

University of Limerick
Buildings and Estates Department
Castletroy
Limerick
V94 T9PX

18th September 2024

**Re: University of Limerick.
Travel policy with AIG Europe S.A.
Cover Period – 1/10/2024 to 30/9/2025**

*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,

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: Charlotte House, Charlemont Street, Dublin 2, Ireland, D02 NV26. Directors: A J Croft, P F Doyle, P G Dromgoole (British), J C Grogan, E Kelly, D McGovern, C Nelson (British) and C. Ryan.

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
- 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.

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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.

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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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 sincerely,

Conor Moloney

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