

Date: 27 September 2023

Private & Confidential

**Re: University of Limerick.
Travel policy with AIG Europe S.A.
Cover Period – 1/10/2023 to 30/9/2024.**

*In case of Medical Emergency please contact Lifeline Plus Assistance on the 24-hour,
7 days a week phone number as follows:
Tel: +44 (0)1273 747 625*

We act as Insurance Brokers to the above named Client, and confirm details of their insurance cover as follows:

- Insured Persons:** Erasmus Students and SAUL students of the Insured normally resident in the Republic of Ireland.
- Operative Time:** Any trip undertaken primarily for the purpose of the Insured's business including any official educational trip or Erasmus placement organised by the Insured.
- Benefits:** Medical & Emergency Travel Expenses Unlimited
Cancellation or Curtailment €2,000
Personal Property €1,000 (single article limit €500)
Money €250
Personal Accident Benefits (Various Categories as Per Policy)
- Repatriation:** If, in the opinion of Lifeline Plus Assistance, an Insured Person is medically fit to be repatriated to Ireland, Lifeline Plus Assistance will organise the repatriation and cover is included subject to the overall Medical & Emergency Expenses Limit.
- Personal Liability:** Limit of Indemnity €7,500,000
- Policy excess:** €100 each and every claim applies to the following sections of the policy:
- Medical Expenses & Emergency Travel Expenses
 - Personal Property
 - Money
 - Cancellation, Curtailment, Rearrangement, Replacement, Missed Departure and Travel Delay

This policy does not cover any claim as a result of:

- The use by the Insured person of non-prescribed drugs which cannot be legally obtained from a pharmacy.
- Directly or indirectly from excessive alcohol intake

Willis Towers Watson Insurances (Ireland) Limited
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E: info.iri@willistowerswatson.com
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Directors: James Campbell (British), Brian Curtis, John Kelleher, Ken Mahony, Jim O'Mahoney, Padraic White
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- Arising from the Insured Person being involved in any deliberate, malicious, reckless, illegal or criminal act.

In respect to Erasmus & SAUL trips, this policy will not cover any claims for cancellation, curtailment, rearrangement, replacement, missed departure and travel delay as a result of pandemic, epidemic or any event declared by the World Health Organisation as a public health emergency of international concern issued by the World Health Organisation.

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,



Lesley Grace
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