

Non-EEA Student Medical & Personal Accident Insurance

Policy Summary

Please note that this summary document does not contain the full terms and conditions of the contract, which can be found in the policy wording. This policy summary does not form part of the policy wording. Please ensure that you read the policy wording to fully understand the terms and conditions. A copy of the policy wording is available on request.

The policy is an emergency medical expenses and personal accident insurance contract that provides cover for overseas students from non-EEA Countries, attending an educational facility in The Republic of Ireland for up to one academic year and who are 60 years of age and under.

The period of insurance is stated in the schedule and is always less than 12 months.

The policy, schedule and any endorsements shall be governed by and construed in accordance with the laws of Ireland and the Irish courts will have jurisdiction to hear any disputes.

The insurer for this policy is AmTrust International Underwriters Designated Activity Company. Registered in Ireland (number 169384) at 6-8 College Green, Dublin 2, D02 VP48, authorised and regulated by the Central Bank of Ireland with reference number C33525.

Significant features and benefits

The Insurer will pay you or your nominated beneficiary or next of kin following an accident or illness occurring within the Republic of Ireland and up to a maximum of 14 continuous days holiday in any EU country up to a maximum of 2 periods per policy year.

Section A - Medical and Repatriation Expenses

Subject to the prior approval of the Claims Helpline Provider

(i) an amount up to the limit specified in the Schedule of Benefits to make a cash payment to you and/or the Hospital for the cost of reasonable Hospital Services, incurred by you, relating to in-patient and out-patient treatment. Out-patient expenses shall only be covered following an injury or illness which necessitated admission to Hospital. You are liable for the first €100 of each and every claim in respect of medical expenses.

(ii) Repatriation Expenses. The Insurer has the right to repatriate at their own or the Claims Helpline Provider's discretion subject to confirmation that you are deemed fit to travel. In case of death, repatriation of Your remains are covered.

(iii) Dental Treatment following an accident. Emergency dental treatment necessary to restore or replace sound natural teeth lost or damaged in an Accident and for which a consultation is provided within 48 hours, and dental treatment for the immediate relief of pain following an Accident.

Section B - Death and Permanent Disablement

An amount appropriate to the benefit listed in the Schedule of Benefits arising out of Bodily Injury.

Section C - Physiotherapy, Homeopathy, Osteopathy and Chiropractic treatment

Physiotherapy, homeopathy, osteopathy or chiropractic treatment required as a result of an Accidental Bodily Injury. Any such treatment is limited to a maximum of 10 sessions and must be carried out by an appropriately qualified practitioner.

Section D - Hospitalisation Benefit

An amount, as specified in the Schedule of Benefits, for each day or part thereof in respect of days in Hospital in excess of three days, following Admission to Hospital resulting from a covered Accident or Illness.

Section E - European Extension

The benefits under this policy are extended to EU countries during a maximum of 14 continuous days holiday up to a maximum of 2 periods per policy year.

Schedule of Benefits & Sums Insured

Section A) Medical & Repatriation Expenses € 2,500,000
(Subject to €100 excess per claim)

Section B) Death and Permanent Disability

Accidental death	€ 10,000
Accidental loss of one or more limbs	€ 10,000
Accidental loss in one or both eyes	€ 10,000
Burns 50% or more of body surface	€ 10,000
Burns 25% to 49% of body surface	€ 5,000
Burns 15% to 24% of body surface	€ 2,500
Paraplegia, Hemiplegia & Quadriplegia	€ 15,000

The maximum benefit payable under Section B) in respect of all Benefits to You shall not exceed € 15,000

Section C) Physiotherapy, Homeopathy, Osteopathy and Chiropractic treatment up to a maximum of 10 sessions per policy year

Section D) Hospitalisation Benefit € 50 a day up to a maximum of € 5,000 per continuous stay

Section E) European Extension as above

Age Limitation (page 2)

Up to a maximum age of 60 years.

Territorial Limits

Within the Republic of Ireland and up to a maximum of 14 continuous days holiday in any EU country up to a maximum of 2 periods per policy year.

Claims procedures and conditions (page 3)

A claim can be made by you contacting the Claims Helpline Provider on **+44 203 538 0492** or by email to travelclaims@global-response.co.uk as soon as is practicable of any event covered by this policy.

In the event of a medical emergency you should contact the Claims Helpline Provider immediately on **+44 203 538 0492**.

You will need to provide your Policy Number and Cover Number to the Claims Helpline Provider.

Significant exclusions (page 2)

- The first 100 € of each and every claim in respect of medical expenses.
- Treatment by a family member.
- Auto therapy including prescription drugs or any treatment that is not scientifically recognised.
- Diagnosis or counselling directly or indirectly arising out of or consequent upon or contributed to by AIDS/HIV/ARC or venereal disease.
- Any pre-existing medical condition.
- Routine medical examinations (including vaccinations, the issue of medical certificates and attestations, and examinations as to suitability for travel or employment) and routine eye, ear and dental examinations, including the cost of spectacles, contact lenses and hearing aids.
- Elective cosmetic or aesthetic surgery and associated costs.
- Costs incurred or benefits payable arising out of pregnancy, childbirth, miscarriage and abortion or related complications.
- Birth defects or congenital illnesses.
- Costs for acquisition and implantation of artificial heart and mono or bi-ventricular devices.
- Any dental treatment except as a result of an accident to sound and natural teeth. This shall continue to exclude however, damage to crowns and bridges.
- Treatment for any condition caused or aggravated by any psychiatric illness or any mental or nervous disorder.
- Outpatient services other than those specified in Significant Features & Benefits Section A Medical and Repatriation Expenses, paragraph (i) and (iii).
- Transplantation of organs.
- Expenses incurred for any condition where You were under the influence of alcohol or drugs unless prescribed by a physician.

- Any occupation, sport, pastime or activity in which materially greater risk may be incurred. Hazardous Activities shall be deemed to be, but not limited to, winter sports, skin diving involving the aid of breathing apparatus, rock climbing or mountaineering normally involving the use of ropes or guides, potholing, hang gliding, parachuting, hunting on horseback, or driving or riding in any kind of race, manual work, aeronautics or aviation other than as a fare paying passenger in a duly licensed passenger carrying aircraft and driving or riding on motor cycles or motor scooters other than mopeds unless You are properly licensed to do so within the Territorial Limits.
- Costs in respect of treatment which can reasonably wait until you have returned to your Home Country.
- Any costs incurred after the date on which it is determined that You are fit to travel home to Your Home Country (repatriation) but You decide not to be repatriated.
- Physiotherapy, homeopathy, osteopathy or chiropractic treatment unless as a result of Bodily Injury.
- Costs of medical treatment incurred outside the Territorial Limits.

Cancellations (page 3)

Your right to change your mind

You may cancel the insurance, without giving reason, by notifying Halligan Insurances and returning the insurance documents within 14 days of it starting or (if later) within 14 days of You receiving the insurance documents. We will give You a full refund of any premiums You have paid in this 14 day period as long as no claims have been made.

Cancellation after the withdrawal period

If You wish to cancel Your insurance after the initial period You can do so by notifying Halligan Insurances in writing. Provided that no incident giving rise to a claim has occurred in the current period of insurance, You will be entitled to a proportionate return of the premium for the unexpired period of insurance. If You cancel during the first year of insurance (outside the Cooling-off period) an administration fee of €25 will apply.

Complaints Procedure (page 5)

Halligan Insurances is dedicated to providing You with a high quality service, however if You feel that we or the Insurer have not provided You with a first class service please write and tell us and we will do our best to resolve the problem.

For complaints related to the **sale or administration** of the policy, please contact:

Halligan Insurances
William Norton House
575 North Circular Road
Dublin 1
Tel: 01 879 7100
Email: info@halligan.ie

For complaints related to a **claim**, please contact:

Global Response at the following email address:
customerservices@global-response.co.uk

We will acknowledge the complaint within 5 business days of receiving it, keeping You informed of progress and do our best to resolve the matter to Your satisfaction within 8 weeks. If we are not able to resolve the complaint satisfactorily we will tell You how You can take Your complaint to the Financial Ombudsman Service for review. Following this complaints procedure does not affect Your right to take legal action against us.

Please note: The Financial Ombudsman Service will not consider a complaint if You have not provided us with the opportunity to resolve it previously.

Once **You** have received a final response from us, and if **You** are still not satisfied, **You** can contact the Irish Financial Services Ombudsman.

Financial Services and Pensions Ombudsman
Lincoln House
Lincoln Place
Dublin 2, D02 VH29
LoCall: 1890 88 20 90
Tel: +353 1 567 7000
Email: info@fspo.ie
Website: <https://www.fspo.ie>