

BLUE

INSURANCE



Travel Insurance 2018 - 2019

Health Notice

If **You** or any person who is travelling has a **Medical Condition** then **You** must declare that condition to the Medical Screening Line 0818 221 409.

Please do not incur inpatient medical expenses without first contacting the Emergency Assistance Service +44 1733 224 892.

**VOTED BEST TRAVEL INSURANCE PROVIDER
AT THE IRISH TRAVEL INDUSTRY AWARDS 2018**

Blue Insurance Limited is regulated by the Central Bank of Ireland.

Travel Insurance Policy Schedule 2018-2019



Section/Description	Premier Cover Limit	Excess
	(per Insured Person)	(per Insured Person)
A. Cancellation or Curtailment Charges	Up to €5,000	€75 (Loss of deposit €20)
B. Emergency Medical and Other Expenses*	Up to €10,000,000	€75 (€125 over 65 years)
Including Emergency Assistance Services		
C. Hospital Benefit*	€600 (€25 per day)	N/A
D. Personal Accident*	Maximum Benefit €40,000	N/A
Loss of Limbs or Sight (Aged 18 to 65 years)	€40,000	
Permanent Total Disablement (Aged 18 to 65 years)	€40,000	
Death Benefit (Aged 18 to 65 years)	€10,000	
Death Benefit (Under 18 years or over 65 years)	€3,000	
All Benefits (Under 18 years or over 65 years)	€3,000	
E. Baggage, Baggage Delay & Passport*	Up to €2,500	€75
Single Article Limit	€250	
Valuables Limit in Total	Up to €250	
Delayed Baggage (at least 24 hours)	Up to €240 (€60 per day)	N/A
Replacement of Passport	Up to €250	N/A
Emergency Passport Travel	Up to €250	N/A
F. Personal Money and Documents	Up to €650	€75
Cash Limit	€200	
Travel Documents/Tickets	Up to €250	
G. Personal Liability*	Up to €2,500,000	€300
H1. Delayed Departure	€25 for first 12 hours (€25 each 12 hours after up to €250)	N/A
H2. Holiday Abandonment	Up to €5,000 (after 24 hours)	€75
I. Hijack	Up to €650 (€65 per day)	N/A
J. Missed Departure	Up to €650	€75
K. Catastrophe	Up to €1,200	€75
L. Scheduled Airline Failure & Insolvency Cover	€4,500	N/A
M. Overseas Legal Expenses and Assistance	Up to €20,000	€300
N. Government Travel Advice (14 days)	Up to €500	N/A
O. Pet Care Cover	Up to €300	N/A
P. Strike	Up to €200	N/A
Q. Tropical Diseases Screening & Treatment	Up to €200	€75
R. Personal Travel Assistance	Included	N/A
Winter Sports (Available upon payment of an additional premium)		
	(per Insured Person)	(per Insured Person)
S1. Ski Equipment* Owned	Up to €650	€75
Hired	Up to €400	
Single Article Limit	€200	
S2. Hire of Ski Equipment*	€250 (€25 per day)	N/A
S3. Ski Pack*	€400 (€95 per day)	N/A
S4. Piste Closure*	€250 (€30 per day)	N/A
S5. Avalanche Closure*	Up to €250	€75
Travel Disruption (Available upon payment of an additional premium unless You selected Premier Plus on Your policy which automatically includes Travel Disruption)		
	(per Insured Person)	(per Insured Person)
T1. Extended Cancellation	Up to €1,000	€75
T2. Extended Delayed Departure	€20 for first 12 hours (€10 each 12 hours thereafter up to €200)	N/A
T3. Extended Holiday Abandonment	Up to €1,000	€75
T4. Extended Missed Departure	Up to €500	€75
T5. Accommodation	Up to €1,000	€75
Optional Extras (Available upon payment of additional premium)		
	(per Insured Person)	(per Insured Person)
U. Flight Disruption	Up to €750	€75
V. Cruise Connection	Up to €750	€75
W. Wedding/Civil Partnership	Up to €1,000	€75
Single Article or Set of Articles Limit	€250	
X. Business Equipment	Up to €1,000	€75
Y. Golf Equipment	Up to €1,000	€75
Single Article or Set of Articles Limit	€150	
Z. Exam Failure	N/A	

* **You** are not covered under sections, B, C, D, G and S for **Winter Sports** activities unless an additional premium has been paid and **Winter Sports** cover is shown on **Your** validation certificate.

Section/Description	Premier Plus Cover Limit	Excess
	(per Insured Person)	(per Insured Person)
A. Cancellation or Curtailment Charges	Up to €8,000	N/A
B. Emergency Medical and Other Expenses*	Up to €20,000,000	N/A
Including Emergency Assistance Services		
C. Hospital Benefit*	€600 (€25 per day)	N/A
D. Personal Accident*	Maximum Benefit €40,000	N/A
Loss of Limbs or Sight (Aged 18 to 65 years)	€40,000	
Permanent Total Disablement (Aged 18 to 65 years)	€40,000	
Death Benefit (Aged 18 to 65 years)	€10,000	
Death Benefit (Under 18 years or over 65 years)	€3,000	
All Benefits (Under 18 years or over 65 years)	€3,000	
E. Baggage, Baggage Delay & Passport*	Up to €2,500	N/A
Single Article Limit	€250	
Valuables Limit in Total	Up to €250	
Delayed Baggage (at least 24 hours)	Up to €240 (€60 per day)	N/A
Replacement of Passport	Up to €250	N/A
Emergency Passport Travel	Up to €250	N/A
F. Personal Money and Documents	Up to €650	N/A
Cash Limit	€200	
Travel Documents/Tickets	Up to €250	
G. Personal Liability*	Up to €2,500,000	N/A
H1. Delayed Departure	€25 for first 12 hours (€25 each 12 hours after up to €250)	N/A
H2. Holiday Abandonment	Up to €5,000 (after 24 hours)	N/A
I. Hijack	Up to €650 (€65 per day)	N/A
J. Missed Departure	Up to €650	N/A
K. Catastrophe	Up to €1,200	N/A
L. Scheduled Airline Failure & Insolvency Cover	€4,500	N/A
M. Overseas Legal Expenses and Assistance	Up to €20,000	N/A
N. Government Travel Advice (14 days)	Up to €500	N/A
O. Pet Care Cover	Up to €300	N/A
P. Strike	Up to €200	N/A
Q. Tropical Diseases Screening & Treatment	Up to €200	N/A
R. Personal Travel Assistance	Included	N/A
Winter Sports (Available upon payment of an additional premium)		
	(per Insured Person)	(per Insured Person)
S1. Ski Equipment* Owned	Up to €650	N/A
Hired	Up to €400	
Single Article Limit	€200	
S2. Hire of Ski Equipment*	€250 (€25 per day)	N/A
S3. Ski Pack*	€400 (€95 per day)	N/A
S4. Piste Closure*	€250 (€30 per day)	N/A
S5. Avalanche Closure*	Up to €250	N/A
Travel Disruption (Available upon payment of an additional premium unless You selected Premier Plus on Your policy which automatically includes Travel Disruption)		
	(per Insured Person)	(per Insured Person)
T1. Extended Cancellation	Up to €1,000	N/A
T2. Extended Delayed Departure	€20 for first 12 hours (€10 each 12 hours thereafter up to €200)	N/A
T3. Extended Holiday Abandonment	Up to €1,000	N/A
T4. Extended Missed Departure	Up to €500	N/A
T5. Accommodation	Up to €1,000	N/A
Optional Extras (Available upon payment of additional premium)		
	(per Insured Person)	(per Insured Person)
U. Flight Disruption	Up to €750	N/A
V. Cruise Connection	Up to €750	N/A
W. Wedding/Civil Partnership	Up to €1,000	N/A
Single Article or Set of Articles Limit	€250	
X. Business Equipment	Up to €1,000	N/A
Y. Golf Equipment	Up to €1,000	N/A
Single Article or Set of Articles Limit	€150	
Z. Exam Failure	N/A	

* **You** are not covered under sections, B, C, D, G and S for **Winter Sports** activities unless an additional premium has been paid and **Winter Sports** cover is shown on **Your** validation certificate.

Section/Description	Backpacker Cover Limit (per Insured Person)	Excess (per Insured Person)
A. Cancellation or Curtailment Charges	Up to €2,000	€100 (Loss of deposit €20)
B. Emergency Medical and Other Expenses*	Up to €3,000,000	€100
Including Emergency Assistance Services		
C. Hospital Benefit*	€200 (€20 per day)	N/A
D. Personal Accident*	Maximum Benefit €38,000	N/A
Loss of Limbs or Sight (Aged 18 to 65 years)	€10,000	
Permanent Total Disablement (Aged 18 to 65 years)	€38,000	
Death Benefit (Aged 18 to 65 years)	€6,500	
Death Benefit (Under 18 years or over 65 years)	€3,000	
All Benefits (Under 18 years or over 65 years)	€3,000	
E. Baggage, Baggage Delay & Passport*	Up to €1,200	€100
Single Article Limit	€150	
Valuables Limit in Total	Up to €200	
Delayed Baggage (at least 24 hours)	Up to €150 (€50 per day)	N/A
Replacement of Passport	Up to €250	N/A
Emergency Passport Travel	Up to €250	N/A
F. Personal Money and Documents	Up to €350	€100
Cash Limit	€200	
Travel Documents/Tickets	Up to €250	
G. Personal Liability*	Up to €2,000,000	€300
H1. Delayed Departure	N/A	
H2. Holiday Abandonment	Up to €2,000 (after 24 hours)	€100
I. Hijack	Up to €650 (€65 per day)	N/A
J. Missed Departure	Up to €500	€100
K. Catastrophe	Up to €1,200	€100
L. Scheduled Airline Failure & Insolvency Cover	N/A	
M. Overseas Legal Expenses and Assistance	Up to €10,000	€300
N. Government Travel Advice (14 days)	N/A	
O. Pet Care Cover	N/A	
P. Strike	Up to €200	N/A
Q. Tropical Diseases Screening & Treatment	N/A	
R. Personal Travel Assistance	N/A	
Winter Sports (Available upon payment of an additional premium)		
	(per Insured Person)	(per Insured Person)
S1. Ski Equipment* Owned	Up to €650	€100
Hired	Up to €400	
Single Article Limit	€200	
S2. Hire of Ski Equipment*	€250 (€25 per day)	N/A
S3. Ski Pack*	€400 (€95 per day)	N/A
S4. Piste Closure*	€250 (€30 per day)	N/A
S5. Avalanche Closure*	Up to €250	€100
Travel Disruption (Available upon payment of an additional premium unless You selected Premier Plus on Your policy which automatically includes Travel Disruption)		
	(per Insured Person)	(per Insured Person)
T1. Extended Cancellation	N/A	
T2. Extended Delayed Departure	N/A	
T3. Extended Holiday Abandonment	N/A	
T4. Extended Missed Departure	N/A	
T5. Accommodation	N/A	
Optional Extras (Available upon payment of additional premium)		
	(per Insured Person)	(per Insured Person)
U. Flight Disruption	N/A	
V. Cruise Connection	N/A	
W. Wedding/Civil Partnership	N/A	
Single Article or Set of Articles Limit	N/A	
X. Business Equipment	N/A	
Y. Golf Equipment	N/A	
Single Article or Set of Articles Limit	N/A	
Z. Exam Failure	Up to €500	€100

* **You** are not covered under sections, B, C, D, G and S for **Winter Sports** activities unless an additional premium has been paid and **Winter Sports** cover is shown on **Your** validation certificate.

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Introduction

This is **Your** travel insurance policy. It contains details of cover, conditions and exclusions relating to each **Insured Person** and is the basis on which all claims will be settled. It is validated by the issue of **Your** validation certificate which must be attached to the policy.

In return for having accepted **Your** premium **We** will in the event of **Bodily Injury**, death, **Serious Illness**, disease, loss, theft, damage or other events happening within the **Period of Insurance** provide insurance in accordance with the operative sections of **Your** policy as referred to in **Your** validation certificate. Monies due to **You** under the policy shall be payable in the State.

Your validation certificate and any endorsements are all part of the policy.

Your policy is evidence of the contract of insurance.

Arranged by

This exclusive travel insurance has been organised by Blue Insurance Limited. Plaza 255, Blanchardstown Corporate Park 2, Blanchardstown, Dublin 15
Blue Insurance Limited is regulated by the Central Bank of Ireland.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme in the unlikely event **We** cannot meet **Our** obligations to **You**. This depends on the type of insurance, size of the business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

Master Certificate Number

This evidence of insurance is to confirm that those persons who have paid the appropriate premium are insured under the **Master Certificate** number **WH/BI/BLUE/Retail/2018** issued to Blue Insurance.

Period of Cover

This document only constitutes a valid evidence of insurance when it is issued in conjunction with a validation certificate issued between 01 March 2018 and 28 February 2019.

Residency

This policy is only available to **You** if **You** are permanently resident in **Ireland** and have been for the past six months prior to the date of **You** buying this policy.

The Law Applicable to this Contract

The law of **Republic of Ireland** will apply to this Policy.

Underwriter

This Policy is underwritten by White Horse Insurance Ireland dac. White Horse Insurance Ireland dac is registered in Ireland No 306045. White Horse Insurance Ireland dac's Registered Office is First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland. White Horse Insurance Ireland dac is regulated by the Central Bank of Ireland. This can be checked by visiting their website - www.centralbank.ie

Type of Insurance and Cover

Travel Insurance for single, annual multi trip or backpacker – Please refer to **Your** validation certificate for **Your** selected cover.

Some **Winter Sports** may also be included upon payment of an appropriate additional premium – **Your** validation certificate will show if **You** have selected this option.

Flight Disruption, Cruise Connection, Wedding/Civil Partnership, Business Cover and Golf Equipment cover may also be included upon payment of an appropriate additional premium – **Your** validation certificate will show if **You** have selected these options.

Travel Disruption may also be included upon payment of an additional premium or if **You** select Premier Plus on **Your** policy - **Your** validation certificate will show if **You** selected this option.

Exam failure cover may also be included (Backpacker cover only) upon payment of an appropriate additional premium – **Your** validation certificate will show if **You** have selected this option.

Policy Excess

Under most sections of the policy, claims will be subject to an **Excess**. This means that **You** will be responsible for paying the first part of each claim, per section, for each separate incident, payable for each **Insured Person**, unless the additional premium has been paid to waive the **Excess** or **You** have selected Premier Plus on **Your** policy and is shown in **Your** validation certificate. **Excess** waiver does not apply to Sports and Activities: Grade 2-4.

Stamp Duty

The appropriate stamp duty has been or will be paid by **Us** to the Revenue Commissioner in accordance with the provisions of the composition agreement entered into with them under section 5 of the Stamp Duties Consolidation Act 1999. All monies which may become due or payable by **Us** shall be payable from **Our** offices in the **United Kingdom** to **You** at the address **You** have notified to **Us** in **Ireland**.

Territorial Limits

Area 1: The **United Kingdom**, Channel Islands, Isle of Man and the Republic of **Ireland**

Area 2: The Continent of Europe west of the Ural Mountains, Madeira, Canary Islands, Iceland, the Azores, Mediterranean Islands and non-European countries bordering the Mediterranean (except Algeria, Lebanon, Libya, and Albania)

Area 3: Australia/New Zealand

Area 4: Worldwide including the Caribbean but excluding The United States of America, Canada, Alaska and Hawaii

Area 5: Worldwide including The United States of America, Canada, Alaska, Hawaii and the Caribbean

TRAVEL INSURANCE POLICY

Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy. For ease of reading the definitions are highlighted by the use of **bold** print and will start with a capital letter.

Appointed Representative

The **Preferred Law Firm**, law firm or other suitably qualified person which **We** will appoint to act on **Your** behalf.

Baggage

- means luggage, clothing, personal effects, **Valuables** and other articles which belong to **You** (or for which **You** are legally responsible) which are worn, used or carried by **You** during any **Trip** excluding **Ski Equipment** and **Personal Money**.

Please note that **Baggage** claims are paid on the value of the purchase price less a deduction for wear, tear and depreciation. This cover therefore, is not on a "new for old" basis and means that a deduction per item will be made during the assessment of **Your** claim.

Please also note that if **You** are planning to take expensive items such as certain items of jewellery, photographic or telecommunications equipment or other items that **We** define as **Valuables** on **Your Trip**, then **You** should check that **You** have adequate cover under an alternative insurance policy.

Bodily Injury

- means an identifiable physical injury sustained by **You** due to a sudden, unexpected, external and specific event. Injury as a result of **Your** unavoidable exposure to the elements shall be deemed to have been caused by **Bodily Injury**.

Cancellation Period

- means the 14 days following the date the policy is received as new business or the 14 days from the renewal date.

Close Business Associate

- means any person whose absence from business for one or more complete days at the same time as **Your** absence prevents the proper continuation of that business.

Close Relative

- means mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, aunt, uncle, niece, nephew, step parent, step child, step sister, step brother, foster child, legal guardian, next of kin, fiancé/fiancée or partner (any couple, including same-sex, in a common law relationship or who have co-habited for at least 6 months).

Complications of Pregnancy and Childbirth

- means toxæmia, gestational hypertension, preeclampsia, ectopic pregnancy, hydatidiform mole, (molar pregnancy), post partum hæmorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta prævia, stillbirths, miscarriage, medically necessary emergency Caesarean section, medical necessary termination and premature births. This definition is only applicable if the complication occurs more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

Costs and Expenses

- All reasonable and necessary costs charged by **Your Appointed Representative** and agreed by **Us** in accordance with **Our Standard Terms of Appointment**.
- The costs incurred by opponents in civil cases if **You** have been ordered to pay them, or **You** pay them with **Our** agreement.

Curtailment/Curtail

- means either:

- abandoning or cutting short the **Trip** by immediate direct early return to **Ireland** or the **United Kingdom** in which case claims will be calculated from the day **You** returned to **Ireland** or the **United Kingdom** and based on the number of complete days of **Your Trip** **You** have not used, or
- by attending a hospital abroad as an inpatient or being confined to **Your** accommodation abroad due to compulsory quarantine or on the orders of a **Medical Practitioner**, in either case for a period in excess of 48 hours. Claims will be calculated from the day **You** were admitted to hospital or confined to **Your** accommodation and based on the number of complete days for which **You** were hospitalised, quarantined or confined to **Your** accommodation.

Please note that in respect of travel expenses, **We** will pay for **Your** additional travel costs only and not for the loss of **Your** pre-booked travel arrangements. If **You** have not purchased a return flight then no cover exists for **You** to claim for the cost of **Your** return flight.

Cyber-Terrorism

The use of disruptive activities, or the threat thereof, against computers and/or networks, with the intention to cause real-world harm or severe disruption of infrastructure.

Excess

- where applicable the **Excess** is the first amount of each claim, per section, for each separate incident, payable for each **Insured Person**.

Family Cover

- means up to two adults and any number of their children, step children or foster children aged under 19 (or under 24 years if living at **Home** and in full time education), accompanying the parents or legal guardian insured on the same policy travelling on any **Trip** to the same destination. Under annual multitravel cover each adult and child is also insured to travel independently.

Home

- means normal place of residence in **Ireland**.

Incidental Basis

- means that the sport or activity **You** are taking part in on **Your Trip** is on a strictly amateur basis and is not the specific reason for **You** going on **Your Trip**.

Ireland

- means the Republic of Ireland.

Insured Incident

A specific or sudden accident during a **Trip** which causes **Your** death or **Bodily Injury**.

Loss of limb

- means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of sight

- means total and irrecoverable **Loss of Sight** which shall be considered as having occurred:
- in both eyes if **Your** name is added to the NCBI register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
 - in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

Medical Condition

- means any disease, **Serious Illness** or **Bodily Injury**.

Medical Practitioner

- means a registered practising member of the medical profession recognised by the law of the country where they are practising, who is not related to **You** or any person who **You** are travelling with.

Permanent Total Disablement

- means a physical or mental impairment that has a substantial and long-term adverse effect on **Your** ability to carry out any form of employment and all of the following normal day-to-day activities:

- Dressing and undressing
- Getting up and down a flight of stairs
- Getting in and out of a bed or chair
- General household duties, including cleaning, ironing or shopping

We will consider that **You** are unable to do any of the above activities when both of the following apply:

- You** are unable to carry out the activity even with the use of equipment
- You** always need the help of another person to do the activity.

Period of Insurance

- means if annual multi trip cover is selected: the period for which **We** have accepted the premium as stated in **Your** validation certificate. During this period any **Trip** not exceeding 60 days is covered. If **You** are aged 70-75 years, cover is limited to 22 days in any one **Trip**. **Winter Sports** cover is limited to 21 days in total in each **Period of Insurance** (if **You** are aged 65 years or under and **You** have paid the appropriate **Winter Sports** premium to include this cover). Under these policies Section A – Cancellation Cover shall be operative from the start date this insurance is effected by **You** or at the time of booking any **Trip** (whichever is the later) and terminates on commencement of any **Trip**.

- means if Single **Trip** cover is selected: the period of the **Trip** and terminating upon its completion, but not in any case exceeding the period shown in **Your** validation certificate. Under these policies Section A – Cancellation Cover shall be operative from the time **You** pay the premium and evidence of insurance is issued and will cease upon departure of **Your Trip** or in the event of a cancellation claim on **Your** policy all remaining cover will cease for the planned **Trip**.

- means if Backpacker cover is selected: the period of the **Trip** and terminating upon its completion, but not in any case exceeding the period shown in **Your** validation certificate. **Winter Sports** cover is limited to 31 days in total in each **Period of Insurance** (if **You** have paid the appropriate **Winter Sports** premium to include this cover).

Under these policies Section A – Cancellation Cover shall be operative from the time **You** pay the premium and evidence of insurance is issued and will cease upon departure of **Your Trip** or in the event of a cancellation claim on **Your** policy all remaining cover will cease for the planned **Trip**. This policy also entitles **You** to a maximum of two return visits to **Your Home** before **Your** intended return date (as specified on **Your** validation certificate) for up to a maximum duration of 14 days excluding any return for which a claim is being made as a result of Emergency Medical, Repatriation or **Curtailment**. Cover is suspended from the time **You** arrive at **Your** departure point to **Your Home** and starts again when **You** exit the airport at **Your** overseas destination. During this period no cover is provided by the policy.

For all policy types; All other sections of the policy, whichever cover is selected, the insurance commences when **You** leave **Your Home** or in respect of a **Business Trip** **Your** place of business in **Ireland** or the **United Kingdom** (whichever is the later) to commence the **Trip** and terminates at the time of **Your** return to **Your Home** or place of business in **Ireland** or the **United Kingdom** (whichever is the earlier) on completion of the **Trip**. Any **Trip** that had already begun when **You** purchased this insurance will not be covered, except where **You** renew an existing annual multi trip policy which fell due for renewal during the **Trip**.

The **Period of Insurance** is automatically extended for the period of the delay in the event that **Your** return to **Ireland** or the **United Kingdom** is unavoidably delayed due to an event insured by this policy.

- means if one way **Trip** cover is selected: the period of a single outward **Trip** (max 7 days) and terminating upon its completion, but not in any case exceeding 24 hours after the time **You** first leave the immigration control of **Your** final destination country. Under these policies Section A – Cancellation Cover shall be operative from the time **You** pay the premium and evidence of insurance is issued and will cease upon departure of **Your Trip** or in the event of a cancellation claim on **Your** policy all remaining cover will cease for the planned **Trip**.

All other sections of the policy, the insurance commences when **You** leave **Your Home** to commence the **Trip** and terminates 24 hours after the time **You** first leave the immigration control of **Your** final destination country.

Personal Money

- means bank notes currency notes and coins in current use, travellers' and other cheques, travel tickets, event and entertainment tickets, money cards and credit/debit or charge cards all held for private purposes.

Policy Schedule

- means the details of cover as outlined on page 2-4 of this document.

Preferred Law Firm

A law firm or barristers' chambers which **We** choose to provide legal services. These legal specialists are chosen based on their proven expertise to deal with claims like **Yours** and must comply with **Our** agreed service levels, which **We** audit regularly. They are appointed according to **Our Standard Terms of Appointment**.

Public Transport

- means any publicly licensed aircraft, sea vessel, train or coach on which **You** are booked to travel.

Reasonable Prospects

For civil cases, the prospects that **You** will recover losses or damages (or obtain any other legal remedy that **We** have agreed to, including an enforcement of judgment), make a successful defence or make a successful appeal or defence of an appeal, must be at least 51%. **We**, or a **Preferred Law Firm** on **Our** behalf, will assess whether there are **Reasonable Prospects**.

Serious Illness

- means any disease, infection or **Bodily Injury** which is unexpectedly contracted by **You** prior to **Your Trip** or unexpectedly manifests itself for the first time during **Your Trip**.

Single Item

Any one article pair or set of articles (including golf clubs) or collection which are used or worn together.

Ski Equipment

- means skis (including bindings), ski boots, ski poles, snowboards, snowboard bindings and snowboard boots.

Standard Terms of Appointment

The terms and conditions (including the amount **We** will pay to **Your Appointed Representative**) that apply to the relevant type of claim, which could include a conditional fee agreement (no win, no fee).

Terrorism

- means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Travelling Companion

- means a person(s) with whom **You** have booked to travel or are travelling with on the same booking invoice and without whom **Your** travel plans would be impossible.

Trip

- means any holiday, business or pleasure **Trip** or journey made by **You** within the area of travel shown on **Your** validation certificate which begins and ends in **Ireland** or the **United Kingdom** during the **Period of Insurance** unless the **Trip** is a one way **Trip** or journey as defined under **Period of Insurance**. If annual multi trip cover is selected any such **Trip** not exceeding 60 days is covered. If **You** are aged 70-75 years any such **Trip** not exceeding 22 days is covered.

If annual multi trip cover is selected **Winter Sports** cover is limited to 21 days in total in each **Period of Insurance** (if **You** are aged 65 years or under and **You** have paid the appropriate **Winter Sports** premium to include this cover). If Backpacker cover is selected **Winter Sports** cover is limited to 31 days in total in each **Period of Insurance** (if **You** have paid the appropriate **Winter Sports** premium to include this cover). In addition the policy extends to cover trips within **Ireland** but only in respect of cancellation/**Curtailment** where **You** have pre-booked at least two nights' accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee. Each **Trip** under annual multi trip cover is deemed to be a separate insurance, each being subject to the terms, definitions, exclusions and conditions contained in this policy.

Unattended

- means when **You** cannot see or are not close enough to **Your Baggage, Valuables, Personal Money**, property or vehicle to stop it being damaged or stolen.

United Kingdom

- means England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.

Valuables

- means jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, leather goods, cameras, camcorders, photographic, audio, video, computer, game console, television (including CD's, DVD's, tapes, films, cassettes, cartridges and head-phones), computer games and associated equipment, telescopes and binoculars, portable DVD players, ipods, MP3/4 players and portable satellite navigation equipment.

We/Our/Us

- means White Horse Insurance Ireland dac Registered in Ireland No 306045. Registered Office First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic Of Ireland.

White Horse Insurance Ireland dac is regulated by the Central Bank of Ireland. This can be checked by visiting their website www.centralbank.ie.

Winter Sports

Guided cross country skiing (Nordic skiing), glacier skiing, mono skiing, off piste skiing or snowboarding except in areas designated as unsafe by local resort management unless accompanied by a locally qualified guide, recreational racing, skiing, snowboarding, snowmobiling and snow sledging.

You/Your/Insured Person(s)

- means each person travelling on a **Trip** whose name appears on **Your** validation certificate.

Important Conditions Relating to Health

 0818 221 409

Quoting Reference: Blue Retail Scheme 2018

Please note certain medical conditions will incur an additional premium.

You must comply with the following conditions to have full protection of **Your** policy. If **You** do not comply **We** may at **Our** option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

At the time of taking out this policy:

Do **You** have or have **You** had any **Medical Condition(s)** for which **You** are taking or have taken prescribed medication or are waiting to receive, or have received treatment (including surgery, tests, or investigations) within the last 2 years?

If **No** (including if **You** have had no **Medical Conditions**)

Please read the conditions below to see if they apply to **You**.

(if none of them apply then **Your Medical Condition(s)** will be covered)

If Yes

It is a condition of this policy that **You** will not be covered under Section A – Cancellation or curtailment Charges, Section B – Emergency Medical and Other Expenses, Section C - Hospital Benefit, and Section D – Personal Accident for any claims arising directly or indirectly from this **Medical Condition(s)** unless **You** contact **Us** on **0818 221 409** and **We** have agreed in writing to cover **Your Medical Condition(s)**.

If **You** have a **Medical Condition** and it is one of those shown in the Automatically Accepted Minor Conditions List on the following page then this will be covered under the policy without the need to contact **Us**.

If **You** hold a valid private health insurance that covers **You** and any medical conditions **You** may have for the duration of any **Trip** **You** take, with a minimum of €55,000 of inpatient medical cover abroad, and have declared **Your** private health insurance details to **Us** (Annual Multi Trip and Single Trip policies only), then **You** do not need to contact the medical screening line as detailed above. This does not apply to Backpacker policies in which case **You** must contact the medical screening line as detailed above.

In Either Circumstances:

It is a condition of this policy that **You** will not be covered under Section A – Cancellation or curtailment Charges, Section B – Emergency Medical and Other Expenses, Section C - Hospital Benefit, and Section D – Personal Accident for any claims arising directly or indirectly from:

- A. At the time of taking out this policy:
 - i) Any **Medical Condition** for which **You** or a **Close Relative** or a **Travelling Companion** are aware of but have not had a diagnosis.
 - ii) Any **Medical Condition** for which **You** or a **Close Relative** or a **Travelling Companion** have received a terminal prognosis.
 - iii) Any **Medical Condition** for which **You** or a **Close Relative** or a **Travelling Companion** are on a waiting list for or have the knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home.
- B. At any time
 - i) Any **Medical Condition** **You** have in respect of which a **Medical Practitioner** has advised **You** not to travel or would have done so had **You** sought his/her advice but despite this **You** still travel.
 - ii) Any surgery, treatment or investigations for which **You** intend to travel outside of **Ireland** to receive (including any expenses incurred due to the discovery of other **Medical Conditions** during and/or complications arising from these procedures).
 - iii) Any **Medical Condition** for which **You** are not taking the recommended treatment or prescribed medication as directed by a **Medical Practitioner**.
 - iv) **Your** travel against any health requirements stipulated by the carrier, their handling agents or any other **Public Transport** provider.

You should also refer to the general exclusions on page 19.

Please see following page for **Medical Conditions** which do not require screening.

Automatically Accepted Minor Conditions List

(covered as standard provided no more than 5 of these conditions are suffered and that **You** can meet the warranty above):

A Abnormal Smear Test, Achilles Tendon Injury, Acne, Acronyng (Ingrowing Toe-nail), Adenoids, Allergic Rhinitis, Alopecia, Anal Fissure/ Fistula, Appendectomy, Astigmatism, Athlete's Foot (Tinea Pedis), Attention Deficit Hyperactivity Disorder
B Bell's Palsy (Facial Paralysis), Benign Prostatic Enlargement, Bladder Infection (no ongoing treatment, no hospital admissions), Blepharitis, Blindness, Blocked Tear Ducts, Breast Fibroadenoma, Breast Cyst(s), Breast Enlargement/Reduction, Broken Bones (other than head or spine) - (no longer in plaster), Bunion (Hallux Valgus), Bursitis,
C Caesarean Section, Candidiasis (oral or vaginal), Carpal Tunnel Syndrome, Cartilage Injury, Cataracts, Cervical Erosion, Cervicitis, Chalazion, Chicken Pox (fully resolved), Cholecystectomy, Chronic fatigue syndrome (if only symptom is fatigue and no hospital admissions), Coeliac Disease, Cold Sore (Herpes Simplex), Common Cold(s), Conjunctivitis, Constipation, Corneal Graft, Cosmetic Surgery, Cyst Breast, Cyst Testicular, Cystitis (no ongoing treatment, no hospital admissions), Cystocele (fully recovered, no hospital admissions),
D D & C, Deaf Mutism, Deafness, Dental Surgery, Dermatitis (no hospital admissions or consultations), Deviated Nasal Septum, Diarrhoea and/or Vomiting (resolved), Dilatation and Curettage, Dislocations (no joint replacement or hospital admissions), Dry Eye Syndrome, Dyspepsia,
E Ear Infections (resolved must be all clear prior to travel if flying), Eczema (no hospital admissions or consultations), Endocervical Polyp, Endocervicitis, Endometrial Polyp, Epididymitis, Epiphora (Watery Eye), Epispadias, Epistaxis (Nosebleed), Erythema Nodosum, Essential Tremor
F Facial Neuritis (Trigeminal Neuralgia), Facial Paralysis (Bell's Palsy), Femoral Hernia, Fibroadenoma, Fibroid Uterine, Fibromyalgia, Fibromyositis, Fibrositis, Frozen Shoulder

G Gall Bladder Removal, Ganglion, Glandular Fever (full recovery made), Glaucoma, Glue Ear (resolved must be all clear prior to travel if flying), Goitre, Gout, Grave's Disease, Grommet(s) inserted (Glue Ear), Gynaecomastia
H Haematoma (external), Haemorrhoidectomy, Haemorrhoids (Piles), Hallux Valgus (Bunion), Hammer Toe, Hay Fever, Hernia (not Hiatus), Herpes Simplex (Cold Sore), Herpes Zoster (Shingles), Hip Replacement (no subsequent arthritis and never any dislocation of a joint replacement), Hives (Nettle Rash), Housemaid's Knee (Bursitis), HRT (Hormone Replacement Therapy), Hyperthyroidism (Overactive Thyroid), Hypospadias, Hypothyroidism (Underactive Thyroid), Hysterectomy (provided no malignancy)
I Impetigo, Indigestion, Influenza (full recovery made), Ingrowing Toe-nail (Acronyx), Inguinal Hernia, Insomnia, Intercostal Neuralgia (no admissions), Intertrigo, Irritable Bowel Syndrome (IBS) (provided definite diagnosis made and no ongoing investigations)
K Keimboeck's Disease, Keratoconjunctivitis, Knee Injury Collateral/ cruciate ligaments, Knee Replacement (no subsequent arthritis and never any dislocation of a joint replacement), Kohlers Disease
L Labyrinthitis, Laryngitis, Learning Difficulties, Leptothrix, Leucoderma, Lichen Planus, Ligaments (injury), Lipoma
M Macular Degeneration, Mastitis, Mastoidectomy (resolved must be all clear prior to travel if flying), Menopause, Menorrhagia, Migraine (provided definite diagnosis made and no ongoing investigations), Miscarriage, Mole(s), Molluscum Contagiosum, Myalgic Encephalomyelitis (ME) (if the only symptom is fatigue and no hospital admissions), Myxoedema
N Nasal Infection, Nasal Polyp(s), Nettle Rash (Hives), Neuralgia (no hospital admissions), Nosebleed(s), Nystagmus
O Osgood-schlatter's Disease, Osteochondritis,

Otosclerosis, Overactive Thyroid
P Parametritis, Pediculosis, Pelvic Inflammatory Disease, Photodermatitis, Piles, Pityriasis Rosea, Post Viral Fatigue Syndrome (if the only symptom is fatigue and no hospital admissions), Pregnancy (provided no complications), Prickly Heat, Prolapsed Uterus (womb), Pruritis, Psoriasis (no hospital admissions or consultations)
R Repetitive Strain Injury, Retinitis Pigmentosa, Rhinitis (Allergic), Rosacea, Ruptured Tendons
S Salpingo-oophoritis, Scabies, Scalp Ringworm (Tinea Capitis), Scheuermann's Disease (provided no respiratory issues), Sebaceous Cyst, Shingles (Herpes Zoster), Sinusitis, Skin Ringworm (Tinea Corporis), Sleep Apnoea (no machine used to assist breathing), Sore Throat, Sprains, Stigmatism, Stomach Bug (resolved), Strabismus (Squint), Stress Incontinence (no urinary infections)
T Talipes (Club Foot), Tendon Injury, Tennis Elbow, Tenosynovitis, Termination of Pregnancy, Testicles Epididymitis, Testicles Hydrocele, Testicles Varicocele, Testicular Cyst, Testicular Torsion (Twisted Testicle), Throat Infection(s), Thrush, Thyroid Overactive, Thyroid Deficiency, Tinea Capitis (Scalp Ringworm), Tinea Corporis (Skin Ringworm), Tinea Pedis (Athlete's Foot), Tinnitus, Tonsillitis, Tooth Extraction, Toothache, Torn Ligament, Torticollis (Wry Neck), Trichomycosis, Trigeminal Neuralgia, Turner's Syndrome, Twisted Testicle
U Umbilical Hernia, Underactive Thyroid, Undescended Testicle, Urethritis (fully recovered, no hospital admissions), URTI (Upper Respiratory Tract infection) (resolved, no further treatment), Urticaria, Uterine Polyp(s), Uterine Prolapse
V Varicocele, Varicose Veins - legs only, never any ulcers or cellulitis (if GP has confirmed that client is fit to travel), Vasectomy, Verruca, Vitiligo
W Warts (benign, non-genital), Womb Prolapse (uterus), Wry Neck (Torticollis).

In addition to any Medical Condition on Our 'Automatically Accepted Minor conditions list, You may be automatically accepted for cover, provided You do NOT have more than ONE of the following Medical Conditions and You must NOT have ANY other Pre-existing Medical Condition.

Arthritis (Juvenile, Osteoarthritis, Rheumatoid or Psoriatic Arthritis, Reiter's Syndrome, Rheumatism):

- There must have been NO hospital admissions within the last 12 months.
- Must NOT affect the back more than any other area of the body.
- No more than 2 medications.
- No mobility aids (other than walking stick or frame).
- There must have been NO dislocations of any joint replacements.
- Must NOT be awaiting surgery.
- Must have NO lung problems/respiratory disorders.

Asthma (Wheezing):

- There must have been NO hospital admissions EVER.
- Must have been diagnosed prior to age 50.
- Must be controlled with no more than 2 medications (NO nebuliser, NO home oxygen).
- Must have been a non-smoker for at least 12 months.
- Must always be able to walk 200 yards on the flat without becoming short of breath.

Diabetes Mellitus (Sugar Diabetes):

- Type 2 (Non-Insulin-Dependent Diabetes Mellitus) only.
- Controlled by diet alone or by no more than 1 medication (no Insulin).
- There must have been NO hospital admissions or diabetic complications EVER.
- Must have been a non-smoker for at least 12 months.

Hypercholesterolaemia (High/Raised Cholesterol):

- No more than 1 medication.
- Must NOT be the inherited (genetic) form.
- Must have been a non-smoker for at least 12 months.

Hypertension (High Blood Pressure, White Coat Syndrome):

- No more than 2 medications.
- There must have been no change in treatment within the last 6 months.
- Must have been a non-smoker for at least 12 months.

Hypotension (Low Blood Pressure):

- Must NOT be associated with any underlying condition.

Osteoporosis (Osteopaenia, Fragile Bones):

- There must have been no broken bones within the last 5 years.
- There must have been NO vertebral (backbone) fractures.

COVER RELATING TO THE HEALTH OF NON-TRAVELLERS

This insurance policy excludes cover for any claims arising directly or indirectly from a Pre-Existing **Medical Condition** (unless shown in the Automatically Accepted Minor Conditions list) of any person on whom travel depends unless the person's doctor can state that, at the date of **You** buying this insurance policy or booking **Your Trip** (whichever is later) he/she would have seen no substantial likelihood of the patient's condition deteriorating to such a degree to cause a necessary cancellation or **Curtailment** claim. If the doctor will not confirm this, any claim arising from a Pre-Existing **Medical Condition** will be excluded.

All claims arising from a terminal prognosis, any set of symptoms where a diagnosis has not been made and any **Medical Condition** for which a non-traveller is on a waiting list for or has knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home at the time of **You** buying this insurance policy or booking **Your Trip** (whichever is later) are automatically excluded.

Continued on the next page

Emergency Assistance Service

 +44 1733 224 892

Quoting Reference: Blue Retail Scheme 2018

In the event of **Your Bodily Injury** or **Serious Illness** which may lead to inpatient hospital treatment or before any arrangements are made for repatriation **You** must contact the Emergency Assistance Service. The service is available to **You** and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment **You** must contact the Emergency Assistance Service as soon as possible.

Private medical treatment is not covered unless authorised specifically by the Emergency Assistance Service.

Medical Assistance Abroad

The Emergency Assistance Service has the medical expertise, contacts and facilities to help should **You** be injured in an accident or fall ill. The Emergency Assistance Service will also arrange transport to **Your Home** area when this is considered to be medically necessary or when **You** have notice of **Serious Illness** or death of a **Close Relative** at home.

Payment for Medical Treatment Abroad

If **You** are admitted to a hospital/clinic while abroad, the Emergency Assistance Service will arrange for medical expenses covered by the policy to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact the Emergency Assistance Service for **You** as soon as possible.

Outpatient Treatment

For simple outpatient treatment, **You** should pay the hospital/clinic yourself and claim back medical expenses from **Us** on **Your** return to **Your Home Area**. Beware of requests for **You** to sign for excessive treatment or charges. If in doubt regarding any such requests, please call the Emergency Assistance Service for guidance.



To obtain assistance please call Our Emergency Assistance Service on +44 1733 224 892. Telephone calls are recorded and may be monitored.

Reciprocal Health Agreements

If **You** are an Irish resident **You** are entitled to health care through the public system in countries of the European Union (EU), European Economic Area (EEA) and Switzerland if **You** become ill or injured while on a temporary stay there.

If **You** are travelling to another EU, EEA country or Switzerland, **We** strongly recommend **You** apply for and obtain a European Health Insurance Card for yourself and/or family and make sure that any medical treatment is provided at hospitals or by doctors working within the terms of the reciprocal health care agreement, unless the Emergency Assistance Service agree otherwise. If **You** are admitted to a private clinic **You** may be transferred to a public hospital as soon as the transfer can be arranged safely.

If **You** are travelling to Great Britain or Northern Ireland **You** do not require a European Health Insurance Card to obtain the necessary healthcare but need to provide proof that **You** are ordinarily resident in **Ireland** (in practice this means a driving licence, passport or similar document).

If **You** are currently a VHI, Laya Healthcare or Irish Life Health member **You** must notify the relevant private medical insurance assistance company at the time of claiming as per contact details below.

VHI Assistance: Tel +353 1 448 2444

VHI Assistance USA : Tel 1800 364 9022

Laya Healthcare Assistance: Tel +353 21 422 2204

Irish Life Health Assistance: Tel + 353 - 1 - 481 - 7840

Australia

If **You** require medical treatment in Australia **You** must enrol with a local MEDICARE office. **You** do not need to enrol on arrival but **You** must do this after the first occasion **You** receive treatment.

Inpatient and outpatient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be obtained by the Australian Embassy in **Ireland** by contacting 01 664 5300 or www.ireland.embassy.gov.au

If **You** are visiting Australia on a Student Visa **You** are not covered by MEDICARE. Alternatively please call the Emergency Assistance Service for guidance.

If **You** are admitted to hospital contact must be made with the Emergency Assistance Service as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE.

Sports and Activities - Grade 1

You are covered under Section B – Emergency Medical and other Expenses - and Section D – Personal Accident for the following activities automatically, provided that the activity is on an **Incidental Basis**. Under this insurance contract, **Incidental Basis** means that the sport or activity **You** are taking part in on **Your Trip** is on a strictly amateur basis and is not the specific reason for **You** going on **Your Trip**.

- Archery
- Badminton
- Baseball
- Basketball
- Beach Games
- Bungee Jump (I)
- Camel/Elephant Riding+
- Canoeing (Grade 1 – 3) – Life jacket and helmet must be worn
- Clay Pigeon Shooting+
- Cricket
- Cycling – a helmet must be worn in any country where it is required by law
- Dinghy Sailing+
- Fell Walking
- Fencing
- Fishing
- Flying as a fare paying passenger in a fully licensed passenger carrying aircraft
- Football
- GAA Football
- Golf
- Hiking (under 2,000 metres altitude)
- Hockey
- Horse Riding (up to 7 days, no Polo, Hunting, Jumping) – wearing a helmet
- Ice Skating (Rink)
- Jet Boating +
- Jet Skiing+
- Jogging
- Kayaking (Grades 1 to 3) – Life jacket and helmet must be worn
- Manual Work (bar and restaurant work, amateur musicians and singers, chalet maids, au pair/ nanny, retail work, fruit picking and occasional light manual work at ground level but excluding the use of power tools or machinery)**+
- Marathon Running
- Motorcycling up to 125cc (with the appropriate Irish motorcycle licence, wearing a crash helmet, no racing) +
- Netball
- Non manual work (Including professional administrative or clerical duties only)
- Orienteering
- Paintballing +
- Parascending/Parasailing (over water)
- Pony Trekking – wearing a helmet
- Quad biking up to 50cc (wearing a crash helmet, no racing)+
- Racquetball
- Rambling
- River Canoeing (Up to Grade 3) – Life jacket and helmet must be worn
- Roller Skating
- Roller Blading
- Rounders
- Rowing
- Running – sprint/long distance
- Safari (**Ireland/United Kingdom** organised)
- Sail Boarding
- Sailing within territorial waters +
- Scuba Diving* down to 30 metres if qualified and not diving alone or accompanied by a qualified instructor (see notes below)
- Skate Boarding
- Snorkelling
- Squash
- Surfing (under 14 days)
- Tennis
- Tour Operator Safari
- Track Events
- Trekking (under 2,000 metres altitude)
- Volleyball
- War Games + (with eye protection)
- Water Polo
- Water Skiing
- White Water Rafting (Grades 1 to 3)
- Windsurfing
- Yachting (racing/crewing inside territorial waters)+

* Scuba diving – scuba diving to the following depths. Provided **You** are diving under the direction of an accredited dive marshal, instructor or guide. Alternatively, if qualified, within the guidelines of the relevant diving or training agency or organization and not diving alone:

- PADI Open Water – 18 metres
- PADI Advanced Open Water – 30 metres*
- BSAC Ocean Diver – 20 metres
- BSAC Sports Diver – 30 metres*
- BSAC Dive Leader – 30 metres*

We must agree with any equivalent qualification. If **You** do not hold a qualification, **We** will only cover **You** to dive to a depth of 18 metres.

You will not be covered under this policy if **You** travel by air within 24 hours after participating in Scuba Diving.

* For the purposes of diving under Sports and Activities: Grade 1.

** Please see paragraph 7. in the general exclusions applicable to all sections of the policy for details of manual work which cannot be covered under this policy.

+ Cover under Section G - Personal Liability for those sports and activities marked with a + is excluded.

Continued on the next page

Sports and Activities - Grade 2

50% Loading to cover all activities or €30 per activity

Please note that **Excess** waiver does not apply to Sports and activities Grades 2-4. This means that in the event of a claim **You** are responsible for the **Excess** amount confirmed below.

You can be covered under Section B – Emergency Medical and other Expenses - and Section D – Personal Accident sections for the following activities provided that the activity is on an **Incidental Basis** (unless stated otherwise below) and subject to an additional premium being paid and shown on **Your** validation certificate.

Medical **Excess** increased to €320

Personal Accident Sum insured reduced by 50%

Personal Liability Cover is Excluded

- Boxing Training (no contact)
- Bungee Jump (up to 3 additional)
- Black Water Rafting (Grade 1 to 4) Life jacket and Helmet must be worn
- Camel/Elephant Riding/ trekking (non **Incidental Basis**)
- Cycle Touring / Cycling Holiday - a helmet must be worn in any country where it is required by law
- Go Karting – wearing a helmet
- Horse Riding – wearing a helmet (no Polo, Hunting, Jumping)
- Hot Air Ballooning – organised pleasure rides only (non **Incidental Basis**)
- Hurling
- Jet Skiing (non **Incidental Basis**)
- Martial Arts (Training only)
- Mountain Biking – helmet must be worn
- Parascending/Parasailing (over water, non **Incidental Basis**)
- Rambling/Trekking between 2,001m and 4,200m
- Safari (non-Ireland/United Kingdom organised)
- Scuba Diving* (non **Incidental Basis**/down to 50m if qualified and not diving alone or accompanied by a qualified instructor (see notes below)
- Sea Canoeing – Life jacket and Helmet must be worn
- Sea Fishing (non **Incidental Basis**)
- Surfing
- Tandem Skydive (up to 2 jumps maximum)
- Triathlon
- White Water Rafting (Grade 4) – Life jacket and Helmet must be worn
- Waterskiing/Windsurfing/
- Snorkelling (non **Incidental Basis**)

* Scuba diving – scuba diving to the following depths. Provided **You** are diving under the direction of an accredited dive marshal, instructor or guide. Alternatively, if qualified, within the guidelines of the relevant diving or training agency or organization and not diving alone:

- PADI Open Water – 18 metres
- PADI Advanced Open Water – 30 metres
- BSAC Ocean Diver – 20 metres
- BSAC Sports Diver – 35 metres*
- BSAC Dive Leader – 50 metres*

We must agree with any equivalent qualification. If **You** do not hold a qualification, **We** will only cover **You** to dive to a depth of 18 metres.

You will not be covered under this policy if **You** travel by air within 24 hours after participating in Scuba Diving.

* For the purposes of diving under Sports and Activities: Grade 2.

Continued on the next page

Sports and Activities - Grade 3

100% Loading to cover all activities or €75 per activity

Please note that **Excess** waiver does not apply to Sports and activities Grades 2-4. This means that in the event of a claim **You** are responsible for the **Excess** amount confirmed below.

You can be covered under Section B – Emergency Medical and other Expenses - and Section D – Personal Accident for the following activities provided that the activity is on an **Incidental Basis** (unless stated otherwise below) and subject to an additional premium being paid and shown on **Your** validation certificate.

Medical **Excess** increased to €650

Personal Accident Sum insured reduced by 50%

Personal Liability Cover is Excluded

- Abseiling
- American Football
- Canoeing (Grade 4) – Life jacket and Helmet must be worn
- Gliding
- Kayaking (Grade 4) – Life jacket and Helmet must be worn
- Motorcycling between 125cc and 500cc (with the appropriate Irish motorcycle licence, wearing a crash helmet, no racing)
- Motorcycling over 500cc (non **Incidental Basis**, with the appropriate Irish motorcycle licence, wearing crash helmet, no racing)
- Paragliding
- Rambling/Trekking between 4,201m and 6,000m (professionally organised **Trips** with experienced operators, maximum age 45 years)
- Rugby
- Sand Yachting
- Yachting (racing/crewing) outside territorial waters – Life jacket must be worn
- Zip Lining/Trekking (safety harness must be worn)

Sports and Activities - Grade 4

200% Loading to cover all activities or €100 per activity

Please note that **Excess** waiver does not apply to Sports and activities Grades 2-4. This means that in the event of a claim **You** are responsible for the **Excess** amount confirmed below.

You can be covered under Section B – Emergency Medical and other Expenses - and Section D – Personal Accident for the following activities provided that the activity is on an **Incidental basis** (unless stated otherwise below) and subject to an additional premium being paid and shown on **Your** validation certificate.

Medical **Excess** increased to €650

Personal Accident Sum insured reduced by 50%

Personal Liability Cover is Excluded

- Canyoning
- Hang Gliding
- High Diving under 5m (excluding cliff diving)
- Horse Jumping – wearing a helmet (no Polo, Hunting)
- Kite Surfing
- Micro Lighting
- Parasailing/Parascending (over land, non **Incidental Basis**)
- Rock Climbing (under 2,000m)
- Rock Scrambling (under 4,000m)

General Conditions Applicable to All Sections of the Policy

You must comply with the following conditions to have the full protection of **Your** policy.

If **You** do not comply **We** may at **Our** option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

1. Dual Insurance

If at the time of any incident which results in a claim under this policy, there is another insurance policy covering the same loss, damage, expense or liability **We** will not pay more than **Our** proportional share (not applicable to Section D – Personal Accident).

Under Section B - Emergency Medical and other Expenses - In the event of a private health insurance **Your** private health insurer must pay the first amount as stated in their policy and **We** will commence cover once that limit has been reached.

2. Reasonable Precautions

You must take and cause to be taken all reasonable precautions to avoid injury **Serious Illness**, disease, loss, theft or damage and take and cause to be taken all practicable steps to safeguard **Your** property from loss or damage and to recover property lost or stolen.

3. Maximum Age Limit

- Premier - Single Trip 85 years old / Annual Multi Trip 75 years old.
- Premier Plus Cover - Single Trip 85 years old / Annual Multi Trip 75 years old.
- Backpacker - 49 years old.
- Winter Sports - 65 years old.

4. Statutory Cancellation Rights

You may cancel this policy within 14 days of receipt of the policy documents (the **Cancellation Period**) by writing to the issuing agent at the address shown on **Your** validation certificate during the **Cancellation Period**. Any premium already paid will be refunded to **You** providing **You** have not travelled and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. The policy will be cancelled with effect from its date of Purchase.

CANCELLATION OUTSIDE THE STATUTORY PERIOD

You may cancel this policy at any time after the **Cancellation Period** by writing to the issuing agent at the address shown on **Your** validation certificate. If **You** cancel after the **Cancellation Period** no premium refund will be made.

We reserve the right to cancel the policy by providing 21 days notice by registered post to **Your** last known address. No refund of premium will be made.

NON PAYMENT OF PREMIUMS

We reserve the right to cancel this policy immediately in the event of non payment of the premium or in the event that the payment is made by fraudulent use of a credit/debit card or other payment method then the policy automatically becomes null and void.

General Exclusions Applicable to All Sections of the Policy

We will not pay for claims arising directly or indirectly from:

1. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **Terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under Section B – Emergency Medical and Other Expenses and Section D – Personal Accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **Trip**.
2. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
3. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
4. Any consequences of **Cyber-terrorism** including but not limited to the delay or cancellation of flights due to the failure of critical systems.
5. **Your** pursuit of **Winter Sports** unless Sections S1-S5 are shown as operative in **Your** validation certificate and appropriate premium paid.
6. The following **Winter Sports** activities even if Sections S1-S5 are shown as operative in **Your** validation certificate: Off piste skiing or snowboarding in areas designated as unsafe by local resort management unless accompanied by a locally qualified guide, skiing against local authoritative warning or advice, ski stunting, free-style skiing, ice hockey, bobbing, tobogganing, heli skiing, ski acrobatics, ski flying, ski jumping, ski mountaineering, snowcat skiing, snow carting or the use of bob sleighs, luges or skeletons.
7. **Your** engagement in or practice of manual work including:
 - hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant (other than in a purely managerial/supervisory, sales or administrative capacity).
 - work in connection with a profession, business or trade for example: plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder.
 - working with wild animals of any kind.
 - work of any other kind except where shown as covered under Sports and Activities: Grade 1.
8. **Your** engagement in or practice of: flying except as a fare paying passenger in a fully-licensed passenger-carrying aircraft, the use of a motorised vehicle unless a full Republic of Ireland or United Kingdom driving licence is held permitting the use of such vehicles in Ireland or the United Kingdom, professional entertaining, professional sports, racing (other than on foot), motor rallies and motor competitions.
9. **Your** participation in or practice of any sport or activity unless:
 - a) Shown as being covered under Grade 1 on page 15 or
 - b) Shown as operative in **Your** validation certificate.
10. **You** willfully, self-inflicted injury or **Serious Illness**, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, or self-exposure to needless peril (except in an attempt to save human life).
11. Alcohol abuse, or **You** being under the influence of alcohol where **Your** blood alcohol level is greater than 250mg per 100ml of blood, or where a person in authority such as an officer of the law, or a Medical Practitioner confirms that **Your** intoxication was significant to the claim occurring.
12. The use, or abuse of drugs (other than drugs taken in accordance with treatment prescribed and directed by a Medical Practitioner, but not for the treatment of drug addiction).
13. Any circumstances **You** are aware of at the time of taking out this policy that could reasonably be expected to give rise to a claim on this policy.
14. **Your** own unlawful action or any criminal proceedings against **You**.
15. Any other loss, damage or additional expense following on from the event for which **You** are claiming unless **We** provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **Bodily Injury** or **Serious Illness**.
16. Operational duties as a member of the Armed Forces (other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under sub section 4. of Section A – Cancellation or curtailment Charges).
17. Loss of enjoyment.
18. **Your** travel to a country or specific area or event to which the Travel Advice Unit of the Department of Foreign Affairs or the World Health Organisation has advised the public against all, or all but essential travel. www.dfa.ie/travel/travel-advice
19. **Your** failure to comply with the terms of the Important Conditions Relating to Health Section.
20. **You** not complying with **Your** respective **Period of Insurance**.

Section A: Cancellation or Curtailment Charges

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule**, for any irrecoverable unused travel and accommodation costs and other pre-paid charges (including sports, concert and entertainment tickets) which **You** have paid or are legally contracted to pay together with any reasonable additional travel expenses incurred if

- cancellation of the **Trip** is necessary and unavoidable or
 - the **Trip** is **Curtailed** before completion
- as a result of any of the following events occurring:
- The death, **Bodily Injury, Serious Illness or Complication of Pregnancy and Childbirth** of:
 - You**
 - Your Travelling Companion**
 - any person with whom **You** have arranged to reside with, outside of **Ireland/United Kingdom** temporarily
 - Your Close Relative**
 - Your Close Business Associate**
 - Compulsory quarantine, jury service attendance or being called as a witness at a Court of Law of **You** or **Your Travelling Companion**.
 - Redundancy (which qualifies for payment under the current Irish redundancy payment legislation and at the time of booking the **Trip** there was no reason to believe anyone would be made redundant) of **You** or **Your Travelling Companion**.
 - You** or any person who **You** are travelling or have arranged to travel with are a member of the Armed Forces, Garda, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **Your/their** authorised leave cancelled or are called up for operational reasons, provided that such cancellation or **Curtailment** could not reasonably have been expected at the time when **You** purchased this insurance or at the time of booking **Your Trip**.
 - In the event of burglary at **Your Home** within 48 hours of **Your** departure or the police requesting **You** to return to **Your Home** due to serious damage to **Your Home** caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.

Special Conditions Relating to Claims

- You** must obtain a medical certificate from a **Medical Practitioner** and prior approval of the Emergency Assistance Service to confirm the necessity to return **Home** prior to **Curtailment** of the **Trip** due to death, **Bodily Injury, Serious Illness or Complication of Pregnancy and Childbirth**.
- If **You** fail to notify the travel agent, tour operator or provider of transport/accommodation, at the time it is found necessary to cancel the **Trip**, the amount **We** will pay will be limited to the cancellation charges that would have otherwise applied.
- If **You** cancel the **Trip** due to:
 - stress, anxiety, depression or any other mental or nervous disorder that **You** are suffering from **You** must provide (at **Your** own expense) a medical certificate from a consultant specialising in the relevant field or
 - any other **Bodily Injury, Serious Illness, disease or Complication of Pregnancy and Childbirth**, **You** must provide (at **Your** own expense) a medical certificate from a **Medical Practitioner** stating that this necessarily and reasonably prevented **You** from travelling.

What is not Covered

- The **Excess** as shown in the **Policy Schedule**.
- The cost of Airport departure duty, taxes and fees.
- Any claims arising directly or indirectly from:
 - Redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy or where a warning or notification of redundancy was given prior to the date this insurance is affected by **You** or the time of booking any **Trip** (whichever is the earlier).
 - Circumstances known to **You** prior to the date this insurance is purchased by **You** or the time of booking any **Trip** (whichever is the earlier) which could reasonably have been expected to give rise to cancellation or **Curtailment** of the **Trip**.
 - Normal pregnancy, without any accompanying **Bodily Injury, Serious Illness, disease or Complication of Pregnancy and Childbirth**. This section is designed to provide cover for unforeseen events, accidents, **Serious Illnesses** and diseases and normal childbirth would not constitute an unforeseen event.
- Travel tickets paid for using any mileage or supermarket reward scheme, for example Avios.
- Accommodation costs paid for using any Timeshare or Holiday Property Bond or other holiday points scheme.
- Claims arising directly or indirectly as a result of **Your** failure to comply with the important conditions relating to health shown on pages 11-13.
- Your** failure to obtain the required passport or visa.
- Anything mentioned in the general exclusions on page 19.

Section B: Emergency Medical and Other Expenses

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule**, for the following expenses which are necessarily incurred as a result of **You** suffering unforeseen **Bodily Injury, Serious Illness, disease, compulsory quarantine or Complication of Pregnancy and Childbirth**:

- Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside **Ireland** and the **United Kingdom**.
- Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to a limit of €250 incurred outside **Ireland** and the **United Kingdom**.
- In the event of **Your** death outside **Ireland** and the **United Kingdom** the reasonable additional cost of funeral expenses abroad up to a maximum of €4,000 plus the reasonable cost of conveying **Your** ashes to **Your Home**, or the additional costs of returning **You** remains to **Your Home**.
- Reasonable additional transport (economy class) or accommodation expenses incurred, up to the standard of **Your** original booking, if it is medically necessary for **You** to stay beyond **You** scheduled return date. This includes, with the prior authorisation of the Emergency Assistance Service, reasonable additional transport or accommodation expenses for a friend, **Travelling Companion** or **Close Relative** to remain with **You** or travel to **You** from **Ireland** or the **United Kingdom** or escort **You** and additional travel expenses to return **You** to **Your Home** if **You** are unable to use the return ticket.
- With the prior authorisation of the Emergency Assistance Service, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **You** to **Your Home** if it is medically necessary. Repatriation expenses will be in respect only of the identical class of travel utilised on the outward journey unless the Emergency Assistance Service agree otherwise.

Special Conditions Relating to Claims

- You** must give notice immediately to the Emergency Assistance Service of any **Bodily Injury** or **Serious Illness** which necessitates **Your** admittance to hospital as an inpatient or before any arrangements are made for **Your** repatriation.
- In the event of **Your Bodily Injury** or **Serious Illness** **We** reserve the right to relocate **You** from one hospital to another and arrange for **Your** repatriation to **Ireland** or the **United Kingdom** at any time during the **Trip**. **We** will do this in the opinion of the **Medical Practitioner** in attendance or the Emergency Assistance Service **You** can be moved safely and/or travel safely to **Ireland** or the **United Kingdom** to continue treatment.
- You** must claim against **Your** private health insurer first for any inpatient medical expenses abroad up to **Your** policy limit.
- For medical expenses incurred in the United States of America (USA), **We** will only pay for reasonable and necessary emergency treatment, surgical, hospital and transportation costs in accordance to the negotiated rate with the provider, if one exists. If no negotiated rate with a provider exists, then **We** will pay a maximum amount of 150% of the USA Medicare rate.

What is Not Covered

- The **Excess** as shown in the **Policy Schedule**.
- Any claims arising directly or indirectly in respect of:
 - Costs of telephone calls other than:
 - Calls to the Emergency Assistance Service notifying and dealing with the problem for which **You** are able to provide receipts or other reasonable evidence to show the cost of the calls and the numbers **You** telephoned
 - Any costs incurred by **You** when **You** receive calls on **Your** mobile telephone from the Emergency Assistance Service for which **You** are able to provide receipts or other reasonable evidence to show the cost of the calls.
 - The cost of taxi fares, other than those for travel to or from hospital relating to **Your** admission, discharge, attendance for outpatient treatment or appointments or for collection of medication prescribed by the hospital.
 - The cost of treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or **Serious Illness** which necessitated **Your** admittance into hospital.
 - Any expenses which are not usual, reasonable or customary to treat **Your Bodily Injury** or **Serious Illness**.
 - Any form of treatment or surgery which in the opinion of the **Medical Practitioner** in attendance and the Emergency Assistance Service can be delayed reasonably until **Your** return to **Ireland** or the **United Kingdom**.
 - Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside **Ireland** or the **United Kingdom**.
 - Additional costs arising from single or private room accommodation.
 - Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the Emergency Assistance Service. This includes any physiotherapy costs.
 - Any expenses incurred after **You** have returned to **Ireland** or the **United Kingdom**.
 - Expenses incurred as a result of a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication.
 - Expenses incurred as a result of **Your** decision not to be repatriated after the date when in the opinion of the Emergency Assistance Service it is safe to do so.
 - Normal pregnancy, without any accompanying **Bodily Injury, Serious Illness, disease or Complication of Pregnancy and Childbirth**. This section is designed to provide cover

for unforeseen events, accidents, **Serious Illness** and diseases and normal childbirth would not constitute an unforeseen event.

3. Claims arising directly or indirectly as a result of **Your** failure to comply with the important conditions relating to health shown on pages 11-13.
4. The cost of private treatment unless authorised specifically by the Emergency Assistance Service.
5. Anything mentioned in the general exclusions on page 19.

Section C: Hospital Benefit

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule**, for every complete 24 hours **You** have to stay in hospital as an in-patient or are confined to **Your** accommodation due to **Your** compulsory quarantine on the order of a **Medical Practitioner** outside **Ireland** and the **United Kingdom** as a result of **Bodily Injury** or **Serious Illness** **You** sustain. We will pay the amount above in addition to any amount payable under Section B – Emergency Medical and Other Expenses. This payment is meant to help **You** pay for additional expenses such as taxi fares and phone calls incurred during **Your** stay in hospital.

Special Conditions Relating to Claims

You must give notice as soon as possible to the Emergency Assistance Service or **Us** of any **Bodily Injury** or **Serious Illness** which necessitates **Your** admittance to hospital as an in-patient, compulsory quarantine or confinement to **Your** accommodation on the orders of a **Medical Practitioner**.

What is Not Covered

1. Any claims arising directly or indirectly from:
 - a) Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or **Serious Illness** which necessitated **Your** admittance into hospital.
 - b) Hospitalisation relating to any form of treatment or surgery which in the opinion of the **Medical Practitioner** in attendance and the Emergency Assistance Service can be delayed reasonably until **Your** return to **Ireland** or the **United Kingdom**.
 - c) Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
 - d) Hospitalisation, compulsory quarantine or confinement to **Your** accommodation on the orders of a **Medical Practitioner** as a result of a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication.
 - e) Any additional period of hospitalisation, compulsory quarantine or confinement to **Your** accommodation on the orders of a **Medical Practitioner** following **Your** decision not to be repatriated after the date when in the opinion of the Emergency Assistance Service it is safe to do so.
2. Claims arising directly or indirectly as a result of **Your** failure to comply with the important conditions relating to health shown in pages 11-13.
3. Anything mentioned in the general exclusions on page 19.

Section D: Personal Accident

What is Covered

We will pay **You** the amount shown in the **Policy Schedule**, if **You** sustain **Bodily Injury** which shall solely and independently of any other cause, result within two years in **Your** death, **Loss of Limb**, **Loss of Sight** or **Permanent Total Disablement**.

Special Conditions Relating to Claims

Our Medical Practitioner may examine **You** as often as they deem necessary in the event of a claim.

Provisions

1. Benefit is not payable to **You**:
 - a) Under more than one of the items shown in the **Policy Schedule**.
 - b) Under **Permanent Total Disablement**, until one year after the date **You** sustain **Bodily Injury**
 - c) Under **Permanent Total Disablement**, if **You** are able or may be able to carry out any relevant employment or relevant occupation.
2. The death benefit payment will be paid into the deceased's estate.

What is Not Covered

1. Claims arising directly or indirectly as a result of **Your** failure to comply with the important conditions relating to health shown in pages 11-13.
2. Anything mentioned in the general exclusions on page 19.

Section E: Baggage, Baggage Delay and Passport

What is Covered

1. We will pay **You** up to the amount shown in the **Policy Schedule** for the accidental loss of, theft of or damage to **Baggage**. The amount payable will be the value at purchase less a deduction for wear, tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Baggage**). The maximum **We** will pay for any **Single Item**, and in total for **Valuables** is as shown in the **Policy Schedule**.
2. We will also pay **You** up to the amounts shown in the **Policy Schedule** for:
 - a) Delayed **Baggage** – the emergency replacement of clothing, medication and toiletries if the **Baggage** is temporarily lost in transit during the outward journey and not returned to **You** within 24 hours, provided written confirmation is obtained and sent to **Us** from the carrier, confirming the number of hours the **Baggage** was delayed. If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section.
 - b) Replacement of Passport – reasonable additional travel and accommodation expenses necessarily incurred outside **Ireland** or the **United Kingdom** to obtain a replacement of **Your** lost or stolen passport or visa which has been lost or stolen outside **Ireland** or the **United Kingdom**.
 - b2) Emergency Passport Travel – reasonable additional transport costs if **You** are unable to make **Your** pre booked return flight **Home** following the loss or theft of **Your** passport within 48 hours of **Your** pre booked return flight **Home**.

Special Conditions Relating to Claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Baggage**. A Holiday Representative Report is not sufficient.
2. If **Baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain an official report from an appropriate local authority. If **Baggage** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged or proof of ownership should be retained as these will help **You** to substantiate **Your** claim.

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule** (except claims under subsection 2. a) above).
2. Loss, theft of or damage to **Valuables** or **Your** passport left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless left in a locked premises and kept out of sight.
3. Loss, theft of or damage to **Baggage** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
 - a) overnight between 9pm and 8am (local time) or
 - b) at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, mobile telephones or telecommunications equipment of any kind, deeds, manuscripts, securities, perishable goods, surfboards/sailboards, bicycles, marine equipment or craft or any related equipment or fittings of any kind, **Ski Equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Baggage**.
8. Claims arising for **Personal Money**, travel documents and tickets.
9. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
10. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other Items used in connection with **Your** business, trade, profession or occupation.
11. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
12. Anything mentioned in the general exclusions on page 19.

Section F: Personal Money and Documents

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule**, for the accidental loss of, theft of or damage to **Personal Money** and travel documents and tickets (including driving licence and entertainment tickets).

Special Conditions Relating to Claims

- You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Personal Money**, travel documents and tickets. A Holiday Representatives report is not sufficient.
- Receipts for items lost, stolen or damaged or proof of ownership (including foreign currency exchange receipts showing the amount) should be retained as these will help **You** to substantiate **Your** claim.
- Please retain all travel tickets and tags for submission if a claim is to be made under this policy.

What is Not Covered

- The **Excess** as shown in the **Policy Schedule**.
- Loss, theft of or damage to travellers' cheques if **You** have not complied with the issuer's conditions or where the issuer provides a replacement service.
- Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
- Loss, theft of or damage to **Personal Money**, travel documents and tickets left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless left in a locked premises and kept out of sight.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Anything mentioned in the general exclusions on page 19.

Section G: Personal Liability

What is Covered

We will pay up to the amount shown in the **Policy Schedule**, (inclusive of legal costs and expenses) against any amount **You** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause in respect of accidental:

- Bodily Injury**, death **Serious Illness** or disease to any person who is not in **Your** employment or who is not a **Close Relative**, or member of **Your** household or **Travelling Companion**.
- Loss of or damage to property that does not belong to and is neither in the charge of or under the control of **You**, a **Close Relative**, **Travelling Companion**, anyone in **Your** employment or any member of **Your** household other than any temporary holiday accommodation occupied (but not owned) by **You**.

Special Conditions Relating to Claims

- You** must give **Us** written notice as soon as possible of any incident, which may give rise to a claim.
- You** must forward every letter, writ, summons and process to **Us** as soon as **You** receive it.
- You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **Our** written consent.
- We** will be entitled if **We** so desire to take over and conduct in **Your** name the defence of any claims for indemnity or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **You** shall give **Us** all necessary information and assistance which **We** may require.
- In the event of **Your** death, **Your** legal representative(s) will have the protection of this cover provided that such representative(s) comply(ies) with the terms and conditions outlined in this policy.

What is Not Covered

- The **Excess** as shown in the **Policy Schedule**.
- Compensation or legal costs arising directly or indirectly from:
 - Liability which has been assumed by **You** under agreement unless the liability would have attached in the absence of such agreement.
 - Pursuit of any business, trade, profession or occupation or the supply of goods or services.
 - Ownership, possession or use of vehicles, aircraft or watercraft (other than surfboards or manually propelled rowboats, punts and canoes).
 - The transmission of any communicable disease or virus.
 - Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation where **We** will not pay for the first €300 of each and every claim arising from the same incident).
- Anything mentioned in the general exclusions on page 19.

Section H1/H2: Delayed Departure/Holiday Abandonment

What is Covered

If departure of the scheduled **Public Transport** on which **You** are booked to travel is delayed at the final departure point from or to **Ireland** or the **United Kingdom** for:

- at least 12 hours from the scheduled time of departure in respect of subsection H1 – Delayed Departure (see below) due to:
 - strike or
 - industrial action or
 - adverse weather conditions or
 - mechanical breakdown of or a technical fault occurring in the scheduled **Public Transport** on which **You** are booked to travel
- at least 24 hours from the scheduled time of departure in respect of subsection H2 – Holiday Abandonment (see below) due to:
 - strike or
 - industrial action or
 - adverse weather conditions or
 - mechanical breakdown of or a technical fault occurring in the scheduled **Public Transport** on which **You** are booked to travel

We will pay **You**:

H1) Delayed Departure

The amount shown in the **Policy Schedule** for the first completed 12 hours delay and an additional amount for each full 12 hours delay thereafter up to the maximum amount shown in the **Policy Schedule**.

H2) Holiday Abandonment

Up to the amount shown in the **Policy Schedule** for any irrecoverable unused travel and accommodation costs and other prepaid charges which **You** have paid or are contracted to pay if after a minimum 24 hours has elapsed, **You** choose to cancel **Your Trip** before departing from **Ireland** or the **United Kingdom**.

You may claim only under subsection H1. or H2. above for the same event, not both.

You may claim only under Section H1 – Delayed Departure or Section J – Missed Departure for the same event, not both.

Special Conditions Relating to Claims

- You** must check in according to the itinerary supplied to **You**.
- You** must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
- You** must comply with the terms of contract of the travel agent, tour operator or provider of transport.
- In the case of a claim under sub section H2 - Holiday Abandonment **You** must provide **Your** booking confirmation together with written details from **Your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the **Trip**.

What is Not Covered

- The **Excess** as shown in the **Policy Schedule**.
- Claims arising directly or indirectly from:
 - Strike or industrial action or air traffic control delay existing or publicly announced by the date **You** purchased this insurance or at the time of booking any **Trip** whichever is the later.
 - Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Irish Aviation Authority or a Port Authority or any similar body in any country.
- Connecting flights (or any flight that is not **Your** final flight to or from **Ireland** or the **United Kingdom**) are not covered under this section.
- Anything mentioned in the general exclusions on page 19.

Section I: Hijack

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule**, for each complete 24-hour period in the event of **Hijack** of the transport on which **You** are travelling.

What is Not Covered

- Claims not substantiated by a written police report confirming the length and exact nature of the incident.
- Anything mentioned in the general exclusions on page 19.

Section J: Missed Departure

What is Covered

We will pay **You** up to the amount shown in the **Policy Schedule** for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **Your** overseas destination or returning to **Ireland** or the **United Kingdom** (including missing onward connecting flights between **Ireland** and the **United Kingdom** only) if **You** fail to arrive at the international departure point in time to board the **Public Transport** on which **You** are booked to travel on **Your** outward journey from **Ireland** or the **United Kingdom** or on the final part of **Your** return journey to **Ireland** or the **United Kingdom**, as a direct result of:

- the failure of other scheduled **Public Transport** or
- an accident to or breakdown of the vehicle in which **You** are travelling or
- an accident or breakdown occurring ahead of **You** on a motorway or dual carriage way which causes an unexpected delay to the vehicle in which **You** are travelling or
- strike, industrial action or adverse weather conditions.

Special Conditions Relating to Claims

1. In the event of a claim arising from any delay occurring on a motorway or dual carriage way **You** must obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.
2. **You** must allow sufficient time for the scheduled **Public Transport** or other transport to arrive on schedule and to deliver **You** to the departure point.

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule**.
2. Claims arising directly or indirectly from:
 - a) Strike or industrial action or air traffic control delay existing or publicly announced by the date **You** purchased this insurance or at the time of booking any **Trip** whichever is the later.
 - b) An accident to or breakdown of the vehicle in which **You** are travelling for which a professional repairers report is not provided.
 - c) Breakdown of any vehicle in which **You** are travelling if the vehicle is owned by **You** and has not been serviced properly and maintained in accordance with manufacturers instructions.
 - d) Withdrawal from service (Temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Irish Aviation Authority or a Port Authority or such regulatory body in a country to/from which **You** are travelling.
3. Additional expenses where the scheduled **Public Transport** operator has offered reasonable alternative travel arrangements.
4. Anything mentioned in the general exclusions on page 19.

Section K: Catastrophe

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule**, in the event that the tour company is unable to assist and **You** are forced to move from the pre-booked accommodation as a result of fire, lightning, explosion, earthquake, storm, tempest, hurricane, flood, tsunami, medical epidemic or local Government directive which is confirmed in writing by local or national authority for irrecoverable travel or accommodation costs necessarily incurred to continue with the **Trip**, or, if the **Trip** cannot be continued for **Your** return **Home**.

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule**.
2. Claims where a report from local or national authority is not obtained stating that it was not acceptable for **You** to remain in **Your** booked accommodation.
3. Claims where the tour operator has made alternative arrangements.
4. Anything mentioned in the general exclusions on page 19.

Section L: Scheduled Airline Failure & Insolvency Cover

What is Covered

We will pay up to the invoice cost stated in the **Policy Schedule** in total for each person insured for:

1. Irrecoverable sums paid in advance in the event of insolvency of the Scheduled Airline, Hotel, Car Ferry, Villa abroad or cottage in the United Kingdom, Train Operator including Eurostar, Coach Operator, Car Hire Company, Caravan Site, Campsite, Mobile Home, Camper Rental, Safari, Excursion, Eurotunnel, Theme Park such as Disneyland Paris all known as the End Supplier of the travel arrangements not forming part of an inclusive holiday prior to departure or
2. In the event of insolvency after departure:
 - a) additional pro rata costs incurred by the Person-Insured in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements or
 - b) if curtailment of the holiday is unavoidable - the cost of return transportation to the point of departure to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.Provided that in the case of 2(a) and (b) above where practicable the Person-Insured shall have obtained the approval of the insurer prior to incurring the relevant costs by contacting the insurer as set out below

What is Not Covered

1. Travel or Accommodation not booked within the **United Kingdom**, Channel Islands, Isle of Man or Ireland prior to departure.
2. The Financial Failure of
 - a) any Travel or Accommodation provider in Chapter 11 or any threat of insolvency being known at the date of issue of the policy
 - b) any Travel or Accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim)
 - c) any travel agent, tour organiser, booking agent or consolidator with whom the person-insured has booked travel or accommodation.
3. Any loss for which a third party is liable or which can be recovered by other legal means. Any losses which are not directly associated with the incident that caused the Insured to claim. For example, loss due to being unable to reach **Your** pre booked hotel following the financial failure of an airline.

Section M: Overseas Legal Expenses and Assistance

What is Covered

In the event of an **Insured Incident** which causes **Your** death or **Bodily Injury We** will pay up to the sum insured shown on **Your Policy Schedule** for the **Costs and Expenses** of an **Appointed Representative**, to provide legal advice and where there are **Reasonable Prospects** to take legal action on **Your** behalf to:

1. Recover losses or damages against third-parties.
2. Defend **You** against civil actions for losses or damages by third-parties

What is Not Covered

We will not pay for the following:

1. A claim where at any point, **We** or **Your Appointed Representative** assess that there are not **Reasonable Prospects** of success.
2. Any legal proceedings not dealt with by a court of law or by another body agreed by **Us**.
3. A claim where **You** have failed to notify **Us** of the **Insured Incident** within a reasonable time of it occurring and where this failure adversely affects the **Reasonable Prospects** of a claim or **We** consider that **Our** position has been prejudiced.
4. An **Insured Incident** arising before the start, or after the end of an **Insured Journey**.
5. **Costs and Expenses** incurred before **Our** written acceptance of a claim.
6. In the event that **You** decide not to use the services of a **Preferred Law Firm**, any **Costs and Expenses** in excess of those which **We** would have incurred had **You** done so under **Our Standard Terms of Appointment**.
7. Any claim relating to any **Serious Illness** or **Bodily Injury** that happens gradually or is not caused by a specific or sudden accident.
8. Any claim relating to psychological injury or mental **Serious Illness** unless the condition follows a specific or sudden accident that has caused **Your** physical **Bodily Injury**.
9. Defending **Your** legal rights (**We** will however, cover defending a counter-claim.)
10. Any claim relating to clinical negligence.
11. Fines, penalties, compensation or damages that a court or other authority orders **You** to pay.
12. Any legal action which **You** take that which **We** or **Your Appointed Representative** have not agreed to, or where **You** do anything that hinders **Us** or **Your Appointed Representative**.
13. A dispute with **Us** which is not otherwise dealt with under section condition 7.
14. **Costs and Expenses** arising from or relating to judicial review, coroner's inquest or fatal accident inquiry.
15. Any **Costs and Expenses** which are incurred where **Your Appointed Representative** handles the claim under a contingency fee arrangement.
16. A claim against **Us**, **Our** agent, tour operator, travel agent, medical facility or a medical professional.
17. Any claim where **You** are not represented by a law firm or barrister.

Additional Conditions Applying to this Section

1. a) On receiving a claim, if legal representation is necessary, **We** will appoint a **Preferred Law Firm** or in-house lawyer as **Your Appointed Representative** to deal with **Your** claim. They will try to settle **Your** claim by negotiation without having to go to court.
b) If the appointed **Preferred Law Firm** or **Our** in-house lawyer cannot negotiate settlement of **Your** claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, then **You** may choose a law firm to act as **Your Appointed Representative**.
c) If **You** choose a law firm as **Your Appointed Representative** which is not a **Preferred Law Firm**, **We** will give **Your** choice of law firm the opportunity to act on the same terms as a **Preferred Law Firm**. However if they refuse to act on this basis, the most **We** will pay is the amount **We** would have paid if they had agreed to **Our Standard Terms of Appointment**.
d) **Your Appointed Representative** must co-operate with **Us** at all times and must keep **Us** up to date with the progress of the claim.
2. a) **You** must co-operate fully with **Us** and with **Your Appointed Representative**.
b) **You** must give **Your Appointed Representative** any instructions that **We** ask **You** to.
3. a) **You** must tell **Us** if anyone offers to settle a claim. **You** must not negotiate or agree to a settlement without **Our** written consent.
b) If **You** do not accept a reasonable offer to settle a claim, **We** may refuse to pay any further **Costs and Expenses**.
c) **We** may decide to pay **You** the reasonable value of **Your** claim, instead of starting or continuing legal action. In these circumstances **You** must allow **Us** to take over and pursue or settle any claim on **Your** behalf. **You** must also allow **Us** to pursue at **Our** own expense and for **Our** own benefit, any claim for compensation against any other person and **You** must give **Us** all the information and help **We** need to do so.
d) Where a settlement is made on a without-costs basis **We** will decide what proportion of that settlement will be regarded as **Costs and Expenses** and payable to **Us**.
4. a) **You** must instruct **Your Appointed Representative** to have costs and expenses taxed, assessed or audited if **We** ask for this.
b) **You** must take every step to recover **Costs and Expenses** and court attendance that **We** have to pay and must pay **Us** any amounts that are recovered.
5. If **Your Appointed Representative** refuses to continue acting for **You** with good reason, or if **You** dismiss **Your Appointed Representative** without good reason, the cover **We** provide will end immediately, unless **We** agree to the appointment of another **Appointed Representative**.
6. If **You** settle or withdraw a claim without **Our** agreement, or do not give suitable instructions to **Your Appointed Representative**, **We** can withdraw cover and will be entitled to reclaim from **You** any **Costs and Expenses We** have paid.

- In respect of an appeal or the defence of an appeal, **You** must tell **Us** within the time limits allowed that **You** want to appeal. Before **We** pay the **Costs and Expenses** for appeals, **We** must agree that Reasonable Prospects exist.
- For an enforcement of judgment to recover money and interest due to **You** after a successful claim under this section, **We** must agree that **Reasonable Prospects** exist, and where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most **We** will pay in **Costs and Expenses** is the value of the likely award.
- We** may require **You** to obtain, at **Your** expense, an opinion on the merits of the claim or proceedings or on a legal principle from a legal expert. The expert must be approved in advance by **Us** and the cost agreed in writing between **You** and **Us**. Subject to this, **We** will pay the cost of getting the opinion if the expert's opinion indicates that it is more likely than not that **You** will recover damages (or obtain any other legal remedy that **We** have agreed to) or make a successful defence.
- You** must:
 - keep to the terms and conditions of this section
 - take reasonable steps to avoid and prevent claims
 - take reasonable steps to avoid incurring unnecessary costs
 - send everything **We** ask for, in writing.
 - report to **Us** full and factual details of any claim as soon as possible.
 - give **Us** any information **We** need.
- We** will, at **Our** discretion, void this section (make it invalid) from its start date or from the date of claim, or alleged claim, or **We** will not pay the claim if:
 - a claim **You** have made to obtain benefit under this section is fraudulent or intentionally exaggerated, or
 - a false declaration or statement is made in support of a claim.
- If any claim covered under this section is also covered by another policy, or would have been covered if this section did not exist, **We** will only pay **Our** share of the claim even if the other insurer refuses the claim.
- In the event of **Your** death as a result of an **Insured Incident** the benefits of this cover will attach to **Your** personal representative (next of kin).
- All Acts of Parliament mentioned in this section include equivalent laws in the **United Kingdom**.

Section N: Government Travel Advice

What is Covered

We will pay **You** up to the amount shown in the **Policy Schedule** for any cancellation fees incurred in respect of:

- Pre-paid travel and accommodation costs
- School and University fees paid to colleges, outside **Ireland** and the **United Kingdom**, which **You** have paid, if **You** have to cancel **Your Trip** after **Your** policy has been issued due to a government travel notice being issued for **Your** destination within 14 days of the original travel date and **You** are advised not to travel to **Your** original destination.

Special Conditions Relating to Claims

You must provide evidence of the government notice and issue date of this notice by the government.

What is Not Covered

- Fees incurred by **You** if the airline or other carrier makes alternative arrangements to accommodate **You** or re-arrange flights.
- Fees incurred by **You** if the country listed by the government notice is a transit stopover for less than 30 days.
- The cost of recoverable airport charges and levies.
- Travel tickets paid for using any airline mileage reward scheme, for example Avios.
- Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
- Claims arising directly or indirectly from a government notice existing or being publicly announced by the date **You** purchased this insurance or at the time of booking any **Trip**.
- Any costs incurred by **You** which are recoverable from the providers of the accommodation (or their administrators) or for which **You** receive or are expected to receive compensation or reimbursement.
- Any costs incurred by **You** which are recoverable from the **Public Transport** operator or for which **You** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
- Any accommodation costs, charges and expenses where the **Public Transport** operator has offered reasonable alternative travel arrangements.
- Anything mentioned in the general exclusions on page 19.

Section O: Pet Care Cover

What is Covered

In the event of a delay of more than 12 hours to the **Insured's** final planned inbound flight, rail or sea trip to **Ireland** or **United Kingdom**, **We** will pay **You** up to the amount shown in the **Policy Schedule** in respect of additional kennel and/or cattery fees necessarily incurred as a direct result of the delay.

What is Not Covered

- Claims not substantiated by a written report from the carrier stating the length and exact nature of the delay;
- Claims arising from delay caused by strike or industrial action if already notified at the time the insurance was purchased.
- Anything mentioned in the general exclusions on page 19.

Section P: Strike

What is Covered

We will pay **You** up to the amount shown in the **Policy Schedule** for any irrecoverable overseas accommodation costs at **Your Trip** destination which **You** have paid or are contracted to pay as a result of the cancellation of **Your** flight due to strike or industrial action taken by the airline on which **You** are due to travel.

Special Conditions Relating to Claims

- In the event of strike or industrial action **You** must:
 - obtain written confirmation from the airline of the date and duration on which this occurred.
 - provide **You** unused travel tickets.
 - provide receipts or bills for any accommodation cost claimed for.
- You** may claim only under Section H1 - Delayed Departure or Section P - Strike for the same event, not both.

What is Not Covered

- In the event of strike or industrial action any additional accommodation costs incurred by **You**:
 - where the airline has offered reasonable alternative travel arrangements.
 - which are recoverable from the airline or for which **You** receive or are expecting to receive compensation.
- Claims arising directly or indirectly from strike or industrial action existing or being publicly announced prior to the date this insurance is effected by **You** or the time of booking any **Trip** whichever is the later.
- Anything mentioned in the general exclusions on page 19.

Section Q: Tropical Diseases Screening & Treatment

Cover under this Section does not apply to a **Trip** in **Ireland** or the **United Kingdom**.

What is Covered

We will pay **You** up to the amount shown in the **Policy Schedule** for medical expenses necessarily incurred in undergoing tropical medical screening and treatment at a Tropical Medical Bureau centre, or other registered centre specialising in screening for Tropical Diseases approved by **Us**, upon **Your** return home to **Ireland** following:

- You** undergoing inpatient or outpatient medical treatment abroad for a suspected Tropical Disease; or
- Receipt of a referral of a **Medical Practitioner** in **Ireland** or the **United Kingdom** as a direct result of suspecting that the **Insured** has contracted a **Tropical Disease** occurring outside **Ireland** or the **United Kingdom** during the **Period of Insurance**.

Special Conditions Relating to Claims

The **Insured** must have obtained the necessary vaccinations prior to travel in line with standard internationally accepted recommendations such as those provided by the Centre for Disease Control (CDC) and British and Scottish Advisory panels.

What is Not Covered

- The **Excess** as shown in the **Policy Schedule**.
- For medical expenses incurred for treatment or surgery for which **Our** medical advisers and/or the appropriate **Medical Practitioner** at the Tropical Medical Bureau or other registered centre approved by **Us** believe is not essential.
- Any costs incurred once **You** have returned **Home**, other than the cost of the agreed treatment with the Tropical Medical Bureau or other registered centre approved by **Us**.
- Anything mentioned in the general exclusions on page 19.

Section R: Personal Travel Assistance

In the event that **You** need to contact the **Emergency Assistance Service** in connection with the below please call +44 1733 224 892.

Transfer of Emergency Funds

In the event of an emergency the **Emergency Assistance Service** will assist in contacting a friend or **Close Relative** in **Your Home** country to make arrangements for the transfer of funds to **You** in **Your** overseas destination. The **Emergency Assistance Service** will not advance or supply the funds.

Message Relay

The **Emergency Assistance Service** will assist in the transmission of urgent messages to a **Close Relative** or **Close Business Associate** if medical or travel problems disrupt a **Trip**.

Drug Replacement

The **Emergency Assistance Service** will assist with the replacement of lost drugs or other essential medication or lost or broken prescription glasses or contact lenses, which are unobtainable abroad.

The Emergency Assistance service will not pay for any replacement costs and will simply assist in making the necessary arrangements.

Tracing Personal Property

The Emergency Assistance Service will assist in tracing and redelivery of personal property that has been lost or misdirected in transit if the carrier has failed to resolve the problem.

To be able to provide this service the **Insured Person** must have his/her personal property tag number available.

Replacement Travel

The Emergency Assistance Service will assist with the replacement of lost or stolen tickets and travel documents, and provide a referral to suitable travel agencies.

The Emergency Assistance Service will not pay for any item.

Lost Credit Cards

The Emergency Assistance Service will provide advice of how to contact the appropriate card issuers if credit or charge cards are lost or stolen.

Emergency Translation Facility

The Emergency Assistance Service will provide a translation service in the event of an emergency if the local provider of an assistance service does not speak English.

Medical Referral

In a medical emergency the Emergency Assistance Service will provide the following:

- provision of the names and addresses of local doctors, hospitals, clinics and dentists when consultation or treatment is required
- if possible arrange for a doctor to call and if necessary, for the **Insured Person** to be admitted to hospital.

In the event that You need to contact the Emergency Assistance Service in connection with the above please call +44 1733 224 892.

Sections S1-S5: Winter Sports

(Only operative if indicated in Your validation certificate and additional premium paid).

Cover in respect of sections S1-S5 only operates if the appropriate winter sports extension has been chosen and the appropriate additional premium has been paid. Cover is limited to 21 days in total in each Period of Insurance in respect of Annual Multi Trip cover and 31 days in total in respect of Backpacker cover.

Section S1: Ski Equipment

(Only operative if indicated in Your validation certificate and additional premium paid).

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule**, for the accidental loss of, theft of or damage to **Your** own **Ski Equipment**, or for hired **Ski Equipment**. The amount payable will be the value at purchase less a deduction for wear, tear and depreciation, (calculated from the table below) or **We** may at **Our** option replace, re-instate or repair the lost or damaged **Ski Equipment**.

Age of Item	Amount Payable
Up to 1 year old	– 85% of purchase price
Up to 2 years old	– 70% of purchase price
Up to 3 years old	– 50% of purchase price
Up to 4 years old	– 25% of purchase price
Up to 5 years old	– 10% of purchase price
Over 5 years old	– No payment

The maximum amount **We** will pay for any **Single Item** will be calculated from the table above or shown in the **Policy Schedule**, whichever is the less.

Special Conditions Relating to Claims

- You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Ski Equipment**.
- For items damaged whilst on **Your Trip**, **You** must obtain an official report from a retailer confirming the item is damaged and beyond repair.
- If **Ski Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - obtain a Property Irregularity Report from the airline.
 - give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - retain all travel tickets and tags for submission if a claim is to be made under this policy.
- Receipts for items lost, stolen or damaged or proof of ownership should be retained as these will help **You** to substantiate **Your** claim.

What is Not Covered

- The **Excess** as shown in the **Policy Schedule**.
- Loss, theft of or damage to **Ski Equipment** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
 - overnight between 9pm and 8am (local time) or
 - at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
- Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Ski Equipment**.
- Claims arising from loss or theft from **Your** accommodation unless there is evidence of forced entry which is confirmed by a police report.
- Claims arising from loss or theft or damage of **Ski Equipment** carried on vehicle a roof rack unless secured by a lockable ski rack.
- Anything mentioned in the general exclusions on page 19.

Section S2: Hire of Ski Equipment

(Only operative if indicated in Your validation certificate and additional premium paid).

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule**, for the reasonable cost of hiring replacement **Ski Equipment** as a result of the accidental loss of, theft of or damage to or temporary loss in transit for more than 12 hours of **Your** own **Ski Equipment**.

Special Conditions Relating to Claims

- You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Ski Equipment**.
- For items damaged whilst on **Your Trip**, **You** must obtain an official report from a retailer confirming the item is damaged and beyond repair.
- If **Ski Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - obtain a Property Irregularity Report from the airline.
 - give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - retain all travel tickets and tags for submission if a claim is to be made under this policy.
- Receipts for items lost, stolen or damaged or proof of ownership should be retained as these will help **You** to substantiate **Your** claim.

What is Not Covered

- Loss, theft of or damage to **Ski Equipment** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
 - overnight between 9pm and 8am (local time) or
 - at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
- Anything mentioned in the general exclusions on page 19.

Section S3: Ski Pack

(Only operative if indicated in Your validation certificate and additional premium paid).

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule**:

- For the unused portion of **Your** ski pack (ski school fees, lift passes and hired **Ski Equipment**) following **Your Bodily Injury** or **Serious Illness**.
- For the unused portion of **Your** lift pass if **You** lose it.

Special Conditions Relating to Claims

- You** must provide written confirmation from a **Medical Practitioner** that such **Bodily Injury** or **Serious Illness** prevented **You** from using **Your** ski pack.
- You** must report to an appropriate authority within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss or theft of **Your** ski pass.

What is Not Covered

Anything mentioned in the general exclusions on page 19.

Section S4: Piste Closure

(Only operative if indicated in Your validation certificate and additional premium paid).

What is Covered

We will pay You, up to the amount shown in the **Policy Schedule**, for the cost of transport organised by the tour operator to an alternative site if due to lack of snow conditions results in the closure of skiing facilities (excluding cross-country skiing) in **Your** resort and it is not possible to ski. The cover only applies:

- To the resort which **You** have pre-booked for a period exceeding 12 hours and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of **Your Trip** and
- To **Trips** taken outside **Ireland** and the **United Kingdom** during the published ski season for **Your** resort.

Special Conditions Relating to Claims

You must obtain written confirmation from the resort management of the piste conditions, confirming the closure of facilities and the dates applicable.

What is Not Covered

- Any circumstances where transport costs, compensation or alternative skiing facilities are provided to **You**.
- Anything mentioned in the general exclusions on page 19.

Section S5: Avalanche Closure

(Only operative if indicated in Your validation certificate and additional premium paid).

What is Covered

We will pay You up to the amount shown in the **Policy Schedule** for the cost of transport organised by the tour operator to an alternative site if an avalanche results in the closure of skiing facilities (excluding cross-country skiing) in **Your** resort and it is not possible to ski. The cover only applies:

- To the resort which **You** have pre-booked for a period exceeding 12 hours and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of **Your Trip** and
- To **Trips** taken outside **Ireland** and the **United Kingdom** during the published ski season for **Your** resort.

Special Conditions Relating to Claims

You must obtain written confirmation from the resort management of the piste conditions, confirming the closure of facilities and the dates applicable.

What is Not Covered

- The **Excess** as shown in the **Policy Schedule**.
- Anything mentioned in the general exclusions on page 19.

Section T1-T5: Travel Disruption

(Only operative if indicated in Your validation certificate and appropriate premium paid or You selected Premier Plus on Your policy))

This extension to the policy provides the following amendments to the insurance, specifically for costs and expenses that are not recoverable from any other source.

Section T1: Extended Cancellation Or Curtailment Charges Cover

What is Covered

Section A – Cancellation or curtailment charges is extended to include the following cover. **We will pay You** up to **€1,000** for any irrecoverable unused travel and accommodation costs (and other pre-paid charges) which **You** have paid or are contracted to pay, together with any reasonable additional travel expenses incurred if:

- You** were not able to travel and use **Your** booked accommodation or
- the **Trip** was **Curtailed** before completion as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which **You** are travelling issuing a directive:
 - prohibiting all travel or all but essential travel to or
 - recommending evacuation from the country or specific area or event to which **You** were travelling, providing the directive came into force after **You** purchased this insurance or booked the **Trip** (whichever is the later), or in the case of **Curtailment** after **You** had left **Ireland** or the **United Kingdom** to commence the **Trip**.

Section T2/T3: Extended Delayed Departure/Extended Holiday Abandonment

What is Covered

Section H1/H2 –Delayed Departure/Holiday Abandonment is extended to include the following cover. **We will pay You** one of the following amounts:

- If the scheduled **Public Transport** on which **You** are booked to travel is cancelled or delayed, leading to **Your** departure being delayed for more than 12 hours at the departure point of any connecting **Public transport in Ireland** or the **United Kingdom** or to **Your** overseas destination or on the return journey to **Your Home** **We will pay You**
 - €20** for the first completed 12 hours delay and **€10** for each full 12 hours delay after that, up to a maximum of **€200** (which is meant to help **You** pay for telephone calls made and meals and refreshments purchased during the delay) provided **You** eventually continue the **Trip**.
- We will pay You** up to **€1,000** for either:
 - any irrecoverable unused accommodation and travel costs (and other pre-paid charges) which **You** have paid or are contracted to pay because **You** were not able to travel and use **Your** booked accommodation as a result of:
 - the scheduled **Public transport** on which **You** were booked to travel from **Ireland** or the **United Kingdom** being cancelled or delayed for more than 12 hours or
 - You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours and **You** choose to cancel **Your Trip** because the alternative transport to **Your** overseas destination offered by the **Public Transport** operator was not reasonable or
 - suitable additional accommodation (room only) and travel expenses necessarily incurred in reaching **Your** overseas destination and/or in returning to **Ireland** or the **United Kingdom** as a result of:
 - the **Public Transport** on which **You** were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off or
 - You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours and **You** choose to make other travel arrangements for **Your Trip** because the alternative transport offered by the scheduled **Public Transport** operator was not reasonable. The amount payable will be calculated after deduction of the amount of the refund on **Your** ticket(s) together with any compensation from the **Public Transport** operator.

You can only claim under subsections 1. or 2. for the same event, not both. If the same costs, charges or expenses are also covered under any other section of this policy **You** can only claim for these under one section for the same event.

Section T4: Extended Missed Departure Cover

What is Covered

Section J – Missed departure cover is extended to include the following cover.

- We will pay You** up to **€500** for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **Your** overseas destination or returning to **Ireland** or the **United Kingdom** if **You** fail to arrive at the departure point in time to board any onward connecting **Public Transport** on which **You** are booked to travel, following completion of the initial international journey, including connections within **Ireland** or the **United Kingdom** on the return journey to **Your Home** as a result of:
 - the failure of other scheduled **Public Transport** or
 - strike, industrial action or adverse weather conditions or
 - You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours. If the same expenses are also covered under any other section of this policy **You** can only claim for these under one section for the same event.

Section T5: Accommodation Cover

What is Covered

We will pay You up to **€1,000** for either:

- any irrecoverable unused accommodation costs (and other pre-paid charges which **You** have paid or are contracted to pay because **You** were not able to travel and use **Your** booked accommodation or
- reasonable additional accommodation and transport costs incurred:
 - up to the standard of **Your** original booking, if **You** need to move to other accommodation on arrival or at any other time during the **Trip** because **You** cannot use **Your** booked accommodation or
 - with the prior authorisation of the Emergency Assistance Service to repatriate **You** to **Your Home** if it becomes necessary to **Curtail the Trip** as a result of, fire, flood, earthquake, explosion, tsunami, landslide, avalanche, volcanic eruption, hurricane, storm or an outbreak of food poisoning or an infectious disease affecting **Your** accommodation or resort. **You** can only claim under one of subsections 1. or 2. of What is covered for the same event, not both. If the same costs and charges are also covered under any other section of this policy **You** can only claim for these under one section for the same event.

Special Conditions Relating to Claims (applicable to all extended sections of cover)

- If **You** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **You** find out it is necessary to cancel the **Trip**, the amount **We** will pay will be limited to the cancellation charges that would have otherwise applied.
- You** must get (at **Your** own expense) written confirmation from the provider of the accommodation (or their administrators), the local Police or relevant authority that **You** could not use **Your** accommodation and the reason for this.
- For Curtailment claims only:** **You** must tell the Emergency Assistance Service as soon as possible of any circumstances making it necessary for **You** to return **Home** and before any arrangements are made for **Your** repatriation.

4. You must check in, according to the itinerary supplied to You unless Your tour operator or airline has requested You not to travel to the airport.
5. You must get (at Your own expense) written confirmation from the scheduled **Public Transport** operator (or their handling agents) of the cancellation, number of hours of delay or involuntarily denied boarding and the reason for these together with details of any alternative transport offered.
6. You must comply with the terms of contract of the scheduled **Public Transport** operator and seek financial compensation, assistance or a refund of Your ticket from them, in accordance with the terms and/or (where applicable) Your rights under EU Air Passengers Rights legislation in the event of denied boarding, cancellation or long delay of flights.
7. You must get (at Your own expense) written confirmation from the scheduled **Public Transport** operator/ accommodation provider that reimbursement will not be provided.

What is Not Covered (applicable to all section T Extended Sections of cover)

1. The policy **Excess** as shown in the **Policy Schedule** on pages 2-4, per incident claimed for, under this section by each **Insured Person** (except claims under subsection 1. a) of What is covered under the Extended delayed departure cover above) unless You have selected Premier Plus on Your policy
2. The cost of Airport Departure Duty/Tax (whether irrecoverable or not).
3. Travel tickets paid for using any airline mileage reward scheme, for example Avios.
4. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
5. Claims arising directly or indirectly from:
 - a) Strike, industrial action, cancellation of **Public Transport** or a directive prohibiting all travel or all but essential travel, to the country or specific area or event to which You were travelling, existing or being publicly announced by the date You purchased this insurance or at the time of booking any **Trip**.
 - b) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which You are travelling.
 - c) Denied boarding due to Your drug use, alcohol or solvent abuse or Your inability to provide a valid passport, visa or other documentation required by the **Public Transport** operator or their handling agents.
6. Any costs incurred by You which are recoverable from the providers of the accommodation (or their administrators) or for which You receive or are expected to receive compensation or reimbursement.
7. Any costs incurred by You which are recoverable from the **Public Transport** operator or for which You receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
8. Any accommodation costs, charges and expenses where the **Public Transport** operator has offered reasonable alternative travel arrangements.
9. Any costs for normal day to day living such as food and drink which You would have expected to pay during Your **Trip**.
10. Claims arising within 7 days of the date You purchased this insurance or the time of booking any **Trip**, whichever is the later. Premier cover only.
11. Anything mentioned in the general exclusions on page 19.

Claims Evidence (applicable to all section T Extended Sections of cover)

We will require (at Your own expense) the following evidence where relevant:

- A copy of the advice against all travel or all but essential travel issued by the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or the regulatory authority in a country to/from which You are travelling.
- Booking confirmation together with a cancellation invoice from Your travel agent, tour operator or provider of transport/accommodation.
- In the case of **Curtailment** claims, written details from Your travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the **Trip**.
- Your unused travel tickets.
- A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of Your check in times.
- Written confirmation from the scheduled **Public Transport** operator (or their handling agents) of the cancellation, number of hours of delay or involuntarily denied boarding and the reason for these together with details of any alternative transport offered.
- Written confirmation from the company providing the accommodation (or their administrators), the local Police or relevant authority that You could not use Your accommodation and the reason for this.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- Any other relevant information relating to Your claim under this section that We may ask You for.

Optional Covers

Cover in respect of sections U, V, W, X and Y only operate if the appropriate optional cover extension has been chosen and the appropriate additional premium has been paid.

Cover in respect of section Z only operates if You have purchased the Backpacker policy and if the appropriate optional cover extension has been chosen and the appropriate additional premium has been paid.

Section U: Flight Disruption

(Only operative if indicated in Your validation certificate and additional premium paid).

What is Covered

We will pay You, up to the amount shown in the **Policy Schedule** for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching Your overseas destination and/or in returning to Ireland or the United Kingdom as a result of the flight on which You were booked to travel being cancelled, or delayed for more than 24 hours and You choose to make other travel arrangements for Your **Trip** because the alternative transport offered by the airline was not within 24 hours of Your original scheduled departure time. The amount payable will be calculated after deduction of the amount of the refund on Your ticket(s) together with any compensation from the airline. You may claim only under Section U - Flight Disruption or Section HI - Delayed Departure for the same event not both.

Special Conditions Relating to Claims

1. You must check in according to the itinerary supplied to You.
2. You must get written confirmation from the airline (or their handling agents) of the cancellation or number of hours delay and the reason for these together with details of any alternative transport offered.
3. You must comply with the terms of contract of the airline and seek financial compensation, assistance or a refund of Your ticket(s) from them in accordance with such terms and/or (where applicable) Your rights under EU Air Passenger Rights legislation in the event of cancellation or long delay of flights. Details of Your rights can be downloaded from: http://europa.eu.int/comm/transport/air/rights/index_en.htm

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule**.
2. The cost of recoverable airport charges and levies.
3. Claims arising directly or indirectly from:
 - a) Strike, industrial action or air traffic control existing or being publicly announced by the date You purchased this insurance or at the time of booking any **Trip** whichever is the later.
 - b) An aircraft being withdrawn from service (temporary or otherwise) on the recommendation of the Irish Aviation Authority or any similar body in any country.
 - c) Denied boarding due to Your drug use, alcohol or solvent abuse or Your inability to provide a valid passport, visa or other documentation required by the airline operator or their handling agents.
4. Any costs incurred by You which are recoverable from the airline or for which You receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
5. Any accommodation costs, charges and expenses where the airline has offered alternative travel arrangements within 24 hours of Your original scheduled departure time.
6. Any costs which You would have expected to pay during Your **Trip**.
7. Anything mentioned in the general exclusions on page 19.

Section V: Cruise Connection

(Only operative if indicated in Your validation certificate and additional premium paid).

What is Covered

We will pay You up to the amount shown in the **Policy Schedule** for reasonable additional onward travel expenses and accommodation (room only) necessarily incurred in reaching the next available embarkation point of Your cruise itinerary if You fail to arrive at the original embarkation point in time to board Your **Cruise Ship** on which You are booked to travel, or Your failure to disembark at the original disembarkation place and time to reach Your international flight departure point, as a direct result of:

1. the failure of any scheduled **Public Transport**
2. the failure of Your booked **Cruise Ship**
3. strike, industrial action or adverse weather conditions.

Special Conditions Relating to Claims

You must allow sufficient time for the scheduled **Public Transport**, **Cruise Ship** or other transport to arrive on schedule and to deliver You to Your embarkation point or International Departure point.

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule**.
2. Claims arising directly or indirectly from:
 - a) Strike or industrial action or air traffic control delay existing or publicly announced by the date You purchased this insurance or at the time of booking any **Trip** whichever is the later.
 - b) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Irish Aviation Authority or a Port Authority or any similar body in any country.
3. Additional expenses where the scheduled **Public Transport** operator has offered reasonable alternative travel arrangements.
4. Any delay caused by quarantine on the **Cruise Ship** due to contagious disease.
5. Anything mentioned in the general exclusions on page 19.

Section W: Wedding/Civil Partnership

(Only operative if indicated in **Your** validation certificate and additional premium paid).

Special Definitions (which are shown in italics)

Your/Your/Insured Person/Insured Couple – means the couple travelling abroad to be married/entered into a civil partnership whose names appear in the validation certificate.

Wedding/civil partnership attire – means dress, suits, shoes and other accessories bought specially for the wedding/civil partnership and make-up, hair styling and flowers paid for or purchased for the wedding/civil partnership forming part of **Your Baggage**.

What is Covered

- We** will pay up to the amounts shown in the **Policy Schedule** for the accidental loss of, theft of or damage to the items shown below forming part of **Your Baggage**:
 - for each wedding/civil partnership ring taken or purchased on the **Trip** for each *Insured Person*.
 - for wedding/civil partnership gifts taken or purchased on the **Trip** for the *Insured Couple*.
 - for *Your wedding/civil partnership attire* which is specifically to be worn by *You* on *Your wedding/civil partnership day*.

The maximum payment for any **Single Item** is shown in the **Policy Schedule**.

The amount payable will be the value at purchase less a deduction for wear, tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Baggage**).

- We** will pay the *Insured Couple* up to €300 for the reasonable additional costs incurred to reprint/make a copy of or retake the photographs/video recordings either at a later date during the **Trip** or at a venue in **Ireland** or the **United Kingdom** if:
 - the professional photographer who was booked to take the photographs/video recordings on *Your wedding/civil partnership day* is unable to fulfil such obligations due to **Bodily Injury, Serious Illness** or unavoidable and unforeseen transport problems, or
 - the photographs/video recordings of the wedding/civil partnership day taken by a professional photographer are lost, stolen or damaged within 14 days after the wedding/civil partnership day and whilst *You* are still at the holiday/honeymoon location.

You may claim only under one of either Section W - Wedding/Civil Partnership or Section E - **Baggage, Baggage Delay** and Passport for the same event, not both.

Special Conditions Relating to Claims

- You* must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Baggage**.
- If **Baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel *You* must report to them, in writing, details of the loss, theft or damage and obtain written confirmation.

If **Baggage** is lost, stolen or damaged whilst in the care of an airline *You* must:

 - obtain a Property Irregularity Report from the airline.
 - give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - retain all travel tickets and tags for submission if a claim is to be made under this policy.
- Receipts for items lost, stolen or damaged or proof of ownership should be retained as these will help *You* to substantiate *Your* claim.

What is Not Covered

- The **Excess** as shown in the **Policy Schedule**.
- Loss, theft of or damage to **Valuables** left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
- Loss, theft of or damage to **Baggage** left **Unattended** at any time or contained in an **Unattended** vehicle:
 - overnight between 9pm and 8am (local time) or
 - at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, mobile telephones or telecommunications equipment of any kind, deeds, manuscripts, securities, perishable goods, surfboards/sailboards, bicycles, marine equipment or craft or any related equipment or fittings of any kind, **Ski Equipment** and damage to suit cases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
- Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
- Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
- Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other Items used in connection with *Your* employment or occupation.
- Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown or liquid damage.
- Anything mentioned in the general exclusions on page 19.

Section X: Business Equipment

(Only operative if indicated in **Your** validation certificate and additional premium paid).

What is Covered

- In addition to the cover provided under Section E – **Baggage** and Passport **We** will pay **You** up to the amount shown in the **Policy Schedule** for the accidental loss of, theft of or damage to **Business Equipment** occurring during the **Period of Insurance**. The amount payable will be the current market value, which takes into account a deduction for wear, tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Business Equipment**).
- We** will also pay reasonable additional accommodation and travelling expenses incurred in arranging for a colleague or business associate to take **Your** place on a pre-arranged **Business Trip** in the event that:
 - You** die.
 - You** are unable to make the **Business Trip** due to **You** being hospitalised or totally disabled as confirmed in writing by a **Medical Practitioner**.
 - Your Close Relative** or **Close Business Associate** in **Ireland** or the **United Kingdom** dies, is seriously injured or falls seriously ill.

Special Conditions Relating to Claims

- You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Business Equipment**.
- Receipts for items lost, stolen or damaged or proof of ownership should be retained as these will help **You** to substantiate **Your** claim.

What is Not Covered

- In respect of Cover 1 above:
 - The **Excess** as shown in the **Policy Schedule**.
 - Loss, theft or damage to **Business Equipment** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
 - overnight between 9pm and 8am (local time) or
 - at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.
 - Loss or damage due to delay, confiscation or detention by customs or other authority
 - Wear and tear, depreciation, deterioration or loss or damage by atmospheric or climatic conditions by moth vermin by any process of cleaning, repairing or restoring mechanical or electrical breakdown.
 - Loss of, theft of or damage to films, tapes, cassettes, cartridges or discs other than for their value as unused materials unless purchased pre-recorded when **We** will pay up to the makers latest list price.
- In respect of Cover 2 above:
 - Additional costs under 2.
 - above if **You** were totally disabled, hospitalised or **You** were on a waiting list to go into hospital at the time of arranging the **Business Trip**.
 - Additional costs under 2. b) and c) above if **You** were aware of circumstances at the time of arranging the **Business Trip** which could reasonable have been expected to give rise to cancellation of the **Business Trip**.
- In respect of Cover 1 and 2 above:
 - Any loss or damage arising out of **You** engaging in manual work.
 - Any financial loss, costs or expenses incurred arising from the interruption of **Your** business.
 - Anything mentioned in the general exclusions on page 19.

Section Y: Golf Equipment

(Only operative if indicated in **Your** validation certificate and additional premium paid).

What is Covered

We will pay **You** up to the amount as shown in the **Policy Schedule** for loss, theft, or damage to **Your Golf Equipment**. The amount payable will be at purchase less a deduction for wear, tear and depreciation (calculated from the table below), or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Golf Equipment**. The maximum **We** will pay for any **Single Item** is shown in the **Policy Schedule**.

Age of Item	Amount Payable
Up to 1 year old	– 85% of purchase price
Up to 2 years old	– 70% of purchase price
Up to 3 years old	– 50% of purchase price
Up to 4 years old	– 25% of purchase price
Up to 5 years old	– 10% of purchase price
Over 5 years old	– No payment

Special Conditions Relating to Claims

1. **You** must report to the police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss or theft of all **Golf Equipment**. A Holiday Representatives Report is not sufficient.
2. If **Golf Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Golf Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged or proof of ownership should be retained as these will help **You** to substantiate **Your** claim.

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule**.
2. Loss, theft or damage to **Golf Equipment** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
 - a) overnight between 9pm and 8am (local time) or
 - b) at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
3. Loss or damage due to delay, confiscation or detention by customs or other authority.
4. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
5. Claims arising for loss, theft or damage of **Golf Equipment** carried on a vehicle roof rack.
6. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Baggage**.
7. Anything mentioned in the general exclusions on page 19.

Section Z: Exam Failure (Backpacker Cover Only)

*(Only operative if indicated in **Your** validation certificate and additional premium paid).*

What is Covered

We will pay **You** up to the amount shown in the **Policy Schedule** for additional travel and accommodation expenses incurred by **You** as a result of returning to **Ireland** or the **United Kingdom** to retake public or university exams and then return to **Your** destination, provided cover was purchased before **You** sat **Your** initial exam.

Special Conditions Relating to Claims

You must get an official exam report to substantiate **Your** claims.

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule**.
2. Expenses incurred if the results of **Your** examination are known or are available to **You** prior to **Your** original departure date or **Your** results are known prior to booking **Your** Trip.
3. Expenses incurred if they are more than the cost of the flight arranged by **Us** or the actual costs incurred by **You** (whichever is the lesser) if **You** chose not to accept the flight arranged by **Us**.
4. The cost of **Your** flight **Home** should **Your** original flight ticket allow **You** to return to **Ireland** or the **United Kingdom** at the required time.
5. Expenses incurred if **You** return to **Ireland** or the **United Kingdom** in respect of project work which forms part of **Your** exam result.
6. Anything mentioned in the general exclusions on page 19.

Claims Procedure

You must comply with the following conditions to have the full protection of **Your** policy.

If **You** do not comply **We** may at **Our** option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

When contacting the claims department, please have the following information to hand:
Ref: Blue Retail Scheme 2018 - 2019.

- Name of **Your** policy and where it was purchased
- Policy number
- Date insurance purchased
- Resort and country visited
- Value of claim
- Brief circumstances
- Travel dates
- Incident date

Failure to have the above information to hand may result in **Your** claim being delayed.

1. Claims

To make a claim other than any claim for medical emergencies please contact:

White Horse Administration Services Limited by either:

Telephone: 0818 946 910 or 0044 (0) 1733 224 845

Email: claims@white-horse.ie

The notification must be made within 31 days or as soon as possible thereafter following any **Bodily Injury, Serious Illness**, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may give rise to a claim under this policy.

You must also inform **Us** if **You** are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to **Us** without delay.

You or anyone acting on **Your** behalf must not negotiate admit or repudiate any claim without **Our** written consent.

We may also pursue any claim to recover any amount due from a third party in the name of anyone claiming cover under this policy.

You or **Your** legal representatives must supply at **Your** own expense all information, evidence, details of household insurance and medical certificates as required by **Us**. **We** reserve the right to require **You** to undergo an independent medical examination at **Our** expense. **We** may also request and will pay for a postmortem examination.

You must retain any property which is damaged, and, if requested, send it to **Us** at **Your** own expense. If **We** pay a claim for the full value of the property and it is subsequently recovered or there is any salvage then it will become **Our** property. **We** may refuse to reimburse **You** for any expenses for which **You** cannot provide receipts or bills.

2. Subrogation

We are entitled to take over and conduct in **Your** name the defence and settlement of any legal action. **We** may also take proceedings at **Our** own expense and for **Our** own benefit, but in **Your** name, to recover any payment **We** have made under this policy to anyone else.

3. Fraud

You must not act in a fraudulent manner.

If **You** or anyone acting for **You**:

- a) Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect or
 - b) Make a statement in support of a claim knowing the statement to be false in any respect or
 - c) Submit a document in support of a claim knowing the document to be forged or false in any respect or
 - d) Make a claim in respect of any loss or damage caused by **Your** wilful act or with **Your** connivance
- Then
- a) **We** shall not pay the claim
 - b) **We** shall not pay any other claim which has been or will be made under the policy
 - c) **We** may at **Our** option declare the policy void
 - d) **We** shall be entitled to recover from **You** the amount of any claim already paid under the policy
 - e) **We** shall not make any return of premium
 - f) **We** may inform the police of the circumstances.

Complaints Procedure

Making Yourself Heard

If **You** have cause for complaint, it is important that **You** know that **We** are committed to providing **You** with an exceptional level of service and customer care. **We** realise that things can go wrong and there may be occasions when **You** feel that **We** have not provided the service **You** expected. When this happens, **We** want to hear about it so that **We** can try to put things right.

Who to Contact?

The most important factors in getting **Your** complaint dealt with as quickly and efficiently as possible are:

- to be sure **You** are talking to the right person, and;
- that **You** are giving them the right information.

When You Contact Us:

- Please give **Us** **Your** name and contact telephone number.
- Please quote **Your** policy and/or claim number and the type of policy **You** hold.
- Please explain clearly and concisely the reason for **Your** complaint.

So **We** begin by establishing **Your** first point of contact:

Step One – Initiating **Your** Complaint

Does **Your** complaint relate to:

- A. Customer service or policy sales?
- B. **Your** policy or a claim on **Your** policy?

If A, **You** need to contact the agent who sold **You** **Your** policy. Alternatively, if **You** purchased **Your** policy online, **You** can submit a complaint through the Online Dispute resolution (ODR) platform: <http://ec.europa.eu/odr>

If B, **You** need to contact

The Customer Experience Manager
White Horse Insurance Ireland dac
First Floor,
Rineanna House
Shannon Free Zone
Shannon
County Clare
Republic of Ireland
V14 CA36

Email: complaints@white-horse.ie

We expect the majority of complaints will be quickly and satisfactorily resolved at this stage, but if **You** are not satisfied, **You** can take the issue further.

Step Two – Financial Ombudsman

If **We** have given **You** **Our** final response and **You** are still dissatisfied **You** may refer **Your** case to the Financial Services and Pensions Ombudsman (FSPO). The Financial Services and Pensions Ombudsman service is an independent body that arbitrate on complaints about general insurance products. It will only consider complaints after **We** have provided **You** with written confirmation that **Our** internal complaints procedure has been exhausted.

The Financial Services and Pensions Ombudsman (FSPO) address is :

Financial Services and Pensions Ombudsman
Lincoln House
Lincoln Place
Dublin 2
D02 VH29

Email: info@fspoi.ie

Telephone +353 (1) 567 7000

Website: www.fspoi.ie

Following this complaint procedure does not affect **Your** right to take legal action.

Our Promise to **You**

Calls are recorded and monitored.

We will provide **You** with the name of one or more individuals appointed by **Us** to be **Your** point of contact in relation to **Your** complaint until the complaint is resolved or cannot be processed any further;

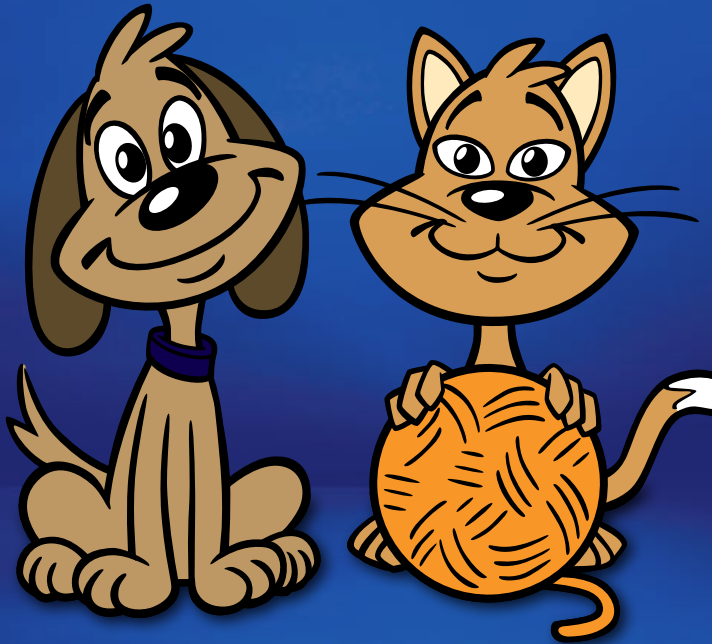
We will provide **You** with a regular written update on the progress of the investigation of **Your** complaint at intervals of not greater of 20 business days;

We will attempt to investigate and resolve **Your** complaint within 40 business days of having received **Your** complaint; where the 40 business days have elapsed and the complaint is not resolved, **We** will inform **You** of the anticipated time frame within which **We** hope to resolve **Your** complaint.

Within 5 business days of the completion of the investigation of **Your** complaint, **We** will advise **You** in writing of the outcome of the investigation and, where applicable, explain the terms of any offer or settlement being made. Step three above outlines **Your** right to contact the Financial Services and Pensions Ombudsman (FSPO), should **You** be dissatisfied with the outcome of **Our** investigation.

LOW COST PET INSURANCE

At Petinsurance.ie, we provide quality cover, protecting you and your pet from unforeseen financial circumstances.



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 0818 286 454

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gadget
insurance.com

 0818 286 456

GREAT VALUE iPhone 8 Insurance

from
€7.99

per month

Online price based on iPhone 8 up to 256GB. Device must be under 12 months old. Cover includes Accidental Damage, Liquid damage & theft.



Information correct at time of print, February 2018.
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Hiring a Car?

Don't get **Ripped Off** at the car hire desk abroad with expensive excess charges!

Daily Cover

from €2.99

Online price for Daily European cover up to €7,500. Max. 180 consecutive days.

Annual Cover

from €49.99

Online price for Annual European cover up to €7,500. Max. 62 consecutive days any one trip.

Irish residents only holding a full valid driver's licence and aged between 21-84 yrs.



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