

# SINGLE & MULTI TRIP TRAVEL INSURANCE POLICY WORDING



## HEALTH NOTICE AND EMERGENCY ASSISTANCE

If you or any person who is travelling has an existing medical condition(s), then you must declare that medical condition(s) to the **Medical Screening Department** on **+353 1 533 7357**. We recommend making this declaration within 14 days of purchasing this policy.

Please do not incur inpatient medical expenses without first contacting the **Emergency Assistance Service** **+44 1733 224 875**.

For any claim other than for emergency medical treatment, you must contact the **Claims Department** by phone: **+353 1 533 7352** or email: [claims@white-horse.ie](mailto:claims@white-horse.ie).

# Welcome Statement – About Your Policy Wording

To maximize the benefits of your policy, we strongly advise reviewing your policy wording, Insurance Product Information Document (IPID) and certificate of insurance carefully. These documents provide essential details about the exclusions and conditions that apply to your policy. Failure to comply with these conditions may affect the outcome of any claims you make.

Please note, no policy provides cover for every situation. We do not cover certain things including, but not limited to:

- Losses that are not specifically listed under 'What is covered'.
- Circumstances you were aware of before purchasing this insurance or booking any trip which could reasonably be expected to result in a claim under this policy.

The exclusions to your policy are detailed in the "General exclusions applying to all sections" and the "What is not covered" sections. If a type of loss is not explicitly stated as covered, it should be considered excluded.

## Contacting Us

When you contact us, please provide your name, policy number and contact details so we can assist you. We recommend saving our contact details into your mobile phone. Telephone calls are recorded and may be monitored.

<b>Before you travel</b>	<b>Cancellation Period</b> You may cancel this policy at any time. If you choose to cancel within 14 days of receiving your policy documents, you can do so in writing to the address provided on your certificate of insurance. You will be eligible for a refund, provided that you have not travelled and no claims have been made or are pending. If cancellation occurs after the initial 14-day period, no premium refund will be issued. For full details, please refer to the "Cooling Off - Policy Cancellation Provisions" section.	<b>Cancellation Period</b> Contact your issuing agent
	<b>Policy Questions</b> If you have any questions about your policy, please contact the issuing agent who sold you your policy.	<b>Policy Questions</b> Contact your issuing agent
	<b>Medical Screening Department</b> To apply for cover for an existing medical condition call us, quoting the reference <a href="#">A&amp;G Group Travel</a> . We recommend making this declaration within 14 days of purchasing this policy. You may not be covered for any existing medical conditions unless you call us and we have agreed in writing to provide cover. If you fail to disclose a medical condition, or if your answers to the medical questions are incorrect, this may result in your claim being turned down and your cover under this policy being invalid. Please refer to the Medical Warranty and Important Conditions Relating to Health section.	<b>Medical Screening Department</b> Phone: +353 1 533 7357
<b>For overseas emergency assistance</b>	<b>Emergency Medical Assistance</b> 24 hour worldwide medical & emergency assistance service, if you need emergency medical treatment, need to go to hospital or need to return home earlier than planned. Please do not incur inpatient medical expenses without first contacting the Emergency Assistance Service.	<b>Emergency Medical Assistance</b> Phone: +44 1733 224 875
<b>To make a claim</b>	<b>Claims Department</b> For any claim other than for emergency medical treatment.	<b>Claims Department</b> Phone: +353 1 533 7352 Email: <a href="mailto:claims@white-horse.ie">claims@white-horse.ie</a>

## Important Information - Travel Regulations

### Travel delays - EC Regulations

This policy is not designed to cover costs which are met under the EC Regulation No. 261/2004. Under this Regulation if you have a confirmed reservation on a flight, you may be entitled to compensation if you arrive at your destination 3 hours or more after your scheduled arrival time. The amount of compensation payable depends on the distance of your flight. If the delay is more than 5 hours long and you no longer wish to travel, the airline must offer to refund your ticket. The Regulations should apply to all flights, whether budget, chartered or scheduled, originating in the EU, or flying into the EU using an EU carrier. If your flight is delayed or cancelled due to a natural catastrophe, you must in the first instance approach your airline and clarify with them what costs they will pay under the Regulation. If you would like to know more about your rights under this Regulation, additional information can be found on the Irish Aviation Authority website ([www.iaa.ie](http://www.iaa.ie)).

### Baggage Complaints and the Montreal Convention

The Montreal Convention covers liability for baggage issues on international flights within the EU, including domestic flights. It applies to both checked and unchecked baggage. You should first contact your air carrier directly to resolve your baggage complaint. For additional guidance regarding complaints against air carriers registered in Ireland, you can reach out to the Competition and Consumer Protection Commission (CCPC) at [www.ccpc.ie](http://www.ccpc.ie). If the airline is based in another EU country, Norway or Iceland, contact the European Consumer Centre Ireland (ECC) at [www.eccireland.ie](http://www.eccireland.ie). Ensure you submit your complaint promptly, as the Montreal Convention imposes strict deadlines for filing claims. Key timeframes (in calendar days) under the Montreal Convention:

- Damaged Baggage: File a written complaint within 7 days of receiving your checked baggage.
- Delayed Baggage: Submit a written claim within 21 days from when the baggage is returned to you.
- Lost Baggage: Baggage is deemed lost after 21 days of delay. You then have 2 years to file a written claim for compensation.

It's important to note that failing to comply with these deadlines may result in losing your right to compensation from the airline. Always report baggage issues immediately at the airport and file a Property Irregularity Report (PIR) before leaving the airport.

# Medical Warranty Summary

This Medical Warranty Summary doesn't include all the details and conditions of cover. The full terms are located in the Medical Warranty and Important Conditions Relating to Health section of this policy. To ensure full protection under this policy, you (and all insured persons) must follow the Medical Warranty and Important Conditions Relating to Health section. Failure to do so may result in policy cancellation, claim denial or a reduction in claim payments.

At the time of booking and at the start date of your trip, you (and all insured persons) must:

- a) Be healthy and fit to travel.
- b) Not be travelling against medical advice.
- c) Be following recommended treatments or prescribed medications as directed by a medical practitioner.
- d) Not be travelling to seek medical treatment abroad.

## Pre-Existing Medical Condition

If any insured person has a pre-existing medical condition, they must make a medical declaration before each trip. Failure to declare relevant pre-existing conditions may result in your claim being turned down and your cover under this policy being invalid. We recommend making this declaration within 14 days of purchasing this policy.

Based on the medical information you provide, we will assess whether coverage can be offered, if any exclusions or restrictions apply or if an additional premium is required. If an additional premium is necessary, coverage will not commence until we have received full payment and provided you with written confirmation.

Any medical information provided in a medical screening or health declaration will be kept confidential and used only for the specific purposes of administering your claim and providing the cover and services described, which may include sharing with service providers.

Medical Screening	Telephone
To complete a medical screening, you and/or insured person(s) must contact us quoting the reference A&G Group Travel.	+353 1 533 7357
Please note certain medical condition(s) will incur an additional premium.	

## Important Notice

1. It is your responsibility to review the answers to the medical warranty questions provided on your certificate of insurance. If any answers provided to us are incorrect or if you are unsure about any responses, you must contact medical screening at +353 1 533 7357. The answers given form part of your insurance cover.
2. If someone else has answered the medical warranty questions on your behalf, it is your responsibility to ensure that all answers provided are correct and accurate.
3. Failure to disclose a medical condition or providing incorrect answers to the medical questions may result in your claim being denied and your insurance cover being invalidated.
4. If you have been diagnosed with a terminal illness, this policy is not suitable for you and we cannot offer you cover.
5. This policy does not cover any medical condition directly or indirectly related to any medical condition where you are on a waiting list, receiving hospital treatment or awaiting the results of tests or investigations at the time of booking the insurance and/or trip.
6. This policy does not cover any claims arising directly or indirectly from a known pre-existing medical condition(s) unless:
  - a) You have declared all pre-existing medical condition(s) to us; and
  - b) We have accepted the pre-existing medical condition(s) for insurance in writing; and
  - c) You have paid any additional premium required.

## Important Limitations – Cancellation and Curtailment Cover

### Immediate relative, travelling companion or close business associate's pre-existing medical condition(s)

Cancellation or curtailment cover for your immediate relative, travelling companion or close business associate's pre-existing medical condition(s) is available under the Platinum Plus level of cover only.

Cancellation or curtailment cover is only valid if the Platinum Plus level of cover is purchased within 14 days of booking the trip and there is no change in the medical condition(s) from the time of booking the trip to purchasing this insurance policy.

There is no cover for cancellation or curtailment due to a terminal prognosis received by your immediate relative, travelling companion or close business associate before purchasing this insurance policy.

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## Schedule of Cover

This table shows the maximum benefits that each **insured person** can claim. All limits are per **insured person**. **Your certificate of insurance** will show any optional cover that **you** have chosen. Some sections are optional and **your certificate of insurance** will confirm any optional cover that **you** have chosen and paid for.

Where stated in the Schedule of Cover Table below, some sections of the policy are subject to an **excess**, meaning **you** are responsible for paying the first amount of each and every claim, per incident, per section, for each **insured person** claiming. This amount is known as the **excess**. The **excess** applies unless **you** have paid an additional premium to waive the **excess** or selected Platinum or Platinum Plus cover (which includes excess waiver), as shown on **your certificate of insurance**.

No.	Section		Platinum Plus Limit (No Excess)	Platinum Limit (No Excess)	Gold Limit	Gold Excess
1	Cancellation	Cancellation	€10,000	€7,500	€4,000	€150 Loss of Deposit - €25
		Rearrangement	included	included	No Cover	
		Airline Cancellation / Tax Fees	€100	€100	€100	Nil
2	Curtailement	Curtailement	€10,000	€6,500	€3,000	€150
		Rearrangement	included	included	No Cover	
3	Personal Accident		€50,000	€40,000	€25,000	Nil
4	Medical Expenses	Medical Expenses	€10,000,000	€7,500,000	€5,000,000	€150
		Dental Treatment	€450	€450	No Cover	
5	Medical Inconvenience Benefit & Pet Care Cover	Medical Inconvenience Benefit	€25 per day, up to €1000	€25 per day, up to €650	€25 per day, up to €400	Nil
		Pet Care Cover	€300	€300	No Cover	
6	Baggage	Baggage	€3,000	€2,500	€1,750	€150
		Single Article / Pair or Set Limit	€500	€350	€150	
		Valuables Limit	€750	€500	€200	
		Delay	€100 for the first 12 hours, €50 per each 12 hours thereafter, up to €250	€100 for the first 12 hours, €50 per each 12 hours thereafter, up to €200	€50 for the first 12 hours, €50 per each 12 hours thereafter, up to €100	Nil
		Personal Money	€500	€400	€150	€150
		Loss of Car & Home Keys	€500	€500	No Cover	
7	Personal Liability (per policy)		€2,500,000	€2,500,000	€2,500,000	Nil
8	Personal Assistance		€250	€250	€250	Nil
9	Lost/Stolen Travel Tickets		€1,000	€500	€500	€150
10	Lost Passport Expenses		€500	€400	€400	Nil
11	Travel Delay		€25 for the first 12 hours, €15 per each 12 hours thereafter, up to €150	€25 for the first 12 hours, €15 per each 12 hours thereafter, up to €150	€25 for the first 12 hours, €15 per each 12 hours thereafter, up to €150	Nil
	Abandonment		€10,000	€7,500	€4,000	Nil
12	Missed Departure / Flight Connection		€1,000	€500	€500	Nil
13	Hijack		€100 per day, up to €1,000	€50 per day, up to €500	€50 per day, up to €500	Nil
14	Catastrophe		€1,000	€1,000	€1,000	€150
15	Government Travel Advice		€2,000	€1,250	€1,250	Nil

No.	Section		Platinum Plus Limit (No Excess)	Platinum Limit (No Excess)	Gold Limit	Gold Excess
16	Non-Operation of Flight		€1,000	€1,000	No Cover	
17	Natural Disaster	Natural Disaster (inc. Volcanic Ash)	€3,000	€3,000	No Cover	
18a	Business Cover	Company Funds	€1,000	€650	No Cover	
18b		Business Equipment	€1,500	€1,250	No Cover	
18c		Single Article Limit	€750	€500	No Cover	
18d		Replacement Colleague	€5,000	€2,500	No Cover	
19a	Golf Cover	Golf Equipment	€2,000	€1,250	No Cover	
19b		Green Fees	€350	€350	No Cover	
19c		Hole In One	€200	€200	No Cover	
20a	Winter Sports	Ski Equipment	€750	€500	No Cover	
20b		Ski Pack	€500	€350	No Cover	
20c		Ski Hire	€250	€250	No Cover	
20d		Piste Closure	€400	€400	No Cover	
20e		Avalanche Closure	€125	€125	No Cover	

## Optional Extras

(Available upon payment of an additional premium)

No.	Section		Platinum Plus	Platinum	Gold Limit	Gold Excess
21	Event Cancellation		€2,000	€2,000	€2,000	Nil
22a	Cruise Cover	Missed Port Departure	€1,000	€1,000	€1,000	€150
22b		Cabin Confinement	€25 per day, up to €1,000	€25 per day, up to €1,000	€25 per day, up to €1,000	Nil
22c		Itinerary Change	€100 per port, up to €500	€100 per port, up to €500	€100 per port, up to €500	Nil
22d		Unused Excursions	€500	€500	€500	€150
22e		Cruise Interruption	€1,000	€1,000	€1,000	€150
23	Missed Port Departure		€750	€750	€750	Nil
24	Excess Waiver		Included	Included	Optional	-

### Optional Cover Note(s):

#### Gold Cover Optional Extras:

The following optional extras may be included upon payment of an additional premium and **your certificate of insurance** will show if you have selected any of these options.

- Event Cancellation
- Cruise Cover
- Missed Port Departure
- Excess Waiver

The following sections are NOT available on Gold cover policies:

- Non-Operation of Flight
- **Natural Disaster**
- Business Cover
- Golf Cover
- **Winter Sports**

#### Platinum and Platinum Plus cover:

Cover includes Non-Operation of Flight, **Natural Disaster**, Business Cover, Golf Cover and **Winter Sports** as standard.

The following optional extras may be included upon payment of an additional premium and **your certificate of insurance** will show if you have selected any of these options.

- Event Cancellation
- Cruise Cover
- Missed Port Departure

# Your Policy

## Understanding This Policy

This is **your** travel insurance policy wording. The policy wording contains details of the insurance cover **we** provide. Please read the policy carefully to ensure that it meets **your** needs, the policy document outlines the cover, what is not covered, conditions and exclusions and is the basis on which **we** settle all claims. It is validated by the issue of the **certificate of insurance** which must be attached to the policy. The **certificate of insurance** and any endorsements are all part of the policy. **Your certificate of insurance** is evidence of the contract of insurance.

In return for having accepted **your** premium, **we** will, in the event of **bodily injury**, death, **serious illness**, loss, **theft**, damage or other events happening within the **period of insurance**, provide insurance in accordance with the operative sections of **your** policy. Each section of the policy details the cover provided. This policy provides cover for specific reasons only as per each “What is covered” section and should be read together with “What is not covered” and “Special conditions.” **You** should take time to read and understand the general exclusions and general conditions which apply to all sections of this policy.

## Your Travel Insurance policy

This travel insurance policy is arranged by Accident & General Insurance Services Ltd and is underwritten by White Horse Insurance Ireland dac.

## About Accident & General Insurance Services Ltd (‘Accident & General’)

Accident & General is a multi-agency intermediary authorised and regulated by the Central Bank of Ireland. Regulated Number 8954. Company Registration number 146193. Registered address is 20 Harcourt Street, Dublin, D02 H364.

## About White Horse Insurance Ireland dac

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 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](http://www.centralbank.ie).

## The Law Applicable to this Contract

**You** and **we** are free to choose the laws applicable to the policy. **We** propose to apply the laws of the Republic of Ireland.

## Claim Settlement

All claim payments by **us** to **insured persons** will be made in EUR.

## Your Responsibilities

**You** must provide complete and accurate answers to the questions asked by the **issuing agent** when **you** purchase or make changes to this policy. If any of the answers **you** have given change, **you** must inform the **issuing agent** as soon as possible. If **you** need to make changes to the details in **your certificate of insurance**, contact the **issuing agent** as soon as possible. They will then advise whether the changes can be made and if any additional premium is required. Please note that if the information **you** provide is not complete and accurate, **your** policy may become invalid. This means that **your** insurance policy may not provide cover in the event of a claim or **we** may not pay out the full claim amount.

This policy has been sold to **you** on a non-advised basis and **you** should read this information to ensure that it meets **your** requirements. **You** may already possess alternative insurance(s) for some, or all, of the features and benefits provided by this product; it is **your** responsibility to investigate this. If, upon reading this policy, **you** find it does not meet **your** requirements, please refer to the relevant cooling off/policy cancellation section.

## Residency and Eligibility

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

## Geographical Areas

When purchasing this insurance policy, please carefully review the countries and their corresponding geographical areas. This policy covers **trips** to the geographical areas listed below and the specific area **you** have selected is stated in **your certificate of insurance**. If **you** have any questions, please contact **your issuing agent**.

Geographical Areas Important Note: **You** are not insured to travel to a country, specific area or **event** to which the Department of Foreign Affairs ([www.ireland.ie/en/dfa/overseas-travel/advice](http://www.ireland.ie/en/dfa/overseas-travel/advice)) has issued travel restrictions. If the Department of Foreign Affairs has issued travel restrictions specifically related to **COVID** and **you** commence **your trip** whilst **COVID** travel restrictions are in effect, **you** are insured to travel, however there is no cover whatsoever under any section of this policy for any claim directly or indirectly related to **COVID** during **your trip**.

Geographical Areas	Countries Covered
United Kingdom	Means Scotland, England, Wales, Northern Ireland, Channel Islands and the Isle of Man.
Europe	Means the continent of Europe, including all countries west of the Ural Mountains, Canary Islands, Iceland, the Azores, islands in the Mediterranean and non-European countries bordering the Mediterranean (except Algeria, Lebanon and Libya).
Worldwide excluding North America	Means all countries worldwide, excluding the United States of America, Canada and the Caribbean.
Worldwide including North America	Means all countries worldwide.

## Maximum Age and Trip Duration Limits

This is a single **trip** or annually renewable annual multi-trip policy. These tables show the maximum **trip** durations and age limits that apply to this insurance policy. **You** should read them alongside **your certificate of insurance**. Note: This policy is only suitable for a maximum group size of up to 20 **insured persons** per **trip**.

Maximum Age and Trip Duration Limits Table		
Trip Type	Maximum Age (on the date you buy this insurance)	Maximum Trip Duration (consecutive days)
Single Trip	Aged 79 years or under	Up to 185 Days
	Aged 80 years or older	Up to 31 Days
Annual Multi Trip*	Aged 75 years or under*	Up to 45 Days*
One Way Trip**	Maximum age – N/A**	Up to 7 Days**
<b>Winter Sports</b> (Platinum and Platinum Plus Cover Levels Only)		
<b>Winter sports</b> cover is not available to individuals who are 70 years of age or older at the time of purchasing this insurance policy or at the start date of any <b>trip</b> if they turn 70 during the <b>period of insurance</b> .		
Winter Sports Trip	Aged 69 years or under	Up to 17 Days
No Cover	Aged 70 years or older	No cover
<b>Maximum Age and Trip Duration Limits Note:</b>		
1. <b>Annual Multi Trip*:</b>		
a) If <b>you</b> are aged 65 years or under, and <b>you</b> have purchased a Platinum Plus level of cover and this is shown on <b>your certificate of insurance</b> , cover is limited to <b>60 days</b> .		
b) If <b>you</b> are aged 66 years or older, and <b>you</b> have purchased a Gold or Platinum level of cover and this is shown on <b>your certificate of insurance</b> , cover is limited to <b>45 days</b> .		
c) Cover is available to persons aged 75 years or under on the date of purchasing this insurance policy. If <b>you</b> reach the age of 76 during the <b>period of insurance</b> , cover will continue until the next renewal date, but not thereafter.		
2. <b>One Way Trips**:</b> Coverage for a one-way trip applies to a single, continuous outward journey lasting up to 7 days within the <b>period of insurance</b> . All cover under this policy will end 12 hours after <b>you</b> first pass through Immigration Control in <b>your</b> destination country.		

## Pregnancy

This policy is intended to cover unforeseen events. Pregnancy and childbirth, including multiple pregnancies, are not considered unforeseen events and therefore the normal costs and expenses associated with them are not covered. However, if complications arise during **your** pregnancy that meet the policy's definition of **complications of pregnancy and childbirth** and occur during the **period of insurance**, they will be covered.

For clarity, coverage is provided **ONLY** under the following sections for claims arising from **complications of pregnancy and childbirth** which occurs during **your period of insurance**:

- ✓ Section 1 – Cancellation
- ✓ Section 2 – Curtailment
- ✓ Section 4 – Medical Expenses
- ✓ Section 5 – Medical Inconvenience Benefit

## Special Notice – This is Not a Private Medical Insurance Policy

This is not a private medical insurance policy and only gives cover in the event of an **accident** or sudden **serious illness** that requires emergency treatment whilst outside **your home country**. If **you** plan to receive elective treatment (treatment that is not necessary, but which **you** have chosen to have) when **you** travel on a **trip** or choose to have any treatment abroad which is not an emergency, this will not be covered under the policy.

If **you** need any medical treatment which results in a claim under this insurance, **we** will expect **you** to allow **us** or **our** representatives unrestricted and reasonable access to all of **your** medical records and information. It is essential that **you** read and understand the Medical Warranty and Important Conditions Relating to Health section of **your** policy wording to have the full protection of **your** policy.

# Claims Conditions

**You** must keep to the following conditions to be protected by **your** policy. If **you** do not keep to the conditions, **we** may cancel **your** policy, refuse to deal with **your** claim or reduce the amount of any claim payment.

**You** must contact **us** by phone if **you** want to make a claim using the number given below:

## 1. Claims

If **you** want to make a claim under this policy, **you** must phone us on +353 1 533 7352 or email **us** at [claims@white-horse.ie](mailto:claims@white-horse.ie).

**You** need to tell **us** about **your** claim as soon as possible after any **bodily injury, serious illness, incident, event or redundancy** or discovering any loss, **theft** or damage which may give rise to a claim under this policy.

**You** must also tell **us** if **you** are aware of any writ, summons or possible prosecution against **you**. **You** must send **us** every communication relating to a claim without delay. **You** or anyone acting on **your** behalf must not negotiate, admit or reject any claim without **our** permission in writing.

**You** or **your** legal representatives must provide **us** with, at **your** own expense, all information, evidence, details of household insurance and medical certificates **we** ask for. **We** can ask **you** to have an independent medical examination, which **we** will pay for. **We** may also ask for, and will pay for, a post-mortem examination.

**You** must keep any property which is damaged and, if **we** ask, send it to **us** at **your** own expense. Once **we** have settled **your** claim, all items will become **our** property and if the property is later recovered, it will become **our** property.

Where it is possible for **us** to recover sums that **we** have paid out under the terms of the policy, **you** must fully co-operate with **us** in any recovery efforts **we** make. **We** will pay all costs associated with the recovery. If **you** pursue **your** own recovery from third parties, any amounts **we** have paid under the policy must be reimbursed to **us** from the recovery **you** obtain.

In the event of a valid claim, **you** shall allow **us** the use of any relevant travel tickets **you** are not able to use because of the claim.

Any certificates, information, evidence and receipts required by **us** must be obtained at **your** expense (originals must be provided). No payment will be made under this policy without appropriate evidence to confirm the details of the claim.

**You** will be required to repay to **us**, within one month of **our** request to **you**, any costs or expenses **we** have paid on **your** behalf which are not covered under the terms and conditions of this policy.

All claim payments will be made in EUR.

## 2. Transferring of rights - Subrogation

**We** are entitled to take over any rights in defending or settling any claim and to take proceedings in **your** name for **our** benefit against any other person or organisation.

## 3. Fraud

**You** must not act in a fraudulent manner. If **you** or anyone acting for **you**:

- a) makes a claim under the policy knowing the claim to be false or fraudulently exaggerated in any way;
- b) makes a statement in support of a claim knowing the statement to be false in any way;
- c) submits a document in support of a claim knowing the document to be forged or false in any way; or
- d) makes a claim relating to any loss or damage caused by **your** wilful act or with **your** agreement;

**we** will do the following:

- a) **we** will not pay the claim.
- b) **we** will not pay any other claim which has been or will be made under the policy.
- c) **we** may declare the policy void (not valid).
- d) **we** will be entitled to recover from **you** the amount of any claim already paid under the policy.
- e) **we** will not return any premiums.
- f) **we** may tell the police.

**We, our** agents and fraud-prevention agencies get and share information with each other to prevent and detect fraudulent claims, to help protect **our** customers and ourselves.

# How to Claim – Claims Procedure

**You** must keep to the conditions in the Claims Conditions section to be protected by **your** policy. If **you** do not keep to the conditions **we** may cancel **your** policy, refuse to deal with **your** claim or reduce the amount of any claim payment.

## All Claims (other than a medical emergency)

**You** need to tell **us** about **your** claim as soon as possible after any **bodily injury**, **serious illness**, incident, event or **redundancy** or discovering any loss, **theft** or damage which may give rise to a claim under this policy. To make a claim other than any claim for medical emergencies please contact **us** to request a claim form:

By writing to	White Horse Insurance Ireland dac Rineanna House, Shannon Free Zone Shannon County Clare V14 CA36 Republic of Ireland
Telephone	+353 1 5337352
Email	<a href="mailto:claims@white-horse.ie">claims@white-horse.ie</a>

Return **your** completed claim form, remembering to keep a copy for **your** records, to either [claims@white-horse.ie](mailto:claims@white-horse.ie) or White Horse Insurance Ireland dac, Rineanna House, Shannon Free Zone, Shannon, Co. Clare, V14 CA36 together with all original documentation required below:

- **Your certificate of insurance**
- Confirmation of booking
- Original receipts and/or original medical reports as appropriate
- Proof of ownership in respect of claims for lost/**stolen personal baggage**, tickets, etc.
- Police report (obtained within 24 hours of discovery) in the event of **theft** of personal property
- Evidence of delay in the event of a claim under Section 11 – Travel Delay or Section 12 – Missed Departure/Flight Connection
- Other evidence as appropriate to **your** claim including the specific information requested on the claim form
- Comply with the ‘Special conditions relating to claims’ listed in each section 1 through to 23 as appropriate to **your** claim

## Medical emergency and medical service claims

If **you** suffer an illness or **bodily injury** on **your trip**, **you** must contact **our Emergency Assistance Service** if this leads to **hospital** treatment as an inpatient or before any arrangements are made to transport **you home**. Failure to do so could mean **we** will reduce the amount **we** pay for medical expenses.

The service is available 24 hours a day, 365 days a year for advice and helps making arrangements to admit **you** to **hospital** or to transport **you home** and for authorising medical expenses. If **you** cannot contact **our Emergency Assistance Service** at the time **we** specify because **you** need immediate emergency treatment, **you** or someone designated by **you** must contact the **Emergency Assistance Service** as soon as possible and within 48 hours, otherwise **we** may not pay **your** claim.

The **Emergency Assistance Service** may be able to guarantee costs on **your** behalf. When contacting the **Emergency Assistance Service** please tell them **you** have Accident & General Travel Insurance and give them **your** policy number, along with a telephone number where **you** can be contacted.

**You** must retain receipts for medical expenses and any costs incurred. **You** are responsible for any policy **excess**, which should be paid by **you** at the time of treatment, unless **you** have purchased the Platinum or Platinum Plus levels of cover, under which no excess applies.

## Medical assistance abroad

**Our Emergency Assistance Service** has the medical expertise, contacts and facilities to help **you** if **you** are injured in an **accident** or become ill. They will also arrange to transport **you home** if this is considered to be medically necessary. If **you** need medical treatment, **you** must contact the **Emergency Assistance Service** immediately.

**Repatriation:** If **you** have to return to **your home country** under Section 4 – Medical Expenses, **you** must contact the **Emergency Assistance Service**. If **you** do not, this could mean that **we** will not provide cover or **we** may reduce the amount **we** pay for **your** return to **your home country**. **We** reserve the right to repatriate **you** should **our** medical advisors consider **you** fit to travel.

## Payment for medical treatment abroad

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

## Simple outpatient treatment

For simple outpatient treatment, **you** should pay the **hospital** or clinic **yourself** and claim back medical expenses from **us**. Be cautious if **you** are asked to sign for excessive treatment or charges. If in doubt, call **our Emergency Assistance Service** for guidance.

If **you** want to make a claim for simple outpatient treatment under this policy, **you** must phone us on +353 1 5337352 or email **us** at [claims@white-horse.ie](mailto:claims@white-horse.ie).

Phone calls are recorded and may be monitored.

# 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.

**Accident(s)(al)** - Means an event that is sudden and unexpected, which is caused by external and visible means at a time that can be identified.

**Accidental Bodily Injury** - Means a sudden, violent, external, unexpected specific event, which occurs at an identifiable time and place, which solely and independently of any other cause results, within one year, in **your** death, **loss of limb**, **loss of sight** or the **permanent total disablement**.

**Adverse Weather** - Means rain, flood, snow, sleet, hail, wind, fog, lightning storm or thunderstorm.

**Additional Costs** - Means the difference between the original cost of the **trip** that was planned and the cost of the rearranged **trip** to provide a comparable trip to same standard as originally booked and budgeted for.

**Baggage, Personal Baggage** - Means luggage, clothing, personal effects 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 **valuables**, **ski equipment** and **personal money**.

- **Note 1:** Items **you** hired and all items loaned or entrusted to **you** are excluded from cover (with the exception of **ski equipment**).
  - **Note 2:** This travel insurance is not designed to cover high-value items. If **you** are planning to take expensive items such as jewellery, photographic or telecommunications equipment or other items that **we** define as **valuables** on **your trip**, please ensure **you** have sufficient coverage under a separate insurance policy.
- Note 3:** **Baggage** claims are settled based on the original purchase price, with deductions made for **wear, tear and depreciation**. This means claims are not settled on a "new for old" basis and a reduction in value will be applied to each item when **your** claim is assessed.

**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**.

**Business Equipment** - Means items owned by or leased, hired or rented by **you** and used by **you** in support of **your** employment or business activity, including office equipment, which is portable by design including, but not restricted to, personal computers and communication equipment, including mobile phones.

**Business Trip** - Means a **trip** taken wholly or in part for business purposes, but excluding **manual work**.

**Certificate of Insurance** - Means the document which is provided to **you** and which includes policy information such as the **period of insurance**, unique policy number and the names of all **insured person(s)** under this insurance policy.

**Close Business Associate** - Means any person in the same employment and having the same employer as **you** 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, Immediate Relative** - Means spouse or common-law partner, parent, parent-in-law, step-parent, legal guardian, children (including legally adopted, foster and step-children and daughter/son-in-law), sibling (including step-siblings and sister/brother-in-law), uncle, aunt, niece, nephew, grandparent, grandchild, or fiancé(e).

**Company Funds** - Means cash, currency, bank notes, cheques, postal and money orders, travel tickets and travellers' cheques held by **you** on behalf of the business.

**Complications of Pregnancy and Childbirth** - Means a diagnosis of toxemia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), postpartum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, per vaginal bleeding, miscarriage or threatened miscarriage, medically necessary emergency Caesarean section, medical necessary termination and premature births. This definition only applies if the complication happens more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) before the expected delivery date.

**Connecting Flight(s), Flight Connection** - Means a flight that is scheduled to depart from **your** international arrival airport, within 24 hours of **your** arrival at the same international arrival airport.

**COVID** - Means **COVID-19**, coronavirus disease, severe acute respiratory syndrome coronavirus (SARS-COV-2) or any mutation or variation of these.

**Cruise** - Means a **trip** involving a sea voyage of more than two days total duration, where transportation and accommodation is primarily on an ocean-going passenger ship.

**Curtailement, Curtail, Curtailed** - Means either:

- a) abandoning or cutting short **your trip** by direct early return to **Ireland**, in which case claims will be calculated from the day **you** returned to **Ireland** and based on the number of complete days of **your trip** **you** have not used, or
- b) by attending a hospital abroad as an inpatient or being confined to **your** accommodation abroad 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 or confined to **your** accommodation.

Please note that **curtailment** claims are calculated from the day **you** return to **your home** or when **you** are hospitalised as an inpatient. 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, there is no coverage for the cost of **your** return flight.

**Cyber-terrorism** - Means 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.

**Emergency Assistance Service** - Means the emergency service provider nominated by **us**. To contact the **Emergency Assistance Service**, call +44 1733 224 875.

**Epidemic, Pandemic** - Means any event(s) declared as an epidemic or a pandemic by the World Health Organization or its equivalent or by a relevant national government body.

**Event** - Means a concert, sporting event, match, competition or other public entertainment for which tickets are purchased in advance of the travel date, taking place at a specific location on a specific date or other organised **event/occasion** e.g. a wedding abroad, scout jamboree or amateur competition, which is the main purpose of **your trip**.

**Excess** - Means, where applicable, the **excess** is the first amount of each claim as shown on the Schedule of Cover, per section, for each separate **incident**, payable for each **insured person**. The **excess** applies unless **you** have chosen the Platinum or Platinum Plus level of cover or purchased the excess waiver option and this is stated on **your certificate of insurance**.

**Family** - Means up to two adults, their children (including stepchildren, foster children, grandchildren and children under legal guardianship) aged under 18 years (or under 23 years if living at **home** and in full time education) all permanently residing together. All individuals must be travelling with their parent(s) or legal guardian(s) who are insured under the same policy to the same destination. Under Annual Multi-Trip cover each adult and child is also insured to travel independently.

Note: This policy is only suitable for a maximum group size of up to 20 **insured persons per trip**.

**Golf Equipment** - Means objects or articles usually carried by golfers required to participate in the game of golf, including golf clubs, golf shoes, golf bag, umbrella and waterproof clothing forming part of **your baggage**.

Please note **golf equipment** claims are settled based on the original purchase price, with deductions made for **wear, tear and depreciation**. **Golf equipment** is included as standard on Platinum and Platinum Plus cover. Cover for **golf equipment** is not available on the Gold level of cover.

**Government Travel Advice** - Means travel advice as issued by the Department of Foreign Affairs (<https://www.ireland.ie/en/dfa/overseas-travel/advice>) of the government of the Republic of Ireland.

**Hijack** - Means the unlawful seizure or wrongful exercise of control of an aircraft or conveyance that **you** are travelling in as a passenger.

**Home, Home Area** - Means **your** normal place of residence (residential address) in the Republic of Ireland or Northern Ireland.

**Home Country** - Means the country where **you** are resident and have permanently resided for 6 months or more.

**Hospital(s)** - Means a licensed medical institution which meets the following criteria:

- it has facilities for medical diagnosis and/or for treating injured and sick people; and
- it is run by medical practitioner(s); and
- it provides care supervised by state registered nurses or the local equivalent; and
- it is not a medical institution only specialised in training and education, a nursing or convalescent facility, a hospice or place for the terminally ill, a residential care facility or a place for drug and/or alcohol rehabilitation.

**Incident** - Means a specific or sudden **accident** during a **trip** which causes **your** death or **bodily injury**.

**International Departure Point** - Means the final departure point in **Ireland** on **your** outward journey or **your** final departure point overseas to return **you** back to **Ireland** on **your** return journey.

**International Inbound Trip** - Means **your public transport** flight, sailing or train journey that departed (or was scheduled to depart) from another country to travel to **your** country of residence.

**International Outbound Trip** - Means **your public transport** flight, sailing or train journey that departed (or was scheduled to depart) from **your country of residence** to travel to another country.

**Ireland** - Means the Republic of Ireland or Northern Ireland.

**Irrecoverable** - Means that **we** will only cover costs that **you** have not already recovered, for which reasonable remedy was not offered or provided by another source and which **you** are not entitled to recover or regain from another source or another third party.

**Issuing Agent** - Means the agent from whom **you** purchased this policy.

**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 **loss of sight** which shall be considered as having occurred:

- a) in both eyes if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist or
- b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

**Manual Work** - Means work involving the:

- a) interaction with wild animals of any kind
- b) installation, assembly, maintenance, repair or use of heavy electrical, mechanical or hydraulic plant equipment or machinery
- c) working more than 3 metres above the ground.

**Medical Condition(s)** - Means any medical or psychological disease, **serious illness** or **bodily injury**.

**Medical Practitioner, Doctor(s)** - Means a registered practising member of the medical profession who is not related to **you** or to any person with whom **you** are travelling and/or insured on this policy.

**Mugging** - Means a violent attack on **you** that takes place with a view to **theft** and is made by person(s) not previously known to **you**.

**Natural Disaster** - Means an extraordinary natural event, such as tsunamis, earthquakes, landslides, volcanic eruptions (including volcanic ash clouds), atypical cyclonic storms, falling objects from space (including meteorites) or any extraordinary atmospheric, meteorological, seismic or geological occurrence.

**Pair or set** - Means two or more items of **baggage** or **valuables** which are or used or worn together.

**Period of Insurance** - Means **trips** between the start date and end date stated on **your certificate of insurance** under the 'period of insurance' section and within the maximum durations listed in the Trip Duration and Maximum Age tables. 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** applicable per policy is as follows:

Period of Insurance	Definition	Cancellation Coverage (Section 1)
Single Trip	The period of the <b>trip</b> and terminating upon its completion. The maximum <b>period of insurance</b> for single trip policies under this policy is listed in the Trip Duration and Maximum Age tables. This means <b>we</b> will not cover <b>you</b> for: - Any claim relating to a booked <b>trip</b> that is longer than the maximum <b>trip</b> durations listed in this policy, regardless of the date of the incident <b>you</b> are claiming for. - If <b>your trip</b> exceeds the number of days <b>you</b> have paid for, <b>you</b> will not be covered after the end date as stated on <b>your certificate of insurance</b> under the 'period of insurance' section.	Cancellation coverage starts from the time <b>you</b> have paid the premium and <b>your certificate of insurance</b> is issued. Cancellation cover ends on the earlier occurrence of the departure date of <b>your trip</b> or if a cancellation claim is made. If a cancellation claim is made, all remaining cover for the <b>trip</b> under <b>your</b> policy will cease. In the event of a <b>curtailment</b> claim, all remaining cover under <b>your</b> policy will cease.
One Way Trips	Coverage for one-way trips applies to a single, continuous outward journey lasting up to 7 days within the <b>period of insurance</b> . All cover under this policy will end 12 hours after <b>you</b> first pass through Immigration Control in <b>your</b> final destination country.	
Annual Multi-Trip	The annual period of cover for which <b>we</b> have accepted the premium as stated in <b>your certificate of insurance</b> . During this period, <b>you</b> will be covered for any <b>trip</b> of not more than the maximum <b>trip</b> duration listed in the Trip Duration and Maximum Age tables. This means <b>we</b> will not cover <b>you</b> for any claim relating to a booked <b>trip</b> that is longer than the maximum <b>trip</b> durations listed, regardless of the date of the incident <b>you</b> are claiming for.	Cancellation coverage starts from the start date stated on <b>your certificate of insurance</b> or, at the time of booking any <b>trip</b> , (whichever is the later) and terminates on commencement of any <b>trip</b> .
For all Policy Types	For all other sections of the policy, whichever cover is selected, coverage starts when <b>you</b> leave <b>your home</b> (or place of business in <b>Ireland</b> , in the case of a business <b>trip</b> ) to begin <b>your trip</b> and ends at the time of <b>your</b> return <b>home</b> or to <b>your</b> place of business in <b>Ireland</b> (whichever occurs earlier) on completion of the <b>trip</b> .	
Winter Sports	The maximum number of days' cover for <b>winter sports</b> activities in any one <b>period of insurance</b> is 17 days for both the Platinum and Platinum Plus cover levels. <b>Winter sports</b> is included as standard on Platinum and Platinum Plus cover levels. Cover for <b>winter sports</b> is not available on the Gold level of cover.	
Trip Extension	The <b>period of insurance</b> under this policy can only be extended by the issue of a continuation policy, provided no claim is pending and there are no known circumstances which may give rise to a claim and the original policy has not yet expired. <b>We</b> must agree this extension in writing and <b>you</b> must pay <b>us</b> any applicable premium.	

**Period of Insurance - Important Notes:**

1. There is no cover under Section 1 - Cancellation of this policy outside the **period of insurance**. However, if during the **period of insurance**, you book a **trip** with a start date after the expiry of **your** Annual Multi Trip policy, then cancellation cover will continue for that **trip**, provided **you** renew this policy with **us** on or before its expiry date and there is no gap in **your** insurance coverage.
2. If, due to unexpected circumstances beyond **your** control and for reasons included in the conditions of this cover, **you** cannot finish **your trip** within the **period of insurance** set out on **your certificate of insurance**, **we** will extend **your** cover for up to 30 days at no extra charge.
3. If, due to unexpected circumstances beyond **your** control and for reasons covered by this policy, **you** are unable to complete **your trip** within the **period of insurance**, **we** will extend **your** cover for up to 30 days at no extra cost.
4. If the reason **you** cannot complete **your trip** is due to **COVID**, **we** will extend **your** cover for up to 30 days, but **we** will only cover claims that are not related to **COVID**, except for Section 4 – Medical Expenses, provided that **you** are not travelling to a country or specific area or **event** to which the Department of Foreign Affairs or the World Health Organization (WHO) or similar body has advised against all or has issued travel restrictions.

**Maximum Age and Trip Duration Limits Table**

Trip Type	Maximum Age (on the date you buy this insurance)	Maximum Trip Duration (consecutive days)
Single Trip	Aged 79 years or under	Up to 185 Days
	Aged 80 years or older	Up to 31 Days
Annual Multi Trip*	Aged 75 years or under*	Up to 45 Days*
One Way Trip**	Maximum age – N/A**	Up to 7 Days**

**Winter Sports**

(Platinum and Platinum Plus Cover Levels Only)

**Winter sports** cover is not available to individuals who are 70 years of age or older at the time of purchasing this insurance policy or at the start date of any **trip** if they turn 70 during the **period of insurance**.

Winter Sports Trip	Aged 69 years or under	Up to 17 Days
No Cover	Aged 70 years or older	No cover

**Maximum Age and Trip Duration Limits Note:**

1. **Annual Multi Trip\*:**
  - a) If **you** are aged 65 years or under, and **you** have purchased a Platinum Plus level of cover and this is shown on **your certificate of insurance**, cover is limited to **60 days**.
  - b) If **you** are aged 66 years or older, and **you** have purchased a Gold or Platinum level of cover and this is shown on **your certificate of insurance**, cover is limited to **45 days**.
  - c) Cover is available to persons aged 75 years or under on the date of purchasing this insurance policy. If **you** reach the age of 76 during the **period of insurance**, cover will continue until the next renewal date, but not thereafter.
2. **One Way Trips\*\*:** Coverage for a one-way trip applies to a single, continuous outward journey lasting up to 7 days within the **period of insurance**. All cover under this policy will end 12 hours after **you** first pass through Immigration Control in **your** destination country.

**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.

**Personal Accident** - Means an **incident** resulting in **accidental bodily injury** caused solely and directly by outward violent and visible means.

**Personal Money** - Means bank notes, currency notes and coins in current use, traveller's cheques and other cheques, postal or money orders, prepaid cards and credit, debit or charge cards all held and owned by **you** for private purposes.

**Pre-Existing Medical Condition(s)** - Means any **medical condition(s)**, disease, illness or injury 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 2 years, or any terminal illness.

**Public Transport** - Means any publicly licensed aircraft, sea vessel, train or coach on which **you** are booked to travel, operating to a published timetable.

**Redundancy, Redundant** - Means **you** being unexpectedly declared **redundant** and becoming unemployed under the Protection of Employment Act (Employment Rights Act 1996 (UK) for Northern Ireland residents). **You** must have been given a notice of **redundancy** and be receiving payment under the current **redundancy** payments legislation. If **you** are self-employed, **your** business going unexpectedly into liquidation.

The following are not included in this definition:

- Any employment which has not been continuous with the same employer for at least two years.
- Any employment which is not permanent.
- Any employment which is on a short-term fixed contract.
- Any instance where **you** had reason to believe that **you** would be made **redundant** at the time **you** booked **your trip** or the date **you** bought this insurance policy.

**Personal Liability** - Means **your** legal liability for damages resulting from an **accident**.

**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 Article** - Means any one article, collection, **pair or set**.

**Ski Equipment** - Means skis (including bindings), ski boots, ski poles, ski goggles and snowboards, snowboard bindings and snowboard boots. Please note **ski equipment** claims are settled based on the original purchase price, with deductions made for **wear, tear and depreciation**. This means claims are not settled on a "new for old" basis and a reduction in value will be applied to each item when **your** claim is assessed.

**Stolen** - Means the unauthorised taking of **your baggage, valuables** and/or **personal money** by another person with the intention of permanently depriving **you** of it.

**Strike, Industrial Action** - Means any form of organised action, which is carried out with the intention of preventing, restricting, stopping, disrupting or otherwise interfering with the production of goods or the provision of services.

**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 government(s), 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.

**Theft** - Means any **theft** committed by violence, threat of violence, **mugging**, assault or through break in by a third party (i.e. a person who is not a relative, **close relative** or **travel companion**).

**Travelling Companion** - Means any named person(s) on **your certificate of insurance** with whom **you** have booked to travel and/or are travelling with on the same booking invoice and without whom **your** travel plans would be impossible.

**Trip** - Means a pre-booked holiday, business or pleasure trip or journey made by **you** within the covered area as stated on **your certificate of insurance** which begins and ends in **your home country** during **your period of insurance** and **you** must have a return ticket, unless the **trip** is a one-way **trip** as defined under **period of insurance**.

**Trips** within **Ireland** are covered, but only for cancellation or **curtailment** provided **you** have pre-booked at least two nights' accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar paid accommodation.

[Trip – Important Notes:](#)

- **Trips** are subject to maximum durations as stated within the maximum durations listed in the Trip Duration and Maximum Age tables.
- Each **trip** under Annual Multi Trip policies is deemed to be a separate insurance, each being subject to the terms, definitions, exclusions and conditions contained in this policy.
- 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**.

**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**.

**Valuables** - Means cameras, photographic and video equipment and associated equipment of any kind, computer hardware and software, computer tablets, satellite navigation equipment, games consoles, accessories and games, personal organisers, mobile telephones, television, portable audio equipment (DVD, CD, mini-disc, MP3 players, iPods, etc.) and all associated discs and accessories, smart phones, spectacles, prescription sunglasses, telescopes, binoculars, jewellery, watches (including smart watches), furs, leather articles, precious stones and articles made of or containing gold, silver or other precious metals.

**Wear, Tear and Depreciation** - Means a reduction in value through age, natural deterioration, ordinary use, depreciation due to use, damage by exposure to light, lack of maintenance or damage which happens gradually over a period of time. **Baggage, golf equipment, business equipment and ski equipment claims** are settled based on the original purchase price, with deductions made for **wear, tear and depreciation**. This means claims are not settled on a "new for old" basis, and a reduction in value will be applied to each item when **your** claim is assessed as follows:

Wear and Tear Table	
- up to 1 year old	<b>We</b> will pay 85% of purchase price
- up to 2 years old	<b>We</b> will pay 70% of purchase price
- up to 3 years old	<b>We</b> will pay 50% of purchase price
- up to 4 years old	<b>We</b> will pay 25% of purchase price
- up to 5 years old	<b>We</b> will pay 10% of purchase price
- over 5 years old	No payment
- Where there are no receipts	No payment

**We/Us/Our** - Means White Horse Insurance Ireland dac, their agents or sub-agents.

**Winter Sports** - Means Cross-Country Skiing (must be accompanied by a guide or instructor), Dog Sledding, Ice- Skating, Skiing, Skiing off-piste (must be accompanied by a guide or instructor), Reindeer Sleighrides, Snowboarding, Snow-mobiling (no cover for third party injuries or liability), Snow Sledging and Tobogganing (excluding cresta run).

Winter Sports Note: (Platinum and Platinum Plus cover levels only)

- Section 7 – Personal Liability covers claims arising as a result of **you** undertaking or participating in **winter sports**.
- There is no cover for competitive or professional **winter sports**.
- Under no circumstances will any claims arising from any activities not listed be covered, regardless of whether undertaken as part of an organised excursion or event.
- **Winter sports** exclude ski instructor courses or **winter sports** training or qualification courses.

**You/Your/Yourself/Insured Person(s)** - Means the person(s) named on the **certificate of insurance** for this policy and for whom the appropriate premium has been paid.

# Medical Warranty and Important Conditions Relating to Health

This insurance is designed to cover **you** for unforeseen events, **accidents** and **serious illnesses** occurring during the **period of insurance**. To ensure full protection under this policy, **you** (and all **insured persons**) must follow this Medical Warranty and Important Conditions Relating to Health section. Failure to do so may result in policy cancellation, claim denial or a reduction in claim payments. Where **you** is used, it will bear the same meaning throughout this section meaning **you** and all **insured persons** on this policy. **We** recommend declaration of all **pre-existing medical condition(s)** within 14 days of purchasing this policy.

**Winter Sports Important Note: Platinum and Platinum Plus Cover:** If **you** have any **pre-existing medical condition(s)** listed in this section highlighted in *italic* font and marked with an asterisk (\*), and **you** are participating in **winter sports** activities, **you** must contact the Medical Screening Department at +353 1 533 7357 to declare **your pre-existing medical condition(s)** to ensure that the cover is suitable for **your** needs.

Any medical information provided in a medical screening or health declaration will be kept confidential and used only for the specific purposes of administering **your** claim and providing the cover and services described, which may include sharing with service providers. **We reserve** the right not to extend this insurance to cover any **pre-existing medical condition(s)**.

Medical Screening	Telephone
To complete a medical screening, <b>you</b> must contact <b>us</b> quoting the reference <a href="#">A&amp;G Group Travel</a>	+353 1 533 7357

## Medical Warranty

At the time of purchasing 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:** If **you** answer **NO** to the Medical Warranty (including if **you** have had no **medical condition**), please review the conditions below to confirm if they apply to **you**. If none of them apply, **your medical condition(s)** will be covered.

**IF YES:** If **you** answer **YES** to the Medical Warranty, it is a condition of this policy that **you** will not be covered under Section 1 – Cancellation, Section 2 – Curtailment, Section 3 – Personal Accident, Section 4 – Medical Expenses and Section 5 – Medical Inconvenience Benefit for any claims arising directly or indirectly from this **medical condition(s)** unless **you** have contacted contact **us** to complete a medical screening at +353 1 533 7357 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 Waived Medical Conditions List on the following page, then this will be covered under the policy without the need to contact **us**.

Regardless of whether **you** answer "yes" or "no" to the Medical Warranty, please note:

It is a condition of this policy that neither **you** nor any **insured persons** will be covered under Section 1 – Cancellation, Section 2 – Curtailment, Section 3 – Personal Accident, Section 4 – Medical Expenses and Section 5 – Medical Inconvenience Benefit for claims arising directly or indirectly from:

A. At the time of taking out this policy:

- i) Any **medical condition** for which **you** are aware of, but have not yet received a diagnosis for.
- ii) Any **medical condition** for which **you** have received a terminal prognosis.
- iii) Any **medical condition** for which **you** 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 for which a **medical practitioner** has advised **you** not to travel or would have done so had **you** sought their advice, but despite this, **you** still chose to 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) **You** 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 Applicable to All Sections of the Policy.”

## Waived Medical Conditions List

Please see following lists for **medical condition(s)** which do not require screening. The **medical conditions** listed in the following pages are covered without additional charges and are subject to the terms and conditions of this insurance, provided at the time of purchasing this policy:

1. No more than 5 of these **medical condition(s)** are suffered.
2. **You** satisfy the medical warranty above.

Waived Medical Condition List (and Cover limitations)	Waived Medical Condition (and Cover limitations)	Waived Medical Condition (and Cover limitations)
Abnormal Smear Test	Cervicitis	Epididymitis
<i>Achilles Tendon Injury*</i>	Chalazion	Epiphora (Watery Eye)
Acne	Chicken Pox (Fully resolved)	Epispadias
Acronymy or Ingrown Toenail Acronymy	Cholecystectomy or Gall Bladder Removal	Epistaxis (Nosebleed)
Adenoids	Chronic fatigue syndrome (If only symptom is fatigue and no <b>hospital</b> admissions)	Erythema Nodosum
Allergic Rhinitis	Coeliac Disease	Essential Tremor
Alopecia	Cold Sore / Herpes Simplex	Facial Neuritis or Trigeminal Neuralgia
Anal Fissure/Fistula	Common Cold(s)	Femoral Hernia
Appendectomy	Conjunctivitis	Fibroadenoma
Astigmatism	Constipation	Fibroid - Uterine
Athlete's Foot / Tinea Pedis	Corneal Graft	Fibromyalgia
Attention Deficit Hyperactivity Disorder (ADHD)	Cosmetic Surgery	Fibromyositis
Bell's Palsy (Facial Paralysis)	Cyst - Testicular	Fibrositis
Benign Prostatic Enlargement	Cystitis (No ongoing treatment, no <b>hospital</b> admissions)	Frozen Shoulder
Bladder Infection (No ongoing treatment, no <b>hospital</b> admissions)	Cystocele (No ongoing treatment, no <b>hospital</b> admissions)	Ganglion
Blepharitis	D & C / Dilatation and Curettage	Glandular Fever (Full recovery made)
Blindness	Deaf Mutism	Glaucoma
Blocked Tear Ducts	Deafness	Glue Ear (Resolved - must be all clear prior to travel if flying)
Breast - Fibroadenoma	Dental Surgery	Goitre
Breast Cyst(s)	Dermatitis (No <b>hospital</b> admissions or consultations)	Gout
Breast enlargement / Breast Reduction	Deviated Nasal Septum	Graue's Disease
<i>Broken Bones*</i> (Other than head or spine and no longer in plaster)	Diarrhoea and/or Vomiting (Fully resolved)	Grommet(s) inserted (for Glue Ear)
Bunion (Hallux Valgus)	Dislocations (No joint replacements or <b>hospital</b> admissions)	Gynaecomastia
Bursitis or Housemaid's Knee	Dry Eye Syndrome	Haematoma (external)
Candidiasis (oral)	Dyspepsia	Haemorrhoidectomy
Candidiasis (vaginal)	Ear Infections (Resolved - must be all clear prior to travel if flying)	Haemorrhoids / Piles
Carpal Tunnel Syndrome	Eczema (No <b>hospital</b> admissions or consultations)	Hammer Toe
<i>Cartilage Injury*</i>	Endocervical Polyp	Hay Fever
Cataracts	Endocervicitis	Hernia (not Hiatus)
Cervical Erosion	Endometrial Polyp	Herpes Zoster (Shingles)
		Hip Replacement (No subsequent arthritis and never any dislocation of a joint replacement)
		Hives / Nettle Rash
		HRT (Hormone Replacement Therapy)

Waived Medical Condition List (and Cover limitations)	Waived Medical Condition (and Cover limitations)	Waived Medical Condition (and Cover limitations)
Hypospadias	Myalgic Encephalomyelitis (ME) (If the only symptom is fatigue and no <b>hospital</b> admissions)	Stigmatism
Hypothyroidism / Underactive Thyroid	Myxoedema	Stomach Bug (Resolved)
Hysterectomy (Provided no malignancy)	Nasal Infection	Strabismus (Squint)
Impetigo	Nasal Polyp(s)	Stress Incontinence (No urinary infections)
Indigestion	Neuralgia (No <b>hospital</b> admissions)	Synovitis
Influenza (Full recovery made)	Nosebleed(s)	Talipes / Club Foot
Inguinal Hernia	Nystagmus	Tendon Injury* (only Achilles tendon injury)
Insomnia	Osgood-schlatter's Disease	Tennis Elbow
Intercostal Neuralgia (No <b>hospital</b> admissions)	Osteochondritis	Tenosynovitis
Intertrigo	Otosclerosis	Testicles – Epididymitis / Hydrocele / Varicocele
Irritable Bowel Syndrome (IBS) (Provided definite diagnosis made and no ongoing investigations)	Overactive Thyroid /Hyperthyroidism	Testicular Torsion (Twisted Testicle)
	Parametritis	
Keinboeck's Disease	Pediculosis	Throat Infection(s)
Keratoconus	Pelvic Inflammatory Disease	Thyroid - Overactive Thyroid Deficiency
Knee Injury* Collateral/cruciate ligaments	Photodermatosis	Tinnitus
Knee Replacement (No subsequent arthritis and never any dislocation of a joint replacement)	Post Viral Fatigue Syndrome (If the only symptom is fatigue and no <b>hospital</b> admissions)	Tonsillitis
Kohlers Disease	Prickly Heat	Tooth Extraction / Toothache
Labyrinthitis	Prolapsed Uterus (womb)	<i>Torn Ligament*</i>
Laryngitis	Pruritis	Torticollis (Wry Neck)
Leptothrix	Psoriasis (No <b>hospital</b> admissions or consultations)	Trichomycosis
Leucoderma	Repetitive Strain Injury	Turner's Syndrome
Lichen Planus	Retinitis Pigmentosa	Umbilical Hernia
Ligaments (injury)	Rhinitis (Allergic)	Undescended Testicle
Lipoma	Rosacea	Urethritis (No ongoing treatment, fully recovered and no <b>hospital</b> admissions)
Macular Degeneration	<i>Ruptured Tendons*</i> (only Achilles tendon)	URTI (Upper Respiratory Tract Infection) (Resolved and no further treatment)
Mastitis	Salpingo-oophoritis	Urticaria
Mastoidectomy (Resolved and must be all clear prior to travel if flying)	Scabies	Uterine Polyp(s)
Menopause	Scalp Ringworm / Tinea Capitis	Uterine Prolapse / Womb prolapse
Menorrhagia	Scheuermann's Disease (Provided no respiratory issues)	Varicocele
Migraine (Provided a definite diagnosis is made and there are no ongoing investigations)	Sebaceous Cyst	Varicose Veins (Legs only, never any ulcers or cellulitis (if GP has confirmed that client is fit to travel))
Miscarriage	Sinusitis	Vasectomy
Mole(s)	Skin Ringworm (Tinea Corporis)	Verruca
Molluscum Contagiosum	Sleep Apnoea (No machine used to assist breathing)	Vitiligo
Myalgia	Sore Throat	Warts (Benign, non-genital)
	Sprains	

In addition to any **medical condition(s)** listed on the 'Waived Medical Condition List,' **you** are automatically accepted for cover, provided **you** do NOT have more than ONE of the following **medical conditions** in this table and **you** must NOT have ANY other **pre-existing medical condition(s)**. If **you** have a **pre-existing medical condition(s)** that does not meet the above or below criteria, **you** must contact the Medical Screening Department at +353 1 533 7357 to declare all of **your pre-existing medical conditions** to ensure that the cover is suitable for **your** needs.

Medical Condition	Cover Limitations
Arthritis - Juvenile - <i>Osteoarthritis*</i> - Rheumatoid Arthritis - Psoriatic Arthritis - Reiter's Syndrome - Rheumatism	- There must have been NO <b>hospital</b> 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 <b>hospital</b> admissions EVER. - Must have been diagnosed under the age of 50. - Must be controlled with 2 or less 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 <b>hospital</b> 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.
<i>Osteoporosis*</i> - <i>Osteopaenia*</i> - <i>Fragile Bones*</i>	- There must have been no broken bones within the last 5 years. - There must have been NO vertebral (backbone) fractures.

**Winter Sports** Important Note: Platinum and Platinum Plus cover

**Winter Sports** is included as standard under Platinum and Platinum Plus cover, however some **medical conditions** are excluded for **winter sports** participation.

\*If **you** have any **medical condition** listed in this section highlighted in *italic* font and marked with an asterisk (\*) and **you** are participating in **winter sports** activities, **you** must contact the Medical Screening Department at +353 1 533 7357 to declare **your medical conditions** to ensure that the cover is suitable for **your** needs.

The following **medical conditions** are not covered for **winter sports** participation: Achilles tendon injury, brittle bones, knee dislocation, ligament damage, osteogenesis imperfecta, osteoporosis, osteopetrosis, osteopenia and patellar dislocation.

If **you** have any of these or any other **medical conditions**, please contact **our** Medical Screening Department for help at +353 1 533 7357.

## Cover Relating to the Health of Non-Travellers

This policy will not cover any cancellation or **curtailment** claims if the claim arises directly or indirectly from a **medical condition** affecting **your immediate relative, travelling companion, close business associate** or any person with whom **you** have arranged to reside temporarily during **your trip** and who is not insured under this policy, under the following circumstances:

### 1. At the time of purchasing this policy:

- i) Any **medical condition** for which they had received a terminal prognosis.
- ii) Any **medical condition** for which they are aware of, but have not had a diagnosis.
- iii) Any **medical condition** for which they 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 (unless the Platinum Plus level of cover has been purchased).

### 2. In the 90 days prior to the purchase date of this policy, they:

- i) required surgery, inpatient treatment or **hospital** consultations (unless the Platinum Plus level of cover has been purchased).

## Platinum Plus Cover - Important Information

Cancellation and **curtailment** cover for **existing medical conditions** of **your immediate relative, travelling companion, close business associate** or any person with whom **you** have arranged to reside temporarily during **your trip** will only be in force if the policy is purchased within 14 days of booking the **trip** and there is no change in their **medical condition** from the time of booking the **trip** to purchasing the insurance.

There is no cover for cancellation or **curtailment** due to a terminal prognosis which has been received by **your immediate relative, travelling companion, close business associate** or any person with whom **you** have arranged to reside temporarily during **your trip** prior to the purchase of this insurance or booking **your trip** (whichever is later).

We have the right not to extend this insurance to cover any **pre-existing medical condition(s)**. Please also refer to the appropriate policy sections and general exclusions section.

## Emergency Assistance Service

In the event of **your bodily injury** or illness which may lead to inpatient **hospital** treatment or before incurring any expenses over €650 or before any arrangements are made for repatriation or in the event of **curtailment**, necessitating **your** early return to **your home area**, **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** or someone designated by **you** must contact the **Emergency Assistance Service** as soon as possible and within 48 hours, otherwise **we** may not pay **your** claim.

Private medical treatment is not covered unless authorised specifically by the **emergency assistance service**. This travel insurance policy is NOT a private medical insurance policy and does not provide cover for procedures that can be carried out in **your home country** after repatriation.

## 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** or 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** or 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.

Telephone calls are recorded and may be monitored.

## Reciprocal Health Agreements and Private Medical Insurance

If valid medical costs have been reduced using a European Health Insurance Card (EHIC) or Global Health Insurance Card (GHIC), other reciprocal health agreement or private health insurance, **we** will not deduct any **excess** if **you** hold the Gold level of cover. No **excess** applies to the Platinum and Platinum Plus levels of cover.

### Europe and EHIC

Residents of **Ireland** 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. **We** strongly recommend **you** apply for and obtain a European Health Insurance Card (or Global Health Insurance Card for residents of Northern Ireland) 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.

### Private Medical Insurance

If **you** are currently a VHI, Laya Healthcare or Irish Life 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
- Laya Healthcare Assistance: Tel +353 21 422 2204
- Irish Life Health Assistance: Tel +353 1 481 7840

### Australia and Medicare

If **you** are travelling to Australia and **you** require medical treatment, **you** must register for and make use of the treatment offered under the national Medicare scheme. **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](http://www.ireland.embassy.gov.au).

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 Section

The following tables confirm the sports and activities that this policy will cover. Cover for these activities is included for recreational, amateur purposes only, unless otherwise stated. If **you** have purchased a Gold policy, **you** are covered for the sports and activities listed in the Gold Cover column only. If **you** have purchased either a Platinum or Platinum Plus policy, **you** are covered for all sports and activities listed in the Platinum & Platinum Plus Cover column.

If **you** wish to undertake a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call the Travel Helpline on (01) 874 8458.

## ✓ What is covered

**We** will cover **your** participation in the sports and activities listed for recreational and amateur purposes only unless otherwise stated. You are only covered for taking part in sports or activities if they are listed below and the appropriate policy level has been purchased.

## ! Special conditions relating to claims

- Under no circumstances will any claims arising from any sport or activity not listed in the below tables be covered, regardless of whether undertaken as part of an organised excursion or event.
- If **you** participate in any listed activity below:
  - you** are required to use the appropriate safety equipment for that activity at all times (e.g. take all necessary precautions, wear protective clothing, use suitable head and eye protection).
  - you** must follow the supervision and instruction of qualified experts for the activityPlease note that this policy includes a general exclusion for claims arising directly or indirectly from "self-exposure to needless peril."
- If **you** use a motorised vehicle during **your trip**, **you** must hold a full, valid driving licence that allows the use of such vehicles in both **your home country** and **your trip** destination.
- You** are covered when travelling by recognised **public transport** between countries; however, coverage will not apply if **you** are being paid to crew a private motor or sailing vessel or if **you** are travelling by private plane.
- Although coverage is provided for certain sports and activities, this does not imply that **we** consider these activities to be safe. **You** are responsible for ensuring that **you** are capable of safely participating in the planned sport or activity and must take necessary precautions to avoid injury, **accident** or loss to **yourself** or others.

## ✗ What is not covered

These exclusions apply throughout **your** policy. **We** will not pay for claims arising directly or indirectly from:

- Unnecessary danger**  
**You** placing **yourself** in unnecessary danger (for example, not wearing suitable head protection or protective clothing when taking part in a specific sport or activity, or not wearing a seatbelt while in a moving vehicle).
- Cycle helmet**  
Any claim arising from injuries sustained whilst **you** are cycling, where **you** are not wearing an appropriate cycle helmet at the time of the incident.
- Decompression and Scuba Diving**  
Any claim arising as result of flying less than 24 hours after a scuba dive or for any unaccompanied dive, any dive in overhead environments or any dive for gain or reward.
- Professional sports or entertaining**  
**Your** participation in or practice of any competitive professional sports or professional entertaining.
- Search and rescue costs**  
Any claim arising from air and/or sea search and rescue.
- Sports or activity training courses or qualification course(s)**  
**Your** participation in any professional sports or activity training courses or qualification course(s) racing or participating in speed or time trials.
- Motorbike**  
Any claim arising as result of motorbike touring or where a motorbike is the main mode of transport on **your trip**.

### Important Note to All Sports and Activities under Section 3 – Personal Accident and Section 7 – Personal Liability

Any claim under Section 3 – Personal Accident is limited to 50% of the benefit payable if the injury is as a result of undertaking or participating in any listed Sports or Activity listed in the following tables.

**We** will not pay for any claims under Section 7 – Personal Liability which are as a result of undertaking or participating in any sports or activity listed in the following sports and activities table.

Sports and Activities	Gold	Platinum & Platinum Plus	Cover Limitation
Abseiling (Indoor/Outdoor climbing wall up to 25m)	✗	✓	(i)
Aerial Safari (Chartered aircraft and organised excursion)	✓	✓	
Aerial Tram	✓	✓	
Aerobics	✓	✓	
Air Boarding	✓	✓	
Amateur Athletic Field/Track Events	✓	✓	
Angling/Fishing - Freshwater (Leisure fishing only - no commercial or rock fishing)	✓	✓	
Angling/Fishing - Sea (Leisure fishing only - no commercial)	✓	✓	
Archery	✓	✓	(i)
Archaeological digging	✓	✓	
Assault course	✗	✓	(i)
Badminton	✓	✓	
Bamboo Rafting	✓	✓	
Banana Boating (Only as a passenger with no right of control)	✓	✓	(i)
Baseball	✗	✓	
Basketball	✓	✓	
Battle re-enactment	✓	✓	
Beach Games	✓	✓	
Billiards / Snooker / Pool	✓	✓	
Bird Watching	✓	✓	
Blokarting	✗	✓	(i)
Boardsailing/Sailboarding/Windsurfing	✓	✓	
Body Boarding / Boogie Boarding	✓	✓	
Bowling (lawn, ten-pin, nine-pin, candlepin, duckpin and five-pin bowling, bowls, pétanque & boules)	✓	✓	
Breathing Observation Bubble (BOB)	✗	✓	(i)
Bridge Climb / Walk (Within organiser's guidelines)	✓	✓	(i)
Bridge Swinging (Within organiser's guidelines)	✗	✓	(i)
Bungee/bungy jumping (max 3 jumps per trip)	✗	✓	(i)
Camel Riding	✗	✓	(i)
Camp America Counsellor	✓	✓	
Camping	✓	✓	
Canoeing/Kayaking – Not Sea (Leisure only, in calm waters. Life jacket and helmet must be worn)	✓	✓	
Canoeing/Kayaking - Sea (Leisure Only, inside territorial waters. Life jacket and helmet must be worn)	✓	✓	
Canoeing (White Water Grades 1-3. Life jacket and helmet must be worn)	✗	✓	
Caravanning	✓	✓	
Caving (Sightseeing/tourist attraction)	✓	✓	
Clay Pigeon Shooting	✗	✓	(ii)
Climbing (Indoor/Outdoor climbing wall only up to 25m)	✓	✓	
Cricket	✓	✓	
Croquet	✓	✓	
Cross Country Running	✓	✓	
Curling	✓	✓	
Crewing of a Vessel (Inside territorial waters)	✓	✓	
Cycle Touring (leisure, not racing or downhill racing, helmet must be worn, under 2,500 metres altitude. Excluding professional cycling and mountain biking)	✗	✓	

Sports and Activities	Gold	Platinum & Platinum Plus	Cover Limitation
Cycling (leisure, not racing or downhill racing, helmet must be worn, under 2,500 metres altitude. Excluding professional cycling and mountain biking)	✓	✓	
Dancing	✓	✓	
Darts	✓	✓	
Deep Sea Fishing (Provided <b>you</b> are with a professional fisherman, leisure fishing only, no commercial)	✓	✓	
Disc Golf	✓	✓	
Dragon Boat Racing (Inland or territorial waters only)	✗	✓	
Dry Slope Skiing/Dry Slope Snowboarding	✓	✓	
Elephant Riding	✓	✓	(i)
Falconry	✓	✓	(i)
Fell Walking (Up to 3,000 metres above sea level, not using picks or ropes)	✓	✓	
Fencing	✗	✓	
Fives	✓	✓	
Flag Football	✓	✓	
Fly Boarding	✓	✓	
Flying as a fare paying passenger in a fully licensed passenger carrying aircraft	✓	✓	
Flying as passenger (Private/small aircraft/helicopter)	✗	✓	(i)
Flying Fox - Cable car (Safety harness must be worn)	✗	✓	(i)
Football/Soccer - Organised Amateur, Practice and Training and/or Match	✓	✓	
Frisbee (Recreational / Ultimate Frisbee)	✓	✓	
Gaelic - Camogie, Football, Hurling	✓	✓	
Go-karting (up to 120cc, professionally organised)	✓	✓	(i)
Golf	✓	✓	
Grass Skiing	✗	✓	
Gym Training (Aerobics, spinning, zumba, body pump, weight training, cross training, crossfit)	✓	✓	
Gymnastics	✓	✓	
Handball (Organised Amateur Match)	✓	✓	
High Diving (Under 5 Meters and excluding cliff diving)	✗	✓	
Highland Games	✓	✓	
Hockey (Field – Organised Amateur Match)	✓	✓	
Horse Riding (Leisure, non-competitive riding, no jumping, no polo, no hunting. Wearing a helmet and using tack equipment)	✗	✓	(i)
Hot Air Ballooning (Organised Excursion)	✗	✓	(i)
Hydro Zorbing (Under Supervision of a Licensed Operator)	✓	✓	(i)
Ice Skating	✓	✓	(i)
Indoor Skating	✓	✓	
Iron Man (Organised Event)	✗	✓	
Jeep Safari ( <b>Ireland</b> /United Kingdom organised, No guns)	✗	✓	(i)
Jet Boating (Organised Excursion, inland/coastal waters only)	✗	✓	(ii)
Jet Skiing (Inland/coastal waters)	✗	✓	(ii)
Jogging (Up to 3,000 metres above sea level, not using picks or ropes)	✓	✓	
Judo (Organised Training)	✗	✓	
Karate (Organised Training)	✗	✓	
Kayaking (White Water Grades 1-3. Life jacket and helmet must be worn)	✗	✓	
Kendo (Organised Training)	✗	✓	
Kiting / Kite Surfing	✗	✓	
Korfball	✓	✓	
Lacrosse (Organised Amateur Match)	✗	✓	

Sports and Activities	Gold	Platinum & Platinum Plus	Cover Limitation
Laser Tag	✓	✓	
Low Ropes	✓	✓	
Marathon Running (Organised Event)	✗	✓	
Martial Arts (Organised Training, No Competition or bouts)	✗	✓	(i)
Mountain Biking (Leisure, on road, not racing or downhill racing, helmet must be worn, under 2,500 metres altitude)	✗	✓	
Netball	✓	✓	
Orienteering	✓	✓	
Paddle Boarding	✓	✓	
Paint Balling	✓	✓	(i)
Parachuting (1 jump per <b>trip</b> , tandem only with a certified instructor and no solo jumps).	✗	✓	(i)
Parasailing (Over water)	✗	✓	
Parascending (When attached to a speedboat)	✗	✓	(ii)
Pedalos	✓	✓	
Peteca	✓	✓	
Pigeon Racing	✓	✓	
Pony-trekking (Leisure/non-competitive riding, no jumping, no polo, no hunting. Wearing a helmet and using tack equipment)	✓	✓	(i)
Pool/Snooker	✓	✓	
Quad-biking (Under 150cc, wearing a helmet)	✗	✓	(i)
Quoit	✓	✓	
Rackets	✓	✓	
Racquet-ball	✓	✓	
Rafting (White Water Grades 1-3. Life jacket and helmet must be worn)	✗	✓	
Rambling (Up to 3,000 metres above sea level, not using picks or ropes)	✓	✓	
Refereeing	✓	✓	
Ringos	✓	✓	(i)
River Punting	✗	✓	
Roller Blading, Line Skating (Excludes racing, competition(s) and helmet & pads must be worn)	✓	✓	
Rounders	✓	✓	
Rowing (Inland/coastal waters, no white water)	✓	✓	
Rugby Football - Organised Amateur, Practice and Training and/or Match	✗	✓	
Running (Up to 3,000 metres above sea level, not using picks or ropes)	✓	✓	
Safari Tours ( <b>Ireland</b> /United Kingdom organised, No guns)	✓	✓	(i)
Sailboarding/Windsurfing/Boardsailing	✓	✓	
Sailing/Yachting (Leisure only, inside territorial waters)	✓	✓	(ii)
Sand Yachting (No racing)	✗	✓	
Scuba Diving (Not solo, up to maximum 30m, conventional scuba diving only)	✗	✓	(iii), (iv)
Sea Canoeing/Kayaking (Leisure Only, Inside Territorial Waters. Life jacket and helmet must be worn)	✓	✓	
Segway Tours (Helmet must be worn)	✓	✓	(i)
Shark Cage Diving (Must be pre-organised through a licensed operator in <b>Ireland</b> /United Kingdom organised, in a cage only)	✗	✓	(i)
Shinty	✓	✓	
Skateboarding (Excludes racing, competition(s) and helmet & pads must be worn)	✓	✓	
Snorkelling (Inside marked areas and/or with a lifeguard present)	✓	✓	
Softball	✗	✓	
Sphering	✓	✓	
Squash	✓	✓	

Sports and Activities	Gold	Platinum & Platinum Plus	Cover Limitation
Stoolball	✓	✓	
Street Hockey	✓	✓	
Surfing	✓	✓	
Swimming	✓	✓	
Swimming with Dolphins	✓	✓	(i)
Table Tennis	✓	✓	
Ten Pin Bowling	✓	✓	
Tennis	✓	✓	
Theme Parks	✓	✓	
Tour Operator Safari (No guns)	✓	✓	(i)
Tough Mudder (Organised Event)	✗	✓	
Trampolining	✗	✓	
Trapeze/High Wire (Supported by cords, with safety net installed)	✗	✓	(i)
Tree Canopy walking / Canopy Walk	✓	✓	
Trekking / Hiking (Up to 3,000 metres above sea level, not using picks or ropes)	✓	✓	
Trekking / Hiking (Up to 6,000 metres above sea level, not using picks or ropes)	✗	✓	
Triathlon (Organised Event)	✗	✓	
Tubing on Rivers (Grades 1-2)	✗	✓	(i)
Tug of War	✓	✓	
Unicycle Riding	✓	✓	
Volleyball	✓	✓	
Via Ferrata (Grades A-C)	✗	✓	
War Games/Paint Balling (Wearing eye protection. Professionally organised))	✓	✓	
Water Parks	✓	✓	
Water Polo	✓	✓	
Water Skiing (No water ski-jumping)	✓	✓	(ii)
Weight Lifting	✓	✓	
Whale Watching (Professionally organised)	✓	✓	
White and Black Water Rafting (Grades 1 to 4. Life jacket and helmet must be worn)	✗	✓	
Windsurfing/Boardsailing/Sailboarding	✓	✓	
Yachting/Sailing (Leisure only, inside territorial waters)	✓	✓	(ii)
Yoga (Class, alone/home practice)	✓	✓	
Zip Line (Safety harness must be worn)	✗	✓	(i)
4x4 Off-roading (Professionally organised. Seat belt must be worn)	✗	✓	(i), (ii)

## Sports and Activities Cover Limitation

- (i) **You** must be with a professional, qualified and licensed guide, instructor or operator.
- (ii) **You** must be with a professional, qualified and licensed guide, instructor or operator or **you** must have the appropriate certification or licence to do this sport or activity at **home**. If operating a motor vehicle, the driver must have the appropriate valid UK/ROI licence for the vehicle.
- (iii) **You** must hold a British Sub Aqua Club certificate or Professional Association of Diving Instructors certificate or equivalent and follow the relevant Club or Association rules and guidelines at all times or **you** must only dive under the constant supervision of a properly licensed diving school and follow their rules and instructions at all times. There is no cover for any unaccompanied dive, any dive in overhead environments or any dive for gain or reward.
- (iv) Scuba diving is covered to the confirmed depths provided **you** are diving with and under the direction of an accredited Dive Marshall, instructor or guide. If **you** are suitably qualified, and are not diving alone, cover is provided within the guidelines of the relevant diving or training agency or organisation as confirmed below:
- PADI Open Water - 18 metres
  - PADI Advanced Open Water - 30 metres
  - BSAC Ocean Diver - 20 metres
  - BSAC Sports Diver - 30 metres

# General Exclusions Applicable to All Sections of the Policy

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

1. **You** travel to a country, specific area or **event** to which the Department of Foreign Affairs ([www.ireland.ie/en/dfa/overseas-travel/advice](http://www.ireland.ie/en/dfa/overseas-travel/advice)) has issued travel restrictions. If the Department of Foreign Affairs has issued travel restrictions specifically related to **COVID** and **you** commence **your trip** whilst **COVID** travel restrictions are in effect, **you** are insured to travel, however there is no cover whatsoever under any section of this policy for claims directly or indirectly related to **COVID** during **your trip**.
2. Any circumstance known to **you** before purchasing this insurance or at the time of booking any **trip** which could reasonably be expected to result in a claim.
3. **You** failure to comply with the terms and conditions of the Medical Warranty and Important Conditions Relating to Health section.
4. **You** not complying with **your period of insurance**.
5. Any claim for pregnancy which falls outside of the definition of **complications of pregnancy and childbirth**.
6. Any claim when **you** have not paid the appropriate premium for **your** planned **trip** and/or if **you** travel for more than the number of days for which **you** have paid for cover; **you** will not be covered after the last day for which **you** have paid.
7. The **excess**, unless **you** have paid an additional premium to waive the **excess** or selected Platinum or Platinum Plus cover (which includes excess waiver), and this is shown on **your certificate of insurance**.
8. **Your** intentional self-injury or self-exposure to needless peril or risk (except in an attempt to save human life).
9. **You**:
  - a) jumping or diving from a pier, wall, bridge or rock, including tombstoning or shore diving;
  - b) climbing on top of or jumping from a vehicle;
  - c) climbing or jumping from a building or balcony;
  - d) climbing or moving from any external part of any building to another part (not including if **you** are using stairs) and falling, regardless of the height;unless **you** do this because **your** life is in danger, or **you** are attempting to save a human life.
10. Any claim arising or resulting from **your** own unlawful action or any criminal proceedings against **you**.
11. Fighting, except in self-defence.
12. Deliberate, self-inflicted injury or **serious illness**, suicide or attempted suicide, solvent abuse, alcohol abuse or **your** alcohol dependency and use 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 or alcohol dependency).
13. **You** drinking too much alcohol which is evidenced by one of the following:
  - a) a **medical practitioner** stating that **your** alcohol consumption has caused or actively contributed to **your** injury or illness;
  - b) a witness report from a third party or a police incident report;
  - c) **your** own admission;
  - d) **you** having drunk so much alcohol that **your** judgment is affected, and **you** need to make a claim as a result.
14. Any deliberately, careless or negligent act or omission by **you**.
15. Any other loss, damage or extra expense following on from the event **you** are claiming for, unless **we** provide cover for this under this insurance. Examples of loss, damage or extra expense would be the cost of replacing locks after losing keys, costs arising from preparing a claim or loss of earnings following **bodily injury** or **serious illness**.
16. Any payment which **you** would normally have made during **your trip** if nothing had gone wrong.
17. Loss of enjoyment.
18. **Manual work**.
19. **You** taking part in any professional sports or professional entertaining.
20. **You** taking part in any other sport or activity or racing unless:
  - a) it is shown as covered without charge under the sports and activities table; or
  - b) it is shown as covered on **your certificate of insurance**.
21. **You** taking part in a **winter sports** activity, unless **you** have selected Platinum or Platinum Plus cover, and this is shown on **your certificate of insurance**. There is no cover for the following **winter sports**: ski acrobatics, ski jumping, heli-skiing, bobsleighbing, luge, ski racing of any kind, the use of skeletons or bobsleighs and snow jumping stunts.
22. **Your** engagement in or practice of:
  - a) flying, except as a fare paying passenger in a fully licensed passenger carrying aircraft,
  - b) the use of a motorised vehicle, unless a full, valid Republic of Ireland or United Kingdom driving licence is held, permitting the use of such vehicles in in both **your home country** and **your trip** destination.
  - c) professional entertaining, professional sports, racing (other than on foot), motor rallies and motor competitions.
23. Any claim arising directly or indirectly from 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 Section 1 – Cancellation.
24. Any claim caused directly or indirectly from the bankruptcy/liquidation of any tour operator, travel agent or transportation company.
25. Any unused or additional costs incurred by **you** which are recoverable from other sources, not limited to:
  - a) the providers of the accommodation, their booking agents, travel agent or other compensation scheme.
  - b) the providers of the transportation, their booking agents, travel agent, compensation scheme or Air Travel Organisers' Licensing (ATOL).
  - c) **your** credit or debit card provider or PayPal.

26. Any claim arising directly or indirectly from the following:
- costs of telephone calls, faxes, meals, taxi fares (except for the initial taxi journey to a **hospital** abroad due to an **insured person's** illness or injury);
  - interpreters' fees, timeshare maintenance fees, holiday property bonds or points; and
  - additional travel or accommodation costs

unless pre-authorised by **us** as part of a valid claim under Section 1 – Cancellation, Section 2 – Curtailment or Section 4 – Medical Expenses. **We** will cover costs which **you** are able to provide a receipt or other reasonable evidence to show the cost of the call and the telephone number dialled.

27. **Pandemic or epidemic.**

28. Any claim arising directly or indirectly from the following:
- loss of any kind arising from the provision of, or any delay in providing, the services to which this policy relates, unless negligence on **our** part can be demonstrated.
  - loss or damage caused by the provision of, or any delay in providing, the medical (or medical related) services to which the cover under this policy relates, whether provided by **us** or by anybody else (whether or not recommended by **us** and/or acting on **our** behalf), unless negligence on **our** part can be demonstrated.
29. Any claim arising directly or indirectly from a **natural disaster**, unless **you** have chosen to buy either the Platinum or Platinum Plus levels of cover, which includes cover for Section 17 – Natural Disaster.
30. Any claims caused by or relating to **COVID**. This applies to all sections of cover except Section 1 – Cancellation, Section 2 – Curtailment and Section 4 – Medical Expenses, provided **you** have not travelled to a country or specific area or **event** to which the Department of Foreign Affairs or the World Health Organization (WHO) or similar body has issued travel security rating restrictions.
31. **Your** failure to comply with the 'Special conditions relating to claims' listed in each section 1 through to 23.
32. Any consequences of **cyber-terrorism** including, but not limited to, the delay or cancellation of flights due to the failure of critical systems.
33. War, risk of war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **terrorism**, revolution, insurrection, civil commotion or unrest assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under Section 3 – Personal Accident, Section 4 – Medical Expenses and Section 5 – Medical Inconvenience Benefit unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **trip**.
34. 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.
35. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
36. The failure or fear of failure or inability of any equipment or any computer programme, whether or not **you** own it, to recognise or to interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date.
37. Any loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any cause whatsoever.
38. Any claim directly or indirectly relating to the malfunction of any computer equipment as a result of a computer virus. This exclusion does not apply to claims under Section 3 – Personal Accident, Section 4 – Medical Expenses and Section 5 – Medical Inconvenience Benefit and Medical Emergency Assistance.
39. Any act of **terrorism**; this exclusion will not apply to Section 3 - Personal Accident, Section 4 – Medical Expenses and Section 5 – Medical Inconvenience Benefit and to any medical emergency assistance, provided **you** have not participated in or conspired in such activities.

## Section 1 – Cancellation

This insurance policy provides cover for specific reasons only. Please note that even if **you** claim for a reason that is unforeseen or out of **your** control, there is no cover under this insurance policy unless the reason is listed under the “What is covered” section below.

### ✓ What is covered

If cancellation of **your trip** is necessary and unavoidable due to one of the reasons below, **we** will pay **you** up to the amounts shown in the Schedule of Cover for **irrecoverable** unused travel and accommodation costs.

**We** will also cover other charges (for example, car parking charges or excursions) which **you** have paid or are contracted to pay.

**We** will cover up to €100 for fees **you** incur when seeking refunds from **your** carrier for airport taxes, service charges, facility fees, user fees, security charges or air passenger duty associated with the cancellation of **your trip**. This applies if the cancellation is necessary and unavoidable due to one of the reasons listed below.

**Irrecoverable** cancellation fees are provided for:

- a) Unused travel and accommodation costs.
- b) **Your** prepaid green fees, prepaid match tickets, prepaid concert tickets, entertainment and theme park tickets which have not been used and for which **you** have pre-paid or are contracted to pay. Please note this cover only applies if **you** have purchased a Platinum or Platinum Plus level of cover and this is shown on **your certificate of insurance**.
- c) **Additional costs** if rearrangement of the **trip** is necessary and unavoidable. Please note this cover only applies if **you** have purchased a Platinum or Platinum Plus level of cover and this is shown on **your certificate of insurance**.

Reasons for rearrangement or cancellation:

1. Death, injury, illness or **complications of pregnancy and childbirth** of:
  - a) **You**;
  - b) **Your immediate relative**;
  - c) **Your travelling companion**;
  - d) Any person with whom **you** have arranged to reside temporarily during **your trip**; or
  - e) **Your close business associate**.
2. **You** receiving a diagnosis of **COVID** within 14 days before the start of **your trip**, or in the case of being admitted to **hospital** with a **COVID** diagnosis, within 28 days before the start of **your trip**.
3. **Your immediate relative, travelling companion or close business associate** being admitted to **hospital** with a **COVID** diagnosis within 28 days before the start of **your trip**.
4. **You** being called for jury service or as a witness in a Court of Law (but not as an expert witness or where **your** employment would normally require **you** to attend court).
5. **Your redundancy** or the **redundancy** of any person with whom **you** are intending to travel arising during the period of cover, provided that **we** are informed in writing immediately when notification of **redundancy** is received.
6. **Your home** being made uninhabitable or **your** place of business being unsuitable due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, malicious damages, burst pipes, impact by aircraft, vehicles, animals or the Gardaí/police requesting **your** presence following burglary or attempted burglary at **your home** or place of business.
7. **You**, or any person who **you** are travelling with, or have arranged to travel with, are a member of the Armed Forces, An Garda Síochána, 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 rearrangement could not reasonably have been expected at the time when **you** purchased this insurance or at the time of booking any **trip**.

### ! Special conditions relating to claims

1. **You** must tell **your** travel agent, tour operator, transport or accommodation provider as soon as **you** know it is necessary to cancel **your trip**. If **you** do not, **we** are only responsible for the cancellation or rearrangement charges that would have applied at that date.
2. If **you** cancel or rearrange **your trip** due to any **bodily injury** or **serious illness**, **you** must contact a **medical practitioner** immediately for treatment or advice (or both). **You** must also provide a medical certificate from a **medical practitioner** stating that **your bodily injury** or **serious illness** prevents **you** from travelling on **your booked trip**.
3. If **you** cancel or rearrange **your trip** due to:
  - a) 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
  - b) **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.
4. If **you** cancel or rearrange **your trip** because **your** presence is required by the Gardaí/police in connection with burglary or fire affecting **your home** during **your trip**, **you** must provide **us** with written documentation from the Gardaí/police confirming that the loss or damage occurred during the **trip**.
5. If **you** submit a claim for **trip** cancellation and **we** have already paid out that cancellation claim, **we** will not cover any **additional costs** for rearranging the **trip**. This means **you** can only claim for either cancellation or rearrangement of the **trip**, not both.

6. If **you** need to rearrange **your trip**, please notify **us** of any **additional costs** in advance for approval. **We** will cover these **additional costs** for equivalent alternative arrangements, provided they meet the following criteria:
  - a) **Necessary:** The costs must be essential to secure a similar **trip** to **your** original booking.
  - b) **Reasonable:** The costs should not significantly exceed typical market rates for comparable **trips**.
  - c) **Proportional:** If the **trip** is imminent, slightly higher costs may be acceptable; however, they should align with standard charges for similar **trips**.
7. If a rearrangement claim is submitted for reasons specified under points 1 to 7, **you** are covered up to the amount stated in the Schedule of Cover for **additional costs** necessary to arrange a **trip** of similar standard as initially booked, within the maximum cover limit.

## ✗ What is not covered

1. The **excess**.
2. Any **pre-existing medical condition** which **you** have not declared, and which **we** have not accepted in writing, or **your** failure to comply with the terms and conditions of the Medical Warranty and Important Conditions Relating to Health section.
3. Any claim arising directly or indirectly due to **your travelling companion** cancelling or rearranging their **trip**.
4. 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 was purchased or the time of booking any **trip** (whichever is the earlier).
5. More than the cancellation charge that would have applied had **you** notified the travel agent, tour operator or transport or accommodation provider immediately after **you** knew it was necessary to cancel or rearrange the **trip**.
6. Failure by the provider of any part of the booked **trip** to supply the service or transport unless the **event** is specifically covered under Section 21 of this policy and the additional premium has been paid. **You** should direct these claims to the provider involved.
7. Anything arising directly or indirectly from the following causes:
  - a) prohibitive regulations by the government of any country.
  - b) any circumstance known to **you** likely to cause cancellation or rearrangement prior to the booking of the **trip** and/or insurance.
8. Any **COVID** claims arising within 28 days of the date **you** purchased this insurance or the time of booking any **trip**, whichever is the later, except where the insurance is purchased within 48 hours of booking the **trip**.
9. Travel tickets paid for using any mileage or supermarket reward scheme, for example Avios.
10. Accommodation costs paid for using any Timeshare or Holiday Property Bond or other holiday points scheme.
11. Claims arising due to **your** disinclination to travel.
12. Anything mentioned in the general exclusions section.

## Section 2 – Curtailment

This insurance policy provides cover for specific reasons only. Please note that even if **you** claim for a reason that is unforeseen or out of **your** control, there is no cover under this insurance policy unless the reason is listed under the “What is covered” section below.

## ✓ What is covered

If **your trip** is cut short or rearranged for one of the reasons below, **we** will pay **you** up to the amount shown in the Schedule of Cover for any **irrecoverable**:

- a) unused travel and accommodation **curtailment** costs incurred in returning **home** which **you** have paid or will have to pay if **your trip** is **curtailed** before completion; or
- b) **additional costs** if rearrangement of the **trip** is necessary and unavoidable. Please note this cover only applies if **you** have purchased a Platinum or Platinum Plus level of cover and this is shown on **your certificate of insurance**.

Reasons for rearranging or **cutting short your trip**:

1. Death, injury, illness or **complications of pregnancy and childbirth** of:
  - a) **You**;
  - b) **Your immediate relative**;
  - c) **Your travelling companion**;
  - d) **Your close business associate**.
2. **Your immediate relative, travelling companion or close business associate** being admitted to **hospital** with a **COVID** diagnosis within 28 days before the start of **your trip**.
3. **Your home** being made uninhabitable or **your** place of business being unsuitable due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, malicious damages, burst pipes, impact by aircraft, vehicles, animals or the Gardaí/police requesting **your** presence following burglary or attempted burglary at **your home** or place of business.

Note: Claim payments for **curtailment** are calculated pro-rata on the total cost of the **trip** paid in advance, after deducting the cost of the outward and return transport. The calculation will start from the date of return to **your home country**.

## ! Special conditions relating to claims

1. **You** must obtain a medical certificate from a **medical practitioner** abroad and prior approval of the **Emergency Assistance Service** to confirm the necessity to rearrange or return **home** prior to **curtailment** of the **trip** due to death, **bodily injury** or **serious illness** or **complication of pregnancy and childbirth**.
2. **You** must tell **your** travel agent, tour operator, transport or accommodation provider as soon as **you** know it is necessary to **curtail your trip**. If **you** do not, **we** are only responsible for the rearrangement or **curtailment** charges that would have applied at that date.
3. If **you** rearrange or **curtail your trip** due to any injury or **serious illness**, **you** must contact a **medical practitioner** immediately for treatment or advice (or both). **You** must also provide a medical certificate from a **medical practitioner** stating that **your** injury or **serious illness** prevents **you** from travelling on **your** booked **trip**.
4. If **you** rearrange or **curtail your trip** due to:
  - a) 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
  - b) 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.
5. If **you** rearrange or **curtail your trip** because **your** presence is required by the Gardaí/police in connection with burglary or fire affecting **your home** during **your trip**, **you** must provide **us** with written documentation from the Gardaí/police confirming that the loss or damage occurred during the **trip**.

## ✗ What is not covered

1. The **excess**.
2. Any **pre-existing medical condition** which **you** have not declared, and which **we** have not accepted in writing, or **your** failure to comply with the terms and conditions of the Medical Warranty and Important Conditions Relating to Health section.
3. Any claim arising directly or indirectly due to **your travelling companion** rearranging or **curtailing** their **trip**.
4. 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 was purchased or the time of booking any **trip** (whichever is the earlier).
5. More than the rearrangement or **curtailment** charges that would have applied had **you** notified the travel agent, tour operator or transport or accommodation provider immediately after **you** knew it was necessary to rearrange or **curtail** the **trip**.
6. Failure by the provider of any part of the booked **trip** to supply the service or transport unless the **event** is specifically covered under Section 21 of this policy and the additional premium has been paid. **You** should direct these claims to the provider involved.
7. Anything arising directly or indirectly from the following causes:
  - a) prohibitive regulations by the government of any country.
  - b) any circumstance known to **you** likely to cause cancellation prior to the booking of the **trip** and/or insurance.
8. Any **COVID** claims arising within 28 days of the date **you** purchased this insurance or the time of booking any **trip**, whichever is the later, except where the insurance is purchased within 48 hours of booking the **trip**.
9. Travel tickets paid for using any mileage or supermarket reward scheme, for example Avios.
10. Accommodation costs paid for using any Timeshare or Holiday Property Bond or other holiday points scheme.
11. Additional travelling expenses incurred, which are not authorised by **us**.
12. More than €650 or the actual costs incurred by **you** (whichever is the lesser) if **you** do not contact the **Emergency Assistance Service** prior to curtailing **your trip**.
13. Claims arising due to **your** disinclination to travel.
14. Anything mentioned in the general exclusions section.

## Section 3 – Personal Accident

### ✓ What is covered

**We** will pay **you** the amount shown in the Schedule of Cover if **you** suffer a **personal accident** resulting in **accidental bodily injury** during **your trip** which, within one year, is the sole and direct, and independent of any other cause, cause of **your** death, **loss of limb**, **loss of sight** or **permanent total disablement**.

If **you** are 65 years or older, the death benefit is limited to funeral and other expenses, up to €3,000, and the **permanent total disablement** benefit will not apply.

Any claim under this section is limited to 50% of the benefit payable if the **accidental bodily injury** results from participating in or undertaking a covered sports or activity.

### ! Special condition relating to claims

1. Our **medical practitioner** may examine **you** as often as **we** deem necessary in the event of a claim.
2. Under **permanent total disablement**, **you** need to be in receipt of the applicable disability benefit from **your** local government body.
3. Under **permanent total disablement**, **you** need to be certified by **our medical practitioner** that there is no likelihood of an improvement in your condition.

## ! Provisions

1. Benefit is not payable to **you**:
  - a) Under more than one of the items shown in the Schedule of Cover.
  - b) Under **permanent total disablement**, until one year after the date **you** sustain **accidental 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 not caused solely by **accidental bodily injury**, whether directly or indirectly.
2. Disablement caused by mental or psychological trauma not involving **accidental bodily injury**.
3. Pre-existing diseases, physical disabilities, illness, infirmities or injuries which existed prior to the **trip**.
4. Anything mentioned in the general exclusions section.

You should also refer to the Medical Warranty and Important Conditions Relating to Health section

## Section 4 – Medical Expenses

In the event of **your bodily injury** or illness which may lead to inpatient **hospital** treatment or before incurring any expenses over €650 or before any arrangements are made for repatriation or in the event of **curtailment**, necessitating **your** early return to **your home area**, **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** or someone designated by **you** must contact the **Emergency Assistance Service** as soon as possible and within 48 hours, otherwise **we** may not pay **your** claim.

## ✓ What is covered

**We** will pay **you** up to the amount shown in the Schedule of Cover for the following expenses necessarily and reasonably incurred outside of **your home country** if **you** become ill or are injured during **your trip**.

1. Emergency medical, surgical treatment, **hospital** and nursing fees and charges incurred outside **your home country**.
2. Reasonable extra transport (economy class) and accommodation expenses (room only) **you** have to pay, up to the standard of **your** original booking, if it is medically necessary for **you** to stay beyond **your** scheduled return date. This includes, as long as **our Emergency Assistance Service** have authorised it, reasonable extra transport (economy class) and accommodation expenses (room only) for either an **immediate relative** or a **travelling companion** to stay with **you** or travel to **you** from **Ireland** or the United Kingdom to escort **you home**, and extra travel expenses to return **you** to **your home** if **you** are unable to use the return ticket.
3. In the event of a positive diagnosis of **COVID** abroad, the policy will cover reasonable additional transport (economy class), and accommodation expenses (room only) expenses incurred, up to the standard of **your** original booking if **you** must extend **your** stay, up to a maximum of €2,000.
4. In the event of **your** death, reasonable expenses incurred for the conveyance of **your** body or ashes to **your home country** or local funeral expenses abroad as shown in the Schedule of Cover.
5. Emergency dental treatment for the immediate relief of pain (to **your** natural teeth). Please note this cover only applies if **you** have purchased a Platinum or Platinum Plus level of cover and this is shown on **your certificate of insurance**.

## ! Special conditions relating to claims

1. **You** must give notice immediately to the **Emergency Assistance Service** of any **bodily injury** or illness which necessitates **your** admittance to **hospital** as an inpatient or before any arrangements are made for **your** repatriation.
2. In the event of **your bodily injury** or illness, **we** reserve the right to relocate **you** from one **hospital** to another and arrange for **your** repatriation to **Ireland** at any time during the **trip**. **We** will do this if, in the opinion of **our Emergency Assistance Service**, **you** can be moved safely and/or travel safely to **Ireland** to continue treatment.
3. For medical expenses incurred in the United States of America (USA), **we** will only pay for reasonable and necessary emergency treatment, surgical, **hospital** and transport costs in line with the negotiated rate with the provider, if one exists. If no negotiated rate with a provider exists, **we** will pay a maximum of 150% of the USA Medicare rate.
4. **You** must claim against **your** private health insurer first for any inpatient medical expenses abroad up to **your** policy limit.
5. **We** reserve the right to limit payment to what **our** medical officer deems reasonable.
6. If **our Emergency Assistance Service** advises a date when it is feasible and practical to repatriate **you**, but **you** choose instead to remain abroad, **our** liability to pay any further costs under this section after that date ceases and will be limited to what **we** would have paid if **your** repatriation had taken place at the time **we** specified.
7. Receipts must be retained as these will help **you** to substantiate **your** claim.
8. If **you** are undergoing medical treatment for a **medical condition** at the time of paying the final **trip** balance, **you** must obtain a written certificate of fitness and ability to travel from a **medical practitioner**.

## ✗ What is not covered

1. The **excess** shown in the Schedule of Cover unless:
  - a) **you** have purchased the **excess** waiver option, and this is shown on **your certificate of insurance**;
  - b) **you** have purchased the Platinum or Platinum Plus levels of cover, and this is shown on **your certificate of insurance**; or
  - c) **you** have successfully reduced **your** medical expenses bill by more than **your excess** amount by using **your** European Health Insurance Card (EHIC), Global Health Insurance Card (GHIC), Reciprocal Health Agreement or private health insurance policy.
2. Any additional **hospital** costs arising from single or private room accommodation, unless medically necessary.
3. Any **pre-existing medical condition** which **you** have not declared, and which **we** have not accepted in writing, or **your** failure to comply with the terms and conditions of the Medical Warranty and Important Conditions Relating to Health section.
4. Any expenses **you** incur outside of **your home area** which can be recovered by **you** and/or which are covered under any National Health Insurance Scheme, the Health Authority in **your home area**, through a reciprocal health agreement or any private health insurance.
5. Any claim for pregnancy which falls outside of the definition of **complications of pregnancy and childbirth**.
6. Treatment or services provided by a private clinic or **hospital**, health spa, convalescent home or any rehabilitation centre, unless agreed by the **Emergency Assistance Service**.
7. Any expenses incurred for illness, injury or treatment required in consequence of:
  - a) any form of medical treatment or surgery which in the opinion of the **Emergency Assistance Service** can reasonably be delayed until **your** return to **your home area**;
  - b) preventative treatment which can be delayed until **you** return to **your home country**;
  - c) expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside **your home area**;
  - d) **your** decision not to be repatriated after the date when in the opinion of the **Emergency Assistance Service** it is safe to do so; or
  - e) any claim for expenses exceeding the repatriation costs to **your home country** if **you** are confirmed as fit to travel by the **Emergency Assistance Service**, and **you** have refused the offer of repatriation assistance to **your home country**.
8. Any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or the injury which necessitated **your** admittance into **hospital**.
9. More than €650 in respect of medical expenses incurred by **you** if **you** did not contact the **Emergency Assistance Service** prior to incurring these expenses.
10. Any claims arising directly or indirectly from
  - a) treatment for cosmetic purposes, unless the **Emergency Assistance Service** agrees that such treatment is necessary as a result of an **accident** covered under this policy;
  - b) any pre-planned or expected medical treatment(s) or diagnostic procedure(s); or
  - c) any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury.
11. Any dental treatment under 'What is covered' point 5:
  - a) unless **you** have purchased the Platinum or Platinum Plus levels of cover;
  - b) which is not solely for the immediate relief of pain or discomfort or to alleviate distress in eating; and
  - c) not involving the use of precious metals.
12. Expenses incurred as a result of a **medical condition** (including a tropical disease) where **you** have not had the recommended inoculations and/or taken the recommended medication.
13. Any expenses **you** incur upon **your** return to **your home area**.
14. Medical treatment in **your home country**.
15. Any claim arising from air or sea search, rescue or transfer services.
16. Anything mentioned in the general exclusions section.

## Section 5 – Medical Inconvenience Benefit & Pet Care Cover

### 5A – Medical Inconvenience Benefit

#### ✓ What is covered

**We** will pay **you**, up to the amount shown in the schedule of cover, for every complete 24 hours **you** have to stay in **hospital** as an inpatient 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 4 – Medical 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 tell **our Emergency Assistance Service** as soon as possible about any **bodily injury** or **serious illness** which necessitates **your** admittance to **hospital** as an inpatient on the orders of a **medical practitioner**.

## ✗ What is not covered

1. Anything listed under Section 4 – Medical Expenses 'What is not covered'.
2. Anything mentioned in the general exclusions section.

### 5B – Pet Care Cover

Please note this cover only applies if **you** have purchased a Platinum or Platinum Plus level of cover and this is shown on **your certificate of insurance**.

## ✓ What is covered

**We** will pay **you** up to the amount shown in the Schedule of Cover for additional kennel and/or cattery fees that are necessarily incurred due to **your bodily injury** or illness during **your trip**, or if **your** final planned inbound flight, rail, or sea **trip to Ireland** is delayed by more than 12 hours due to **adverse weather** conditions or **strike or industrial action**.

## ✗ What is not covered

1. Claims not substantiated by a written report from the carrier stating the length and exact nature of the delay.
2. **You** must provide written confirmation from a **medical practitioner** that such **bodily injury** or illness prevented **you** from travelling as planned.
3. Claims arising directly or indirectly from **strike or industrial action** if already notified at the time the insurance was purchased.
4. Anything listed under Section 4 – Medical Expenses 'What is not covered'.
5. Claims arising directly or indirectly if **you** did not check-in for the **public transport** departure in accordance with the recommended check-in time limits.
6. Claims arising directly or indirectly from **adverse weather** conditions existing or known of on the date of purchase of this policy or arranging the **trip** whichever is later.
7. Claims arising directly or indirectly from **strike or industrial action** existing or publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**, whichever is the later.
8. 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.
9. If the aircraft on which **you** are booked to travel is withdrawn from service as a result of ash or other debris arising from a volcano. **You** should direct any claim in this event to the transport operator involved.
10. Any costs relating to airport taxes, airport charges, service charges, facility charges, user fees, security charges or air passenger duty. **You** should obtain a refund from **your** carrier for such charges.
11. **Connecting flights** (or any flight that is not **your** final flight to **Ireland**).
12. Anything mentioned in the general exclusions section.

## Section 6 – Baggage

**You** must take reasonable care for the safety and supervision of **your baggage** and **personal money**. **You** must take suitable precautions to ensure the safety of **your** belongings and must not leave them unsecured, **unattended** or beyond **your** reach at any time.

### IMPORTANT INFORMATION - TRAVEL REGULATIONS

Please note **you** are entitled to compensation under certain circumstances. Please refer to the 'Important Information - Travel Regulations' information in this policy on page 1.

## ✓ What is covered

### Personal Baggage

**We** will pay **you**, up to the amount shown in the Schedule of Cover if **your baggage** (not hired, loaned or entrusted to **you**) and/or **valuables** are lost, **stolen** or damaged during **your trip**.

The maximum **we** will pay for any **valuables, single article** or a **pair or set** of articles is the amount shown in the Schedule of Cover. In the case of a claim for a **pair or set**, **our** liability will be limited to the value of the specific part that is lost, **stolen** or damaged.

**Baggage** claims are settled based on the original purchase price, with deductions made for **wear, tear and depreciation**. This means claims are not settled on a "new for old" basis and a reduction in value will be applied to each item when **your** claim is assessed.

## Delayed Personal Baggage

**We** will pay **you**, up to the amount shown in the Schedule of Cover for the emergency replacement of clothing, medication and toiletries if **your baggage** is temporarily lost during the outward journey (including a **connecting flight**) and not returned to **you** within 12 hours, as long as **you** get and send us written confirmation from the carrier confirming the number of hours that the **baggage** was delayed. If the loss is permanent, **we** will deduct the amount paid from the final amount **we** will pay under this section. **You** are not covered with **us** if **you** successfully claim through the responsible carrier. Original receipts will be required in the event of a claim and cover applies to **your** outward journey only.

**You** may only claim under Section 6 – Baggage or Section 22 – Cruise Cover for the same event.

## Personal Money

**We** will pay **you**, up to the amount shown in the Schedule of Cover, if **your personal money** is lost or **stolen** whilst being carried on **your** person or while left in a locked safety deposit box.

## Home Keys or Car Keys

**We** will pay **you**, up to the amount shown in the Schedule of Cover, if access is denied to **your home** or car for more than 4 hours (but not in any case exceeding 24 hours) after the time **you** first leave immigration control in **your home country** as a result of loss, **theft** or delay of **your baggage** containing **your** keys. **We** will cover **you** for the reasonable additional costs incurred:

- i) to courier **your home** keys or car (spare) keys to **you**; or
- ii) reasonable costs of **your** travel to obtain **your** spare **home** keys or car keys; or
- iii) locksmiths' charges in gaining access and/or replacing locks damaged in gaining access to **your home** or car.

Important:

- The maximum **we** will pay for any one article, or for any one **pair or set** of articles, is shown in the Schedule of Cover.
- The maximum **we** will pay under this policy for all **valuables** owned by each **insured person** is shown in the Schedule of Cover.
- The maximum **we** will pay for sunglasses or prescription glasses of any kind is €150 per **insured person**.
- The maximum **we** will pay for mobile telephones is subject to the **single article** limit of the level of cover chosen.
- The maximum **we** will pay for **personal baggage** or **valuables** lost, damaged, **stolen** or **unattended** is €150 per **insured person**.

## **!** Special conditions relating to claims

1. **Baggage** claims are settled based on the original purchase price, with deductions made for **wear, tear and depreciation**. This means claims are not settled on a "new for old" basis and a reduction in value will be applied to each item when **your** claim is assessed.
2. **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, **theft** or attempted **theft** of all **baggage** or **valuables**.
3. If **your baggage** is temporarily lost in transit, **you** must obtain written confirmation from the carrier as to the exact nature and length of time it is temporarily lost. If **your 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 **your baggage** is lost, **stolen** or damaged whilst in the care of an airline **you** must:
  - a) obtain a Property Irregularity Report (PIR) 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, **we** may request these if a claim is to be made under this insurance.
4. Receipts for items lost, **stolen** or damaged or proof of ownership must be retained as these will help **you** to substantiate **your** claim.
5. For items damaged whilst on **your trip** **you** must obtain an official report from an appropriate retailer confirming the item is damaged and beyond repair.
6. If **you** are claiming for damaged goods, **you** must produce an estimate of repair from a reputable dealer confirming the estimated cost of repair (salvage to be retained until **your** claim is completed).

## **×** What is not covered

1. The **excess**.
2. Loss, **theft** of or damage to **valuables** 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 or **theft** of **your personal money** left **unattended** at any time (including in a vehicle or in the custody of carriers), unless being carried on **your** person, left in a locked safety deposit box and kept out of sight.
4. 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 Garda/police report.
3. **Valuables** left as checked-in **baggage**.
4. Loss or damage due to delay, confiscation or detention by customs or other officials or authorities.

5. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
6. Items that can be reissued or replaced by the original issuer.
7. Loss, **theft** or damage to dental or medical fittings, hearing aids, contact or corneal lenses, unused mobile phone rental charges or prepayments or credits, coupons, unset precious stones, china, antiques, musical instruments, glass, pictures, deeds, bonds, stamps, manuscripts, securities, or documents of any kind (including driving licenses and passports), perishable goods, tobacco products, alcohol, vehicles and/or their accessories, surfboards/sailboards, bicycles/pedal cycles, boats/marine equipment or craft and 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).
8. Loss, **theft** of or damage to business goods and/or samples, specialised trade equipment, tools of trade and other items used in connection with **your** business, trade, profession or occupation.
9. Loss or damage due to mechanical breakdown, malfunction, breakage of or damage to fragile and/or brittle articles, unless caused by fire or an **accident** involving the transport in which they were being carried.
10. Loss or damage caused by **wear, tear and depreciation**, denting or scratching, moth, vermin, any process of cleaning repairing or restoring, deterioration, atmospheric or climatic conditions.
11. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **baggage**.
12. Loss or damage due to breakage of **sports equipment** or damage to sports clothing whilst in use.
13. Claims covered under Section 9 – Lost or Stolen Travel Tickets and / or Section 10 – Lost Passport Expenses.
14. Anything mentioned in the general exclusions section.

## Section 7 – Personal Liability

This insurance policy provides personal liability cover for specific reasons only. If **you** are using a mechanical or motorised vehicle, **you** should ensure that **you** are adequately insured for third party liability, as **you** are not covered under this insurance.

### ✓ What is covered

**We** will pay up to the amounts shown in the Schedule of Cover, towards **your** legal expenses and legal liability for damages payable to a third party resulting from an **accident** occurring during **your trip** in respect of any one occurrence for claims made against **you** for:

1. **Accidental bodily injury** caused to a person who is not a member of **your family** or employed by **you**.
2. Loss or damage to property which **you** do not own and is not hired, loaned or borrowed by **you** or any member of **your family** or **your** employee.
3. Damage to **your** temporary **trip** accommodation that does not belong to **you** or to any member of **your family** or **your** employee.

The amount shown in the Schedule of Cover is the most **we** will pay per policy.

Important Note to All **Winter Sports** Activities Under Section 7 – Personal Liability

Section 7 – Personal Liability covers claims arising as a result of **you** undertaking or participating in **winter sports** (Platinum and Platinum Plus cover levels only).

### ! Special conditions relating to claims

1. **You** must give **us** written notice as soon as possible of any incident, which may give rise to a claim.
2. **You** must forward every letter, writ, summons and process to **us** as soon as **you** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** written permission.
4. **We** are entitled to take over and conduct in **your** name the defence of any claims for indemnity or damages. **We** will decide whether and how to conduct any negotiation or proceedings and settle any claim and **you** must give **us** all the necessary information and help **we** need.
5. If **you** die, **your** legal representatives will be protected by this cover, as long as they keep to the terms and conditions outlined in this policy.

### ✗ What is not covered

1. Claims arising directly or indirectly from any agreement or contract which adds any liability which would not have existed otherwise.
2. Claims for compensation or legal costs, injury, loss or damage arising directly or indirectly from:
  - a) ownership or use of firearms, aircraft, horse-drawn or mechanically propelled vehicles, vessels, sail or powered boats other than manually propelled rowing boats, punts or canoes.
  - b) the occupation (except temporarily for the **trip**) or ownership of any land or buildings.
  - c) the carrying out of any business, trade, profession or occupation or the supply of goods or services.
  - d) racing of any kind.
  - e) wilful or malicious acts.
3. Liability from participating in or undertaking any **sports or activity**.
4. Liability for which indemnity is provided under any other insurance.
5. The transmission of any communicable disease or virus.
6. For anything mentioned in the General Exclusions.

## Section 8 – Personal Assistance Services

### Platinum or Platinum Plus Levels of Cover Only

If **you** access the services provided in this section, **you** can also submit a claim under any other applicable section of the policy, depending on the circumstances of **your** claim. For assistance with these services, contact the **Emergency Assistance Service**.

This section is intended to offer advice and support and **we** do not assume any liability for additional costs or damages that may arise, directly or indirectly, from the provision of these services.

### ✓ What is covered

#### Message Relay Assistance

The transmission of up to two urgent messages to **your home** in **your home country** following **your** illness, **accident**, unforeseen travel delay problems or other unforeseen problems arising.

The **Emergency Assistance Service** use phone calls, texts and/or emails to relay urgent messages. The **Emergency Assistance Service** cannot use WhatsApp or any social media platforms for provision of this service.

#### Replacement of Essential Medication

The **Emergency Assistance Service** will provide advice in replacing essential medication or prescription drugs which have been lost or are unobtainable in the country **you** are in.

The **Emergency Assistance Service** will not pay for the replacement costs of any item or the costs of sourcing and delivering blood supplies.

#### Medical Referral

In a medical emergency **you** need to contact the **Emergency Assistance Service** who will provide the names and addresses of a local doctor, **hospital**, clinic or dentist when consultation or treatment is required.

#### Replacement Travel Documents

The **Emergency Assistance Service** will provide advice to assist with the replacement of lost or **stolen** tickets and travel documents and provide contact details for **your** nearest Consulate. The **Emergency Assistance Service** will not pay for any item.

#### Lost Bank Cards

The **Emergency Assistance Service** will provide advice on how to contact the appropriate card issuers if credit or charge cards are lost or **stolen**. Data Protection legislation prevents the **Emergency Assistance Service** from contacting the card issuers directly. The **Emergency Assistance Service** will not pay for replacement or delivery costs of any card(s).

### ! Special condition relating to personal assistance

While **we** will make every effort to provide prompt advice or assistance, **we** cannot accept liability for any loss or damage arising from the use or intended use of the **Emergency Assistance Service**, Medical Referral or Personal Assistance services. The provision of these services is at the sole discretion of the **Emergency Assistance Service**, and in certain circumstances or locations, it may not be possible to deliver them. This section is intended to offer advice and support, and **we** do not assume any liability for additional costs or damages that may arise, directly or indirectly, from the provision of these services. If **you** (and anyone insured under this policy) needs medical assistance or advice during a **trip**, **you** should call the **Emergency Assistance Service**.

### ✗ What is not covered

1. The cost of any replacement item(s), tickets, documents, cards, drugs or other medicines.
2. Anything mentioned in the General Exclusions

## Section 9 – Lost or Stolen Travel Tickets

### ✓ What is covered

If **your** pre-paid and non-refundable travel ticket(s) are lost or **stolen** on **your trip**, **we** will pay **you**, up to the amount shown in the Schedule of Cover for the cost of obtaining a replacement ticket to continue **your** journey or for return travel to **your home country**, whichever is lower.

This applies to the loss or **theft** of any prepaid, non-refundable tickets for **public transport** outside **your home country**, including Inter-Rail passes, Eurail passes, Amtrak passes, Ameripass tickets, and similar, provided the original ticket was personalised and issued specifically for **your** use.

## ! Special conditions relating to claims

1. **You** must report any loss, **theft** or attempted **theft** to the local police within 24 hours of discovery and obtain a written report of the loss, **theft** or attempted **theft** of all travel tickets.
2. Receipts for lost or **stolen** travel tickets must be retained as these will help **you** to substantiate **your** claim.
3. Retain copies of travel tickets (where possible) for submission if a claim is to be made under this policy.

## ✗ What is not covered

1. The **excess**.
2. Loss, **theft** of or damage to travel ticket(s) left **unattended** at any time (including in a vehicle or in the custody of carriers), unless deposited in a locked hotel safe, locked safety deposit box or left in **your** locked (doors and all windows) accommodation.
3. Loss, **theft** of or damage to travel ticket(s) if **you** have not complied with the issuers conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Claims covered under Section 6 – Baggage and / or Section 10 – Lost Passport Expenses.
6. Anything mentioned in the General Exclusions.

## Section 10 – Lost Passport Expenses

### ✓ What is covered

If **your** passport is lost or **stolen** during **your trip**, **we** will pay **you** up to the amounts shown in the Schedule of Cover for reasonable additional travel and accommodation expenses (room only) run up by **you** abroad while having to get an emergency or temporary passport to return to **your home country**.

## ! Special conditions relating to claims

1. **You** must report any loss, **theft** or attempted **theft** to the local police or to the carrier, as appropriate, within 24 hours of discovery and obtain a written report of the loss, **theft** or attempted **theft** of **your** passport.
2. **You** must provide **us** with written documentation from the local police or the carrier confirming that the loss or **theft** occurred during the **trip** otherwise no claim will be paid.
3. Receipts must be retained as these will help **you** to substantiate **your** claim.
4. Retain all travel tickets and tags for submission if a claim is to be made under this policy.

## ✗ What is not covered

1. Loss, **theft** of or damage to **your** passport left **unattended** at any time (including in a vehicle or in the custody of carriers), unless deposited in a locked hotel safe, locked safety deposit box or left in **your** locked (doors and all windows) accommodation.
2. Loss or damage due to delay, confiscation or detention by customs or other officials or authorities.
3. Claims covered under Section 6 – Baggage and / or Section 9 – Lost or Stolen Travel Tickets.
4. Anything mentioned in the general exclusions section.

## Section 11 – Travel Delay or Abandonment

### IMPORTANT INFORMATION - TRAVEL REGULATIONS

Please note **you** are entitled to compensation under certain circumstances. Please refer to the 'Important Information - Travel Regulations' information in this policy on page 1.

### ✓ What is covered

If the departure of the flight on which **you** are booked to travel as a passenger, according to **your** travel itinerary at the **international departure point**, is delayed due to:

- a) **strike or industrial action**;
- b) **adverse weather** conditions; or
- c) mechanical breakdown of or a technical fault of the flight **you** are booked to travel on;

**we** will pay **you**:

1. **Travel Delay**: Up to the amount shown under 'Travel Delay' in the Schedule of Cover for the first completed 12 hours of delay and for each full 12 hours delay thereafter (applies to scheduled initial **international outbound trip** or **international inbound trips** only).  
or

2. **Abandonment:** Up to the amount shown under 'Abandonment' in the Schedule of Cover for any **irrecoverable** unused travel and accommodation costs and other pre-paid charges which **you** have paid or are contracted to pay if after a minimum 24 hours delay has elapsed, **you** choose to cancel **your trip** (applies to scheduled **international outbound trip** only).

**You** can only claim under point 1 or point 2 above for the same event, not both.

**You** can claim only under Section 11 – Delayed Departure and Trip Abandonment or section 12 – Missed Departure or Flight Connection or Section 16 – Non-Operation of Flight for the same event.

## ! Special conditions relating to claims

1. **You** must check in according to the itinerary **you** have been given.
2. **You** must get written confirmation from the carriers (or their handling agents) of the number of hours **you** were delayed and the reason for the delay.
3. **You** must keep to the terms of contract of the travel agent, tour operator or transport provider.
4. For abandonment, **you** must provide **your** booking confirmation together with written details from **your** travel agent, tour operator or provider of transport or 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

1. Claims arising directly or indirectly if **you** did not check-in for the flight departure in accordance with the recommended check-in time limits.
2. Claims arising directly or indirectly from **adverse weather** conditions existing or known of on the date of purchase of this policy or arranging the **trip** whichever is later.
3. Claims arising directly or indirectly from **strike or industrial action** existing or publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**, whichever is the later.
4. 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.
5. If the aircraft on which **you** are booked to travel is withdrawn from service as a result of ash or other debris arising from a volcano. **You** should direct any claim in this event to the transport operator involved.
6. Any costs relating to airport taxes, airport charges, service charges, facility charges, user fees, security charges or air passenger duty. **You** should obtain a refund from **your** carrier for such charges.
7. **Connecting flights** (or any flight that is not **your** final flight to or from **Ireland**).
8. Anything mentioned in the general exclusions section.

## Section 12 – Missed Departure or Flight Connection

### ✓ What is covered

**We** will pay up to the amounts shown in the Schedule of Cover for **your** necessary **irrecoverable** additional travel and accommodation expenses (room only) that **you** incur to reach **your** pre-booked destination if **you** arrive at the **international departure point** and/or any **connecting flight** departure point enroute on **your** pre-booked journey too late to board the flight or continue the booked **trip** as a result of:

- a) a failure of **public transport**; or
- b) due to an **accident** or mechanical failure involving the vehicle in which **you** were travelling,

provided that **you** have taken reasonable steps to complete the journey to the **international departure point** on time to check-in in accordance with the recommended check-in limits.

### ! Special conditions relating to claims

1. **You** must take every reasonable step to commence and complete the journey to the **international departure point** and check in for the flight, sea crossing, coach or train journey on time.
2. **You** must get written confirmation from the carriers (or their handling agents) of the number of hours **you** were delayed and the reason for the delay.
3. **You** must allow sufficient time for the scheduled **public transport** or other transport to arrive on schedule and to deliver **you** to the **international departure point**.
4. **You** must check in according to the itinerary **you** have been given.
5. **You** must keep to the terms of contract of the travel agent, tour operator or transport provider.

### ✗ What is not covered

1. Claims arising directly or indirectly if **you** did not check-in for the flight departure in accordance with the recommended check-in time limits.
2. Claims arising directly or indirectly from **adverse weather** conditions existing or known of on the date of purchase of this policy or arranging the **trip** whichever is later.

3. Claims arising directly or indirectly from **strike or industrial action** existing or publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**, whichever is the later.
4. 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.
5. Claims if the reason for the failure of the **public transport** is within the control of the provider.
6. If the aircraft on which **you** are booked to travel is withdrawn from service as a result of ash or other debris arising from a volcano. **You** should direct any claim in this event to the transport operator involved.
7. Anything mentioned in the general exclusions section.

## Section 13 – Hijack

### ✓ What is covered

**We** will pay **you** the amount shown in the Schedule of Cover for each complete 24-hour period, if **you** cannot reach **your trip** destination as a result of the aircraft in which **you** are travelling being hijacked.

### ! Special condition relating to claims

**You** must obtain a letter from the airline or carrier confirming how long **you** were delayed due to the **hijack**.

### ✗ What is not covered

1. If **you, your family or your close business associate(s)** have engaged in activities that could be expected to increase the risk of **hijack**.
2. Anything mentioned in the general exclusions section.

## Section 14 – Catastrophe

### ✓ What is covered

**We** will pay **you**, up to the amount shown in the Schedule of Cover, for the cost of providing replacement accommodation if **you** are forced to move from or **you** cannot stay in **your** booked accommodation as a result of fire, flood, earthquake or storm.

### ! Special conditions relating to claims

1. **You** must provide a written statement from an appropriate local or public authority confirming the cause, nature and duration of the catastrophe.
2. Receipts must be retained as these will help **you** to substantiate **your** claim and evidence the extra costs **you** incurred.
3. This section covers **irrecoverable** expenses only, any costs that **you** can recover from any tour operator, airline, hotel or other provider of services will not be reimbursed by **us**.

### ✗ What is not covered

1. The **excess**.
2. Any expenses that **you** can recover from any tour operator, airline, hotel or other provider of services.
3. Any expenses that **you** would normally have to pay during **your trip**.
4. Claims arising directly or indirectly from an event that was known or publicly announced before **your** departure from the **international departure point**, the purchase of this insurance or the booking date of **your trip**, whichever occurred later.
5. Anything mentioned in the general exclusions section.

## Section 15 – Government Travel Advice

### ✓ What is covered

#### Cancellation

If cancellation of **your trip** is necessary and unavoidable as a direct result of **government travel advice** issued advising not to travel to **your trip** destination and this advice is announced within 7 days of **your** pre-booked **trip** departure date, **we** will pay **you** up to the amounts shown in the Schedule of Cover for **irrecoverable** cancellation fees are provided for:

- a) Unused travel and accommodation costs.
- b) **Your** ski hire, ski school, lift passes, prepaid green fees, prepaid match tickets and prepaid concert tickets which have not been used and for which **you** have pre-paid or are contracted to pay. Please note this cover only applies if **you** have purchased a Platinum or Platinum Plus level of cover and this is shown on **your certificate of insurance**.

#### Curtailed

**We** will pay **you** up to the amount shown in the Schedule of Cover for **irrecoverable** additional travel costs incurred if **you** have to cut short **your trip** and have to return **home** as a direct result of events occurring in the country **you** are visiting and a **government travel advice**

announcement is issued advising **you** to leave **your** destination country for **your** own safety due to events occurring in the country **you** are visiting.

Cover for **your irrecoverable curtailment** fees is provided for:

- a) **Your** unused accommodation costs prepaid prior to the start of **your trip**.
- b) **Your** ski hire, ski school, lift passes, prepaid green fees, prepaid match tickets and prepaid concert tickets paid prior to the start of **your trip**. Please note this cover only applies if **you** have purchased a Platinum or Platinum Plus level of cover and this is shown on **your certificate of insurance**.

#### Missed Departure or Flight Connection

**We** will pay **you** up to the amount shown in the Schedule of Cover for **your** necessary additional **irrecoverable** travel and accommodation expenses (room only) incurred by **you** to reach **your** booked **trip** destination if **your** outward or return journey is cancelled due to the airline or ferry company cancelling the service as a direct result of **government travel advice**.

#### Additional Expenses

**We** will pay **you** up to the amount specified in the Schedule of Cover for additional **irrecoverable** travel and accommodation (room only) expenses incurred if **your** pre-booked return transportation is cancelled or delayed due to the airline **you** are booked to travel on cancelling the service as a direct result of **government travel advice**. The **government travel advice** must be the direct cause of the disruption to **your** pre-booked **trip** itinerary.

### ! Special conditions relating to claims

1. **You** must provide evidence of the **government travel advice** including the restriction notice and its date of issue.
2. This cover only applies to **government travel advice** that is issued after **you** have purchased **your** policy or after **you** have booked any **trip**.

### ✗ What is not covered

1. Any claims related to government-issued travel restriction notices for **your** destination if the notice is issued more than 7 days before **your** original **trip** start date.
2. Fees incurred by **you** if the airline or other carrier or tour operator make alternative arrangements to accommodate **you** or rearrange flights.
3. 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**.
4. 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.
5. 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.
6. Any accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements.
7. Any claim arising as a result of a **terrorism** incident or threat of a **terrorism** incident.
8. Any claims arising directly or indirectly to **COVID** or any claims due to fear or threat of **COVID**.
9. The cost of recoverable airport charges and levies.
10. Travel tickets paid for using any airline mileage reward scheme, for example Avios.
11. Accommodation costs paid for using any timeshare, holiday property bond or other holiday points scheme.
12. Anything mentioned in the general exclusions section.

## Section 16 – Non-Operation of Flight

### Platinum or Platinum Plus Levels of Cover Only

#### ✓ What is covered

If **you** arrive at **your international departure point** or **connecting flight** departure point (on either **your international outbound trip** or **international inbound trip**) and **your** booked flight is not operating, and the next available flight offered by the carrier is more than 12 hours from **your** original scheduled departure time, **we** will pay **you** up to the amount shown in the Schedule of Cover for **your** necessary and unavoidable travel and accommodation (room only) expenses incurred in order to reach **your** booked destination.

**You** can claim only under Section 11 – Delayed Departure and Trip Abandonment or Section 16 – Non-Operation of Flight for the same event.

### ! Special conditions relating to claims

1. **You** must get written confirmation from the carriers (or their handling agents) of the number of hours **you** were delayed and the reason the cancellation or non-operation of **your** original booked flight.

2. **You** must get written confirmation from the carrier (or their handling agents) confirming the details of the alternative flight offered to **you**.
3. Receipts must be retained to substantiate **your** claim and evidence the additional travel and/or accommodation costs incurred by **you**.
4. **You** must check in according to the itinerary **you** have been given.
5. This section covers **irrecoverable** expenses only, any costs that **you** can recover from any tour operator, airline or other provider of services will not be reimbursed by **us**.
6. **You** must keep to the terms of contract of the travel agent, tour operator or transport provider.

## ✗ What is not covered

1. Claims arising directly or indirectly from **adverse weather** conditions existing or known of on the date of purchase of this policy or booking the **trip** whichever is later.
2. Claims arising directly or indirectly from **strike or industrial action** existing or publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**, whichever is the later.
3. Claims arising directly or indirectly from the withdrawal from service (temporary or otherwise) of an aircraft on the recommendation of the Irish Aviation Authority, Civil Aviation Authority or any similar body in any country.
4. If **your** claim arises due to bankruptcy or liquidation of any tour operator, travel agent or transportation company.
5. Anything mentioned in the general exclusions section.

## Section 17 – Natural Disaster (Including Volcanic Ash)

### Platinum or Platinum Plus Levels of Cover Only

#### ✓ What is covered

**We** will pay **you** up to the amount shown in the Schedule of Cover for cancellation or abandonment of **your trip** or expenses incurred if **you** are delayed or stranded on **your** return journey as a direct result of a **natural disaster** occurring after the date **you** purchased this insurance or at the time of booking any **trip** whichever is the later.

#### Cancellation and Abandonment:

1. **We** will pay **you** up to up to €3,000 for any one **trip** to reimburse **you** for the unused **irrecoverable** travel and/or accommodation costs which **you** have paid or are contracted to pay and which **you** cannot recover from any other source when **you** are prevented from travelling to **your** destination abroad due to:
  - a) the **public transport** on which **you** are booked to travel from **your home country** on the outbound leg of **your trip** being cancelled and not replaced or reinstated within 24 hours of its scheduled departure time or delayed by at least 24 hours from its scheduled departure time; or
  - b) the Department of Foreign Affairs issuing travel restrictions to **your** destination.

#### Travel Delay/Stranded Abroad:

2. If the scheduled departure of the **public transport** in which **you** are booked to travel on **your trip** from or to **your home country** is delayed, **we** will pay **you**:
  - a) up to the amount shown in the Schedule of Cover for meals, refreshments and telephone calls;
  - b) up to €1,000 if **you** are stranded abroad, for reasonable costs incurred by **you** for hotel accommodation and transport between the airport and the hotel; and
  - c) up to €250 for additional pet care fees incurred if **you** are delayed for 24 hours or stranded abroad for a longer period.

## ! Special conditions relating to claims

1. Cover will only apply where a recognised government or public authority body, acting on behalf of such government or public authority, of the country to or from which **you** are travelling has issued a directive:
  - a) prohibiting all travel, or all but essential travel, to or from; or
  - b) recommending evacuation from;
 the country or specific area or **event** to which **you** were travelling provided that the directive came into force after **your trip** was booked (or after the purchase of this insurance, if later) or in the case of **curtailment** or rearrangement, **you** had left **your home country** to commence the **trip**.
2. **You** must:
  - a) check-in before the scheduled departure time shown on **your** travel itinerary; and
  - b) comply with the travel agent, tour operator and transport providers contract terms; and
  - c) maintain contact with the **public transport** operator; and
  - d) if stranded abroad:
    - i) make every reasonable effort to return to **your home country** at the earliest opportunity;
    - ii) not accept a refund from the **public transport** operator for the return leg of **your trip** to **your home country**, unless **you** can arrange an alternative method of returning to **your home country** at an earlier time than if **you** had allowed the original **public transport** operator to return **you** to **your home country**; and

- e) provide **us** with written confirmation from the operator that the **public transport** on which **you** were scheduled to travel was cancelled or delayed as a direct result of a **natural disaster**, and if appropriate, the length of the delay; and
- f) make every reasonable effort to recover the additional costs and expenses incurred from the **public transport** operator or any other available source.

## ✗ What is not covered

1. Any charge or expense paid for, with, or settled, using any kind of promotional voucher or points, timeshare, property bond or points scheme or any claim for management fees, maintenance costs or exchange fees in relation to timeshares or similar arrangements.
2. 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.
3. Any claim for costs and/or expenses recoverable from any other source.
4. Anything mentioned in the general exclusions section.

## Section 18 – Business Cover

### Platinum or Platinum Plus Levels of Cover Only

#### ✓ What is covered

##### Company Funds

We will pay **you** up to the amount shown in the Schedule of Cover for **company funds** lost or **stolen** whilst being carried on **your** person or left in a locked safety deposit box during **your business trip**.

##### Business Equipment

We will pay **you** up to the amount shown in the Schedule of Cover for **business equipment**, which is lost, **stolen** or damaged during **your business trip**.

The maximum **we** will pay for any **single article** or a **pair or set** of articles is the amount shown in the Schedule of Cover. In the case of a claim for a **pair or set**, **our** liability will be limited to the value of the specific part that is lost, **stolen** or damaged.

##### Replacement Colleague

We will pay **you** up to the amount shown in the Schedule of Cover in respect of extra travel and accommodation costs (room only) incurred as a result of **your** colleague replacing **you** if **you** are unable to attend to the business which was the purpose of **your business trip** or if **you** have to cut short **your business trip** and have to return **home** due to any of the following:

1. Death, injury or **serious illness** of:
  - a) **you**;
  - b) **your immediate relative**;
  - c) **travelling companion**; or
  - d) **your close business associate**.
2. **Your home** being made uninhabitable or **your** place of business being unsuitable due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, malicious damages, burst pipes, impact by aircraft, vehicles, animals, the Gardaí/police requesting **your** presence following burglary or attempted burglary at **your home** or place of business.

## ! Special conditions relating to claims

1. **You** must obtain a medical certificate from a **medical practitioner** abroad and prior approval of the **Emergency Assistance Service** to confirm the necessity to return **home** prior to **curtailment** of the **business trip** due to death, **bodily injury** or **serious illness** or **complication of pregnancy and childbirth**.
2. **You** must tell **your** travel agent, tour operator, transport or accommodation provider as soon as **you** know it is necessary to **curtail your business trip**. If **you** do not, **we** are only responsible for the **curtailment** charges that would have applied at that date.
3. If **you curtail your business trip** due to any injury or **serious illness**, **you** must contact a **medical practitioner** immediately for treatment or advice (or both). **You** must also provide a medical certificate from a **medical practitioner** stating that **your** injury or **serious illness** prevents **you** from travelling on **your** booked **business trip**.
4. If **you curtail your business trip** due to:
  - a) 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
  - b) 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.
5. If **you curtail your business trip** because **your** presence is required by the Gardaí/police in connection with burglary or fire affecting **your home** during **your trip**, **you** must provide **us** with written documentation from the Gardaí/police confirming that the loss or damage occurred during the **business trip**.

6. If **you** do not contact the **emergency assistance service**, but make **your** own arrangements to have a replacement colleague join **you**, **your** claim will be limited to €650 or the actual costs incurred, whichever is the lesser.
7. Receipts must be retained as these will help **you** to substantiate **your** claim.
8. **You** must report any loss, **theft** or attempted **theft** to the local police within 24 hours of discovery and obtain a written report of the loss, **theft** or attempted **theft** of **company funds** and/or **business equipment**.
9. If **business 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 **business equipment** is lost, **stolen** or damaged whilst in the care of an airline **you** must:
  - a) obtain a Property Irregularity Report (PIR) 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); and
  - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.

## ✗ What is not covered

1. Any **pre-existing medical condition** which **you** have not declared, and which **we** have not accepted in writing or **your** failure to comply with the terms and conditions of the Medical Warranty and Important Conditions Relating to Health section.
2. **Business equipment** left **unattended** at any time (including in the custody of carriers), unless deposited in a locked hotel safe, locked safety deposit box, left in **your** locked (doors and all windows) accommodation or in the locked boot or covered luggage area of a motor vehicle in which **you** are travelling and evidence of forcible and violent entry to the vehicle is available.
3. Loss, **theft** of or damage to **company funds** left **unattended** at any time (including in a vehicle or in the custody of carriers), unless deposited in a locked hotel safe, locked safety deposit box or left in **your** locked (doors and all windows) accommodation.
4. **Valuables** and/or **company funds** checked-in as **personal baggage**.
5. Loss or damage due to delay, confiscation or detention by customs or other officials or authorities.
6. Claims arising directly or indirectly from:
  - a) **wear, tear and depreciation**, denting or scratching, deterioration or loss or damage by atmospheric or climatic conditions by moth or vermin, by any process of cleaning, repairing or restoring mechanical or electrical breakdown.
  - b) loss, **theft** or damage of dentures, bonds, securities, stamps or documents of any kind, musical instruments, typewriters, glass, china, antiques, pictures, pedal cycles, hearing aids, coupons, vehicles or accessories, boats and/or ancillary equipment.
  - c) mechanical breakdown, malfunction and/or breakage of fragile or brittle articles unless caused by fire or by **accident** to the vessel, aircraft or vehicle in which they are being carried.
7. For any shortages due to error, omission or depreciation in value.
8. Claims for lost or **stolen business equipment** unless a receipt (or other acceptable evidence) for the purchase of the original goods is produced.
9. If **you** fail to produce an estimate of repair from a reputable dealer confirming the estimated cost of repair for damaged or destroyed **business equipment** (salvage to be retained until claim completed).
10. Any financial loss, costs or expenses incurred arising from the interruption of **your** business.
11. Any loss or damage arising out of **you** engaging in **manual work**.
12. Anything mentioned in the general exclusions section.

## Section 19 – Golf Cover

### Platinum or Platinum Plus Levels of Cover Only

## Section 19A – Golf Equipment

### Platinum or Platinum Plus Levels of Cover Only

#### ✓ What is covered

##### Loss, Theft, Damage

**We** will pay **you** up to the amount shown in the Schedule of Cover for the loss, **theft** or damage to **your golf equipment** during **your trip**.

The maximum **we** will pay in respect of a single club and/or other **single article(s)** of **golf equipment** that are lost, **stolen** or damaged is €250. In the event of a claim for a set of golf clubs, **our** liability will be limited to the value of the specific part that is lost, **stolen** or damaged.

##### Delayed Arrival

**We** will pay **you** up to the amount shown in the Schedule of Cover for if **your golf equipment** is delayed reaching **you** on **your** outward journey for more than 12 hours and for which **you** have written confirmation from the carrier or tour operator, **we** will pay a benefit per day up to the amount shown in the Schedule of Cover towards the cost of hiring alternative **golf equipment**. If **your golf equipment** is permanently lost or **stolen** any amount payable will be deducted from the total claim.

## ! Special conditions relating to claims

1. **Golf equipment** claims are settled based on the original purchase price, with deductions made for **wear, tear and depreciation**.
2. **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, **theft** or attempted **theft** of all **golf equipment**.
3. For items damaged whilst on **your trip** **you** must obtain an official report from an appropriate retailer confirming the item is damaged and beyond repair.
4. If **your golf equipment** is temporarily lost in transit, **you** must obtain written confirmation from the carrier as to the exact nature and length of time temporarily lost.
5. If **your 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 **your golf equipment** is lost, **stolen** or damaged whilst in the care of an airline **you** must:
  - a) obtain a Property Irregularity Report (PIR) 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 insurance.
6. Receipts for items lost, **stolen** or damaged or proof of ownership must be retained as these will help **you** to substantiate **your** claim.

## ✗ What is not covered

1. If **you** do not exercise reasonable care for the safety and supervision of **your golf equipment** and/or where **you** have left them unsecured, **unattended** or beyond **your** reach at any time.
2. Loss due to confiscation or detention by customs or other officials or authorities.
3. Loss, **theft** or damage or due to **wear, tear and depreciation**, denting or scratching, moth or vermin.
4. Any additional value an item of **golf equipment** may have because it is part of a **pair or set**.
5. Loss, **theft** or damage to **golf equipment** left **unattended** at any time or contained in or **stolen** from an **unattended** vehicle:
  - a) anytime 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.
6. If **you** fail to produce an estimate of repair from a reputable dealer confirming the estimated cost of repair for damaged or destroyed **golf equipment** (salvage to be retained until claim completed).
7. Anything mentioned in the general exclusions section.

## Section 19B – Green Fees

### Platinum or Platinum Plus Levels of Cover Only

#### Cancellation or Curtailment

#### ✓ What is covered

**We** will pay **you** up to the amount shown in the Schedule of Cover for the proportionate value of **irrecoverable** green fees paid for prior to departure, if cancellation of **your trip** is necessary and unavoidable due to a valid claim under either Section 1 – Cancellation or Section 2 – Curtailment of this policy.

If **you curtail your trip** for an insured reason, **you** must contact the **Emergency Assistance Service** who will arrange for **your** repatriation to **your home country**.

#### ✗ What is not covered

1. **Your** failure to comply with the 'Special conditions relating to claims' listed under Section 1 – Cancellation and Section 2 – Curtailment.
2. Anything mentioned under Section 1 – Cancellation and Section 2 – Curtailment 'What is not covered'.
3. Anything mentioned in the general exclusions section.

#### Delayed Arrival

#### ✓ What is covered

If **your** arrival at **your** final destination is delayed for more than 12 hours because of:

1. **strike**;
2. **adverse weather** conditions;
3. **accident**; or
4. mechanical breakdown of the **public transport** **you** are booked to travel on

we will pay **you** up to the amount shown in the Schedule of Cover for prepaid green fees which **you** are unable to use on the day of **your** arrival.

## ✗ What is not covered

1. **Your** failure to comply with the 'Special conditions relating to claims' (1 to 3) listed under Section 11 – Travel Delay.
2. Anything mentioned under Section 11 – Travel Delay (2 to 9) 'What is not covered'.
3. Anything mentioned in the general exclusions section.

### Golf Course Closure

## ✓ What is covered

We will pay **you** up to the amount shown in the Schedule of Cover if the golf course for which **you** have prepaid green fees is closed for more than 12 hours due to **adverse weather** conditions.

## ✗ What is not covered

1. If the course closure, prepayment of green fees and the absence of a credit are not certified by the club secretary/manager.
2. If the club has provided a credit for the unused green fees or rescheduled a tee time for **you**.
3. Anything mentioned in the general exclusions section.

## Section 19C – Hole in One

### Platinum or Platinum Plus Levels of Cover Only

## ✓ What is covered

We will pay **you** up to the amount shown in the Schedule of Cover if **you** score a hole-in-one during **your trip**.

## ✗ What is not covered

1. If **you** are not a member of a recognised golf club affiliated to a National Golfing Union and hold an official National Golfing Union Handicap.
2. If **you** do not have **your** scorecard signed by **your** playing partner(s), who must be members of a National Golfing Union.
3. If **your** scorecard is not countersigned by the secretary/manager of the club at which the hole in-one has been scored.
4. If the golf course at which the hole-in-one is scored is not affiliated to the Golfing Union of the country in which it is located.
5. If temporary greens or tee boxes are in use.
6. Anything mentioned in the general exclusions section.

## Section 20 – Winter Sports Cover

### Platinum or Platinum Plus Levels of Cover Only

Winter Sports is included as standard on Platinum and Platinum Plus levels of cover only.

Winter Sports Cover is not available on the Gold level of cover.

## Section 20A – Ski Equipment

### Platinum or Platinum Plus Levels of Cover Only

## ✓ What is covered

We will pay **you**, up to the amount shown in the Schedule of Cover, for the **accidental** loss of, **theft** of, or damage to **your own ski equipment**. For hired **ski equipment**, we will pay **you** up to €200.

The maximum we will pay for any **single article** or a **pair or set** of articles is the amount shown in the Schedule of Cover. In the case of a claim for a **pair or set**, our liability will be limited to the value of the specific part that is lost, **stolen** or damaged.

Skis are covered when carried on a vehicle roof rack when secured by a lockable ski rack.

## ! Special conditions relating to claims

1. **Ski equipment** claims are settled based on the original purchase price, with deductions made for **wear, tear and depreciation**. This means claims are not settled on a "new for old" basis, and a reduction in value will be applied to each item when **your** claim is assessed.
2. **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, **theft** or attempted **theft** of all **ski equipment**.
3. For items damaged whilst on **your trip** **you** must obtain an official report from an appropriate retailer confirming the item is damaged and beyond repair.

4. If **your ski equipment** is temporarily lost in transit, **you** must obtain written confirmation from the carrier as to the exact nature and length of time temporarily lost.
5. If **your 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 **your ski equipment** is lost, **stolen** or damaged whilst in the care of an airline **you** must:
  - a) obtain a Property Irregularity Report (PIR) 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 insurance.
6. Receipts for items lost, **stolen** or damaged or proof of ownership must be retained as these will help **you** to substantiate **your** claim.

## ✗ What is not covered

1. If **you** do not exercise reasonable care for the safety and supervision of **your ski equipment** and/or where **you** have left them unsecured, **unattended** or beyond **your** reach at any time.
2. Loss or damage due to delay, confiscation or detention by customs or other officials or authorities.
3. Loss or damage caused by **wear, tear and depreciation**, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
4. Any additional value an item of **ski equipment** may have because it is part of a **pair or set**.
5. Loss, **theft** or damage to **ski equipment** left **unattended** at any time or contained in or **stolen** from an **unattended** vehicle:
  - a) anytime 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.
6. If **you** fail to produce an estimate of repair from a reputable dealer confirming the estimated cost of repair for damaged or destroyed **ski equipment** (salvage to be retained until claim completed).
7. Claims arising from damage caused by leakage of powder or liquid carried within personal effects, **baggage** or **ski equipment**.
8. Claims arising from loss or **theft** from **your** accommodation, unless there is evidence of forced entry which is confirmed by a police report.
9. Claims arising from loss or **theft**, or damage of **ski equipment** carried on a vehicle roof rack, unless secured by a lockable ski rack.
10. If **you** do not have receipted evidence if the **ski equipment** has been hired by **you**.
11. Anything mentioned in the general exclusions section.

## Section 20B – Ski Pack

### Platinum or Platinum Plus Levels of Cover Only

#### ✓ What is covered

We will pay **you** up to the amount specified in the Schedule of Cover for the **irrecoverable**, unused portion of **your** pre-paid ski pack (including ski school fees, lift passes, and hired **ski equipment**) if **you** are unable to ski for more than 48 hours during **your trip** due to **bodily injury** or **serious illness**.

#### ✗ What is not covered

1. **Your** failure to comply with the 'Special conditions relating to claims' listed under Section 4 – Medical Expenses.
2. Anything mentioned under Section 4 – Medical Expenses 'What is not covered'.
3. Anything mentioned in the general exclusions section.

## Section 20C – Ski Hire

### Platinum or Platinum Plus Levels of Cover Only

#### ✓ What is covered

We will pay **you** the amount shown in the Schedule of Cover for the reasonable cost of hiring replacement **ski equipment** as a result of the **accidental** loss of or damage to or temporary loss in transit during the outward journey for more than 24 hours of **your own ski equipment**.

#### ! 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, **theft** or attempted **theft** of all **ski equipment**.
- For items damaged whilst on **your trip you** must obtain an official report from an appropriate retailer confirming the item is damaged and beyond repair.
  - If **your ski equipment** is temporarily lost in transit, **you** must obtain written confirmation from the carrier as to the exact nature and length of time temporarily lost.
  - If **your 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 **your ski equipment** is lost, **stolen** or damaged whilst in the care of an airline **you** must:
    - obtain a Property Irregularity Report (PIR) 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 insurance.
  - Receipts for items lost, **stolen** or damaged or proof of ownership must be retained as these will help **you** to substantiate **your** claim.

## ✗ What is not covered

- Anything mentioned in the general exclusions section.

## Section 20D – Piste Closure

### Platinum or Platinum Plus Levels of Cover Only

#### ✓ What is covered

**We** will pay **you** up to €40 per day, up to the maximum amount shown in the Schedule of Cover for the reasonable cost of transport to the nearest alternative site if lack of snow conditions results in the total closure of skiing facilities (excluding cross-country skiing) due to **adverse weather** conditions in **your** resort and it is not possible to ski.

The cover only applies to the resort which **you** have pre-booked for a closure period exceeding 12 hours and for so long as such conditions prevail at the resort, but not exceeding the prebooked period of **your trip**.

If no alternative sites are available, **we** will pay **you** up to €40 per day, up to the maximum amount shown in the Schedule of Cover.

#### ! Special conditions relating to claims

- You** must obtain written confirmation from the tour operator (or their representative) in resort of the number of days skiing facilities were closed in **your** resort and the reason for the closure.
- Cover only applies to **trips** taken outside **Ireland** and the United Kingdom during the published ski season for **your** resort.

## ✗ What is not covered

- If **you** are able to obtain compensation for:
  - total closure of skiing facilities in **your** resort from any other source; or
  - the total closure of the skiing facilities at **your** resort is not certified by a representative of the tour operator or resort management.
- Closure of the piste due to avalanche risk, **strike** or lift system closure.
- Anything mentioned in the general exclusions section.

## Section 20E – Avalanche Cover

### Platinum or Platinum Plus Levels of Cover Only

#### ✓ What is covered

**We** will pay **you** up to €25 for each full 12-hour period, up to the maximum shown in the Schedule of Cover, for reasonable additional travel and accommodation (room only) expenses necessarily incurred if **your** scheduled arrival at or departure from **your** resort is delayed by at least 12 hours due to an avalanche.

This coverage applies only to the pre-booked resort where the delay exceeds 12 hours and is limited to the duration of **your** pre-booked **trip** or until conditions at the resort improve, whichever comes first.

#### ! 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.
- The cover only applies to **trips** taken outside **Ireland** and the United Kingdom during the published ski season for **your** resort.

## ✗ What is not covered

1. If a claim has been submitted under Section 1 – Cancellation or Section 2 – Curtailment.
2. Anything mentioned in the general exclusions section.

## Section 21 – Event Cancellation

This section is optional. The following benefits are only available if **you** have chosen the event cancellation option, have paid the additional premium and it is shown on **your certificate of insurance**.

### ✓ What is covered

Cancellation and curtailment cover under Section 1 – Cancellation and Section 2 – Curtailment is extended to cover up to the amount shown in the Schedule of Cover for **your** proportionate share of pre-paid travel, accommodation and entrance fees that are **irrecoverable** from any other source. This cover only applies if the cancellation of a specific **event**, which was the primary reason for **your trip**, occurs due to one of the following reasons, provided the cause was not announced or known before **you** purchased this insurance or at the time of booking the **trip**, whichever is later.

Reasons for **event** cancellation:

1. The closure of the venue or denial of access to the venue by order of the relevant authority.
2. The closure of the venue or denial of access to the venue due to fire, explosion, lightning and aircraft impact or failure of the main power supply.
3. Cancellation of the **event** due to the bankruptcy of the organisers.
4. The named leading performer in the **event** does not appear and no suitable substitute is accepted by the organisers.
5. The Irish Government issues travel restrictions for the country or area where the **event** is due to take place.
6. Cancellation of the **event** due to **adverse weather** conditions or **strike or industrial action** occurring 7 days prior to start of **your trip**.

### ! Special conditions relating to claims

1. **You** must obtain written confirmation from the venue management confirming the reasons for the closure of the venue or denial of access and the dates applicable.
2. The cover only applies to **trips** taken outside **Ireland**.

## ✗ What is not covered

1. If the **event** is rescheduled to take place within 24 hours of the original date and time as originally published.
2. If the cancellation of the **event** is caused by or relating to **COVID**, nor will **we** cover any **event** cancellation relating to any fear or threat of **COVID**.
3. **Your** failure to comply with the 'Special conditions relating to claims' listed under Section 1 – Cancellation and Section 2 – Curtailment.
4. Anything mentioned under Section 1 – Cancellation and Section 2 – Curtailment 'What is not covered'.
5. Claims arising directly or indirectly from **adverse weather** conditions existing or known of on the date of purchase of this policy or arranging the **trip** whichever is later.
6. Claims arising directly or indirectly from **strike or industrial action** existing or publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**, whichever is the later.
7. Anything mentioned in the general exclusions section.

## Section 22 – Cruise Cover

This section is optional. The following benefits are only available if **you** have chosen the cruise cover option, have paid the additional premium and it is shown on **your certificate of insurance**.

## Section 22A – Missed Port Departure

### ✓ What is covered

**We** will pay **you**, up to the amount shown in the Schedule of Cover, for reasonable additional travel and accommodation (room only) expenses necessarily incurred:

- a) 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 the **cruise** ship on which **you** are booked to travel; or
- b) **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 scheduled **public transport**; or
2. **strike, industrial action**; or
3. **adverse weather** conditions.

## ! Special condition relating to claims

**You** must allow sufficient time for the scheduled **public transport, cruise** ship or other **public transport** to arrive on schedule and to deliver **you** to **your** embarkation point or international flight departure point.

## ✗ What is not covered

1. The **excess**.
2. Claims arising directly or indirectly from **adverse weather** conditions existing or known of on the date of purchase of this policy or booking the **trip** whichever is later.
3. 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.
4. Claims arising directly or indirectly from the withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Irish Aviation Authority, Civil Aviation Authority, a Port Authority or any similar body in any country to/from which **you** are travelling.
5. Additional expenses where the scheduled **public transport** operator has offered reasonable alternative travel arrangements.
6. Additional expenses where **your** planned arrival time at the port is less than 3 hours in advance of the sail departure time if you are travelling independently and not part of an integrated **cruise** package.
7. **Your** failure to comply with the 'Special condition relating to claims' listed above.
8. Anything mentioned in the general exclusions section.

## Section 22B – Cabin Confinement

### ✓ What is covered

**We** will pay **you**, up to the amount shown in the Schedule of Cover, for each full 24-hour period that **you** are confined by the ships medical officer to **your** cabin due to **your** illness or injury during the period of the **trip**.

**You** may claim only under Section 5 – Medical Inconvenience Benefit or Section 22B – Cabin Confinement for the same event, not both.

### ✗ What is not covered

1. Any confinement to **your** cabin which has not been confirmed in writing by the ships medical officer.
2. Any claims arising directly or indirectly from **COVID**.
3. Anything listed under Section 4 – Medical Expenses 'What is not covered'.
4. Anything mentioned in the general exclusions section.

## Section 22C – Itinerary Change

### ✓ What is covered

**We** will pay **you**, up to the amount shown in the Schedule of Cover, for each missed port in the event of cancellation of a scheduled port visit due to **adverse weather** or timetable restrictions. This must be confirmed by the **cruise** operator in writing confirming the reason for the missed port.

### ✗ What is not covered

1. Claims arising directly or indirectly from **adverse weather** conditions existing or known of on the date of purchase of this policy or booking the **trip** whichever is later.
2. Claims arising directly or indirectly from timetable restrictions existing or publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**, whichever is the later.
3. **Your** failure to attend the excursion as per **your** itinerary.
4. Claims arising from when **your** ship cannot put people ashore due to a scheduled tender operation failure.
5. Anything mentioned in the general exclusions section.

## Section 22D – Unused Excursions

### ✓ What is covered

We will pay **you**, up to the amount shown in the Schedule of Cover, for the cost of pre-booked excursions, which **you** were unable to use as a direct result of being confined to **your** own cabin due to an **accident** or illness which is covered under Section 4 – Medical Expenses.

### ✗ What is not covered

1. The **excess**.
2. Anything listed under Section 4 – Medical Expenses ‘What is not covered’.
3. Anything mentioned in the general exclusions section.

## Section 22E – Cruise Interruption

### ✓ What is covered

We will pay **you**, up to the amount shown in the Schedule of Cover, for additional travel expenses incurred to reach the next port in order to re-join the **cruise**, following **your** temporary illness or injury requiring **hospital** treatment on dry land.

### ! Special conditions relating to claims

1. Before arranging any additional travel, **you** must contact **us** for approval and assistance with travel arrangements. A medical certificate from the attending **medical practitioner**, confirming the details of **your** unforeseen illness or injury, must also be provided.
2. If satisfactory medical evidence is not provided at the time of requesting **our** assistance for a Cruise Interruption claim to confirm that it is due to **your** unforeseen illness or injury, **we** will proceed with necessary arrangements at **your** cost and reimburse **you** once the claim is validated.

### ✗ What is not covered

1. The **excess**.
2. Claims where less than 25% of the **trip** duration remains.
3. Anything listed under Section 4 – Medical Expenses ‘What is not covered’.
4. **Your** failure to comply with the ‘Special condition relating to claims’ listed above.
5. Anything mentioned in the general exclusions section.

## Section 23 – Missed Port Departure

This section is optional. The following benefits are only available if **you** have chosen the missed port departure option, have paid the additional premium and it is shown on **your certificate of insurance**.

### IMPORTANT INFORMATION - TRAVEL REGULATIONS

Please note **you** are entitled to compensation under certain circumstances. Please refer to the ‘Important Information - Travel Regulations’ information in this policy on page 1.

### ✓ What is covered

We will pay **you**, up to the amount shown in the Schedule of Cover, for reasonable additional onward travel and accommodation (room only) expenses necessarily incurred:

- a) 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 the **cruise** ship on which **you** are booked to travel; or
- b) **your** failure to disembark at the original disembarkation place and time to reach **your international departure point**;  
as a direct result of:
  1. the failure of any scheduled **public transport**; or
  2. the failure of **your** booked **cruise** ship; or
  3. **strike, industrial action**; or
  4. **adverse weather** conditions.

### ! Special condition relating to claims

1. **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**. This is at **our** discretion.

## ✗ What is not covered

1. Claims arising directly or indirectly from **adverse weather** conditions existing or known of on the date of purchase of this policy or booking the **trip** whichever is later.
2. 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.
3. Claims arising directly or indirectly from the withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Irish Aviation Authority, Civil Aviation Authority, a Port Authority or any similar body in any country to/from which **you** are travelling.
4. Additional expenses where the scheduled **public transport** operator has offered reasonable alternative travel arrangements.
5. Additional expenses where **your** planned arrival time at the port is less than 3 hours in advance of the sail departure time if **you** are travelling independently and not part of an integrated **cruise** package.
6. Any delay caused by quarantine on the **cruise** ship due to contagious disease.
7. **Your** failure to comply with the 'Special condition relating to claims' listed above.
8. Anything mentioned in the general exclusions section.

## General Conditions Applicable to the Whole Policy

**You** must keep to the following conditions to be protected by **your** policy. If **you** do not keep to the conditions **we** may cancel **your** policy, 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 covering the same loss, damage, expense or liability then **you** must disclose this to **us** at the time of submitting a claim. In these circumstances, **we** will not be liable to pay or contribute more than **our** proportional share (not applicable to Section F – Personal Accident). Under Section 4 – Medical 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 all reasonable precautions to avoid **bodily injury, serious illness, disease, loss, theft** or damage. **You** must also take all practical steps to protect **your** property from loss or damage and to recover property that has been lost or **stolen**.

### 3. Cancellation

#### Statutory Cancellation Rights

**You** may cancel this policy within 14 days of purchasing this policy (the cancellation period), by writing to the address shown in **your** policy schedule during the cancellation period. Any premium already paid will be refunded to **you** providing **you** have not travelled, no claim has been made or is intended to be made and no incident likely to result in a claim has occurred.

Please contact **your issuing agent** as detailed within **your** policyholder cover letter to cancel **your** policy.

#### Cancellation Outside the Statutory Period

**You** may cancel this policy at any time after the cancellation period by writing to the address as detailed within **your** policyholder cover letter. If **you** cancel outside of the terms of the Statutory Cancellation Rights, referenced above, **you** will not receive a premium refund.

#### Non-payment of premiums

**We** can cancel the policy immediately by sending **you** written notice if **you** do not pay the premium.

### 4. Duty of care

**You** must answer all questions honestly and to the best of **your** knowledge. **You** must not misrepresent any fact that could influence **us** in accepting **your** insurance. This includes **your** destination, the length of **your trip** and the ages and state of health of all the people named on this policy. If **you** are in any doubt, should tell **your issuing agent** as detailed within **your** policyholder cover letter.

### 5. Buying this cover

**You** can buy this cover before **you** depart for **your** trip. There is no cover for any claims that arise from circumstances that **you** were aware of (or could reasonably be expected to be aware of) at the time **you** bought this insurance policy. If **you** have any questions, please call **your issuing agent** as detailed within **your** policyholder cover letter.

# Complaints Procedure

We know that sometimes, no matter how hard we try, we don't always get it right. If you have a complaint, it's important that you know that we are committed to providing you with an exceptional level of service and customer care. We want to hear about your complaint so that we can try to put things right.

## If Your Complaint is About the Sale of the Policy

If you have questions, concerns or a complaint regarding the SALE of this insurance including the way in which your policy was sold to you or information about your policy please contact your agent who arranged the insurance on your behalf at:

By writing to	Customer Service Department, Accident & General Insurance Services Ltd. 20 Harcourt Street, Dublin, D02 H364
Email	<a href="mailto:sales@accidentgeneral.ie">sales@accidentgeneral.ie</a>
Telephone	+353 (1) 874 8458

## If Your Complaint is About a Claim

If you have a complaint regarding a CLAIM you have made, please contact White Horse Insurance Ireland dac in writing at:

By writing to	The Customer Experience Manager White Horse Insurance Ireland dac Rineanna House, Shannon Free Zone Shannon, County Clare V14 CA36 Republic of Ireland
Email	<a href="mailto:complaints@white-horse.ie">complaints@white-horse.ie</a>

Our Customer Experience Manager will issue a final response to your complaint. If you are still not satisfied with our decision after following the procedure above, you can contact:

By writing to	The Financial Services and Pensions Ombudsman Lincoln House Lincoln Place Dublin 2 Republic of Ireland D02 VH29.
Email	<a href="mailto:info@fspo.ie">info@fspo.ie</a>
Website	<a href="http://www.fspo.ie">www.fspo.ie</a>
Phone	+353 1 567 7000

The Financial Services and Pensions Ombudsman will not consider your complaint until we have issued a final response letter.

# Cooling Off and Policy Cancellation Provisions

## Statutory Cancellation Rights

If, after reading this policy, this insurance does not meet your requirements, you may cancel this policy within 14 days ("cancellation period") of purchasing this policy by writing to or calling your issuing agent as detailed within your policyholder cover letter 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. Any cancellations after this 14-day period will not be refunded.

## Cancellation Outside the Statutory Period

You may cancel this policy at any time after the cancellation period by writing to your issuing agent as detailed within your policyholder cover letter. 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 if you do not pay the premium.

## Cancellation by Us

**We** may, at any time, cancel any insurance policy by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation notice will be sent to **you** by email and also by post to **your** last known address. Valid reasons may include but are not limited to:

- Where **we** reasonably suspect fraud
- Non-payment of premium
- Threatening and abusive behaviour
- Non-compliance with policy terms and conditions
- **You** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.

If **we** cancel the policy and/or any additional covers **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time **we** have provided cover. Where **our** investigations provide evidence of fraud or misrepresentation, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information. This may result in **your** policy being cancelled from the date **you** originally took it out and **we** will be entitled to keep the premium. If **your** policy is cancelled because of fraud or misrepresentation, this may affect **your** eligibility for insurance with **us**, as well as other insurers, in the future.

## Data Protection

White Horse Insurance Ireland dac holds **your** personal information in accordance with all applicable data protection laws.

To administer **your** policy White Horse Insurance Ireland dac will collect and use information about **you** provided by **you**. This notice applies to anyone who is insured under this travel insurance policy and whose personal information may be processed for the provision of insurance and related services.

Personal information may be used by **us** for the purposes of administering **your** policy including decision making on provision of insurance cover, underwriting, processing and claims handling. **We** may also use **your** personal information for other related matters such as customer service, analysis, complaints handling and the detection and prevention of crime. The information **you** have supplied may be passed to other insurers and reinsurers for underwriting and claims purposes or to other third-party service providers used by **us** in fulfilling **your** insurance contract.

**We** may send **your** personal information in confidence to other companies who provide services to **us** for processing and storage. This may mean sending information to countries outside of the United Kingdom, European Union or European Economic Area that may not have the same levels of privacy legislation as in the United Kingdom, European Union or European Economic Area. When **we** do this, **we** will ensure that **we** transfer the data securely and accordingly to regulatory requirements.

**You** have various rights in relation to personal information that is held by **us**, including the right to request access to **your** personal information, the right to correct inaccurate personal information or the right to request the deletion or suppression of personal information where this is not restricted by any conflicting legitimate interest.

This notice explains certain aspects of how **we** use **your** information and what rights **you** have in relation to **your** personal information however, **you** can obtain more information about how **we** use **your** data by reviewing **our** full privacy policy. **Our** privacy policy is available to read on **our** website [www.whitehorseinsurance.eu](http://www.whitehorseinsurance.eu).

**Your** data will be treated in accordance with **our** privacy policy.