



Covid 19

Frequently Asked Questions

1. You fall ill with Covid-19 abroad and need medical treatment abroad. Our policies provide cover for medical and other expenses incurred abroad if you catch COVID subject to the policy terms, limits, conditions and exclusions. Please note that we will not cover COVID-related claims where you have travelled to an area that the DFA has advised against all or all but essential travel. We encourage all customers and partners to refer to the Travel Advice section on the DFA's website (www.dfa.ie/travel/travel-advice) prior to purchasing a policy and/or departure, to ensure the policy provides the required cover for their trip.

2. You fall ill with Covid-19 abroad and need to be repatriated to the Ireland. Our policies provide cover for medical and other expenses incurred abroad if you catch COVID subject to the policy terms, limits, conditions and exclusions; repatriation to Ireland/UK is covered under this section. Please note that we will not cover COVID-related claims where you have travelled to an area that the DFA has advised against all or all but essential travel. We encourage all customers and partners to refer to the Travel Advice section on the DFA's website (www.dfa.ie/travel/travel-advice) prior to purchasing a policy and/or departure, to ensure the policy provides the required cover for their trip.

3. You contract the virus whilst on a trip (with no symptoms and incur no medical expenses) and are denied boarding due to the positive COVID diagnosis, are you covered for reasonable additional transport or accommodation expenses incurred. Our policies provide cover for medical and other expenses incurred abroad if you catch COVID subject to the policy terms, limits, conditions and exclusions; in the event of a positive diagnosis of COVID abroad, the policy will cover reasonable additional transport (economy class) or accommodation expenses incurred, up to the standard of Your original booking if you must extend your stay up to the amount of €2,000. Please note that we will not cover COVID-related claims where you have travelled to an area that the DFA has advised against all or all but essential travel. We encourage all customers and partners to refer to the Travel Advice section on the DFA's website (www.dfa.ie/travel/travel-advice) prior to purchasing a policy and/or departure, to ensure the policy provides the required cover for their trip.

4. You fall ill with Covid-19 abroad and you need to extend your stay as a result of Coronavirus incurring additional costs. Our policies provide cover for medical and other expenses incurred abroad if you catch COVID subject to the policy terms, limits, conditions and exclusions. This section also provides cover for any reasonable additional transport (economy class) or accommodation expenses incurred, up to the standard of your original booking, if it is medically necessary for you to stay beyond your scheduled return date. Please note that we will not cover COVID-related claims where you have

City Financial Marketing Group Ltd T/A Insuremyholiday.ie is regulated by the Central Bank of Ireland.

City Financial Marketing Group Ltd is a company registered in Ireland. Registered office 62A Terenure Road North, Terenure, Dublin 6w. Registered Number 235088.



travelled to an area that the DFA has advised against all or all but essential travel. We encourage all customers and partners to refer to the Travel Advice section on the DFA's website (www.dfa.ie/travel/travel-advice) prior to purchasing a policy and/or departure, to ensure the policy provides the required cover for their trip.

5. You fall ill with Covid-19 at home and cannot travel. Our policy includes cover for cancellation if: i. you, your travelling companion or any person you have arranged to stay with during your trip receives a COVID diagnosis within 14 days before the start date of the trip, or if admitted to hospital with a COVID diagnosis within 28 days before the start date of the trip ii. your close relative or close business associate is admitted to hospital with a COVID diagnosis at the time of the trip and/or the death of Your close relative or close business associate due to COVID at the time of the Trip. You won't be covered for any COVID claim events occurring within 7 days of the date you purchased insurance or booked your trip (whichever is later), unless the insurance is purchased within 48 hours of booking the trip. This cover is subject to the policy terms, limits, conditions and exclusions.

6. Your travelling companion falls ill with Covid-19 at home and cannot travel. See answer to question 5 above. Please note, 'travelling companion' means: A person accompanying You without whom the Trip cannot commence or continue.

7. Your family member is hospitalised with Covid-19 and as a result you cannot travel. See answer to question 5 above. Please note, 'close relative' means: Mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, aunt, uncle, niece, nephew, step parent, step child, step-sister, step-brother, foster child, legal guardian, next of kin, or fiancé/fiancée or common law partner (any couple, including same-sex, in a common law relationship or who have co-habited for at least 6 consecutive months).

8. You need to curtail your trip as a close relative has passed away from Covid-19. Our policy includes cover for Curtailment section in the event your close relative or close business associate is admitted to hospital with a COVID diagnosis at the time of the trip and/or the death of your close relative or close business associate due to COVID at the time of the trip. A special condition of this cover is that the insured customer must contact our Emergency Assistance Service whilst away to seek approval before returning home. Please see question 7 above for the definition of 'close relative'.

City Financial Marketing Group Ltd T/A Insuremyholiday.ie is regulated by the Central Bank of Ireland.

City Financial Marketing Group Ltd is a company registered in Ireland. Registered office 62A Terenure Road North, Terenure, Dublin 6w. Registered Number 235088.