

Travel Insurance

Insurance Product Information Document

Company name: Lloyd's Insurance Company S.A. Product: Annual Travel Insurance

This insurance is provided by ARB Underwriting Ltd t/a Buddy.ie which is registered in the Republic of Ireland. ARB Underwriting Ltd is authorised by Central Bank of Ireland, reference number: C1299.

This policy is underwritten by Lloyd's Insurance Company S.A., registered in Brussels with Banque-Carrefour des Entreprises / Kruispuntbank van Ondernemingen under number 682.594.839 RLE (Brussels). It is an insurance company subject to the supervision of the National Bank of Belgium. Its Firm Reference Number(s) and other details can be found on www.nbb.be.

This document does not describe the full terms of the Travel Insurance cover. Please take time to read your policy document to understand the cover you have purchased.

What is this type of insurance?

This travel insurance cover is designed to provide financial protection and medical assistance for your trip.



What is insured?

- ✓ Cancellation or Curtailment
- ✓ Medical Expenses
- ✓ Hospital Benefit
- ✓ Personal Accident
- ✓ Baggage, & Personal Effects
- ✓ Money
- ✓ Personal Liability
- ✓ Travel Delay
- ✓ Legal Expenses
- ✓ Journey Continuation
- ✓ Trips up to 30 days
- ✓ Sports & Activities, unless specifically excluded as per section 7 of your policy.

Optional extras (subject to additional premium)

- Winter Sports Cover
- Golf Cover
- Scuba Diving
- Recreational Activities

Please refer to your documents for full scope of benefits.

What is not insured?



- ✗ Excess – under most sections of this policy you have to pay the first part of any claims. This is called an excess. This will apply to each person and to each incident
- ✗ Claims arising from circumstances known to you prior to taking out this policy
- ✗ Pre-existing medical conditions (any medical condition (diagnosed or not)) which you or anyone insured had in the 12 months before the start date of this insurance or the start of a covered trip
- ✗ Any claims made by you or anyone insured under the policy caused directly or indirectly by any medical condition known at the time of taking out this insurance or when booking a trip which affect a close relative (not travelling or insured), someone travelling with you (not insured under this policy), a business associate, or a person you or anyone insured plans to stay with on your trip.
- ✗ Any claim arising from your self exposure to needless peril (except in an attempt to save human life)
- ✗ Trips exceeding 30 days unless agreed by us
- ✗ Certain Winter Sports, Golf, Scuba diving and some Recreational activities unless agreed by us.
- ✗ Claims caused by alcohol, drugs or substance abuse.
- ✗ Claims relating to War or Nuclear, Chemical and Biological Terrorism.
- ✗ Your travel to a country or specific area or event to which the Travel Advice Unit of the Department of Foreign Affairs or the World Health Organisation (WHO), Foreign & Commonwealth Office (FCO) or similar body has advised against all or all but essential travel.



Are there any restrictions on cover?

- ! Only available to permanent residents of the Republic of Ireland and Northern Ireland who have been resident for a minimum of 6 months
- ! Each section has a maximum sum insured which we will pay up to, per insured person, per trip
- ! General exclusions apply to the whole policy and each section contains exclusions specific to that section.
- ! The upper age limit of this policy is 79.



Where am I covered?

This insurance provides cover for travel in the region in the world specified on your policy schedule, subject to the country not being flagged on the Travel Advice Unit of the Department of Foreign Affairs or the World Health Organisation (WHO), Foreign & Commonwealth Office (FCO) or similar body has advised against all or all but essential travel.



What are my obligations?

The following obligations will apply at the start and for the duration of your insurance contract.

Your duty

- You must take reasonable care to provide complete and accurate answers to questions we ask when you take out, make changes to your policy or notify a claim.
- You must tell us as soon as possible if any of the details you have told us change.
- Take reasonable care and attention to protect yourself and your possessions against injury, loss or damage to minimize any claim.
- You must notify us as soon as possible about any accident or event which may give rise to a claim
- In the event of theft or loss of possessions, you must notify local policing authority immediately
- You will need to complete a claim form and disclose full information and assistance during the claims process to our claims team.
- In cases of missed departure due to your failure to reach the departure point, you must be able to realistically demonstrate that it was beyond your reasonable control.



When and how do I pay?

You must pay your premium in full payment for cover to apply.

You can pay in full by Credit or Debit card via Buddy.ie



When does the cover start and end?

Please see the Policy Schedule for the Policy Effective Date and Policy Expiry Date.



How do I cancel the contract?

You have a 14-day cooling off period from the date of receiving your policy documents.

If you wish to cancel your policy during this period please write to Buddy.ie, Suite 1 The Cubes Offices, Beacon South Quarter, Sandyford, Dublin18. Email cara@buddy.ie
Your premium will be refunded in full if cancelled during the 14 day cooling off period, unless you have travelled, made a claim or intend to make a claim, we will recover the cost for time on risk.

After 14 days you can still cancel but a refund will not be due.