

Celebrating 50 years in Ireland

Att: Michael McNamara
Honorary Secretary
National Executive Committee ESBRSA
Ebilou
Loughlinstown
Celbridge
Co Kildare



JLT Ireland

All correspondence to be sent to:
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Re: Travel Insurance

Dear Michael

28th October 2015

Thank you for your letter of 21st October 2015, the contents of which I have noted.

Following a detailed tender process, JLT Ireland in conjunction with ESB Staff Insurance Scheme selected Allianz plc. as the new insurer of the ESB Staff Insurance Scheme. The Travel section of the scheme is underwritten by AGA International SA (AGA) and is administered by Allianz Global Assistance which is part of the Allianz Group.

Initially AGA submitted their tender based on historical claims experience and as a result, limited annual travel to members under age 65. It took significant negotiations to extend this age limit up to age 74 based on the claims and scheme profile.

The health cover under the ESB Travel Scheme is an additional benefit automatically covered subject to policy terms and conditions and would not be a standard feature in the majority of policies currently available on the market. Significant restrictions were imposed on health cover and it took lengthy protracted negotiations to restore this cover. It should be noted that this cover, which normally incurs an additional premium, was restored as an inclusive benefit because of our scheme status.

The market in general would have restrictions on age. There are very few policies available on the market to cover over 75's and certain exclusions may apply.

Our Single Trip Travel insurance is available for all members of ESB irrespective of age. We are confident that ESB Staff Insurance Scheme has provided the best possible outcome for our members, given the scheme profile. The product offered by ESB is a quality product and continues to be very competitive for your members.

I trust that this clarifies matters but if you have any further queries, please contact me.

Yours sincerely

Andrea Bruen
Manager, ESB Staff Insurance Scheme