

TRAVEL FAQs

About Chubb

Q - Who are Chubb?

A – Travel Insurance is underwritten by Chubb European Group SE. The Chubb Group is one of the world's largest providers of insurance and reinsurance. Since its inception in 1985, Chubb has expanded rapidly and now operates in 50 countries around the world.

About Holiday Plus Travel Insurance and Private Medical Insurance

Q - What is Holiday Plus Travel Insurance?

A – Holiday Plus Travel Insurance covers the things you would expect to find on a travel insurance policy (Baggage Money, Cancellation etc.) but it recognises that your Private Medical Insurance (PMI) policy covers you for Medical Expenses abroad, up to the limit in your PMI policy. The Holiday Plus Travel Insurance tops this up to an unlimited amount. As Holiday Plus Travel Insurance only pays if your costs exceed the cover you have under your PMI, you can save money on travel insurance premiums.

Q - Does it matter what type of Private Medical Insurance policy I hold?

A - Yes, it is mandatory that your Private Medical Insurance policy provides cover in respect of overseas medical expenses; otherwise you cannot buy Holiday Plus Travel Insurance.

Q - What happens if I change my Private Medical Insurance cover or provider?

A – Providing your Private medical Insurance is with VHI, Irish Life or Laya, and it provides cover for emergency medical expenses overseas you will still be eligible for the Holiday Plus product. If you change your Private Medical Insurance cover, you must ensure that:

- your new PMI provides this cover
- that there is no break or gap in your cover between the old and the new PMI
- Your PMI covers you for the duration of your Holiday Plus Travel Insurance policy.

Policy Arrangements

Q - Can I get instant cover and policy documents - I'm travelling today?

A - Yes! As soon as your credit card details have been validated, your cover will be confirmed on screen, and documents will be available immediately within your wallet.

Q - When does my cover begin?

A - If you are buying a single trip policy, your cancellation cover begins instantly. If you are buying an annual policy, you can choose when your cover begins (up to 45 days in the future). If you have already booked a holiday, and have no other travel insurance arrangements in place, you should ensure your policy starts immediately, so you are covered for cancellation.

Q - What happens if my flight is delayed beyond the insurance period?

A - If your flight is delayed on your return journey and you do not get back into the country until after your policy has expired, your cover will continue until your airline can get you home provided that you have a valid claim on the policy.

Q - Can I change my policy?

A - If you move house, your policy will be reissued to your new address. If you need to add winter sports cover or want to increase the number of people insured, you can call on low call 1890 719 428. Provided you are not on holiday at the time, your policy can be cancelled, you will receive an appropriate return of premium and a new policy can be arranged for you.

Q - How do I renew my annual multi trip policy?

A - You will be reminded 4 weeks before your policy expires, and offered the opportunity to buy another policy.

Insurance from Travel Agents

Q - My travel agent wants me to buy insurance from them. What should I do?

A - You simply need to provide them with evidence that you are insured. Have your policy details, including policy number and policy wording, to hand when booking your trip. Your travel agent is trying to make sure that you are not travelling uninsured, and that you have adequate cover. The travel insurance product meets the benefit levels recommended by the Department of Foreign Affairs and Trade (<https://www.dfa.ie/home/index.aspx?id=275>), and should more that satisfy any criteria demanded by your travel agent.

Emergencies

Q - What if I have a medical emergency abroad?

A - Your level of cover will depend on the type of cover you have purchased. You should check your policy schedule/document for details.

Q - Do I have to pay medical expenses and claim them back or will you pay them directly?

A - If it's a medical emergency and you are admitted to hospital, you must contact Chubb assistance or your private medical insurance depending on which product you have chosen. Chubb assistance can liaise with hospitals and guarantee payment. In cases where the expenses are small, you may opt to pay, or be asked to pay, and claim the money back. Please talk to Chubbs Emergency Assistance Service, unless the case is very minor, and they will advise what to do.

Treatment in Australia

Q - What should I do if I require medical treatment in Australia?

A - The Australian Government has signed Reciprocal Health Care Agreements with the government of the Republic of Ireland. As a resident of the Republic of Ireland you are entitled to free treatment as a public in-patient or outpatient at a public hospital and access to subsidised medicines under the Pharmaceutical Benefits Scheme during your visit to Australia. This covers any ill health or injury needing medical treatment while in Australia. To access these benefits you should show your passport at hospitals or pharmacies. If you require medical treatment in Australia you must access these benefits by showing your passport at hospitals or pharmacies. If you do not, Chubb may reject your claim or reduce the amount paid to you.

General Cover Questions

Q - How many days am I actually covered per year under your annual policy?

A - The annual multi-trip policy covers you for individual trips of up to 31 consecutive days. You can take as many individual trips as you like provided that you don't spend more than 90 days abroad in any insurance period. If you select the winter sports option, you will be covered for up to 21 days in any period of insurance whilst you participate in winter sports.

Q - Do the limits under the policy apply per person or per policy?

A - Each person on a policy is covered separately up to the limits shown in the policy. The policy limits apply in the same way as they would if you had each taken two separate policies. This is true for each person insured under the policy, although some benefits are restricted for children under 16 years of age – please refer to the policy document for full details.

Q - I am travelling to Turkey can I buy a European policy?

A - Yes, Turkey is listed as a European destination.

Q - I am travelling to Albania can I buy a European policy?

A - No, for Albania you will have to select worldwide (excluding USA, Canada and the Caribbean) destination region.

Q - Am I covered for holidays in Ireland?

A - Yes, provided you have bought an annual policy. You must spend at least two nights in accommodation you booked before your departure. So a weekend break involving two nights in a hotel would be covered, but a day out and overnight stop wouldn't. If you have bought a trip policy you will not be covered for holidays in the Republic of Ireland. Whichever policy you buy, some benefits are not payable for holidays in the Republic of Ireland. See the Policy Document for full details.

Medical Conditions

Q - I have a medical condition, can I be covered?

A - Before you buy a policy, we ask you to confirm that you are NOT

- receiving or on a waiting list for treatment in a hospital or nursing home;
- waiting for investigation or referral, or the results of any investigation, medical treatment or surgical procedure, for any condition, whether diagnosed or undiagnosed;
- choosing not to take prescribed medication, or the correct dose of prescribed medicine;
- travelling against the advice of a medically qualified doctor;
- travelling to obtain medical, dental or cosmetic treatment;
- travelling with a terminal condition;

If you can confirm these and the other statements you are asked to confirm, you can buy the cover.

Underwriting, terms and conditions apply. Travel insurance is arranged by Bank of Ireland Insurance Services and is underwritten by Chubb European Group SE. Bank of Ireland Insurance Services Limited trading as Bank of Ireland Insurance Services and Bank of Ireland Insurance is regulated by the Central Bank of Ireland. A member of Bank of Ireland Group. Chubb European Group SE is authorised by the Autorité de Contrôle Prudentiel et de Résolution (ACPR) in France and is regulated by the Central Bank of Ireland for conduct of business rules.

Terrorism

Q - Will I be covered for terrorist activity?

A - Yes, provided it does not involve nuclear, chemical or biological weapons or agents.

Age

Q - I am under 18 - can I buy your policy?

A - Unfortunately, no. Policyholders must be at least 18.

Pregnancy

Q - I am pregnant - will I be covered?

A - Yes, provided that if travelling within 12 weeks of the expected date of delivery you provide a medical certificate issued by a doctor or midwife confirming the number of weeks of pregnancy and that you are fit to travel to your Holiday Abroad. The certificate must be dated no earlier than 5 days before the outbound travel date during a Holiday Abroad. Cover will not be provided if you are over 35 weeks pregnant on or after the date the trip ends.

Children

Q - How many children can I insure under your policy?

A - You can insure up to 7 children, Children must be:

- the children of you and/or your partner, and
- under 18 (or under 23 if still in full-time education) on the day you buy your policy, and
- dependent on you or your partner even if they don't live with you.

Q - I have a child over 18 who still lives at home and is in full time education, can we cover him/her under our family policy?

A - Yes, provided he or she is under 23 years of age.

Q - We have a 'family' policy, but our children live away from home during term time at college. Are they covered?

A - As long as your children or your partner's children are not older than 18 years on the day you buy your policy (or under 23 years if still in full-time education) and dependent on you, they are covered - whether they live with you or not. But there are restrictions on their ability to travel without you or your partner. (The same restrictions apply on the 'parent and children' policy.)

Q - Can Children travel on their own if they are insured on a policy?

A - Yes, but only if you have bought the annual policy. If the child is named on your annual policy they are covered whilst they are travelling on their own in the following circumstances:

- in the company of an adult (i.e. someone not defined as a child under this insurance) you or your partner know other than on an organised school, college or university trip

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- Travelling on a scheduled air service as an unaccompanied minor, but only if that air service operates an unaccompanied minor scheme, and only if they are travelling with the intention of joining, or being subsequently joined by, another adult insured under the policy. They are not covered whilst travelling on their own in any other circumstances.

Residency

Q - What do you mean by the term Irish resident?

A - Someone who has been living in Ireland (not Northern Ireland) for at least 180 days prior to the date the cover is applied for.

Q - I am Irish but my partner does not have Irish citizenship, can we purchase a policy to cover us as a couple?

A - Yes, provided you are both residents in Ireland and your partner is your spouse or a person of either sex with whom you have been living for at least three months as though they were your spouse.

Q - I live overseas. Can I buy your insurance?

A - Only Irish residents can buy insurance from this website.

Single Direction Journeys

Q - I am going to live abroad and am not returning to Ireland. Can I buy your annual travel insurance?

A - Sorry, our policy does not cover single direction trips or non-Irish residents. Trips must begin and end in Ireland and you must be a resident here.

Q - I am starting my journey from another country, but returning to Ireland after 28 days. Will your policy cover me?

A - Sorry, trips must begin and end in Ireland.

Payments

Q - How can I pay?

A - You may pay online using a valid credit/debit card.

Sanction Country

Q - Can I travel to Cuba?

A - Chubb European Group SE is a subsidiary of a US parent and Chubb Limited, a NYSE listed company. Consequently, Chubb European Group SE is subject to certain US laws and regulations in addition to EU, UN and national sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries. Due to the sanctions imposed by the US government on Cuba, we are unable to provide insurance cover for trips there.

Car Hire Excess

Q - What is Car Hire Excess Cover?

A - When you hire a car in Europe or the UK, your rental agreement should include a Collision Damage Waiver (CDW) and cover for Third Party Liability and Theft. There is normally an excess applicable to the CDW and Third Party Liability and Theft part of the agreements which you would be liable to pay in the event of a claim. This excess in most cases can range from €100 - €2000. The Car Hire Excess cover is designed to allow you to claim back the costs of this excess (in full)

Q - Are motorbikes, Camper Vans, Caravans, and other types of vehicle also covered?

A - No - A motor home, camper van, trailer or caravan, commercial vehicle or truck, motorcycle, moped, motorbike, off-road vehicle, recreational vehicle, high performance vehicle, prestige or exotic vehicle, passenger van or other vehicle with more than 9 seats is NOT covered

Q - Is there an age limit for this product?

A - Yes - to be eligible to purchase this cover you must be between the ages of 21 – 75