
RCSI Personal Accident / Travel Insurance Scheme

Insurer: AIG Limited Policy No: HGT64022

Who is Covered: All Employees of the College resident in Ireland and/or travelling outside your country of normal residence on behalf of the College

When are you covered: "24 Hour Basis" – At all Times

Lump Sum Benefits Payable in the event of accident or injury:	a) Death	€150,000
	b) Loss of 1 eye or 1 limb	€150,000
	c) Loss of both eyes or 2 or 2 or more limbs or loss of 1 eye & 1 limb	€150,000
	d) Loss of speech	€150,000
	e) Loss of hearing in both ears	€150,000
	f) Loss of hearing in 1 ear	25% of €150,000
	g) Permanent Total Disablement	€150,000
	h) Permanent Partial Disablement	Included

Travel Insurance Benefits:

Item	Amount Covered
Medical & Emergency Travel Expenses	Unlimited
Rescue Expenses	Unlimited
Assistance	Unlimited
Legal Expenses	€ 75,000
Personal Liability	€ 7,500,000
Personal Property/Baggage	€ 15,000
Note: Single Item Limit	€ 3,000
Money / Fraudulent use of credit/debit cards	€ 7,500
Note: Cash Limit	€ 3,000
Cancellation, curtailment, travel disruption, replacement & travel delay expenses	€ 15,000
Hi-jack	€ 37,500
Kidnap, Kidnap for Ransom or Hostage	€ 250,000

(aggregate limit)	
Political Evacuation (aggregate limit)	€ 50,000
Vehicle Rental (Excess / Deductible)	€ 1,000

Important:

In the event of a medical emergency whilst abroad please ring the 24 Hour Emergency Assistance Number: **0044 1243 621 053**

You will then immediately be put in touch with a local medical expert who will liaise with the local medical services on your behalf.

Major Policy Exclusions: Bodily Injury, Death, Disablement or the incurring of Medical Expenses caused by self-inflicted injury or suicide or attempted suicide
 Flying as a Pilot
 Sickness or Disease (not resulting from accidental bodily injury)
 Any naturally occurring condition or degenerative process which is known to an Employee or their General Practitioner
 Any Gradually Operating cause
 Travel against the advice of a Medical Practitioner
 Where the purpose of the Trip is to receive medical treatment or advice
 Loss of theft of a credit card, charge card or cash card which results in fraudulent use unless the Employee has complied with all the terms and conditions under which the card was issued

The above exclusions are a sample of some of the Major Exclusions but please refer to the policy document for full details terms, clauses, conditions and exclusions of the policy.