

Frequently Asked Questions

Q: Who can purchase this insurance

A: This insurance is available only to residents of the Republic of Ireland who purchase their cover before they travel.

Q: Who are the Insurers:

A: Policy Underwritten By: MAPFRE ASISTENCIA Compania Internacional De Seguros Y Reaseguros, S.A., trading as MAWDY, is authorised by Direccion General de Seguros y Fondos de Pensiones del Ministerio de Economia y Hacienda in Spain and is regulated by the Central Bank of Ireland for consumer protection rules. Company Registration Number 903874.

Q: Are Winter Sports Covered?

A: Winter Sports Cover is optional for Single Trip Travel. Cover is included for up to a maximum of 21 days per trip on Annual Multi-trip policies. Where Winter Sports is shown as included on your policy schedule, cover is provided against accidental bodily injury, loss, damage or theft of your Winter Sports equipment plus the reasonable costs of hiring replacement Winter Sports equipment following such a loss. In addition, compensation for Piste closure and delays due to avalanche. You will not be covered for: Claims arising out of undertaking those activities listed in the Policy Booklet as excluded; Piste closure or losses arising from avalanche in your resort if your trip is undertaken before 1st January or after the 16th April (Northern hemisphere) or before 1st July and after 16th October (Southern hemisphere).

Q: Are business trips covered?

A: There is no cover provided under this Insurance for any travel involving manual work. Incidental Business Trips of a non-manual nature are covered.

Q: Are trips within the Republic of Ireland covered under this policy?

A: A trip which commenced and ended within the Republic of Ireland during the policy period which includes all pre booked travel arrangements and overnight accommodation away from the insured person's normal place of residence is covered (excluding Emergency Medical and Repatriation Expenses).

Q: Do I need to take my policy with me when travelling?

A: Yes. This documentation provides you with information & emergency telephone numbers that you may need in the event of making a claim whilst travelling.

Q: How many times can I travel in a year under this insurance?

A: Under the Annual Multi-Trip policy cover is for a 12-month period and it includes all holidays and incidental non manual business travel which commence and end within the Republic of Ireland during the policy period, with a maximum individual trip duration of 31 days. Under the Single Trip policy cover is for the amount of days specified in the policy schedule.

Q: What is the maximum trip duration?

A: 31 days on an Annual Multi-Trip policy, however a trip extension may be purchased to give a maximum of 60 days cover.

On a Single Trip policy, a maximum trip duration of 180 days applies. For ages 71-79 years the maximum trip duration on single trip is 31 days.

Q: What defines a partner?

A: The **insured** and married spouse or civil partner or common law partner, or couple who have co-habited for more than 6 months.

Q: If I buy a family policy is my partner covered when travelling alone?

A: Yes, providing that your partner is named on the policy.

Q: What is covered under a Family policy?

A: The **insured** and married spouse or civil partner or common law partner, or couple who have co-habited for more than 6 months. and their unmarried dependent children (including adopted, foster and step-children) under 18 or, if in full time education under 23. Children are only covered when travelling with you or your husband, wife or partner (other than unmarried dependent children aged 17 years and under who can travel independently of the parents provided the trip does not exceed 21 days duration).

Q: Can any children over the age limit or other family relatives be added to the policy?

A: No, not on the Annual Multi-Trip policy, however there is a Single Trip option available online.

Q: What is the maximum age per insured person? **A:** 70 years attained for Annual Multi-Trip. 79 years attained for Single Trip. However different premiums will apply depending on age.

Q: Can I travel on my own?

A: Yes, your travel insurance covers you or your spouse if travelling independently of each other.

Q: I have a pre-existing medical condition. Does this affect my medical cover?

A: The Insurers are not liable for claims arising from any disease, illness or injury for which you have received medication, advice or treatment or have experienced symptoms whether the condition is diagnosed or not.

Q: Does the travel policy provide medical cover during pregnancy?

A: You are not covered for the following: Any costs arising from your normal pregnancy, without any accompanying bodily injury, illness, disease or complication of pregnancy or childbirth confirmed by a qualified medical practitioner. This section provides cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event except as specifically described.

Q: What are the limits of cover for medical costs incurred?

A: You are insured for Emergency Medical costs up to €10,000,000 per insured person outside of the Republic of Ireland. Please note that medical costs in the Republic of Ireland are not included.

Q: What should I do if I have to see a doctor or be admitted to hospital during my holiday?

A: If you are admitted to a hospital or clinic as an in-patient, we must be notified immediately on: +353 91 545 997, before incurring expenses over €500 and in any event within 48 hours.

Q: Are holidays which commence outside Ireland covered?

A: No. Your holiday must begin and end in the Republic of Ireland.

Q: If I wish to cancel my policy, am I entitled to a refund?

A: You may cancel this policy within 14 days of its issue (provided you have not commenced the insured trip) and, subject to you not having or intending to make a claim, a full refund of premium will be made.

Q: Am I entitled to a discount if I have Private Medical Healthcare?

A: No

Q: Am I covered for any leisure activities?

A: Please refer to your Travel policy booklet for a full list of activities covered and excluded.

The following is provided as broad guidance only. It is by no means a confirmation of coverage or promise to pay and should be read in line with the policy wording associated with your insurance product. This guidance does not diminish insurers rights to highlight additional wordings that may be applicable to circumstances.

Q: Does my policy provide cover for Covid

A: You or any person with whom you have arranged to stay or travel testing positive for COVID within 14 days of the departure date of an insured trip.

Your relative or close business colleague being admitted to hospital with COVID within 28 days of the departure date of an insured trip or, the death of a relative or close business colleague due to COVID within 7 days of the departure date of an insured trip.

You will not be covered for any losses or costs relating to COVID that arise within 14 days of the date you purchased this insurance, except where the insurance is bought within 48 hours of booking the trip.

There is no cover under any other section for claims relating to Covid.