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## Statement of Suitability – Fairsure A&G Platinum Travel Department ST Group – Travel Insurance

### 1. IMPORTANT NOTICE – STATEMENT OF SUITABILITY

This is an important document which sets out the reasons why the product(s) or service(s) offered or recommended is/are considered suitable, or the most suitable, for your particular needs, objectives and circumstances.

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### 2. Customer Eligibility

According to the policy wording, this travel insurance is suitable **only if the customer meets the following requirements:**

#### Residency

- Must be permanently resident in Ireland for at least six months prior to issue.

#### Age & Trip Duration Limits

- **Single Trip:** Cover is available for trips of up to 185 days for individuals aged up to 79 years, or up to 31 days for individuals aged 80 years and over.
- **Winter Sports:** Cover is available for Winter Sports trips of up to 17 days for individuals aged 69 years or under. No cover is available for individuals aged 70 years or over.

#### Medical Eligibility

- The insured person must be fit to travel, not travelling against medical advice, and not travelling for the purpose of obtaining medical treatment.
- All pre-existing medical conditions must be disclosed. Medical screening may be required unless the condition is included under the Waived Medical Conditions List and all applicable criteria are met.
- Failure to disclose all relevant medical information may result in claims being declined and/or the policy being rendered invalid.

If the customer meets the above criteria, the product may be suitable; however, it is the customer's responsibility to ensure the cover meets their individual needs.

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### 3. Summary of Key Benefits

The policy offers comprehensive travel insurance cover. The major benefits include:

#### Medical Expenses

- Up to **€7,500,000**.
- Includes repatriation, hospital treatment and emergency dental treatment.

#### Cancellation & Curtailment

Covers irrecoverable travel and accommodation costs, up to the policy limit, where cancellation or curtailment is necessary due to insured events as specified in the policy wording (subject to terms, conditions and exclusions).

- Cancellation up to €7,500
- Curtailment up to €6,500

#### **Baggage & Money**

- **Baggage:** up to €2,500, subject to single item and valuables limits.
- **Delayed baggage:** Includes cover for delayed baggage (subject to policy terms and conditions).
- **Personal money:** Personal money cover is subject to specified limits.

#### **Personal Liability**

- Up to **€2,500,000**.

#### **Sports & Activities**

- Provides cover for an extended range of sports and activities, as specified in the policy wording (subject to terms, conditions and exclusions).
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### **4. Key Limitations & Important Conditions**

#### **Medical Warranty**

- Customers must answer all medical questions accurately. Where a pre-existing medical condition exists, medical screening may be required unless the condition is included under the Waived Medical Conditions List and all applicable criteria are met.
- Failure to disclose all relevant medical information may result in claims being declined and/or the policy being rendered invalid.

#### **General Exclusions**

The policy will not cover claims arising from:

- Travel against Department of Foreign Affairs (DFA) advice or restrictions.
- Any undeclared pre-existing medical condition.
- Pregnancy, except for defined complications as specified in the policy wording.
- Alcohol or drug misuse, unlawful acts, or reckless behaviour.
- Participation in professional sports or manual work (as defined in the policy).
- Winter sports activities, unless cover has been selected and all eligibility criteria are met.

#### **COVID-19**

- Cover is subject to specific terms, conditions and limitations as outlined in the policy wording.
  - Cover may be restricted depending on the timing of diagnosis in relation to the trip start date.
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### **5. Why This Policy May Be Suitable**

Based on the policy wording, this travel insurance may be suitable for a customer who:

- Are permanently resident in Ireland and meet the applicable age eligibility criteria.
- Require travel insurance cover for trips, including benefits such as medical expenses, cancellation, baggage and personal liability (subject to policy terms and limits).
- Understand and accept the medical warranty requirements and are willing to declare all pre-existing medical conditions in accordance with the policy terms.
- Acknowledge that this is a non-advised sale and that they are responsible for ensuring the policy meets their demands and needs.

- Are not travelling to destinations where the Department of Foreign Affairs (DFA) has issued a “Do Not Travel” advisory at the time of travel.

This information is provided for general guidance only. Customers should review the full policy wording to ensure the cover meets their individual needs.

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## **6. Why This Policy May Not Be Suitable**

The policy may not be suitable if the customer:

- Is/Are not permanently resident in Ireland.
  - Have pre-existing medical conditions that are not disclosed, not accepted following medical screening, or not covered under the policy terms.
  - Require cover for professional sports, manual work, or activities excluded under the policy.
  - Is/Are pregnant and require cover for routine or non-complication pregnancy-related costs.
  - Is/Are travelling for the primary purpose of obtaining medical treatment abroad.
  - Is/Are travelling to a destination where the Department of Foreign Affairs (DFA) has issued a “Do Not Travel” advisory.
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## **7. Customer Responsibilities**

The customer must:

- Review all documentation, including the IPID and Summary of Insurance.
  - Disclose all pre-existing medical conditions and complete medical screening where required in accordance with the policy terms.
  - Contact the Emergency Assistance Service prior to any inpatient treatment or where medical expenses are likely to exceed €650.
  - Report any baggage loss or theft to the police and/or relevant carrier within the required timeframes.
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## **8. Cooling-Off and Cancellation Rights**

If this insurance is not suitable, you may end the cover under this policy within 14 days of purchase (the “cooling-off period”) by notifying the issuing agent at the address shown in the policy documentation. Provided that you have not travelled, have not made a claim or intend to make a claim and no incident has occurred that is likely to give rise to a claim, a full refund of premium will be due.

You may cancel this policy at any time after the cooling-off period by writing to the issuing agent at the address shown in the policy documentation, however no refund of premium will be due.

## **9. Important Note**

This Statement of Suitability is not a recommendation and is based solely on the information contained in the supplied policy documentation. The customer should review the policy wording carefully to ensure that the cover meets their individual needs.

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