



Summary Terms & Conditions

Important notice: If you or any person who is travelling has a medical condition then you must declare that condition to Mapfre Assistance Agency Ireland on 091 560631.

1. You must adhere to the following statements:

- a) Supply accurate answers to all the questions on our website.
- b) To make sure that all information supplied for cover is true and correct.
- c) Tell us of any changes to the answers as soon as possible.

Failure to comply with any of the above statements may mean your policy is invalid & may affect a claim being paid.

2. Strict Medical Health Requirements

This insurance operates on the following basis:

- To be covered under this Policy, you must be healthy, fit to travel and fit to undertake your planned Trip.
- The insurance will NOT cover you when you are travelling against medical advice of a qualified medical practitioner or with the intention of obtaining medical treatment abroad.
- No claim arising directly or indirectly from any Pre-Existing Medical Condition affecting you will be covered unless that condition has been declared to and accepted by us in writing.
- Medical Declarations are valid only during the Period of Insurance in which they are made. On renewal of the Schedule of Cover/Policy, Pre-Existing Medical Conditions must be re-declared to us. Any Pre-Existing Medical Condition not declared to us during the current Period of Insurance will not be covered under your Schedule of Cover/Policy.
- If you have private health insurance, it must cover a minimum of €55,000 medical cover abroad. Once you have given the details of your health insurance policy & it covers you for the duration of your trip then you do not need to declare your medical conditions.
- No claim shall be paid where at the time of taking out this insurance, (and in the case of Annual Multi trip at the time of booking each Trip), the person whose condition gives rise to a claim:
 - is receiving, or is on a waiting list for treatment in a hospital or nursing home; or
 - has received a terminal prognosis; or
 - is travelling against the medical advice of a qualified practitioner or for the purpose of obtaining treatment abroad; or
 - Any medical condition in respect of which you or your Close Relative or Travelling Companion have not received a diagnosis.
 - Any circumstances you are aware of that could reasonably be expected to give rise to a claim on this Policy.



In the event that you have a medical condition which would need to be declared to insurers please contact the Mapfre Assistance Agency Ireland helpline on **091-560631**.

3. What to do in the Event of an Emergency

We will help you immediately if you are ill or injured outside the Home you live in (or the final country of your journey if you are on a one-way trip). You should first check that the circumstances are covered by referring to the relevant section of your Schedule of Cover.

We provide a 24-hour emergency service 365 days a year, and you can contact us on +353 91 560631.

In the case of a serious medical emergency, involving anyone covered by this Policy, please notify us as quickly as possible.

To comply with the terms and conditions of this insurance you must obtain the prior consent of Mapfre Assistance Agency Ireland before incurring any expenses over €500, curtailing or extending your trip due to your bodily injury or illness. In the case of an emergency where you are physically prevented from contacting us immediately, you or someone designated by you must contact us within 48 hours, otherwise we may not pay your claim.

4. You and all insured persons must be resident in Ireland for at least the past six months.

5. All trips abroad must begin and end in Ireland.

6. We will not pay for claims arising directly or indirectly from any circumstances you are aware of at the time of taking out this policy that could reasonably be expected to give rise to a claim on this policy.

7. You may cancel your policy within 14 days of receipt of the policy documents by contacting us on info@insuremyholiday.ie. Any premium already paid will be refunded providing you have not travelled and no claim has been made. The policy will be cancelled with effect from its date of issue.

8. Automatic Renewal Service (Annual Multi Trip Policies Only)

Before your renewal of insurance each year we will send you via email details of your renewal premium and any changes to your policy.

We operate an auto renewal service on our annual multi-trip policies, unless you advise us not to renew the policy or your card details have changed throughout the year, your card will automatically be debited with the renewal premium.

If you do not wish us to automatically renew your policy please contact us before the renewal date on info@insuremyholiday.ie



It is also important that you note your policy will only be valid if you have notified us of any changes to your policy including any change in your medical conditions & we have a valid credit/debit card to renew the policy.

Please read the policy wording for full details of your cover with insuremyholiday.ie