



Travel Insurance FAQ

Question: What is Travel Insurance?

Answer: Travel insurance compensates you for any loss or damage resulting from a particular set of situations whilst travelling abroad. These can include medical and health emergencies, travel delays, cancellations, lost or delayed baggage.

Question: Why do I need Travel Insurance?

Answer: Even if you have house insurance or health insurance you would not be covered under these policies for all the risks that your Travel Insurance policy will cover you for. Items like cancellation and curtailment or abandonment of your holiday are all covered exclusively under a travel insurance policy.

Question: What type of cover is included in Travel Insurance?

Answer: The following cover information gives a few examples of cover only and does not cover all elements of the travel insurance policy, nor does it detail any exclusions that apply.

- Cancellation and Curtailment Charges
- Emergency Medical and other expenses
- Hospital Benefit
- Personal Accident
- Baggage, Baggage Delay and Passport
- Personal Money
- Personal Liability
- Holiday abandonment

Question: What is the situation with pre-existing conditions?

Answer: If you have a medical condition that you are taking prescribed medication for or are waiting to receive, or have received treatments for within the last 2 years then it is likely you will not be covered under your policy for any claim you make which arises directly or indirectly from this medical conditions. For full terms and conditions and more information regarding pre existing conditions please click here to review the travel insurance policy document.

Question: When will travel insurance benefits not be payable?

Answer: This list is not exhaustive and is only here as a guideline.

The travel insurance company will not pay for any claims arising directly or indirectly from:

- Acts of terrorism, war, civil commotion
- Travel to any country or specific area or event to which the Travel Advice Section of the Department of Foreign Affairs or the World Health Organisation have advised the public not to travel
- Any mental or nervous disorder that you are suffering from
- Suicide or any self inflicted injury or illness
- Certain winter sports activities even if winter sports are included in your policy. These excluded activities include: Ice hockey, ski stunting, heli skiing, ski jumping, use of bob sleighs, luges or skeletons
- Unlawful action by you or any criminal proceedings against you