

Date: 29 September 2020

**Private & Confidential**

Re: Travel Policy No. PP92235849 – University of Limerick. Policy with RSA Insurance Ireland Limited (“RSA”). Cover Period - 1.10.2020 to 30.9.2021.

*In case of Medical Emergency contact First Assist Worldwide Emergency Medical:*

*Tel: + 44 208 763 3315*

*Fax.: + 44 208 763 3035*

*Email: international.opsefirstassist.co.uk*

*Web: www.firstassist.co.uk*

- Insured Persons:** Erasmus Students and Students of the University of Limerick School of Architecture. In addition, cover applies in respect of all employees or persons engaged on the business of the Insured normally resident in the Republic of Ireland. Cover in respect of non-student trips, extends to include spouses and children, accompanying the Insured Persons on business trips and holiday trips incidental thereto.
- Insured Journeys:** Trips both within and outside the Republic of Ireland
- Operative Time:** While the Insured is undertaking any journey on business which involves travel a) from Ireland or b) within Ireland, but only if the journey requires the Insured Person to obtain overnight accommodation away from the normal place of residence or involves flying as a passenger, where the flight has been booked before commencing the journey.
- Benefits:** Medical & Emergency Travel Expenses €10,000,000 / Cancellation or Curtailment €15,000, Personal Baggage €15,000, Personal Money & Credit Cards €7,500, Personal Accident Benefits (Various Categories as Per Policy) €63,487.
- Repatriation:** If, in the opinion of First Assist, an Insured Person is medically fit to be repatriated to Ireland, First Assist will organise the repatriation and cover is included subject to the overall Medical & Emergency Expenses Limit.
- Personal Liability:** Limit of Indemnity €7,500,000

**Please note the following exclusion will apply with effect from 1<sup>st</sup> October 2020:**

The Company will not pay any claim which is directly or indirectly as a result of or is contributed to by or is as a consequence of

- A. severe acute respiratory syndrome coronavirus 2 (SARS-COV-2) or
- B. coronavirus disease 2019 (COVID-19) or
- C. any derivative or mutation of either A. or B.

Normal cover will apply to all trips except for any claims as a result of COVID-19 or SARS-COV-2 or any derivative or mutation of either eg No cover for Cancellation, Curtailment, Medical Expenses etc as a result of COVID19 or SARS-COV-2 or any derivative or mutation of either.

Willis Towers Watson Insurances (Ireland) Limited

T:  
E:  
W:

Willis Towers Watson Insurances (Ireland) Limited, trading as Willis Towers Watson is regulated by the Central Bank of Ireland.

Directors: James Campbell (British), Brian Curtis, Ken Mahony, Jim O'Mahoney, Padraic White

Registered in Ireland number 78812. Registered Office: Willis Towers Watson House, Elm Park Business Campus, Merrion Road, Dublin 4, D04 P231.

This is a brief synopsis only. The full extent of cover is to be found in the Policy which embodies the contract of insurance, with all of its' terms, conditions & exclusions.

Subject otherwise to the terms, conditions and exceptions of the policy.

This letter is provided as a courtesy to our client as a matter of information only and confers no rights on the holder. Our duties in relation to this insurance are to our client and we accept no duty of care or responsibility to you or any other third party and any liability to you or any third party is excluded. This letter does not amend, extend or alter the coverage afforded by the policies, nor does it purport to set out all of the policies' terms, conditions and exclusions. The policy terms, conditions, limits and exclusions may alter after the date of this document or the insurance may terminate or be cancelled, and the limits shown may be reduced by paid claims. We have no obligation to advise you of any changes which may be made to the policies or to advise you of their cancellation or termination

Should you have any queries please contact the undersigned.

Yours sincerely



**Sarah O'Callaghan, CIP**  
**Client Service Executive**

Corporate - Regions

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