Marsh Ireland Brokers Ltd
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University of Limerick
Buildings and Estates Department
Castletroy
Limerick
V94 T9PX

30th September 2026

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).

PERSONAL ACCIDENT / TRAVEL BENEFITS SUMMARY

Insured: University of Limerick
Policy Number: RIBBBK02123
Insurer: Chubb European Group SE
Period of Insurance: 01 October 2026 to 30 September 2027

Operative Time

Section A – Injury: Any trip in connection with the Business including days added by the Insured Person for personal reasons.
Section B – Business Travel: Any trip in connection with the Business including days added by the Insured Person for personal reasons.
Note: Maximum duration any one Journey is 90 days from time of leaving home or Policyholders premises until return home.

Schedule of Benefits

Section A – Injury – Main Benefits	Limit
Death	€65,000
Loss of one eye or one limb	€65,000
Loss of both eyes or one or more limbs, or loss of one eye and one limb	€65,000
Permanent Partial Disablement	Yes (refer to policy for full list of benefits)

Section B – Travel – Main Benefits	Limit
Medical Expenses & Emergency Travel Expenses	Unlimited
Repatriation Expenses	Unlimited
Assistance	Unlimited
Personal Liability	up to €7,500,000
Personal Property	up to €16,500
Money	up to €14,000
Cancellation, Curtailment, Travel Disruption and Replacement	up to €300,000

IN THE EVENT OF A MEDICAL EMERGENCY:
CONTACT CHUBB ASSISTANCE ON OUR 24 HOUR EMERGENCY HELPLINE
TELEPHONE: +353 (0) 1 4311992

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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Notes & Sanctions: This insurance contract assumes that the Policyholder's activities covered herein do not involve any of the OFAC Sanctioned Countries (Iran, North Korea, Syria, Cuba, Sudan, Crimea/Sevastopol). Furthermore, the Policyholder does not intend to travel to any of the above-named countries and does not intend to travel to Iraq, Afghanistan, Ukraine, Gaza, West Bank or Lebanon.

Sanctions: The Insurer shall not be deemed to provide cover and the Insurer shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer to any sanction, prohibition or restriction implemented pursuant to resolutions of the United Nations or the trade and economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Subject otherwise to the terms, conditions and exceptions of the policy document and endorsement wordings issued under policy number RIBBBK02123.

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.

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.

This letter may not be reproduced by you or used for any other purpose without our prior written consent. This letter shall be governed by and shall be construed in accordance with Irish law.

Yours faithfully,



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

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.

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