

## Frequently asked questions (FAQs)

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### Customer Service

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#### **Q1) How do I make a claim on my travel insurance?**

A) To make a claim, you will need to download and complete a [claim form](#). The form includes instructions on how to fill it out and documents required to support your claim. Once you have completed your form and submitted it, we will email you a confirmation letter with a reference number, so you can keep track of your claim's progress.

#### **Q2) Will stolen belongings be covered and how much can I claim?**

A) Depending on the plan you're on and the available limits and exclusions, we will pay you up to the original price of the lost or stolen items, less applicable depreciation. Depreciation is calculated based on factors like the type of item and when it was purchased. If you have added an option to include this belonging as a specified item at the time you purchased your policy, depreciation will not apply.

## Medical

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### **Q3) Will I be covered if I'm travelling with a medical condition?**

A) Our plans automatically cover over 40 medical conditions. You may view our full list of conditions in our [Policy Wording](#). It is important to note that if you are travelling with a medical condition that is not one of the 40 listed, you will not be covered for any events relating to your condition.

### **Q4) Will I be covered for medical emergencies that occur outside the Republic of Ireland?**

A) We will cover you for emergency medical treatments if you unexpectedly fall ill or have an injury while travelling outside the Republic of Ireland. However, we do not cover everything, so make sure you read our [Policy Wording](#) for full details. Your level of cover will depend on the policy purchased.

In the case of an emergency, you can call our 24/7 Emergency Assistance team [here](#).

If at the time you purchased your policy you told us you had Private Medical Insurance, you will also need to contact your private medical provider and follow their instructions for treatment and for claiming under that policy first.

## Cover Options

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### **Q5) Am I covered for winter sports activities I participate in during my trip?**

A) We will only cover you for winter sports activities if you have the Winter sports cover option added to your policy at the time you buy. This option provides cover when you participate in listed winter sports (as defined in the [Policy Wording](#)) and they don't go to plan.

### **Q6) Am I covered if something happens to any valuable items during my trip?**

A) We will only cover items worth more than the item limit shown if you select the option to specify the item and pay an additional amount.

Items separately insured under the Specified items option are covered up to the amount specified, subject to item limits for your plan.

Please ensure you have proof of value (not more than 12 months old) of any item you specify. This will be required should you make a claim.

## General Policy Information

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### **Q7) When does my cover begin?**

A) Your Cancellation cover begins from the moment you purchase your policy, so it is a good idea to get it along with your trip bookings.

### **Q8) Can I purchase a policy if I already started travelling?**

A) You may buy your policy during your trip, however there will be a 72-hour waiting period before cover begins. Cover begins 72 hours after the Issue date listed on your Certificate of Insurance and only for events which first occur after that waiting period.

### **Q9) Are there any age restrictions on this product?**

A) No, there is no age limitation for purchase.

### **Q10) Can I cancel my policy if I change my mind after I purchase it?**

A) If you decide your policy isn't right for you after purchasing it, you can simply cancel it within our 21-day cooling-off period and receive a full refund, as long as:

- you haven't started your trip; and
- you haven't made a claim; and
- you don't intend to make a claim or exercise any other right under your policy.

To cancel your policy before your trip starts, call our [Customer Service team](#).