

Single Trip & Annual Multi-Trip Travel Insurance

Insurance Product Information Document

Company: Collinson Insurance Europe Limited (CIEL), regulated and authorised by the Malta Financial Services Authority, with a registration number C89977 and registered office at Third Floor, Development House, St. Anne Street, Floriana, FRN 9010, Malta.

Product: Switched On Premium

This is a summary of cover, limitations and exclusions and does not form part of the contract between us. It is not personalised to your specific needs, so read it together with the Policy Wording and Policy Certificate. It is important that you read all documents carefully.

What is this type of insurance?

This insurance offers Single and Annual Multi-Trip cover to eligible residents of the Republic of Ireland. Annual Multi-Trip policies cover multiple trips taken within your chosen region during the policy period.



What is insured?

- ✓ **Cancelling your trip / Abandonment** – up to €3,000 for non-refundable costs if you must unexpectedly cancel before leaving home.
- ✓ **Travel Delay** – up to €350 for refreshments or additional accommodation if your pre-booked transport is delayed for more than 12 hours.
- ✓ **Missed Departure** – up to €1,000 for additional travel and accommodation costs to get you to your destination if you miss your original departure.
- ✓ **Cutting Short Your Trip** – up to €3,000 for the unused portion of your travel and additional travel and accommodation costs in returning home early.
- ✓ **Emergency Medical Expenses** – up to €15,000,000 for medical assistance, emergency medical treatment or repatriation or evacuation.
- ✓ **Emergency Dental Treatment** – up to €400 for emergency treatment for the immediate relief of pain.
- ✓ **Hospital Benefit** – a daily benefit up to €1,500 if you are admitted as an in-patient to hospital or medical facility.
- ✓ **Personal Baggage** – up to €2,000 for your personal items following loss, theft or damage.
- ✓ **Gadget** – up to €750 for your gadgets following accidental or malicious damage, loss or theft.
- ✓ **Money and Travel Documents** – up to €500 to replace your stolen or lost travel documents or money.
- ✓ **Baggage Delay** – up to €500 for essential items if your baggage is delayed by a carrier for more than 24 hours.
- ✓ **Personal Liability** – up to €2,000,000 for damages if legally liable for causing injury, death or property damage to a third party.
- ✓ **Personal Accident** – up to €10,000 for death or up to €25,000 for loss of limb or permanent total disablement.
- ✓ **Legal Expenses** – up to €25,000 for legal costs to undertake civil action for damages.

Additional upgrades you can choose to purchase:

- Enhanced Gadget
- Winter Sports
- Cruise
- Golf
- Excess Waiver



What is not insured?

See the policy wording for all exclusions.

- ✗ Any pre-existing medical conditions, as defined in the policy wording, unless declared to us and we have accepted in writing.
- ✗ The excess, unless you have purchased the Excess Waiver option.
- ✗ Any costs where you are travelling against the advice of a medical practitioner.
- ✗ Costs arising from your refusal to be repatriated when in our doctor's opinion you should return home or to a medical facility elsewhere.
- ✗ Trip disruption arising from an epidemic or pandemic (apart from some cover for COVID-19 as outlined in the policy wording).
- ✗ Medical expenses incurred in the Republic of Ireland.
- ✗ Personal baggage left unattended or in the custody of any person unless they are a family member, travelling companion or have an official responsibility for the safety and supervision of your property.
- ✗ Valuables lost, stolen or damaged in transit that have been checked in unless your carrier insisted the items were checked in.
- ✗ For Gadgets, repairs or other costs for repairs carried out by anyone not authorised by us.
- ✗ Claims arising from pregnancy if you are more than 28 weeks pregnant by the time you start your trip (24 weeks for multiple births).
- ✗ Loss or theft not reported to the police or local authorities within 48 hours of discovering the incident.
- ✗ Riding a moped/motorcycle above 125cc or use of quad bikes. ATV's, electronic scooter, e-bikes or Segways.
- ✗ Vehicles - including mopeds / motorcycles under 125cc - where you don't have a full Irish licence or valid IBT certificate, when not following the local safety laws or when not riding on recognised roads.
- ✗ Alcohol consumption that has caused or actively contributed to costs being incurred.
- ✗ Being under the influence of drugs; solvent abuse; malicious or reckless acts (including climbing, jumping or moving between balconies); an illegal or criminal act.
- ✗ Costs arising from your refusal to be repatriated once declared medically unfit to continue the trip but fit for repatriation.



Are there any restrictions on cover?

- ! You must be resident of the Republic of Ireland.
- ! The maximum trip duration you can purchase for Single Trip policies varies by age as follows:

Age at date of starting the policy	Maximum trip duration
Up to 65	183 days
66-75	62 days
76+	31 days
- ! For Winter Sports, the maximum age for this Optional Extra is 65 at the start date of the policy.
- ! The maximum individual trip limit on Annual Multi-Trip is 45 days.
- ! All trips, including each trip taken during the 12 month period of an Annual Multi-Trip policy must begin and end in the Republic of Ireland.
- ! To be eligible to buy a policy, you must not be travelling with a terminal prognosis, against the advice of a doctor, or with the intent of obtaining medical treatment or consultation abroad
- ! No cover will apply to travel to a country, region or area where the Department of Foreign Affairs (DFA) have advised against travel.
- ! Trips must be taken within the area of cover you have chosen. If you choose to travel outside this area, no cover will apply.
- ! For trips in Republic of Ireland on Annual Multi-Trips policies, you must have pre-booked 2 night's accommodation. If travelling solely in Ireland, only the following sections of cover will apply: Cancelling your trip; Cutting short your trip; Personal Baggage; Money and Travel Documents; Personal Accident; Personal Liability.
- ! The policy will only cover participation in certain sports and activities, please review the policy for the full list.



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 you have chosen. The area you have chosen will show on your insurance certificate.
- ✓ You will not be covered if you travel to an area against the advice of the Department of Foreign Affairs (DFA).



What are my obligations?

- Take reasonable care to give honest and accurate answers in response to all information requested from you.
- Tell us immediately of any change to the information you previously provided or any change in your circumstances.
- If you hold private medical insurance (PMI) in Ireland, you must contact your PMI provider as soon as you're aware you'll be admitted to hospital as an inpatient for at least one night. Where you do not have PMI, you must contact our emergency assistance team.
- You must not make any payment, admit liability, offer or promise to make any payment without our written approval.



When and how do I pay?

Payment is required in full at the time of purchasing the policy. Payment by debit or credit card is accepted.



When does the cover start and end?

Single Trip

- Cancellation cover begins once we issue your policy documents, or when you book your trip, whichever happens last, and ends when you leave your home to start your trip.
- All other cover starts from the policy start date or when you leave home to start the trip, whichever happens last.

Annual Multi-Trip

- Cancellation cover begins once we issue your policy documents, or when you book your trip, whichever happens last. Cancellation cover ends when you leave home to start the trip.
- If you have multiple trips booked, Cancellation cover is effective until you leave home to start each trip.
- All other cover starts from the policy start date or when you leave home to start each trip, whichever happens last.

All cover for each trip ends the earlier of: when you return to your home in the Republic of Ireland; at 11:59pm IST/GMT on the policy end date; the day you reach the maximum trip duration; or upon admission to a medical facility in the Republic of Ireland if we've repatriated you home from abroad.



How do I cancel the contract?

You can cancel your policy by contacting Switched On Insurance. If you cancel within 14 days of receipt of your documents, we will refund your premium paid, provided you haven't travelled and you are not making a claim or exercising any other right under the policy. After 14 days, you may still cancel but no premium will be refunded. Please contact us by emailing travel.sales@switchedoninsurance.ie.