

Disclosure Requirements Peopl. Travel Insurance

CUIS Financial Services DAC trading as Peopl is regulated by the Central Bank of Ireland. At Peopl we are seeking to get you the right cover, at the most competitive premium. In doing so, we need you to be open and honest in terms of answering questions asked of you and providing material facts or disclosures which should be made, by you, prior to buying insurance.

We'd like to be clear and let you know that there are consequences for you and your cover if you fail to make full disclosure of all relevant facts, for example, information on all previous insurance claims and incidents made or suffered by you for the type of insurance we are providing, such as you're the duration of your travel, your age, any pre-existing medical conditions that should be disclosed, etc.

As a duty of disclosure is continuous, any material facts known to you and any changes affecting risk must be disclosed to us and the insurer immediately. There are serious consequences relating to disclosure, or failure to disclose, and these include: your policy maybe cancelled from its inception date; claims may not be paid, and/or you may encounter difficulty in trying to purchase insurance elsewhere. The insurer retains the right to decline claims if your property is not well maintained.

Specific disclosures relating to pre-existing medical conditions

The standard policy which we will quote you does not include cover for pre-existing medical conditions. This means that the insurer will not accept any claim arising directly or indirectly from a pre-existing medical condition of you or any other traveler, unless it has been declared to them by calling on 01 261 21 21 and such conditions are accepted by them in writing.

If you're unsure of whether you need to declare a condition, read through the questions below:

1. In the last two years have you or any person insured on this policy suffered from or received any form of medical advice or treatment, medication or investigation for any medical sickness, disease, condition, injury or symptom?
2. Have you or any person insured on the policy ever had treatment or hospital consultation for any cardiac, cardiovascular, hypertensive, or cerebrovascular illness, disease, condition or symptom?

If yes to either of the above, and you would like to insure your medical condition for travel, you can do so by calling us on 01 261 21 21

Additionally, no claim shall be paid where at the time of taking out this insurance or at the time of booking each Trip, the person whose condition gives rise to the claim (means You, Your Close Relative, person with whom You were going to stay during the Trip or Travelling Companion):

- is receiving, or is on a waiting list for treatment or investigation at a hospital or nursing home; or
- has received a terminal prognosis; or
- is travelling against the medical advice of a qualified practitioner or with the intention of obtaining treatment abroad; or
- Are aware of a Medical Condition but have not had a diagnosis

There are additional disclosures which, we believe, it is worth bringing to your attention so that we can help now and ensure that we have given you all the support you need to decide whether this policy is right for you

- **Policy Start Dates:** If you choose a future start date for an Annual Multi Trip Policy, you should know that you will not be covered for holiday cancellation until your policy start date. Therefore, it is often recommended that you choose today's date if you want cover as soon as possible;
- **Residence in Rol:** This Travel Policy only covers insured persons who reside and are currently present in the Republic of Ireland. In agreeing to these Disclosure requirements, you are explicitly agreeing to this requirement;
- **Private Medical Cover Discount:** If you indicate that you have Medical Private Insurance, we will note that you and all other travellers named on your Travel Insurance policy has a minimum of €55,000 of inpatient medical cover abroad, and you are certifying that it is your responsibility to ensure that your Private Health Insurance covers the duration of your trip overseas. You should be aware that not all Private Health Insurance Plans provide a minimum of €55,000 of inpatient medical cover abroad. If in doubt, you should check your cover, and that of your insured travelling party, with your Private Health Insurance provider to ensure you have adequate cover to be eligible for this discount. If you cancel or fail to renew your Private Health Insurance policy, it is your responsibility to contact us as soon as is reasonably possible to update your Travel Insurance policy details and ensure you have sufficient cover. Any Private Health Insurance discount you received will be removed from the Travel Insurance policy and you may also be required to contact the insurer's Medical Screening Line on 00353 91 545 914 to declare any medical conditions you or anyone named on your Travel Insurance policy has/had.
- **Trip Duration:** Our insurers will only provide cover for specified periods of time, on each trip, for customers over the age of 65 years old. Cover will be provided in the majority of cases. For customers over 65 years, the maximum duration of cover is 31 days in any one trip. As customers age, it is not unusual to find the duration of any one period of cover reduce, accordingly. If in doubt, please call us on 00353 91 545 914
- **Definition of Destinations**
 - **Europe excluding Algeria, Libya, Syria and Lebanon and Albania)**
The Continent of Europe west of the Ural Mountains, Madeira, Canary Islands, Iceland, the Azores, Mediterranean Islands, and non-European countries bordering the Mediterranean (except Algeria, Israel, Jordan, Libya, Lebanon and Syria)
 - **Worldwide excluding USA/ Canada;** Worldwide including the Caribbean, Australia and New Zealand, but excluding the United States of America, Canada, Alaska and Hawaii.
 - **Worldwide including USA/ Canada** Worldwide including the Caribbean, Australia and New Zealand, the United States of America, Canada, Alaska and Hawaii.
 - **United Kingdom and Channel Islands and Isle of Man**
- **Contact and Claims:** We hope you have a great holiday or trip, wherever it takes you and whenever you travel. If you need us, prior to your trip, or in the event that something occurs and you need our help; here are the useful contacts you'll need;
- Our customer service: you can call us on 01 261 21 21

- **Our Claims Support Team are available at:**

- MAPFRE ASSISTANCE Agency Ireland
Travel Claims,
Ireland Assist House,
22-26 Prospect Hill,
Galway

In the event of submitting a claim, please do so in writing, attaching your Policy Number and supporting documentation to the Claims Manager at the address above.

Additionally, if you have any questions, you can call our **claims team on 091 560 665** (if you're **abroad call using +353 91 601 612**) or you can also e-mail them on **traveldept@mapfre.com**.