Chubb Insurance

Insurance Product Information Document

Company (Insurer): Chubb European Group SE Ireland branch.

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Chubb European Group SE is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre and the following registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France.

Product: MEI Group Injury & Medical Expenses Insurance

This document is only intended to provide a summary of the main coverage and exclusions. It is not personalised to your specific individual needs. Complete pre-contractual & contractual information about this product is provided in the Group Policy Schedule and Group Policy Terms & Conditions.

What is this type of insurance?

This is an Injury and Medical Expenses policy designed for students from other EU or EEA countries attending a course of study in the Republic of Ireland. It provides cover for medical expenses, repatriation, death, or serious injury following an accident within the Republic of Ireland.

What is insured?

The primary value of the cover is for personal injury, medical emergencies and repatriation to country of domicile.

This policy pays benefits, in accordance with the policy wording, in the event that you:

- ✓ Suffer illness or injury whilst within the Republic of Ireland.
- ✓ Suffer illness or injury whilst on a single leisure trip to Northern Ireland.
- ✓ Suffer a Fatal Accident.
- ✓ In the event of a fatal accident the policy will also provide cover for two relatives/friends to travel from the Insured Person's country of origin to Ireland.

The main policy sections and benefit levels are listed below, with full details contained in the policy wording.

✓ **SECTION A: Medical and other travel expenses**

1.a. Medical Expenses – Up to €2,500,000.

1.b. Dental Expenses necessitated by bodily Injury up to €500.

1.c. Nursing home and ambulance charges Included in (a) above.

1.d. Emergency Repatriation Expenses – Unlimited.

1.e. Funeral Expenses - €7,000.

2. Physiotherapy, homeopathy, osteopathy or chiropractic treatment necessitated by Bodily Injury – Up to €1,000.

✓ **SECTION B: Injury**

1. Death – €10,000.
2. Loss of two or more Limbs – up to €10,000.
3. Loss of Sight in Both Eyes – up to €10,000.
4. Loss of one Limb – up to €5,000.
5. Loss of Sight in one Eye – up to €5,000.

Maximum Limit: €10,000.

✓ **SECTION C: Personal Liability Up to €5,000,000**

If the Insured Person becomes legally liable to pay damages in respect of:

1. Accidental bodily injury (which shall include death, illness and disease) to any person; and or
2. Accidental loss of or damage to material property occurring during and arising out of the Journey, we will indemnify the Insured Person for all such damages payable in respect of each occurrence or a series of occurrences arising directly or indirectly from one source or original cause up to the Limit of Liability for this Section shown in the Schedule.

There are Specific Exclusions and Specific Conditions of this Section, please refer to pages 15 - 25 of the policy document.

What is not insured?

- ✗ Any claim of any kind directly or indirectly arising from, relating to or in any way connected with COVID-19 or its outbreak.
- ✗ Any medical condition or injury that conflicts with any statements of the "Pre-requirements for cover to apply" found on page 14 of the policy document.
- ✗ Any Medical condition (including chronic or recurring conditions) which the Insured Person had suffered or sought treatment or advice for in the 24 months prior to applying for this policy.
- ✗ Any expenses recoverable from any free national health scheme (includes EHIC).
- ✗ Any claims which would result in breaches of UN resolutions or trade or economic sanctions or other laws of the EU, UK or USA.
- ✗ Any expenses incurred as a result of the imposition of any law, regulation or order made by any public authority or government which impacts the Insured Person's Journey (including, without limitation, any restrictions as a result of an outbreak of a Communicable Disease (COVID 19), the closure of borders or airspace, lockdowns and other restrictions on the movement of people).
- ✗ There is no cover for unused Journey costs such as accommodation, transport, and excursion costs, for any period the Insured Person had to quarantine at their destination.
- ✗ Any expenses incurred outside of the Republic of Ireland. (unless whilst on a trip to Northern Ireland).
- ✗ Driving/Riding on a motor cycle over 50cc.
- ✗ Physiotherapy, homeopathy, osteopathy or chiropractic treatment unless necessitated by Bodily Injury.
- ✗ Dental expenses incurred not resulting from bodily Injury.
- ✗ Liability in respect of bodily injury loss or damage caused directly or indirectly in connection with the ownership, possession or use of mechanically propelled vehicles, aircraft, hovercraft, watercraft and firearms.
- ✗ Any claims for injury, loss or expense as a result of:
  - participating in winter sports, aerial sports or hazardous activities; misuse of alcohol, solvents or drugs;
  - self-injury or suicide; post-traumatic stress disorder or related syndromes; any psychological or psychiatric condition;
  - air travel unless as a fare paying passenger; financial failure of tour operator, travel agent or other operator;
  - illegal acts; manual work; scuba diving; war.

Are there any restrictions on cover?

- ! In the event of death, travel and accommodation costs are limited to two relatives/friends travelling from the Insured Person's country of origin to Ireland to attend the funeral in Ireland or accompany the person's body or ashes to their country of origin.
- ! Leisure trips to Northern Ireland are limited to a maximum of 5 days in total in any one period of cover.
- ! Physiotherapy, homeopathy, osteopathy or chiropractic treatment is limited to 10 sessions.

Where am I covered?

- ✓ Republic of Ireland.
- ✓ Northern Ireland: Cover provided for trips to Northern Ireland not exceeding 5 days in total in any one period of cover.

What are my obligations?

At the start of your policy, you must:

- Not be a Resident of the Republic of Ireland..
- Be a permanent resident of a country within the EU or EEA (excludes the Republic of Ireland).
- Be studying at a School or College or studying a language course at a recognised educational establishment body in the Republic of Ireland.

During the period of cover

- You must continue to study at a School or College or recognised educational establishment body.
- You must supply, at your own expense, any certificates, information and evidence we reasonably require including medical certificates and other documents, following injury.
- After an injury, you should obtain and follow the advice of a doctor.

In the event of a claim

- Where In-patient treatment is required or for Medical Expenses over €250, or physiotherapy, homeopathy, osteopathy or chiropractic sessions you must first contact: **Chubb Assistance on 01 440 1762**.
- For medical expenses claims under €250 and all other claims contact:
  - Arachas Study and Protect Team, The Courtyard, Carmanhall Rd, Sandyford Business Estate, Sandyford, Dublin 18, D18 X377; or
  - Telephone: 01 6395800 or
  - email at studyandprotect@arachas.ie

When and how do I pay?

Premiums are payable in full at the time of buying the insurance directly to your School/College.

When does the cover start and end?

- Cover starts and ends on the dates shown on your confirmation of cover/policy summary.
- Cover can start up to a maximum of 7 days prior to the commencement of your course provided you have arrived in Ireland.
- Cover will end if you leave your course during the period of cover or return to country of domicile.

How do I cancel the contract?

14-day Cancellation

You may cancel your policy at any time. If you cancel **within 14 days** of receiving your policy documentation, we will refund premiums paid provided no claims have been reported or paid. **After 14 days** there is no refund provided.

Contact Details:

- **Post**: Arachas Study and Protect Team, The Courtyard, Carmanhall Rd, Sandyford Business Estate, Sandyford, Dublin 18, D18 X377; or
- **Email**: studyandprotect@arachas.ie; or
- **Phone**: 01 6395800 (9am to 5pm, Monday to Friday).