

### **Chubb Travel Insurance Coronavirus (Covid-19)**

# It's important that you know what Chubb Travel Insurance will and won't cover for Coronavirus (Covid-19) so that you can decide whether this policy meets your needs.

We'll cover cancellation costs if you or someone you're travelling with:

- Contracts Coronavirus before your trip
- Is required to quarantine on orders of a treating doctor or the HSE, and the period of quarantine goes past your original departure date.

**Important Note:** Covid-19 'positive' test must be certified in writing as specifically relating to You or Your Travelling Companion(s) by a test that is recognised by the Republic of Ireland Government, including such a test that is carried out by a licensed pharmacy, a licensed laboratory or the treating Doctor.

### What Coronavirus cover do you have when you're on holiday:

We will cover overseas medical and repatriation (the cost to get you home) expenses provided you are not travelling to areas where the Department of Foreign Affairs (DFA) allocates a security status of 'Avoid non-essential travel' or 'Do not travel'.

We'll also cover any additional accommodation (room only) and travelling home costs you may have if you are required, on the orders of a Doctor, to quarantine on holiday, if the period of quarantine goes past your original return date.

#### What's not covered:

Chubb Travel Insurance won't provide cover if you can claim back your costs (including cash equivalents such as vouchers) from anywhere else including any travel provider or compensation scheme.

It also won't cover the following:

- You decide not to travel
- Expenses you have because of any country's government travel restrictions
- Travel restrictions made by a travel or accommodation provider
- Financial failure of your travel or holiday provider
- Any holidays to areas where the Department of Foreign Affairs (DFA) allocates a security status of "Avoid non-essential travel" or "Do not travel"

#### Always check before booking a trip

Before booking a trip or travelling, check the DFA for travel advice. You can check the country you plan to visit to see the latest updates and whether it's safe to travel there. These updates may change regularly and at short notice during this current pandemic. Therefore, we strongly recommend that you check your cancellation rights with your travel provider before booking any overseas holiday.

## For full details of what's covered, including any excesses that may apply, exclusions and product terms and conditions, please read our travel insurance policy documents.

Chubb European Group SE trading as Chubb, Chubb Bermuda International and Combined Insurance, is authorised by the Autorité de contrôle prudentiel et de résolution (ACPR) in France and is regulated by the Central Bank of Ireland for conduct of business rules. Registered in Ireland No. 904967 at 5 George's Dock, Dublin I. Chubb European Group SE is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre and the following registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Chubb European Group SE has fully paid share capital of €896,176,662.

Chubb European Group SE is a subsidiary of a US parent and Chubb Limited (a NYSE listed company) and part of the Chubb Group of companies. Consequently Chubb European Group SE is subject to certain US laws and regulations in addition to EU, UN and national sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities, and from insuring certain types of activities in or connected with certain countries and territories such as, but not limited to, Iran, Syria, North Korea, North Sudan, Cuba and Crimea.