

Summary of cover

MediCover Student Travel/Personal Medical Expenses Insurance

This is a summary of cover and does not contain all the terms and conditions these can be found in Policy document number IEBOTA13781 which has been provided to you. Please take time to make sure you understand the cover it provides. Cover is underwritten by Chubb European Group SE.

What is MediCover travel/student Private Medical Expenses Insurance?

The MediCover travel/student Private Medical Expenses Insurance covers Insured Persons whose Country of Origin is outside the EEA and who, whilst in Ireland for the purpose of attending an academic course with the Insured, during the period of insurance, suffer an injury resulting in death or disablement; incur medical expenses following illness requiring hospitalisation or following an accident; or require to be indemnified should they become liable for some unintentional injury, illness or damage to the property of another.

Who can be covered?

- A. Students whose Country of Origin is outside the EEA, whilst in Ireland for the purpose of attending a course of one academic year or less.
- B. Any Partner of a person described in Category A when StudyandProtect and Chubb agree to include such person in this insurance.
- C. Any Child of a person described in Categories A or B when the Intermediary and Chubb agree to include such person in this insurance.

Definitions

'Accident' and 'accidental' means a sudden identifiable violent external event which happens by chance and which could not be expected; or unavoidable exposure to severe weather.

'Bodily injury' means injury which is caused solely by Accidental means and which independently of illness or any other cause, occurs within 12 months from the date of the Accident.

'Illness' means any illness, disease, medical complaint or medical condition which is not Accidental Bodily Injury and which is contracted by an Insured Person.

'Insured' means the person, firm, company or organisation named above in the confirmation of cover.

'Insured Person' means the student mentioned above, whose Country of Origin is outside the European Economic Area who has chosen to participate in the Insured's MediCover Student Travel Insurance.

'In-patient' means an Insured Person,

whose Hospital confinement is as a resident bed patient, for whom a clinical case record has been opened and whose confinement is necessary for the medical care, diagnosis and treatment of an illness or Bodily Injury covered by this Policy and not merely for any form of nursing, convalescence, rehabilitation, rest or extended-care.

Pre-requirements for cover to apply

As with all insurance policies, other than life assurance, the policy covers only unexpected and unforeseen events. If you cannot confirm the above statements under the heading Pre-requirements for cover to apply you will not be covered by this insurance.

Chubb Assistance

Emergency medical assistance

T +353 1 440 1762
operates 24 hours a day, 365 days a year.

Significant Features and benefits

- A) This policy provides cover for €2,500,000 for medical expenses (including dental expenses necessitated by bodily injury), nursing home and ambulance charges and unlimited expenses for emergency repatriation. Funeral expenses are limited to €7,000 and physiotherapy, homeopathy, osteopathy or chiropractic treatment is limited to €1,000. An excess of €100 per claim applies.
- B) In case of injury, the benefit payable in respect of death, loss of two or more limbs, or loss of sight in both eyes, is €10,000. In the case of loss of one limb or loss of sight in one eye the benefit payable is €5,000.
- C) Personal liability cover included with a limit of indemnity of €5,000,000.

Section A. Medical Expenses - up to €2,500,000

1. **'Medical Expenses'** means all reasonable costs necessarily incurred whilst an Insured Person is in Ireland including:
 - a) surgical or other diagnostic or remedial treatment given or prescribed by a Qualified Medical Practitioner;
 - b) nursing home and ambulance charges; and
 - c) costs incurred for complications of pregnancy (as diagnosed by a Qualified Medical Practitioner who specialises in obstetrics provided that if travelling within 12 weeks of the expected date of delivery the Policyholder provides a medical

certificate - which must be dated no earlier than 5 days before the outbound travel date - issued by a doctor or midwife confirming the number of weeks of pregnancy and that they are fit to travel).

2. Dental expenses must be incurred within 24 hours of the injury (Max limit €500).

All expenses must be pre-approved and arranged by Chubb Assistance which operates 24 hours a day, 365 days a year

T +353 1 440 1762.

Significant or Unusual Exclusions or Limits applicable to Section A

This section does not cover:

- Any claim of any kind directly or indirectly arising from, relating to or in any way connected with COVID-19 or its outbreak
- The first €100 of any claim under A. Medical Expenses
- Expenses incurred without the authorisation in advance of Chubb Assistance
- Amounts recoverable from any free national health scheme
- Injury/illness where a Doctor has not confirmed the treatment to be medically necessary
- Treatment provided by a member of the Insured Person's family
- Physiotherapy, homeopathy, osteopathy or chiropractic treatment unless necessitated by bodily injury
- Cosmetic treatment unless agreed by us and necessary as a result of accidental bodily injury
- Expenses incurred in the Insured Person's Country of Origin except as specifically covered
- When the purpose of the trip is to receive medical treatment, cosmetic treatment, or medical advice
- Dental or optical expenses other than those incurred in providing the minimum level necessary to relieve pain and discomfort for the duration of the journey following the injury
- Medication costs known or required prior to travelling
- When treatment could have waited until return to Country of Origin.
- When travelling against the advice of a medical practitioner
- Expenses incurred for which no receipts are provided.

For further details please refer to the policy document

Cover - Pages 16 - 20

Exclusions - Pages 21 - 25