

Travel Insurance

Insurance Product Information Document



Company: Europ Assistance S.A.

Product: Essential Plus Policy

EUROP ASSISTANCE S.A. is a French stock corporation, regulated by the French Insurance Code, having its registered office at 2 rue Pillet-Will, 75009 Paris, France, with a share capital of 48 123 637 EUR, registered in the Register of Commerce and Companies of Paris under number 451 366 405. This Collective Insurance acts through its division EUROP ASSISTANCE S.A., IRISH BRANCH whose principal establishment is located at Ground Floor, Central Quay, Block B, Riverside IV, SJRQ, Dublin 2, D02 RR77, Ireland, registered in the Irish Companies Registration Office under number 907089.

Statement that the complete information on the product is provided in the pre-contractual and contractual documents.

What is this type of insurance?

This insurance policy provides a medical assistance and covers the medical expenses incurred during your travel.



What is insured?

Medical expenses incurred in the territorial limits: in the event of sudden illness or accidental bodily injury occurring during a covered travel while within the territorial limits, are covered: 1/ emergency medical expenses and fees; 2/ medication prescribed by a doctor or surgeon during the first assistance service provided; 3/ hospitalisation expenses; 4/ expenses for urgent local ambulance journeys ordered by a doctor. Cover is provided up to €60,000 / person / claim.

Dental expenses incurred in the territorial limits: dental expenses considered as an emergency up to €100.

Medical repatriation: the transfer to a better equipped or more specialised hospital near your usual place of residence.

Transport of mortal remains: in the event of death of an insured occurring during the travel, are covered the transport of the mortal remains to the burial place within the district of the insured's usual place of residence, the costs of embalming, the coffin and the administrative procedures. Cover is provided up to €800.

Extension of hotel stay due to sudden illness or accidental bodily injury: the expenses arising from your extension of the hotel stay prescribed by a doctor where the nature of the sudden illness or accidental bodily injury impedes the continuation of your travel. Cover is provided up to €100 / day and a maximum of €500 and 5 nights.

Transport of a companion to accompany an insured in the event of medical repatriation: in the event of medical repatriation of an insured, the transportation costs of a companion who was travelling with the insured to the usual place of residence. Cover is provided up to €500.

Transport of a companion to accompany an insured person in the event of hospitalisation: in the event of hospitalisation for a period exceeding 3 nights of the insured not accompanied by a companion, we cover the transportation costs of a companion, from his/her usual place of residence, to go to the bedside of the insured. Cover is provided up to €500.

Lodging expenses of a companion to accompany an insured in the event of hospitalisation: the lodging expenses for the hotel accommodation of the companion who went to the bedside of the hospitalised insured. Cover is provided up to €100 / night and a maximum of €500 and 5 nights.

Accompaniment of minors less than 14 years and persons with disabilities: 1/ the transportation costs of our attendant or a person designated by the insured to accompany the disabled person(s) and/or minor(s) of less than 14 years of age for their return to the usual place of residence; 2/ the travel ticket of the minor(s) and/or disabled person(s). Cover is provided up to €500.

The liability of the Insurer is limited to the amount stated in the Schedule of Benefits.



What is not insured?

Persons of 75 years of age or more.

Those costs which have not been previously notified to us and those for which the corresponding authorization has not been received.

All expenses engaged before the policy start date or after the policy end date.

Mental illness, preventative medical check-ups, heat treatment, cosmetic surgery, Acquired Immunodeficiency Syndrome and those cases in which the goal of the trip is medical treatment or surgical intervention, alternative and complementary medical treatments (homeopathy, kinesiotherapy, etc.), the expenditures derived from physiotherapy and/or rehabilitation as well as related items.

Non urgent dental expenses; dental expenses due to normal deterioration of tooth or dental prostheses; any damage to dental prostheses or valuable metals.

Vaccinations.

Any treatment that, accordingly to the opinion of our medical team can reasonably be postponed until your retour to your country of residence.

Any charge of the eventual cost and administrative procedure needed in case your visa has to be extended.

Insureds included in international lists of potential terrorists.

Expenses not supported by documentary proof.

Medical expenses incurred in your country of residence.

Scheduled hospitalisations or treatment organized before or during the trip without being motivated by an emergency, their consequences and the resulting expenses.

Stays in a rest home, their consequences and the resulting expenses.

Physiotherapy, physical education, chiro practice, their consequences and resulting expenses.

Medical or para-medical services and the purchase of products whose treatment properties are not recognised by Irish legislation and related expenses.

Shipping of medical drugs.

The cost of spectacles and contact lenses, as well as the acquisition, implantation-substitution (such as pacemakers and stents), removal and/or repair of prostheses, anatomic and orthopedic parts of whatever type (such as a neck brace).



Are there any restrictions on cover?

General restrictions

- ! Any pre-existing medical conditions. This applies equally to the presentation or deterioration of illness and/or injuries;
- ! Participation on the part of an insured in wagers, challenges or disputes;
- ! The consequences derived from the performance of winter sport, competitive sport or motorsports (races or rallies), as well as the performance of these dangerous activities: boxing, weightlifting, wrestling, martial arts, mountaineering with access to glaciers, sledging, descent into water with breathing apparatus, caving and water-ski jumping;
- ! Airborne sports in general;
- ! Adventure sports such as rafting, bungee jumping, hydro speed, gorge walking and similar. Mountain, cave, sea or desert rescue;
- ! Suicide, attempted suicide, self-injuries and self-inflicted wounds, or self-harm on the part of the insured;
- ! Sudden illness or accidental bodily injury resulting from the consumption of alcoholic beverages, narcotics, drugs or medicines, other than those which have been prescribed by a doctor;
- ! Fraudulent activity on your part or that of an insured or assignee thereof;
- ! Epidemics and/or infectious diseases which appear suddenly and spread rapidly through the population, as well as those caused by pollution and/or contamination of the atmosphere;
- ! Wars, demonstrations, insurrections, acts of terrorism, sabotage, and strikes, whether officially declared or not.
- ! The transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles.
- ! Telluric movements, flooding, volcanic eruptions and, in general, those elements which are caused by the release of the forces of nature. Whatever other phenomena of a catastrophic or extraordinary nature which, as a result of size and seriousness, are classified as catastrophic or disastrous.



Where am I covered?

This Insurance policy covers the insured in all countries included in the Schengen area plus Bulgaria, Cyprus, Ireland, Romania and the UK.



What are my obligations?

- To pay the insurance premium
- To provide the documents needed when you make a claim.



When and how do I pay?

The premium is disclosed to the policyholder prior to the policy subscription and it includes taxes and fees. It is paid to the Insurté at the date of purchase of the policy.



When does the cover start and end?

The cover starts at the moment you leave your country of residence and enter into the territorial limits and ends at the moment in which you leave the territorial limits, at the end date stated in the insurance certificate or when you are repatriated by us to your usual place of residence or hospital close thereto, whichever comes first. The maximum duration of a travel covered by this policy is 4 months.



How do I cancel the contract?

You are entitled to withdraw from the policy if the policy has been subscribed for a period longer than one month, it has been concluded with distance sales techniques and if the travel has not yet started, with immediate effect upon receipt of the notification of withdrawal.

In this case, you can withdraw within a period of 14 days after the date of conclusion of the Policy by emailing us on: contact@vti.travel

**INSURANCE POLICIES: ESSENTIAL N°IB2000391IEIN0 AND ESSENTIAL PLUS
IB2000391IEIN1**

This contract is an individual insurance Policy named “ESSENTIAL” AND “ESSENTIAL PLUS”.

This contract is offered/distributed by INSURTE, SARL with a share capital of € 10,000, registered with the Caen Trade and Companies Register under number 523 065 860 and with the French register of insurance intermediaries ORIAS under number 10 057 186 whose head office is located at sis 5 ter du Magasin à Poudre, 1400 CAEN;

With EUROP ASSISTANCE S.A., a French limited company governed by the French Insurance Code, headquartered at 2 rue Pillet-Will, 75009 Paris, France, with a share capital of EUR 48 123 637 registered at the register of trade and companies of Paris under the number 451 366 405. EUROP ASSISTANCE S.A. is regulated by the French supervision authority (ACPR), 4 Place de Budapest, CS 92459, 75436 Paris Cedex 09, France.

Underwriting this insurance Policy through its Irish branch EUROP ASSISTANCE S.A. IRISH BRANCH, whose principal place of business is Ground Floor, Central Quay, Block B, Riverside IV, SJRQ, Dublin 2, DO2 RR77, Ireland and registered with the Irish Companies Registration Office under number 907089. The Irish branch operates in accordance with the Code of Conduct for Insurance Undertakings (code of ethics for insurance companies) released by the Central Bank of Ireland, it is Registered in the Republic of Ireland under number 907089 and is acting as Insurer under the freedom of services regime.

International Sanctions

The Insurer will not provide cover nor pay a claim nor provide any benefit or a service described in the policy if this would expose the insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, France, United Kingdom and United States of America. For further details please visit: <https://www.europ-assistance.com/en/who-we-are/international-regulatory-information>

ESSENTIAL AND ESSENTIAL PLUS TRAVEL INSURANCE

Essential and Essential Plus travel insurance cover is available for individuals and professional, if You travel as a family, groups, for leisure or business Travels, with no pre-screening or medical exams required.

The Insurance Certificate is immediately sent after the purchase of the Policy and is recognized by embassies, consulates and visa centres.

This insurance is not available for residents of Afghanistan, Belarus, Burma (Myanmar), Crimea Region and the Zaporizhzhia, Kherson, Donetsk and Luhansk People's regions, Cuba, Iran, North Korea, Somalia, Sudan, Syria, Venezuela, Russian Federation and Zimbabwe.

You will be covered for medical expenses, medical repatriation, and You will have at Your disposal 24/7 EUROP ASSISTANCE emergency travel assistance team.



Meets all European
regulation
requirements



Valid for single
tourist, family and
business travellers



Immediately
download your
Insurance Certificate



Reimbursement in
case of visa refusal

All insured people must be aged 74 or younger at the moment of the purchase of the Policy.

All expenses engaged without Our prior agreement will not generate any reimbursement.

This Policy must be purchased before Your Travel starts.

If You need assistance, call Us as soon as possible at the following number:

+33 1 86 99 56 28

available 24 hours a day, 365 days a year.

Europ Assistance is the world's leading assistance and insurance company.

With its network of professionals around the world, We offer You peace of mind throughout your stay abroad.

With regard to transactions undertaken on websites hosted in France, the virtual space constituted by the web pages of the sites www.visa-travel-insurance.com and www.vti.travel are deemed to be located in France and the subscriptions made there are therefore located in France.

Payments and reimbursements within the framework of the subscription or a claim are always in euros based on the exchange rate in force on that date. Any exchange-related costs will remain at the expense of the Insured.

This introductory page is just for information purposes. The following pages must be read fully.

This Policy is composed of the present General Terms and Conditions completed by Your Insurance Certificate that You will receive at the moment of the conclusion of the Policy.

You are entitled to buy a single Policy to cover You for multiple Travel. The Policy can last from 1 to 365 days, and each Travel must not exceed 4 months. This applies to Essential and Essential Plus products. Your Insurance Certificate will confirm You the product You have purchased.

DEFINITIONS

Accidental Bodily Injury: any bodily injury that arises directly from a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place during the period covered by the Policy. Death or disablement caused as a direct result of exposure, drowning, gassing or poisoning shall be deemed to have been caused by accidental means, unless evidence exists to the contrary.

Covered Event: any occurrence of an Accidental Bodily Injury or Sudden Illness occurring within the Territorial Limits and which does not fall under any of the exclusions or limitations hereunder. All damages that result from one same cause shall be considered to constitute one single Covered Event.

Companion: any person, other than the Insured, who may or may not be insured.

Country of Residence: the country where Your Usual Place of Residence is located.

Epidemics : An Epidemic shall be understood to be any sudden and unexpected large-scale manifestation of an infectious disease in a country that spreads rapidly and violently through said country, provided that the World Health Organisation (WHO) has recommended cancelling any international trips that are not essential from or to the affected area and, in cases of influenza viruses, provided that the WHO declares at least a Stage 5 Pandemic Alert, according to its World Plan for Pandemic Influenza. The Quarantine for the affected persons must be declared by the relevant department of health or the competent authorities of the affected country.

Hospitalisation: admission to hospitals, due to Accidental Bodily Injury or Sudden Illness, for treatment that requires at least one night of permanence in the hospital.

Insurance certificate: Confirmation written or electronic document provided to the Policyholder in order to confirm the Policy.

Insured, You, Your: The Policyholder and the person(s) travelling with the Policyholder and for whom a premium has been paid specifically and by name, who is resident in a country that is not specifically excluded from this Policy.

Insurer, We, Us, Our: **EUROP ASSISTANCE S.A.**, a French limited company governed by the French Insurance Code, headquartered at 2 rue Pillet-Will, 75009 Paris, France, with a share capital of EUR 48 123 637 registered at the register of trade and companies of Paris under the number 451 366 405, underwriting this Policy through its Irish branch **EUROP ASSISTANCE S.A. IRISH BRANCH**, whose principal place of business is Ground Floor, Central Quay, Block B, Riverside IV, SJRQ, Dublin 2, DO2 RR77, Ireland and registered with the Irish Companies Registration Office under number 907089

Europ Assistance S.A. is regulated by the French supervision authority (ACPR), 4 Place de Budapest, CS 92459, 75436 Paris Cedex 09, France. The Irish branch operates in accordance with the Code of Conduct for Insurance Undertakings (code of ethics for insurance companies) released by the Central Bank of Ireland, it is Registered in the Republic of Ireland under number 907089 and is acting in Your country under the freedom of services regime.

Financial Limit(s): the amount shown as a limit for each of the guarantees under the Policy. For the avoidance of doubt, except where expressly indicated otherwise these limits represent the maximum indemnity payable concerning the relevant event during the term of this Policy.

Our Medical Officer: the doctor or physician appointed by the Insurer in order to ascertain health conditions of the Insured.

Personal Data: any information that relates to an identified or identifiable living individual. Different pieces of information, which collected together can lead to the identification of a particular person, also constitute Personal Data.

Policy: this insurance contract.

The insurance contract is composed of the present General Terms and Conditions completed by the Particular Terms and Conditions and Your Insurance Certificate. In case of contradiction, Particular Terms and Conditions supersede General Terms and Conditions, and the Insurance Certificate supersedes both General Terms and Conditions and the Particular Terms and Conditions.

Policyholder: the individual who entered into the Policy.

Pre-existing Medical Condition: a health problem of any nature that existed or for which treatment was received before the effective date of the Policy.

Premium: the price of the insurance including any legally applicable surcharges and taxes.

Schengen Area: all countries which have abolished internal border controls between them under the Schengen Agreement at the time of the conclusion of the Policy and to which the Insured can, therefore, access via a visa.

Sudden Illness: an unexpected deterioration in the state of health of an Insured during the Travel covered by the Policy, the diagnosis and confirmation of which is undertaken by a legally recognised doctor or dental surgeon and requires medical attention.

Travel: travel for tourism or business purposes, made by the Insured into the Territorial Limits, the dates of which are stipulated in the Insurance Certificate.

Territorial Limits: has the meaning given to it in Clause 8.

Terrorism: An act including, but not limited to, the use of force or violence and/or the threat thereof, carried out by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments, committed for political, religious, ideological or similar purposes including with the intention of influencing any government or putting the public, or any section of the public, in fear. Any act of terrorism must be officially regarded as such by a public authority of the place where it occurred.

Usual Place Of Residence: the usual place of residence is the address provided by the Policyholder at the moment of the conclusion of the Policy for each beneficiary. The place of residence indicated in the Policy must be the legal address of the Insured, registered in the public registry of the Country of Residence. In case of claims, a proof of residence will be asked. If the address indicated at the moment of the conclusion of the Policy is different from the legal address of the Insured, no reimbursement will be due to the Insured if it constitutes a false declaration.

Waiting period: period during any Covered Events are not claimable.

ESSENTIAL AND ESSENTIAL PLUS GENERAL TERMS AND CONDITIONS

1. IMPORTANT INFORMATION

General exclusion applicable to your Policy (International Sanctions).

The Insurer will not provide cover nor pay a claim nor provide any benefit or a service described in the Policy if this would expose the Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United States of America.

2. CONCLUSION OF THE CONTRACT

The Policy is entered electronically through the internet website made available by Insurté. The Policy coverage is subject to the payment of the Premium by the Policyholder.

General and particular Terms and Conditions of Essential and Essential Plus travel insurance

3. DURATION

Duration of the Policy

The Policy starts and ends at the dates stated in the Insurance Certificate or by default the day of the end of the cover as explained below. This Policy is not renewable and cannot be extended. If You extend Your Travel, You will need to purchase a new Policy to cover You during the additional period.

Duration of the covers

You are entitled to buy a single Policy to cover You for multiple Travels. The Policy can last from 1 to 365 days, and each Travel must not exceed 4 months.

The cover starts at the moment You leave Your

Europ Assistance Irish Branch
Ground Floor, Central Quay, Block B, Riverside IV,
SJRQ, Dublin 2, DO2 RR77, Ireland

Country of Residence on the date declared in the Insurance Certificate and enter into the Territorial Limits.

The Policy must cover the all duration of Your Travel, and the Policy must be concluded before the start of Your Travel.

The cover ends at the time You leave the Territorial Limits, at the end Date stated in the Insurance Certificate or when You are repatriated by Us to Your Usual Place of Residence or hospital close thereto, whichever comes first.

Waiting Period

After the purchase of the Policy, a waiting period of 7 days shall be respected, and no claim can be paid for any Sudden Illness or Accidental Bodily Injury that may arise in this period.

Withdrawal right

The Policyholder is entitled to withdraw from the Policy if the Policy has been subscribed remotely for a period longer than one month and the Travel is not started, by notifying the Insurer within 14 days after the date of conclusion of the Policy.

The Policyholder is also entitled to withdraw, if all these three conditions are met:

- 1) The Travel has not begun;
- 2) No claim has been submitted or is in the process of being reported, and that no incident likely to give rise to such claim occurred;
- 3) If the visa request is rejected by European authorities, and the Policyholder is able to provide a valid proof of the visa refusal, the Policyholder can cancel this Policy by informing the Insurer.

Provided the aforementioned conditions are met, We will refund You the full amount paid.

Please refer to the section "HOW TO CONTACT US" to have the details on how to proceed.

Please be informed that starting Your Travel, You waive from Your right to withdraw from this Policy as the performance of the cover under the Policy by the Insurer would have started.

4. PREMIUM

The Premium is disclosed to the Policyholder prior to the conclusion of the Policy (including taxes and fees). It is paid to Insurté at the date of conclusion of the Policy.

5. MISREPRESENTATION OR NON-DISCLOSURE

Intentional false or incorrect statements or intentional reticence by the Policyholder may lead

to the voidance of the Policy when those statements or reticence change the object of the risk or reduce the perception of the Insurer's on it, even if the risk omitted or misrepresented by the Policyholder has had no influence on the claim. In such a case, the Insurer shall be entitled to retain all premiums paid and shall be entitled to payment of all unpaid and matured premiums as damages.

False or incorrect statements or the Policyholder's reluctance to act in bad faith, which is not established, shall not render the Policy null and void. If they are discovered before a loss or claim is made, the assumption of responsibility for a loss or claim will be compromised: in fact, the Insurer has the right to reduce the indemnity in proportion to the rate of the premiums paid in relation to the rate of the premiums that would have been due, if the risks had been completely and accurately declared.

6. INCREASE OR REDUCTION OF THE RISK

The Policyholder shall notify in writing to the Insurer any increase or reduction of the risk covered by the Policy, within 15 days from the date on which the Policyholder became aware of such an event.

7. SALVAGE OBLIGATION

The Insured shall do everything in his/her power to avoid or minimize the harm caused by a Covered Event.

8. TERRITORIAL LIMITS

Coverage under the Policy is valid in these Territorial Limits:

Product	Territorial Limits
ESSENTIAL	All countries included in the Schengen Area (Austria, Belgium, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, and Switzerland).
ESSENTIAL PLUS	All countries included in the Schengen Area, plus Bulgaria, , Cyprus, Ireland, Romania and the UK.

No payment can be done outside the above Territorial Limits.

9. SUBROGATION

After incurring costs, the Insurer shall take over all rights and claims that the Insured may have against any third parties liable for the incident to the Insured. Our right of recovery is limited to the total cost incurred by Us in performance of this Policy. You will reasonably cooperate with Us for the exercise of Our subrogation rights.

10. OTHER INSURANCE

The Policyholder shall notify in writing to the Insurer whether she/he has entered into another insurance policy which covers the same risk(s). In the case of a claim, the Insured shall notify the claim to all insurers, indicating to each the name of the others.

Each Insurer is liable for the payment of the indemnity only in proportion to its respective share of the risk.

11. APPLICABLE LAW AND JURISDICTION

Unless You and We agree otherwise, the Policy, its interpretation, or any issue relating to its construction, validity or operation and performance shall be subject to the laws of Ireland.

Any dispute or claim arising out of or in connection with the Policy, or its subject matter or formation (including non-contractual disputes or claims) shall be subject to the exclusive jurisdiction of the Irish courts.

12. STAMP DUTY

The Insurer has paid or will pay the appropriate stamp duty in accordance with the provisions of Section 5 of the Stamp Duty Consolidation Act 1999.

All monies which may become due or payable by Us under the Policy shall be payable in Ireland in accordance with Section 93 of the Insurance Act 1936.

13. CLAIMS NOTIFICATION

The coverage described in this Policy is limited to the expenses authorized by the Insurer before they are incurred by the Policyholder.

All expenses engaged without Our prior agreement will not generate any

reimbursement.

Any fraudulent request will be refused and, accordingly to its gravity, can be reported to the police or any competent authority.

In case of an emergency, the Insurer cannot be a substitute for the local public services. In some circumstances, the use of the local public services is mandatory under local and/or international regulations.

Once the authorization is provided, You shall notify Us that all the documentation regarding the Covered Event has occurred as soon as possible and within a maximum period of 7 days from the time the event giving rise to the claim occurred.

You or a third person must notify Us by telephone to the number

+ 33 1 86 99 56 28

In the event that the aforementioned authorization is prevented by force majeure You must take immediate steps to end the circumstance impeding the notification.

It is important to Us that Your claim is processed quickly. To do that We need You to provide all relevant information as soon as possible. Below is a list of the information that We need as part of Your claim.

When notifying a claim, You will need to send Us the below documents:

Policy number, name and surname, present location, contact telephone number and **details of the circumstances of the Sudden Illness or Accidental Bodily Injury** and the type of assistance requested.

Documents that evidence the facts (medical report, hospital documents, police report, complaints filed at police stations...). These documents must contain the date on which the event occurred, the cause, the diagnosis, any relevant prior records or antecedents and the treatment prescribed.

Documents that evidence the fact You were travelling into the Territorial Limits, and the country where the Covered Event occurred is different from your Country of Residence. These documents are **certificate of residence, travel tickets** (flight, train, ship, etc.) and Your **visa**. They must contain Your name and surname, and the dates of the Travel.

A form provided by Us to be completed by the registered medical practitioner attending the Insured receiving medical treatment. This document shall only be necessary in cases where insufficient information on the person's medical condition has been provided.

Original invoice and/or receipts for the Travel that was purchased.
Proof of purchase of insurance.
Original invoice of the costs incurred, issued by the services provider and **which gives a breakdown of the amounts and items involved.**

After the submission, You can follow Your file on Our easy-to-use website: <https://insurte.eclaims.europ-assistance.com> If You have any question, You can contact Us by sending an email to: claimsinsurte@roleurop.com

Non respecting these procedures, will not entitle You to receive any reimbursement.

We remind that the Insured has a duty of disclosure of a material fact and this duty continues throughout the life of the Policy. We will void the Policy if cover has been obtained by any misrepresentation, misdescription, use of a fraudulent document or non-disclosure of any material fact. If You are in any doubt as to whether a fact is material or not, You should contact Us for clarification.

14. ASSIGNEMENT

The assignment of this Policy is not possible without Our prior written consent.

15. AGE LIMIT

The Policy covers beneficiaries aged 74 or younger at the moment of the purchase. If beneficiaries turn 75 after the purchase date, they will still be covered by the Policy.

16. HOW TO CONTACT US

If You wish to withdraw from the Policy

You can withdraw by sending an email to: contact@vti.travel

You can use the following template: "I hereby, (Mr./Mrs., name, full name, address) notify my withdrawal from the Policy which I entered into on (date), proven by Insurance Certificate no. XXXXX. Date and Signature."

Withdrawals are only possible according to conditions listed at the chapter "Withdrawal right".

If you need assistance, You absolutely must call Us as soon as possible at the following number: **+33 1 86 99 56 28**, which is available 24

hours a day, 365 days a year.

In the event of an emergency, it is vital to contact local first aid services for any problem falling within their purview.

In any event, Our intervention cannot replace intervention by local public services or any intervening party which We would be obliged to assist as per local and/or international regulations.

To help Us intervene, We recommend that You prepare Your call. We will ask You for the following information:

Your surname(s) and given name(s),
Your specific location, address and the telephone number where You can be reached,
Your Policy number.

Before taking any initiative or incurring any expense, comply with the solutions we recommend.

ALL EXPENSES ENGAGED WITHOUT OUR PRIOR AGREEMENT WILL NOT GENERATE ANY REIMBURSEMENT. For the reimbursement of claims, follow the procedure listed in the chapter "Claims Notification".

If You wish to submit a complaint to Us:

We strive to offer You the highest level of service. However, if You are not satisfied with this service, please contact Us immediately, quoting Your Policy details, so that Your complaint can be dealt with as soon as possible.

In the first instance, please contact:

INTERNATIONAL COMPLAINTS
P. O. BOX 36009
28020 Madrid, Spain
complaints@roleurop.com

If We have given You Our final response and You are still dissatisfied, You may refer Your case to the Financial Services and Pensions Ombudsman (Ombudsman). The Ombudsman is an independent body that arbitrates on complaints about general insurance products.

It will only consider complaints after We have provided You with written confirmation that Our internal complaints procedure has been exhausted. The Ombudsman can be contacted at:

Lincoln House
Lincoln Place
Dublin 2
D02 VH29
Ireland
Phone: +353 1 567 7000
Email: info@fspoi.ie
Website: www.fspoi.ie

Referral to an Ombudsman will not affect Your right to take legal action against Us.

ESSENTIAL AND ESSENTIAL PLUS PARTICULAR TERMS AND CONDITIONS

For all covers, each Insured can declare only one Covered Event per Policy and one Covered Event per year maximum. Additional Covered Events will not be covered.

Medical expenses incurred in the Territorial Limits

In the event of Sudden Illness or Accidental Bodily Injury occurring during a covered Travel while within the Territorial Limits of the Policy, We shall insure, during the duration of the Policy and **up to the Financial Limits mentioned in the Table of Coverage and Limits**, for each Insured, the expenses listed below:

Emergency medical expenses and fees. Medication prescribed by a doctor or surgeon during the first assistance service provided. This coverage excludes the successive payment of those medications or pharmaceutical costs which arise from the prolongation over time of the treatment initially prescribed, as well as those related to any process which becomes chronic in nature.

Hospitalisation expenses. We shall organise and assume the costs of the transfer fees to the nearest hospital or clinic only in case of Sudden Illness or Accidental Bodily Injury requiring immediate medical advice, when You are deemed non-transportable by decision of Our doctors based on information provided by the local doctor. The hospitalization costs cease from the date when Our Medical Officer advises it is feasible and practical to repatriate You even if You refuse. The maximum liability of the Insurer cannot exceed the amounts stated in the Table of coverage and limits.

Expenses for urgent local ambulance journeys ordered by a doctor in case of emergency.

Dental expenses incurred in the Territorial Limits

In accordance with the cover for “medical expenses within the Territorial Limits” **and within the Financial Limits**, dental expenses considered an emergency shall be covered, **excluding**

endodontic work, orthodontic work, cosmetic reconstructions of previous work, dentures, veneers and implants.

Medical Repatriation

As soon as it is advised, We shall organise the necessary contacts between Our medical services and Your doctors in Your Usual Place of Residence, in the event of Sudden Illness or Accidental Bodily Injury to You on the Travel, in order to arrange Your transfer provided that Your medical condition impedes the continuance of the Travel.

Where Our medical service authorises Your transfer to a better equipped or more specialised hospital near Your Usual Place of Residence, We

shall undertake the said transfer according to the seriousness of the condition, by means of:

- Air ambulance;
- Helicopter ambulance;
- Scheduled airline;
- Scheduled train.

An air ambulance and helicopter ambulance shall only be used within the Territorial Limits.

The requirements of the medical instructions shall be the sole consideration in choosing the means of transport and the hospital to which You should be admitted.

In the event that You refuse to be transferred at the time and under the conditions determined by Our medical service, all cover and warranties pertinent to the said decision shall be suspended.

Transfer of mortal remains

In the event of the death of the Insured occurring during the Travel covered by the Policy, We shall organise and meet the cost of the transport of the mortal remains **up to the Financial Limits** thereof to the burial place within the district of the Insured's Usual Place of Residence, as well as meet the costs of embalming, the statutory minimum coffin and administrative procedures.

Under no circumstances shall this cover be extended to funeral ceremonies and burial.

Extension of hotel stay due to Sudden Illness or Accidental Bodily Injury (ESSENTIAL PLUS only)

We shall pay the expenses arising from Your extension of the hotel stay prescribed by a doctor, **up to the Financial Limits**, for a maximum of 5 days where the nature of the Sudden Illness or Accidental Bodily Injury impedes the continuation of Your Travel and admittance to a clinic or hospital is not necessary.

Transport of a Companion to accompany an Insured in the event of Medical Repatriation (ESSENTIAL PLUS only)

In case You must be repatriated under the provision of "Medical Repatriation", due to Sudden Illness or Accidental Bodily Injury during the Travel, and this fact impedes the return of a Companion who was traveling with You by the means initially envisaged, We shall provision a scheduled airline ticket (economy class) or rail ticket (first class if available) to Your Usual Place of Residence, to a Companion who was traveling with You, **up to the Financial Limits**.

This benefit is not cumulative with the "Transport of a Companion to accompany an Insured in the event of Hospitalisation" benefit.

Transport of a Companion to accompany an Insured in the event of Hospitalisation (ESSENTIAL PLUS only)

In case You must be hospitalised for a period exceeding three nights, due to Sudden Illness or Accidental Bodily Injury during the Travel, and You are not accompanied by a Companion, We shall provision a return scheduled airline ticket (economy class) or rail ticket (first class if available) **up to the Financial Limits available** to a Companion from the Usual Place of Residence thereof provided that the Companion has all the necessary travel documentation for such a travel.

This guarantee does not extend to a Companion who was already travelling together with the Insured at the moment the Sudden Illness or Accidental Bodily Injured happened.

This benefit is not cumulative with the "Transport of a Companion to accompany an Insured in the event of Medical Repatriation" benefit.

Lodging expenses of a Companion to accompany an Insured in the event of Hospitalisation (ESSENTIAL PLUS only)

In case You must be hospitalised for a period exceeding three nights, due to Sudden Illness or Accidental Bodily Injury during the Travel, and a

Companion has specifically arrived from his/her Usual Place of Residence to accompany You, We shall pay for hotel accommodation for that Companion by way of lodging expenses. We shall only reimburse such expenses following presentation of the corresponding original invoices **up to the Financial Limits** for a maximum of 5 nights. This guarantee does not extend to a Companion who was already travelling together with the Insured at the moment the Sudden Illness or Accidental Bodily Injured happened.

Accompaniment of minors less than 14 years and persons with disabilities (ESSENTIAL PLUS only)

In the event that You, while travelling with Insured(s) who are disabled or less than 14 years of age and are covered by this Policy, find it impossible to take charge of the latter due to Sudden Illness or Accidental Bodily Injury covered by the Policy herein, We shall organise and take charge of the return journey of a person designated by the Insured or family thereof and resident in Your Usual Country of Residence, or of Our attendant, in order to accompany the minor(s) or disabled person(s) on their return to the Usual Place of Residence within the shortest time period possible. We will take charge of the travel ticket - provision of an airline ticket (economy class) or rail ticket (first class if available) - for minors and person with disabilities up to the Financial Limits.

17. EXCLUSIONS

Those costs which have not been previously notified to Us and those for which the corresponding authorisation has not been received are excluded.

In any event, and other than where expressly included in the coverage, the damage, situations, expenditure and consequences derived from the following shall be excluded:

Any Pre-existing Medical Conditions. This applies equally to the presentation or deterioration of illness and/or injuries.

All expenses engaged before the Policy start date or after the Policy end date.

Voluntary refusal, delay or anticipation of the medical transfer proposed by Us and agreed with Our medical service.

Mental illness, preventative medical check-ups, heat treatment, cosmetic surgery, Acquired Immunodeficiency Syndrome and those cases in which the goal of the Travel is medical treatment or surgical intervention, alternative and complementary medical treatments (homeopathy, kinesiotherapy, etc.), the expenditures derived from physiotherapy

and/or rehabilitation as well as related items.

Non urgent dental expenses; dental expenses due to normal deterioration of tooth or dental prostheses; any damage to dental prostheses or valuable metals.

Vaccinations.

Any treatment that, accordingly to the opinion of Our medical team can reasonably be postponed until Your retour to Your Country of Residence.

Any charge of the eventual cost and administrative procedure needed in case Your visa has to be extended.

Participation on the part of an Insured in wagers, challenges or disputes.

The consequences derived from the performance of winter sport, competitive sport or motorsports (races or rallies), as well as the performance of these dangerous activities: boxing, weightlifting, wrestling, martial arts, mountaineering with access to glaciers, sledging, descent into water with breathing apparatus, caving and water-ski jumping.

Airborne sports in general.

Adventure sports such as rafting, bungee jumping, hydro speed, gorge walking and similar.

Mountain, cave, sea or desert rescue.

Suicide, attempted suicide, self-injuries and self-inflicted wounds, or self-harm on the part of the Person.

Sudden Illness or Accidental Bodily Injury resulting from the consumption of alcoholic beverages, narcotics, drugs or medicines, other than those which have been prescribed by a doctor.

Fraudulent activity on Your part or that of an Insured or assignee thereof.

Epidemics and/or infectious diseases which appear suddenly and spread rapidly through the population, as well as those caused by pollution and/or contamination of the atmosphere.

Wars, demonstrations, insurrections, acts of terrorism, sabotage, and strikes, whether officially declared or not.

The transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles.

Telluric movements, flooding, volcanic eruptions and, in general, those elements which are caused by the release of the forces of nature. Whatever other phenomena of a catastrophic or

extraordinary nature which, as a result of size and seriousness, are classified as catastrophic or disastrous.

Insureds included in international lists of potential terrorists are not entitled to receive any reimbursement or claims payment.

The accidents caused by a transport company not authorized to provide public transport of persons.

Expenses not supported by documentary proof.

Benign medical issues which can be treated locally and do not prevent you from continuing your Travel.

Spa cures, their consequences and the resulting expenses.

Medical expenses incurred in Your Country of Residence.

Scheduled Hospitalisations or treatment organized before or during the Travel without being motivated by an emergency, their consequences and the resulting expenses.

Stays in a rest home, their consequences and the resulting expenses.

Physiotherapy, physical education, chiro practice, their consequences and resulting expenses.

Medical or para-medical services and the purchase of products whose treatment properties are not recognised by Irish legislation and related expenses.

Shipping of medical drugs.

The cost of spectacles and contact lenses, as well as the acquisition, implantation-substitution (such as pacemakers and stents), removal and/or repair of prostheses, anatomic and orthopaedic parts of whatever type (such as a neck brace).

TABLE OF COVERAGE AND LIMITS

	ESSENTIAL	ESSENTIAL PLUS
Cover description	Limits per person per claim	Limits per person per claim
Medical expenses incurred in the Territorial Limits	€30,000	€60,000
Dental expenses incurred in the Territorial Limits	€100	€100
Medical Repatriation	Actual cost	Actual cost
Transfer of mortal remains	Up to maximum €500	Up to maximum €800
Extension of hotel stay due to Sudden Illness or Accidental Bodily Injury	NOT COVERED	€100 maximum per day and up to a maximum of €500 Maximum coverage : 5 nights
Transport of a Companion to accompany an Insured in the event of Medical Repatriation	NOT COVERED	Ticket up to 500€
Transport of a Companion to accompany an Insured in the event of Hospitalisation	NOT COVERED	Ticket up to €500
Lodging expenses of a Companion to accompany an Insured in the event of Hospitalisation	NOT COVERED	€100 per day and up to a maximum of €500 Maximum coverage : 5 nights
Accompaniment of minors less than 14 years old and persons with disabilities	NOT COVERED	Ticket up to €500

PRIVACY NOTICE

The purpose of this privacy notice is to explain how, and for what purposes, We use Your Personal Data. Please read this privacy notice carefully.

Which legal entity will use Your Personal Data?

We, the Insurer, will process and be the controller of Your Personal Data. The Insurer is Europ Assistance S.A Irish branch, whose primary place of business is located on the Ground Floor, Central Quay, Block B, Riverside IV, SJRQ, Dublin 2, DO2 RR77, Ireland, the branch being registered with the Irish Companies Registration Office under number 907089.

Europ Assistance S.A. is a company regulated under the French Insurance Code whose registered head office is 2 rue Pillet-Will, 75009 Paris, France, a Société Anonyme registered in the Paris Commercial and Companies Registry under number 451 366 405.

If You have any questions concerning the processing of Your Personal Data, please contact Our Data Protection Officer (DPO) via the following contact details:

Europ Assistance S.A.
Ground Floor, Central Quay
Block B, Riverside IV, SJRQ
Dublin 2, DO2 RR77
Ireland
EAGlobalDPO@europ-assistance.com

How We use Your Personal Data?

We process Your Personal Data in order to perform Our contract with You and in pursuit of Our legitimate interests, in particular for the following purposes:

- to provide and manage Your insurance Policy;
- to manage Your claim, if You have one;
- to generally carry out Our activities as an insurer;
- for insurance underwriting and risk management;

Such processing activities are based on Your contract.

Additionally, the Insurer will use Your Personal Data based on its legitimate interest to:

- perform fraud prevention;
- conduct customer satisfaction surveys.

We also process Your Personal Data as necessary to comply with legal obligations to which We are subject, including the aforementioned fraud prevention purposes.

If You do not provide Us with Your Personal Data, it will not be possible for Us to provide You with the

services under the Policy.

What Personal Data We process?

Only Personal Data strictly necessary for the above-mentioned purposes will be processed. In particular, We will process:

- name, address and identification documents;
- information related to pending criminal procedures and bank details.

With whom We share Your Personal Data?

We may share Your Personal Data with other companies in the Europ Assistance Group or with companies in the Generali Group, external organizations such as Our auditors, reinsurers or co-insurers, claims handlers, agents, law enforcement bodies and regulatory authorities, fraud prevention agencies and claims databases, distributors that We use from time to time to provide the service covered by Your insurance Policy and all other entities that carry out any technical, organizational and operational activities supporting the insurance. Such organizations or entities may separately process Your Personal Data for their own purposes.

Where We transfer Your Personal Data?

We may transfer Your Personal Data to countries, territories, or organizations that are located outside the European Economic Area (EEA) and are not recognized as ensuring an adequate level of protection by the European Commission, such as the USA. In such cases, the transfer of Your Personal Data to non-EEA entities will only take place subject to appropriate and suitable safeguards such as the Standard Contractual Clauses or other legal mechanism approved by the European Commission. You have the right to obtain information and, where relevant, a copy of the safeguards adopted for the transfer of Your Personal Data outside the EEA by contacting the DPO.

Your rights in respect of Your Personal Data

You can exercise the following rights over Your Personal Data by contacting Our DPO:

- Access – You may request access to Your Personal Data;
- Rectification – You may ask to correct Personal Data We hold that is inaccurate or incomplete;
- Erasure – You may ask Us to erase Personal Data which We hold about You, in circumstances where;
 - o the Personal Data is no longer necessary in relation to the purposes for which it was collected or otherwise processed;
 - o You object to the processing and We have no overriding legitimate interests in the processing;

General and particular Terms and Conditions of Essential and Essential Plus travel insurance

Europ Assistance Irish Branch
Ground Floor, Central Quay, Block B, Riverside IV,
SJRQ, Dublin 2, DO2 RR77, Ireland

- the Personal Data has been unlawfully processed; or
- the Personal Data has to be erased for compliance with a legal obligation; and
- Restriction – You may ask Us to restrict how We process Your Personal Data, in circumstances where:
 - You contest the accuracy of your Personal Data, for a period enabling Us to verify the accuracy of Your Personal Data;
 - the processing is unlawful and You oppose the erasure of the Personal Data and request the restriction of its use instead;
 - We no longer need the Personal Data for the purposes of the processing, but it is required by You for the establishment, exercise or defence of legal claims; or
 - You have objected to Us processing Your Personal Data pending verification as to whether or not Our legitimate interests override Your interests.

You can exercise Your rights by contacting Our DPO at: eaglobaldpo@europ-assistance.com

Requesting to exercise any of your rights is free of charge, unless the request is manifestly unfounded or excessive.

How You can lodge a complaint?

You have the right to complain to a data protection supervisory authority. The name and contact information of the Irish supervisory authority is as follows:

Office of The Data Protection Commission
Canal House, Station Road
Portarlinton
R32 AP23, Co Laois
Ireland

Website: www.dataprotection.ie
Email: info@dataprotection.ie
Phone: +353 (0)761 104 800

How long We retain Your Personal Data for?

We will keep Your Personal Data for as long as is necessary for the purpose for which it was obtained or, where We process Your Personal Data on the basis of a contract with You, for a period of up to seven years after performance of the contract.

Please note that in certain circumstances, We may retain Your Personal Data for a longer period of time, for example, if We are processing an ongoing claim or if We believe in good faith that the law or a relevant regulator may reasonably in Our view expect or require Us to process Your Personal Data.