

# Holiday Insurance & Vehicle Breakdown Assistance Cover

Imagine Ireland strongly recommends that you take out holiday insurance and vehicle breakdown assistance cover (if applicable) to cover your trip with us. We do offer these products, but they are available from other providers as well. If you do choose to take out cover elsewhere we do require you to provide us with details of this cover for our records.

The policies that we offer have been arranged by Towergate Chapman Stevens and are underwritten by ETI – International Travel Protection (ERV), the UK branch of Europäische Reiseversicherung AG, who are authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN – www.bafin.de) and approved by the Financial Conduct Authority (FCA – www.fca.org.uk) to undertake insurance business in the UK.

## VALID PERIOD

These policies are available for issue up to the 31st December 2018 for travel on or before the 30th April 2019.

## STATUS

Imagine Ireland Limited is authorised and regulated by the Financial Conduct Authority (their firm reference is 308964) and which is permitted to advise on and arrange general insurance contracts. Details can be checked by visiting [www.fca.org.uk](http://www.fca.org.uk) or by contacting the Financial Conduct Authority on 0800 111 6768.

| HOLIDAY INSURANCE                       |   |  |
|---|---|--|
| Cancellation & Curtailment              | £4,000 per booking  | £25 Loss of Deposit & £75 Cancellation & Curtailment per booking                                       |
| Delayed Departure & Holiday Abandonment | £100 (£20 each 12-hours) per person<br>Delayed Departure & £4,000 per booking<br>Holiday Abandonment                    | Nil Delayed Departure & £75 Holiday Abandonment per booking  |
| Missed Departure                        | £1,000 per person   | Nil  |
| Personal Accident                       | £15,000 (subject to age)  | Nil  |
| Medical & Other Expenses                | £5,000,000 Non-UK Medical & Repatriation Expenses, including £5,000 UK Additional Accommodation & Repatriation Expenses | £75 Non-UK Medical / Repatriation & £50 UK Additional Accommodation / Repatriation Expenses per person |
| Baggage & Personal Money                | £2,000 Baggage, including £500 Personal Money (subject to age)  | £50 per person   |
| Loss of Passport and / or Visa Expenses | £250  | Nil  |
| Personal Liability                      | £2,000,000  | Nil  |

## VEHICLE BREAKDOWN ASSISTANCE (LIMIT PER VEHICLE) – KEY CONDITIONS & EXCLUSIONS

Vehicles must be registered in the UK, no more than 10-years old at the departure date, is no more than 3,500 KG in weight (including any load), 7-metres / 23-feet in length, not carrying more than the recommend number of passenger (maximum 6 including the driver), kept in a safe roadworthy condition and regularly services in accordance with the manufacturers specifications.

| VEHICLE BREAKDOWN ASSISTANCE – KEY BENEFITS – NO EXCESSES APPLICABLE |  |
|--|--|
| UK Roadside & Recovery   | Cost of call out and recovery fees   |
| Home Assist (within 1-mile radius of home address)                   | Cost of call out and recovery fees   |
| Alternative Travel   | <ul style="list-style-type: none"> <li>• £100 alternative vehicle hire; and</li> <li>• £100 for a single standard rail ticket to collect to recover the vehicle</li> </ul> |
| Emergency Overnight Accommodation                                    | £280 in total  |
| Caravans & Trailers  | Cover as standard  |
| Keys   | Cost of call out to gain access to vehicle   |
| Emergency Messages   | Relay of up to 2 emergency messages  |
| European Roadside Recovery   | Cost of call out, emergency travel, overnight accommodation and recovery fees, including £150 per vehicle European motorway costs  |

The 24-hour vehicle breakdown assistance service is provided by Call Assist.

These are just some of the key features, conditions and exclusions of the travel and vehicle breakdown assistance insurance policies. Full details of these, including the policy wordings, can be found at [www.imagineireland.com](http://www.imagineireland.com).

| TRAVEL INSURANCE PREMIUMS  |                          |
|----------------------------|--------------------------|
| Up to 5 nights - £19.99    |                          |
| 6 to 8 nights - £29.99     | 12 to 15 nights - £39.99 |
| 9 to 11 nights - £34.99    | 16 to 21 nights - £59.99 |
| VEHICLE BREAKDOWN PREMIUMS |                          |
| Up to 5 nights - £14.99    | 16 to 22 nights - £30.99 |
| 6 to 8 nights - £20.99     | 23 to 28 nights - £40.99 |
| 9 to 11 nights - £23.99    | 29+ nights - £60.99      |
| 12 to 15 nights - £25.99   |                          |

Please note that rates above include Insurance Premium Tax of 20% for Travel policies and 12% for Vehicle Breakdown policies.

## BASIS OF ADVICE

We are not authorised to provide you with a recommendation of these products in relation to your personal circumstances.

## DEMANDS AND NEEDS

These insurance policies will suit the demands and needs of an individual or group (where applicable) who have no excluded medical condition(s), are travelling in countries included within the policy terms and who wish to insure themselves against unforeseen circumstances / events detailed in the detailed cover sections.

## RESIDENCY

This policy is only available to United Kingdom residents, defined as staying in or has lived in the United Kingdom for more than 12-months or is studying or working in the United Kingdom for more than 6 months.



The emergency medical assistance service is provided by Towergate Assistance.

## HOLIDAY INSURANCE – KEY CONDITIONS & EXCLUSIONS – BE AWARE!

1. There's no need to declare your pre-existing medical conditions at the point of taking out the policy if you are travelling to Northern Ireland, but conditions do apply.
2. Should however you be travelling to the Republic of Ireland and have pre-existing medical conditions you do need to declare these to MediScreen on 0344 892 1698. Payment of an additional premium might be required.
3. Cover is only available for the whole duration of a booked trip up to a maximum of 45-consecutive days.
4. Any applicable excess applies to each and every claim, per incident claimed for.

