

Statement of Fact / Confirmation of cover / Policy Summary

MediCover Student Travel/Personal Medical Expenses Insurance

For students from non-EEA countries attending an educational course in Ireland.

Certificate number:

Policy number: IAS84420

Education institution:

Education Agency:

This policy provides cover for medical and other travel expenses, Injury and Personal Liability.

Personal details

First Name(s):

Family Name:

Address:

Date of Birth:

Country of Origin:

Issue Date:

* Cover will end on cover finish date or following emergency repatriation only, from the date of arrival, or admission to hospital, in your Country of Origin.

Cover Start Date:

Cover Finish Date:

The policy will provide cover if you are travelling abroad to any country within Europe for a maximum duration of 14 days any one trip and in aggregate during the Period of cover (if 12 months cover has been purchased) or not exceeding 7 days (if less than 12 months cover has been chosen). All trips start and end in Ireland.

Please note the policy does not cover any trips which involve hazardous activities, which includes winter sports.

Total Premium: € - Insurer premium of € including a 5% government levy and an admin fee of €

Pre-requirements for cover to apply

1. I am not:
 - a. in Ireland to attend a course of study of more than one academic year's duration;
 - b. currently under treatment, taking medication, or receiving follow-up consultation for any of the following conditions:
 - i) cancer;
 - ii) any heart/circulatory-related condition (including hypertension, angina, stroke etc); or
 - iii) any chronic lung/breathing-related condition (excluding asthma suffered in isolation and controlled by the use of one or two inhalers); or
 - iv) a clinically diagnosed psychiatric disorder, anxiety or depression;
 - c. receiving or waiting for medical treatment at a hospital or nursing home;
 - d. waiting for investigation or referral, or the results of any investigation, medical treatment or surgical procedure, for any condition, whether diagnosed or undiagnosed.
 - e. choosing not to take prescribed medication, or the correct dose of prescribed medicine;
 - f. travelling against the advice of a medically qualified doctor;
 - g. travelling to obtain medical, dental or cosmetic treatment;
 - h. travelling with a terminal condition;
2. I wish to be insured under this scheme, subject to my obtaining a satisfactory visa / period of extension. I have read and understood the terms, conditions and exclusions which apply to this insurance.

Please note that should the above points 1 and 2 not be correct you should immediately advise StudyandProtect in writing. In the absence of such a reply you will be deemed to have accepted the cover on the terms and conditions quoted.



James Duncan
Authorised Official
Chubb European Group SE

How to Claim:

Should you need emergency medical assistance contact Chubb Assistance Hotline:

If you need to make any other claim you should contact:

Phone: 01-6395800; studyandprotect@arachas.ie

Arachas Study & Protect Team, The Courtyard, Carmanhall Rd,
Sandyford Business Estate, Sandyford, Dublin 18, D18 X377

 Chubb Assistance (24/7, 365 days)
+353 (0) 1 440 1762

To avoid delays in settling your claim:

- Indicate the type of claim (e.g. injury, illness, medical expenses, personal liability, etc.)
- Quote the name of the university/college being attended and the Certificate Number.
- Substantiate your claim by attaching the applicable statement, receipts or accounts.

Summary of cover

MediCover Student Travel/Personal Medical Expenses Insurance

This is a summary of cover and does not contain all the terms and conditions these can be found in Policy document number IAS84420 which has been provided to you. Please take time to make sure you understand the cover it provides. Cover is underwritten by Chubb European Group SE.

What is MediCover travel/student Private Medical Expenses Insurance?

The MediCover travel/student Private Medical Expenses Insurance covers Insured Persons whose Country of Origin is outside the EEA and who, whilst in Ireland for the purpose of attending an academic course with the Insured, during the period of insurance, suffer an injury resulting in death or disablement; incur medical expenses following illness requiring hospitalisation or following an accident; or require to be indemnified should they become liable for some unintentional injury, illness or damage to the property of another.

Who can be covered?

- A. Students whose Country of Origin is outside the EEA, whilst in Ireland for the purpose of attending a course of one academic year or less.
- B. Any Partner of a person described in Category A when StudyandProtect and Chubb agree to include such person in this insurance.
- C. Any Child of a person described in Categories A or B when the Intermediary and Chubb agree to include such person in this insurance.

Definitions

'Accident' and **'accidental'** means a sudden identifiable violent external event which happens by chance and which could not be expected; or unavoidable exposure to severe weather.

'Bodily injury' means injury which is caused solely by Accidental means and which independently of Illness or any other cause, occurs within 12 months from the date of the Accident.

'Illness' means any illness, disease, medical complaint or medical condition which is not Accidental Bodily Injury and which is contracted by an Insured Person.

'Insured' means the person, firm, company or organisation named above in the confirmation of cover.

'Insured Person' means the student mentioned above, whose Country of Origin is outside the European Economic Area who has chosen to participate in the Insured's MediCover Student Travel Insurance.

'In-patient' means an Insured Person, whose Hospital confinement is as a resident bed patient, for whom a clinical case record has been opened and whose confinement is necessary for the medical care, diagnosis and treatment of an Illness or Bodily Injury covered by this Policy and not merely for any form of nursing, convalescence, rehabilitation, rest or extended-care.

Pre-requirements for cover to apply

As with all insurance policies, other than life assurance, the policy covers only unexpected and unforeseen events. If you cannot confirm the above statements under the heading Pre-requirements for cover to apply you will not be covered by this insurance.

Chubb Assistance

Emergency medical assistance

T +353 1 440 1762
operates 24 hours a day, 365 days a year.

Significant Features and benefits

- A) This policy provides cover for €2,500,000 for medical expenses (including dental expenses necessitated by bodily injury), nursing home and ambulance charges and unlimited expenses for emergency repatriation. Funeral expenses are limited to €7,000 and physiotherapy, homeopathy, osteopathy or chiropractic treatment is limited to €1,000. An excess of €100 per claim applies.
- B) In case of injury, the benefit payable in respect of death, loss of two or more limbs, or loss of sight in both eyes, is €10,000. In the case of loss of one limb or loss of sight in one eye the benefit payable is €5,000.
- C) Personal liability cover included with a limit of indemnity of €5,000,000.

Section A. Medical Expenses - up to €2,500,000

1. **'Medical Expenses'** means all reasonable costs necessarily incurred whilst an Insured Person is in Ireland including:
 - a) surgical or other diagnostic or remedial treatment given or prescribed by a Qualified Medical Practitioner;
 - b) nursing home and ambulance charges; and
 - c) costs incurred for complications of pregnancy (as diagnosed by a Qualified Medical Practitioner who specialises in obstetrics provided that if travelling within 12 weeks of the expected date of delivery the

Policyholder provides a medical certificate - which must be dated no earlier than 5 days before the outbound travel date - issued by a doctor or midwife confirming the number of weeks of pregnancy and that they are fit to travel).

2. Dental expenses must be incurred within 24 hours of the injury (Max limit €500).

All expenses must be pre-approved and arranged by Chubb Assistance which operates 24 hours a day, 365 days a year

T +353 1 440 1762.

Significant or Unusual Exclusions or Limits applicable to Section A

This section does not cover:

- Any claim of any kind directly or indirectly arising from, relating to or in any way connected with COVID-19 or its outbreak
- The first €100 of any claim under A. Medical Expenses
- Expenses incurred without the authorisation in advance of Chubb Assistance
- Amounts recoverable from any free national health scheme
- Injury/illness where a Doctor has not confirmed the treatment to be medically necessary
- Treatment provided by a member of the Insured Person's family
- Physiotherapy, homeopathy, osteopathy or chiropractic treatment unless necessitated by bodily injury
- Cosmetic treatment unless agreed by us and necessary as a result of accidental bodily injury
- Expenses incurred in the Insured Person's Country of Origin except as specifically covered
- When the purpose of the trip is to receive medical treatment, cosmetic treatment, or medical advice
- Dental or optical expenses other than those incurred in providing the minimum level necessary to relieve pain and discomfort for the duration of the journey following the injury
- Medication costs known or required prior to travelling
- When treatment could have waited until return to Country of Origin.
- When travelling against the advice of a medical practitioner
- Expenses incurred for which no receipts are provided.

For further details please refer to the policy document

Cover - Pages 16 - 20

Exclusions - Pages 21 - 25

Section B. Personal Accident - up to €10,000

Accidental bodily injury which causes:

- Death/Loss of more than one limb/Loss of sight in more than one eye: €10,000
- Loss of one limb or loss of sight in one eye: €5,000.

Significant or Unusual Exclusions or Limits applicable to Section B

This section does not cover:

- suicide or deliberate self harm
- post traumatic stress disorder, psychological or psychiatric condition
- Repetitive stress (strain) injury or syndrome
- driving under the influence of alcohol;
- disease or any physical defect, injury or illness which existed before the Journey;
- any physical defect, infirmity or medical condition for which medical advice or treatment has been received within the 24 months prior to an Insured Person's effective date of cover.

For further details please refer to the policy document

Cover - Pages 16 - 20

Exclusions - Pages 21 - 25

Section C. Personal Liability - up to €5,000,000

Covers legal costs and damages which the insured person becomes legally liable to pay as a result of having caused death or injury to a third party or damage to their property.

Significant or Unusual Exclusions or Limits applicable to Section C

This section does not cover liability for:

- Bodily injury to any person in the course of being engaged in the activities of the insured persons' employer
- Bodily injury to the insured persons' immediate family
- Property belonging to or in the custody of an insured person
- Mechanically propelled vehicle, aircraft, hovercraft, watercraft or firearms
- The ownership, possession or occupation of land or buildings, immobile property or caravans
- Any wilful or malicious act
- Punitive or exemplary damages

No admission, offer, promise or indemnity to be made without the consent of Chubb.

For further details please refer to the policy document

Cover - Pages 16 - 20

Exclusions - Pages 21 - 25

General Exclusions applicable to whole policy

Coronavirus Disease 19 (COVID-19) (or any mutation or variation thereof) and / or its outbreak; to the extent that any term or condition in the Policy may be inconsistent with this exclusion, this exclusion shall prevail; any travel to areas where the Department of Foreign Affairs allocates a security status of 'Avoid non-essential travel' or 'Do not travel'; War; radioactivity; armed forces; scuba diving; mountaineering; drink driving; motor bike or scooter riding

unless licensed in Ireland; flying other than as a passenger; illegal acts; self-injury or suicide; drug abuse; HIV/AIDS; treatment for symptoms which should reasonably have been treated before travelling.

Duration of policy

This policy will start and finish on the dates shown above in the confirmation of cover.

Right of cancellation

The Insured or the Insured Person may cancel this Policy at any time. If the Insured or Insured Person cancels within 14 working days after receiving confirmation that the Policy has been concluded, We will refund the Premiums paid provided no claims have been reported or paid. After 14 working days there is no refund provided.

Who are we

This policy is arranged and administered by Arachas. Arachas Corporate Brokers Limited t/a Arachas, Capital Insurance Markets, Capital IM, Covercentre is regulated by the Central Bank of Ireland. Company registration number: 379157

This policy is underwritten by Chubb European Group SE. 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 1. 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.

How to claim

- 1) Should you need emergency medical assistance contact Chubb Assistance on: +353 (0)1 440 1762
- 2) Should you wish to make any other claim you should contact:

Arachas Study & Protect Team,
The Courtyard, Carmanhall Rd,
Sandyford Business Estate, Sandyford,
Dublin 18, D18 X377
T 01 - 6395800
E studyandprotect@arachas.ie

To avoid delays in settling your Claim:

- 1) Indicate the type of claim (e.g. injury, illness, medical expenses, Personal Liability, etc.)
- 2) Quote the name of the Language School/College being attended and the Policy/Certificate number.
- 3) Substantiate your claim by attaching the applicable statement, receipts or accounts.

Complaints procedure

Both Chubb and Arachas are dedicated to providing a high quality service and want to maintain this at all times. If you are not satisfied with our service please contact:

1. Arachas StudyandProtect Team,
The Courtyard, Carmanhall Rd,
Sandyford Business Estate, Sandyford,
Dublin 18, D18 X377
T 01 - 6395800
E studyandprotect@arachas.ie
2. The Accident & Health Manager
Chubb
5 George's Dock
International Financial Services
Centre
Dublin 1
T 1800 707170
E irelandenquiries@chubb.com
quoting policy details.

If not satisfied with Chubb's final response, an Insured Person can ask the Financial Services and Pensions Ombudsman to review their case.

Financial Services and Pensions
Ombudsman
3rd Floor, Lincoln House
Lincoln Place
Dublin 2
D02 VH29
T (01) 567 7000
E info@fspo.ie
W www.fspo.ie

The existence of these complaint procedures does not reduce an Insured Person's Statutory Rights relating to this Policy. For further information about Statutory Rights an Insured Person should contact the Competition and Consumer Protection Commission.

Data Protection Declaration

We use personal information which you supply to us or, where applicable, to your insurance broker in order to write and administer this Policy, including any claims arising from it.

This information will include basic contact details such as Your name, address, and policy number, but may also include more detailed information about You (for example, Your age, health, details of assets, claims history) where this is relevant to the risk Chubb are insuring, services Chubb are providing or to a claim You are reporting.

Chubb are part of a global group, and Your personal information may be shared with Chubb's group companies in other countries as required to provide coverage under Your policy or to store Your information. Chubb also use a number of trusted service providers, who will also have access to Your personal information subject to Chubb's instructions and control.

You have a number of rights in relation to Your personal information, including rights of access and, in certain circumstances, erasure.

This section represents a condensed explanation of how Chubb use Your personal information. For more information, Chubb strongly recommend You read Chubb's user-friendly Master Privacy Policy, available here: <https://www.chubb.com/ie-en/footer/privacy-policy.aspx>. You can ask Chubb for a paper copy of the Privacy Policy at any time, by contacting Chubb at <mailto:dataprotectionoffice.europe@chubb.com>.

Date:
Certificate:

STATEMENT OF SUITABILITY ON BEHALF OF ARACHAS

Important Notice – Statement of Suitability.

This is an important document which sets out the reasons why the product(s) or service(s) offered or recommended is/are considered suitable, or the most suitable, for your particular needs, objectives and circumstances.

Class of Insurance: Private Medical Expenses

Insurer: Chubb European Group SE

First Name(s):

Family Name:

Policy No.: IAS84420

Arachas Corporate Brokers Limited is regulated by the Central Bank of Ireland. The quotation obtained for you for the above noted class of insurance is based on the information you have provided to us.

This product is part of an exclusive facility we offer in Partnership with Chubb European Group SE (Medicover). We do not rebroke each policy on this facility individually but on a block basis, as we regularly check the rates and cover levels provided by this facility to ensure that they remain market leading and with your best interests in mind.

We believe the product recommended is competitively priced and meets your insurance demands and needs. We would be happy to discuss with you the reasoning behind us taking this approach should you wish.

All information in relation to your policy can be found in your policy terms and conditions which will be issued to you once cover has been put in place and is available from our offices at all times.

We assume that by transacting business with us in relation to this policy offering, you accept the detail outlined in this suitability statement.


 Joey Wynne
 CEO, Arachas.
 Date: