**Travel Insurance**

Travel Insurance is a type of insurance that covers a pre-planned trip and will reimburse the policyholder if certain unforeseen circumstances occur. Students participating in outbound mobility and international placements must have appropriate travel insurance in place.

There are a number of Insurance providers in Ireland who can provide cover.

1. [Backpackers Travel Insurance | Long Stay Travel | AIG Ireland](https://www.aig.ie/insurance/travel-insurance/backpackers-travel-insurance)

2. Chubb Insurance Backpackers Travel Insurance [Travel Insurance – Get a quote online | Chubb Insurance (chubbinsured.com)](https://ie.chubbinsured.com/travel-insurance/insurance#ProductInfo)

3. Aviva Backpackers Travel Insurance - [Travel Insurance Quotes 20% Off | Holiday Insurance - Aviva Ireland](https://www.aviva.ie/insurance/travel-insurance/#m-tabs-GIFor)

4. Allianz Backpackers Travel Insurance - [Backpacker Travel Insurance | Allianz Assistance (allianz-assistance.ie)](https://www.allianz-assistance.ie/travel-insurance/backpacker-travel-insurance.html)

5. Blue Insurance Backpackers Insurance - <https://www.blueinsurance.ie/travel-insurance.asp>

6. Pro-Trip World (Dr-Walter) - <https://www.protripworld.com/en/information/questions_and_answers>

There are different levels of cover available, which provide different levels of benefit under the policy and students are advised to familiarise themselves with the cover types available.

**University of Galway Insurance Cover Requirements & Recommendations:**

* **Medical Expenses to include Repatriation – at least €1 Million**
* **Personal Liability – at least €500,000**
* **Cancellation/Curtailment/Rearrangement – Highly recommended**
* **Baggage /Personal Items/ Money/ Passport – Highly recommended**

Other important considerations when purchasing insurance:

* Duration of the Policy cover – you need to ensure that your Travel Insurance covers the entire duration of your time abroad
* Material Facts – please ensure you disclose all relevant material facts to your Insurers. For example, a pre-existing medical condition.
* COVID 19 Cover – please ensure you check and review the policy carefully in relation to COVID 19 costs and expenses. Policies differ from one Insurer to another in relation to the coverage offered.
* Excluded Territories – all policies will include an Excluded Territory List. Please ensure you are familiar with same and discuss any issues/concerns with your Insurer.
* Exclusions – please read the Policy before purchasing to understand the specific exclusions.
* Holidays/returning home – if you intend to take a holiday during your trip abroad or return home for a visit, please check that this is covered by your policy before travelling.
* Winter Sports – if you intend to participate in any winter sports during your time abroad, please ensure this is covered by your Policy.
* It’s important to check the policy Terms and Conditions at the time of purchase as these can change frequently

**Students are reminded that it is your responsibility to ensure that you obtain a policy which satisfies the University requirements and your own needs in advance of departure and to ensure you have adequate cover in place for the duration of your time abroad.**

Further information on travel insurance in Ireland is available through the Competition and Consumer Protection Commission. [Travel insurance - CCPC](https://www.ccpc.ie/consumers/money/insurance/travel-insurance/)