

Travel Insurance



Insurance Product Information Document

Company: ERV T/A ETI-International Travel Protection

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Legal Expenses Cover: DAS Legal Expenses Insurance Company Limited

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Product: KennCo Travel Insurance – Annual Multi Trip and Single Trip

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This insurance provides a package of travel insurance benefits to cover either a single trip or in respect of an annual multi trip policy, for multiple trips, within the geographical area and the cover dates you have chosen.



What is insured?

- ✓ **Cancellation** – up to €6,000
- ✓ **Cutting Short Your Trip** – up to €6,000
- ✓ **Emergency Medical Expenses incl 24/7 Assistance** – up to €10 million
- ✓ **Personal Accident** – up to €30,000
- ✓ **Missed Departure** – up to €6,000
- ✓ **Travel Delay** – up to €300
- ✓ **Personal Baggage** – up to €3,000
- ✓ **Baggage Delay** – up to €240
- ✓ **Personal Money** – up to €750
- ✓ **Loss of Passport** – up to €750
- ✓ **Catastrophe** – up to €600
- ✓ **Personal Liability** – up to €2.5 million
- ✓ **Legal Costs and Expenses** – up to €10,000

Optional Covers:

- Winter Sports
- Golf Cover



What is not insured?

- ✗ Some sections of the policy are subject to an excess unless otherwise specified in your policy. This is the amount you pay when you make a claim.
- ✗ Pre-existing medical conditions.
- ✗ Travelling against medical advice or with the intention of obtaining medical treatment abroad.
- ✗ The policy includes restrictions regarding the health of close relatives and friends upon whom your trip may depend, even if they are not being insured by this policy.
- ✗ Certain hazardous sports and activities may not be covered under this policy – see policy wording for details.
- ✗ You drinking too much alcohol, or any form of alcohol abuse, where it is reasonably foreseeable that such consumption could result in a serious impairment of your faculties and/or judgement.
- ✗ Circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) that might result in a claim.
- ✗ Medical treatment which can wait until you return home.
- ✗ Private medical treatment unless agreed by us.
- ✗ Personal baggage claims will be paid based on the intrinsic value of the items at the time the loss occurred unless otherwise stated.
- ✗ Any claim for personal baggage where you have not taken steps to prevent loss.



Are there any restrictions on cover?

- ! Only available to residents of the Republic of Ireland.
- ! Single Trip policies.
 - Maximum age is 79 years.
 - Maximum trip limit 180 days.
- ! Annual Multi Trip policies.
 - Maximum age is 69 years.
 - Maximum trip limit is 31 days, or 60 days when an additional premium is paid.
- ! Winter Sports Cover option.
 - Up to 21 days during any one trip under Annual Multi Trip policies
- ! Golf Cover option.
 - Up to 17 days in total during the policy period.



Where am I covered?

- ✓ You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your insurance confirmation.
- ✓ You will not be covered if you travel to a country or region where the Department of Foreign Affairs has advised against travelling to.



What are my obligations?

- You must be fit to undertake the trip you have booked.
- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy carefully to ensure you have the cover you need.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover such as a change in health, or if it is likely you will need to make a claim.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimize any claim.



When and how do I pay?

The premium can be paid by debit or credit card and successfully received before the effective date of the insurance policy.



When does the cover start and end?

Single Trip policies start when you make the premium payment and it is accepted by us.

These policies end on the date of your return from your trip as set out in the policy schedule.

Annual Multi Trip policies start from the date that you request and end after 12 months.



How do I cancel the contract?

You can cancel this policy at any time. If you cancel within 14 days of receipt of policy documents, we will cancel the policy and refund your premium in full provided that you have not already taken your trip, made a claim or intend to make a claim.

To cancel the policy, please contact us or your broker/credit union with your cancellation instructions.