

## Travel Insurance Summary of Cover & Application (Basic & Advance)

### Summary of Cover Provided

This summary is intended to describe simply and clearly the cover provided by the Gasamamo Insurance travel insurance policy. The policy itself being a legal document will define the precise terms of the cover. A specimen may be examined on application.

The following is a description of the cover in each section.

#### Section A – Cancellation

Refund of non recoverable deposits contractually incurred in advance for travel and accommodation should the journey be unavoidably cancelled or curtailed due to the following:

- Injury, illness or death of yourself or any person with whom you have arranged to travel or stay.
- Injury, illness or death of any close relative, fiancé(e) or close business associate of yours or of your travelling companion.
- You or your travelling companion being summoned for jury service.
- You or your spouse being made unemployed.
- Your home become uninhabitable following fire, storm or flood.
- Your presence being required by the police following burglary at your home or place of business.

#### Special condition applying to Section A

You must not be aware of any reason why the proposed journey should be cancelled or curtailed and you must obtain confirmation from a medical practitioner that it is necessary to curtail the holiday.

#### Section B – Loss of Baggage

The cover provided is for accidental loss of or damage to personal belonging (including clothing worn) and personal luggage. In addition, if the baggage is temporarily lost for longer than 12 hours an amount up to €120 is payable for the emergency purchase of essential replacement items.

#### Special condition applying to Section B

Reasonable precautions must, at all times, be taken to ensure the safety and supervision of your property and you should do everything you can to recover lost or stolen property.

#### Principal exclusions applying to this Section

This policy excludes:

- Breakage of glass, china or similar fragile articles
- Wear and tear
- Loss or theft of personal belongings, personal luggage (including valuables) and money not reported to the police and a report obtained.
- Confiscation by customs and other officials
- Items used in connection with your employment or occupation, bonds, securities or documents of any kind
- Loss or damage to suitcases unless they are rendered unusable
- Loss or damage to valuables and money in a suitcase while in transit and outside your control
- Thefts whilst unattended including whilst left in an unattended vehicles
- The first €25 of each and every claim

## **Section C – Delayed Departure**

The cover provided is for compensation in the event of delay in departure of the ship or aircraft in which you are booked to travel up to the actual departure date and time of the ship or aircraft or to your actual departure, whichever is the earlier.

## **Section D - Medical Expenses and Repatriation including worldwide travel assistance**

This section covers payment of the following expenses:

- Emergency medical treatment (including rescue services to take you to hospital) and emergency dental treatment incurred outside your normal country of residence.
- Cost of transporting the remains of your body back to your normal country of residence or the cost of burial or cremation in the country where death occurred.
- Additional expenses incurred if it is necessary for you to stay beyond the intended return date.
- Reasonable additional charges for accommodation if it is necessary for you to stay beyond the intended return date.

## **Section E – Personal Accident**

This section provides cover for accidental bodily injury resulting in death or disablement.

### **Special condition applying to Section E**

Death or disablement must occur within one year of injury.

### **Principal exclusions applying to Sections A, D and E**

1. There is no cover in respect of a medical condition of any insured for which, at the time of purchasing this insurance, the Insured:
  - Is receiving inpatient treatment or is on a waiting list for inpatient treatment.
  - Has received a terminal prognosis.
  - Is travelling against the advise of a qualified doctor or is intending to obtain medical treatment during the period of insurance.
2. Bodily injury (including death), illness or disablement resulting from the following shall not be covered:
  - Pregnancy or child birth.
  - Anxiety state and/or depression.
  - Flying or other aerial activities except while travelling in an aircraft as a passenger.
  - Motor cycling on machines exceeding 125cc.
  - Mountaineering, rock climbing, sub-aqua diving, pot-holing, hunting, trapping, rafting or canoeing involving white water rapids, bungee jumping or similar activity, jet skiing, sub-aqua diving or organised team sports.
  - Racing of any kind.
  - Manual work of any kind.
  - Winter sports or the use of dry ski slopes.
  - Expeditions or the crewing of a vessel from one county to another.
  - The first €25 of each claim.
3. A medical condition where you travel against the advise of a qualified medical practitioner.

**These Sections operate only if you have chosen the Advance Cover**

**Section F – Rental Vehicle Insurance Excess**

The cover provided is for compensation in respect of the standard policy excess you have to pay under the rental agreement if the motor car or van you have rented from a rental company is involved in an accident or is stolen or the cost of repairing the motorcar or van (whichever is the less)

**Section G – Loss of Passport**

This section provides cover for additional expenses incurred in obtaining a replacement passport following loss of theft of your passport while abroad..

**Special condition applying to Section G**

The loss must be reported to the Police within 24 hours of discovery of such loss.

**Section H – Missed Departure**

Cover is for payment of extra accommodation and travel costs you have to pay if you arrive at the final point of international departure too late to board the ship, aircraft or train in which you are booked to travel to Cyprus.

**24 Hour Worldwide International Medical Rescue Emergency Service**

**If you suffer serious injury or illness while abroad, experienced Assistance Co-Ordinators will, where necessary, contact hospitals and guarantee medical fees. If required, medical advisors will be consulted for their view on the possibility of arranging repatriation**

Policy Reference: GMI/AMT/B&A/04/09

## Travel Insurance Application Form

### Sums Insured

Section	Cover	
	Basic Limit of amount payable	Advance Limit of amount payable
A. Cancellation	€ 1,000	€ 2,000
B. Loss of Baggage	€ 700	€ 1,200
C. Delayed Departure	€ 50 for every 12 hours delay	€ 50 for every 12 hours delay
D. Medical Expenses and Repatriation including worldwide travel assistance	€ 50,000	€ 80,000
E. Personal Accident	€ 25,000	€ 25,000
F. Rental Vehicle Insurance Excess	Not Insured	€ 250
G. Loss of Passport	Not Insured	€ 100
H. Missed Departure	Not Insured	€ 500

### Travel Details

Please complete the following details:

Name and Surname of proposer/s	Passport N°	Date of Birth	Cover
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			

### Contact Address

Area to be visited

Europe / Worldwide

Period of Insurance

 from 

Email address of first proposer

### Health Warranty

The admission of claims under Section D, of the Policy is subject to the express warranty that any:

- 1 Insured;
- 2 person with whom the Insured has arranged to travel or stay was not:
  - a) receiving or awaiting medical or surgical treatment at the time of effecting this insurance, or
  - b) suffering from a serious or chronic illness and/or injury which has required consultation or treatment within the past 12 months.

Signature

Date