



Frequently asked questions

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Who am I insured through?

Our products are underwritten by Kiln Syndicate 510 (40.00%), Atrium Syndicate 570 (12.50%), Brit Syndicate Limited 2987 (5.00%), Amlin Syndicate 2001 (2.50%) Sirius International Insurance Corporation (18.75%), HCC International Insurance Company Plc (16.25%) & Great Lakes Reinsurance (UK) Plc (5.00%).

What is a pre-existing medical condition?

For the purposes of this Insurance, a pre-existing medical condition is considered to be any pre-existing defect, infirmity or condition for which you are receiving regular medical treatment, advice or consultation at the time of effecting the Insurance or at the commencement of a Covered Trip, whichever is the later.

Can I insure my pre-existing medical condition?

We are able to consider most pre-existing medical conditions, however, some conditions may be excluded or require payment of an additional premium to provide cover. If you have a pre-existing medical condition then simply answer the medical questions provided in the online quote process.

Am I covered for pregnancy?

Yes, you are covered for childbirth, pregnancy or any related medical complications unless you are travelling within 2 (two) calendar months of the expected date of delivery.

What is an excess?

Under most Sections of this Insurance, claims will be subject to an excess. This means that you will be responsible for paying part of your claim. The amount you have to pay is the excess and this will be deducted per person under each Section to which an excess applies. In the event of us accepting liability for a medical expenses claim which has been reduced by the use of the European Health Insurance Card (EHIC) we will not apply an excess to your claim.



What is the European Health Insurance Card (EHIC)?

If you are travelling within the European Union (EU) you are strongly advised to obtain a European Health Insurance Card (EHIC) before you leave. This will entitle you to benefit from the reciprocal health arrangements which exist between European Union countries. You can apply online through www.ehic.ie

What is a single article limit?

This is the maximum amount that will be paid for any single item of property under the Baggage and Personal Effects section. A pair or set of articles are deemed to be a single item. The single item limit is shown on your Schedule.

Is there a limit to the number days I can travel abroad on and annual multi trip policy?

The Annual Multi-Trip product provides cover for trips of up to 60 days duration which take place entirely during the period of insurance (or continue into the next period of insurance if your contract is renewed with us and is in force at the time of any incident resulting in a claim). A trip which exceeds 60 days duration will NOT be deemed a Covered Trip.

Is cover provided for non-Republic of Ireland residents?

This Insurance is only available to persons who are permanently resident in the Republic of Ireland.

Are my belongings covered whilst in my car?

Cover under the Baggage and Personal Effects section is limited to €635 in all in respect of losses from unattended vehicles. There is no cover under the Money section for losses from unattended vehicles.

What recreational activities are covered?

This Insurance provides automatic cover for the following activities provided you are not participating in competitions and/or sports tours:

Aerial Safari (chartered aviation or hot air balloon and organised excursion), Angling, Badminton, Baseball, Basketball, Bowls, Cricket, Croquet, Cycling (excluding racing mountain biking), Handball, Hill walking (not involving ropes/guides), Jogging, Motor Cycling (up to 50cc), Orienteering, Pony Trekking, Rafting/Canoeing (including white water rafting up to grade 3) Rambling, Roller Skating, Rounders, Rowing (excluding competitions), Shooting (excluding competitions and big game hunting), Snorkelling/skin diving, Softball, Squash, Surfing, Swimming, Table Tennis, Ten pin bowling, Tennis, Trekking, Tug of war, Volleyball, Water polo, Water skiing (excluding jumping), Yachting, boating or windsurfing in inland or coastal waters (12 mile limit)

This insurance will not cover you when you take part in any other sport or activity involving physical contact or a high risk of bodily injury. If you are in any doubt as to whether this insurance meets your requirements, please contact your agent.

Cover can be extended to include certain other activities subject to the payment of an additional premium. This extension is only available if agreed in advance and your Schedule endorsed accordingly. Please contact your agent direct for a quotation.



Is cover provided for winter sports activities?

You may extend this Insurance to cover you whilst participating in the following Winters Sports activities subject to payment of an additional premium. Please select the Winter Sports option in the online quote process to purchase this extension (this option is automatically included on some of our products – please check your quotation before purchasing cover)

dry slope skiing, alpine skiing, glacier skiing, snow skiing, snow boarding, langlauf/Nordic skiing, bobsleighbing, luge, mono skiing, ski bobbing/ski doo, ice skating, ice hockey, curling and tobogganning, including such activities being undertaken off piste provided such activity is not undertaken alone and/or against local authoritative warning or advice.

Cover will only be operative if the Winter Sports Extension is stated in your Schedule as being included.

Can I insure my partner?

Yes, we consider a partner a being the person with whom you live at the same address and with whom you have a domestic relationship.

Who can be insured under the family cover?

Family cover means you, your husband, wife or partner plus all your unmarried dependant children aged under 19 years at the inception of this Insurance (or under 23 if in full time education) all permanently residing at the same address in the Republic of Ireland.

Can children travel independently on annual multi trip policies?

Only children aged 17 years and under can travel independently of a parent provided the Covered Trip does not exceed 30 days. Children who are 18 years and over are only covered when travelling with you, your husband, wife or partner.

Can I cancel my travel insurance?

You will for a period of 14 days from the date you receive your documentation, have a right to cancel the Insurance and receive a refund. Any refund will be subject to a charge for the period of cover you have received, plus our reasonable administration charges.