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University of Limerick
Buildings and Estates Department
Castletroy
Limerick
V94 T9PX

30th September 2026

Insured: **University of Limerick**
Insurer: **Chubb European Group SE**
Cover Period: **01/10/2026 to 30/09/2027**

As requested by the above client, we are writing to confirm that we act as Insurance Brokers to them and have arranged insurance(s) on their behalf as detailed below with Insurers who are authorised to conduct insurance business in Ireland by their respective regulatory authority(ies).

In case of Medical Emergency please contact the Chubb Travel Medical Assistance line, available 24 hours a day, 7 days a week: Tel: +353 (0) 1 4401762

We confirm details of their insurance cover as follows:

Insured Persons	**Erasmus and SAUL students resident in ROI**
Operative Time	Journey outside Ireland
Geographical Limits	Worldwide
Winter Sports	Not Included

Section	Benefit	Limit of Indemnity	Excess
1. Disruption	Cancellation / Curtailment / Rearrangement	Up to €3,000	€100
	Catastrophe Cover	Up to €3,000	Nil
2. Travel Delay	Delay	€25 per 4 hours (max €250)	Nil
	Abandonment	Up to €3,000	€100
	Petcare	Up to €50 per 24 hours (max €500)	Nil
3. Missed Departure	Missed Departure	Up to €3,000	€100
	Aggregate limit sections 1-3	€50,000	
4. Serious Injury	Loss of Limb	€25,000	Nil
	Loss of Sight - Both Eyes	€25,000	Nil
	Permanent Total Disablement	€25,000	Nil
	Permanent Partial Disablement	€25,000	Nil
	Accidental Death	€10,000	Nil
5. Medical	Medical Expenses / Emergency Repatriation	Unlimited (dental limit €350)	€100
	Additional travel / hotel expenses	Unlimited	€100

Marsh Ireland Brokers Limited, trading as Marsh Ireland, Bowring Marsh, Charity Insurance, Echelon Claims Consultants, Guy Carpenter & Company, ILCS, Insolutions, Lloyd & Partners, Marsh Aviation Consulting, Marsh Claims Management Services, Marsh Claims Solutions, Marsh Specialty, Marsh Reclaim, and Marsh Risk Consulting, is regulated by the Central Bank of Ireland.

Marsh Ireland, Bowring Marsh, Charity Insurance, Echelon Claims Consultants, Guy Carpenter & Company, ILCS, Insolutions, Lloyd & Partners, Marsh Aviation Consulting, Marsh Claims Management Services, Marsh Claims Solutions, Marsh Specialty, Marsh Reclaim, and Marsh Risk Consulting are trading names of Marsh Ireland Brokers Limited. Marsh Ireland Brokers Limited is a private company limited by shares registered in Ireland under company number 169458. VAT Number IE 6569458D. Registered Office: The Frame, 74 Lower Baggot Street, Dublin 2, DO2 XD99. A J Croft, P F Doyle, J C Grogan, E Kelly, D McGovern, J Mercer, C Nelson (British) and C. Ryan.

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	Repatriation of Mortal Remains	Up to €10,000	€100
6. Hospital Stay Abroad	Hospital benefit	€75 per day (max €25,000)	Nil
7. Personal Belongings	Personal belongings	Up to €3,000	€100
	Delayed personal belongings	€250 / €250 (max €500)	Nil
	Single article limit	€500*	
	Valuables limit	€400**	
	Golf equipment	€300	
	Spectacles	€300	
8. Money	Money	Up to €1,000	€100
	Under 16 limit	€50	
	Coins / notes limit	€500	
9. Loss of Travel Documents	Travel documents	Up to €250	Nil
10. Hijack	Hijack	€50 per 12 hours (max €500)	Nil
11. Personal Liability	Personal liability	Up to €7,500,000	Nil
12. Overseas Legal Expenses	Legal expenses	Up to €75,000	Nil
13. Winter Sports	Winter sports cover	Not Included	

** Reduced to €100 where no receipt or other proof of ownership is provided. ** Valuables maximum €500.*

IMPORTANT PANDEMIC WARNING: Cover under this certificate may be restricted, excluded or subject to specific policy terms in relation to epidemics, pandemics, communicable diseases, government travel restrictions, quarantine requirements or other related events. Travellers must consult the full policy wording and any applicable endorsements before travel.

This certificate is issued as a summary of cover only and does not amend, extend or replace the terms, conditions, limitations or exclusions of the policy. All claims are subject to the terms of the University of Limerick Student Group Travel Policy Schedule 2026 and the insurer's full policy wording.

We have placed the insurance which is the subject of this letter after consultation with the client and based upon the client's instructions only. Terms of coverage, including limits and deductibles, are based upon information furnished to us by the client, which information we have not independently verified.

This letter is issued as a matter of information only and confers no right upon you other than those provided by the policy. This letter does not amend, extend or alter the coverage afforded by the policies described herein. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this letter may be issued or pertain, the insurance afforded by the policy (policies) described herein is subject to all terms, conditions, limitations, exclusions and cancellation provisions. Limits shown may have been reduced by paid claims.

We express no view and assume no liability with respect to the solvency or future ability to pay of any of the insurance companies which have issued the insurance(s).

We assume no obligation to advise yourselves of any developments regarding the insurance(s) subsequent to the date hereof. This letter is given on the condition that you forever waive any liability against us based upon the placement of the insurance(s) and/or the statements made herein with the exception only of wilful default, recklessness or fraud.

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Yours faithfully,



Maura Quinn CIP
Vice President | Senior Client Advisor
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E-mail: maura.p.quinn@marsh.com

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