paid will be refunded to you providing you have not travelled and no claim has been made, or is intended to be made and no incident likely to give rise to a claim has occurred. Any Cancellations after this 14 day period will not be refunded.

CANCELLATION OUTSIDE THE STATUTORY PERIOD - You may cancel this policy at any time after the Cancellation Period by writing to us. If you cancel after the Cancellation Period no premium refund will be made. We reserve the right to cancel the policy by providing 21 days notice by registered post to your last known address. No refund of premium will be made.

NON PAYMENT OF PREMIUMS - We reserve the right to cancel this policy immediately in the event of non payment of the premium.