

## **Medicover Insurance: Frequently Asked Questions**

- What does my Medicover Insurance policy cover me for?
  - Medicover Insurance covers you for medical expenses incurred while you are staying in Ireland up to a maximum of €2,500,000. It also covers personal liability and repatriation abroad if needed.
- Are O’Driscoll O’Neil my insurance company if I purchased Medicover Insurance?
  - O’Driscoll O’Neil are not your insurance company, O’Driscoll O’Neil are a broker who arrange the insurance policy. The insurance company is the ACE European Group.
- Does Medicover Insurance cover me for hospital visits?
  - Medicover Insurance will cover you for **all** medical expenses within the policy limits but if you need to attend a hospital you should make contact with the emergency assistance line. Their number is **01 4401762**.
- If I am here with my spouse and children can they also purchase Medicover Insurance?
  - Yes, you can also purchase Medicover Insurance for your spouse and children if you are eligible to purchase the policy yourself.
- If I want to fly home because I feel unwell will Medicover Insurance pay for this?
  - No, Medicover Insurance will only pay for you to fly home if the doctors you see confirm that you need to fly home and this is pre-approved by the emergency assistance company, who can be contacted at **01 4401762**.
- Does Medicover Insurance cover me if I go on holiday while studying?
  - Yes, Medicover Insurance will cover you but only throughout Europe and only for a maximum of 14 days if you have a 12 month policy or 7 days if you have a 6 month policy.
- Will Medicover Insurance cover me if I have an illness before I travel?
  - No, Medicover Insurance will only pay for unforeseen illnesses and/or accidents. If you have a condition before you travel and need to get treatment because of this you will **not** be covered for those expenses by this policy.

- Does Medcover Insurance cover me for dental expenses?
  - Medcover Insurance will cover dental expenses but only following an accident and only for treatment within 48 hours of the injury.
- If I am very ill how can Medcover Insurance help me?
  - On top of paying for your medical expenses if you are seriously ill Medcover will also cover costs involved in flying your parents over to Ireland if this is needed.
- Will Medcover Insurance cover physiotherapy treatment?
  - Medcover covers physiotherapy treatment, acupuncture, homeopathy up a limit of €1,000.
- If I do not know who I need to contact to help me what should I do?
  - If you have very ill please call 01 4401762 which is the multi-lingual ACE assistance line. For all other issues please contact O'Driscoll O'Neil at 01 6395800 or speak with your school directly.
- If I have to make a claim is there any amount I must pay myself?
  - Yes, there may be an excess which you have to pay under the policy which can be confirmed by referring to your policy summary. The excess is normally €100.