

Important telephone numbers

Customer Service	00353 1 702 6699
Claims	00353 1 619 3623
24-hr Emergency Medical Assistance	00353 1 619 3624
24-hr Legal Helpline	UK +44 (0)20 8603 9804

In a life or death situation, call the Emergency Services in the country you are visiting for example 112 within the European Union or 911 in the USA. Calls may be recorded.

This document is available in large print, audio and Braille.

**Please contact us on
Phone 00353 1 702 6699**

and we will be pleased to organise an alternative version for you.

JLT Ireland is a trading name of JLT Insurance Brokers Ireland Limited, which is registered in Dublin No 21622
Registered Office: Friends First House, Cherrywood Business Park, Loughlinstown, Dublin 18
is regulated by the Central Bank of Ireland.

ESB Staff Travel Insurance Scheme is underwritten by AGA International SA and is administered by Allianz Global Assistance.

AGA International SA is authorised by L'Autorité de Contrôle Prudentiel et de Résolution in France and is regulated by the Central Bank of Ireland for conduct of business rules.

Mondial Assistance (Ireland) Limited and Mondial Assistance (UK) Limited who both trade as Allianz Global Assistance, may act as an agent for AGA International SA for the receipt of customer money, settling claims, handling premium refunds and complaints handling.

Mondial Assistance (Ireland) Limited is registered in Dublin No 163174,
Registered Office 511 Q House, Furze Road, Sandyford Industrial Estate, Dublin 18 VAT no IE6563174F.
Mondial Assistance Ireland Limited is regulated by the Central Bank of Ireland.

Mondial Assistance (UK) Limited is registered in England No 1710361,
Registered Office 102 George Street, Croydon CR9 6HD, United Kingdom.



ESB Staff Travel Insurance Scheme

Please read this policy and carry it with you during your journey

Global Assistance

Allianz 

For residents of the Republic of Ireland only.
Certain existing medical conditions are not covered.
Please refer to the Health declaration and health exclusions on pages 10-11 for further information.

Contents

	Page number
Summary of cover	2-3
Important information	4-5
Definition of words	6-8
Reciprocal health arrangements	9
24-hour emergency medical assistance	9
Health declaration and health exclusions	10
General exclusions	11
Conditions	12-13
Making a claim	14-16
Making a complaint	17
Cancellation or curtailment charges – Section 1	18-19
Emergency medical and associated expenses – Section 2	20-21
Loss of passport – Section 3	22
Delayed personal possessions – Section 4	22
Personal possessions – Section 5	23-24
Personal money – Section 6	24
Personal accident – Section 7	25
Missed departure – Section 8	26
Delayed departure – Section 9	27
Personal liability – Section 10	28
Legal expenses – Section 11	29
Credit card fraud – Section 12	39
Business cover - Section 13	30
Winter sports cover – Section 14	31-32
Golf cover – Section 15	32
Catastrophe - Section 16	33

Summary of cover

The following is only a summary of the main cover limits. The limits shown apply to each **person insured** unless shown otherwise in the policy. **You** should read the rest of this policy for the full terms and conditions.

Cover	Limit (up to)	Excess
1 Cancellation or curtailment - Excursions	€4,000 €150	€30 (€7 deposit claims)
2 Emergency medical and associated expenses - Funeral expenses - In-patient benefit - Dental - Excursions	€3 million Reasonable costs €1,300 (€35/day) Reasonable costs €150	€30
3 Loss of passport	€400	€30
4 Delayed possessions	€150 after 12 hrs	Nil
5 Personal possessions - Single item, pair or set - Valuables limit - Tobacco, alcohol, fragrances	€3,000 €350 €1,000 €50	€30
6 Personal money - Cash	€600 €350	€30
7 Personal accident* - Death - Loss limb / sight - Permanent total disablement - Temporary total disablement	€40,000 €40,000 €40,000 €13,520 (€130 per week)	Nil
8 Missed departure	€600	Nil
9 Delayed departure - Delay - Abandonment	€100 (€50 / 12hrs) €4,000 (after 24hrs)	Nil Nil
10 Personal liability	€1.3 million	Nil
11 Legal expenses	€65,000	Nil
12 Credit card fraud	€650	€30

* Please see note at the end of this section

Cover	Limit (up to)	Excess
13 Business cover Replacement business associate Business equipment (and personal possessions combined limit) - single item, pair or set	€1,500 €4,000 €2,600	€30 €30
14 Winter sports cover Ski pack Hire of alternative ski equipment Ski equipment (own and hired) - single item Piste closure Avalanche closure	€350 €350 after 24 hrs €200 €100 €500 (€45/day) €500 (€45/day)	Nil Nil €30 Nil Nil
15 Golf cover Green fees Delayed golf equipment Golf equipment (and personal possessions combined limit) - single item	€500 €220 (€20/12 hrs) €3,300 €2,000	Nil Nil €30
16 Catastrophe Cancellation or curtailment Missed departure Delayed return	€4,000 €4,000 €4,000	€30 €30 Nil

Note

Inner limits

Some sections of cover also have extra sub limits, for example the medical section has a benefit limit on the transport and accommodation costs within **your home country**.

Journey limits (annual multi-trip cover only)

Annual multi-trip cover is for short trips of 42 days or less per trip only, unless the extra premium has been paid to extend this limit up to a maximum of 90 days. These trip limit extensions are available in weekly increments. **Your** chosen trip limit will be shown on **your** policy schedule. There is absolutely no cover offered by this policy whatsoever for trips which are longer than the applicable trip limit. This would include not insuring **you** for any part of a trip that is longer than the applicable trip limit.

*Personal accident payments

Under Personal accident - Section 7, the amount payable for death is reduced to **€3,200** if **you** are aged 15 or under. There is also no cover for Permanent total disablement or Temporary total disablement if **you** are aged 15 or under.

Important information

Thank you for taking out ESB Staff Travel Insurance Scheme.

Your policy schedule shows the sections of the policy you have chosen, the people who are covered and any special terms or conditions that may apply.

Your policy does not cover everything. You should read this policy carefully to make sure it provides the cover you need. If there is anything you do not understand, you should call ESB Travel Insurance on 00353 1 702 6699 or write to JLT Ireland C/O ESB Staff Travel Insurance Scheme, 27 Lower Fitzwilliam Street, Dublin 2.

Insurer

Your ESB Staff Travel Insurance Scheme is underwritten by AGA International SA and administered by Allianz Global Assistance.

How your policy works

Your policy and policy schedule is a contract between you and us. We will pay for any claim you make which is covered by this policy and happens during the period of insurance.

Unless specifically mentioned, the benefits and exclusions within each section, apply to each person insured.

Certain words have a special meaning as shown under the heading 'Definition of words'. These words have been highlighted by the use of bold print throughout the policy document.

Information you need to tell us

There is certain information that we need to know as it may affect the terms of the insurance cover we can offer you.

You must, to the best of your knowledge, give accurate answers to the questions we ask when you buy your ESB insurance policy. If you do not answer the questions truthfully it could result in your policy being invalid and could mean that all or part of a claim may not be paid.

If you think you may have given us any incorrect answers, or if you want any help, please write to JLT Ireland C/O ESB Travel Insurance Scheme, 27 Lower Fitzwilliam Street, Dublin 2 or call 00353 1 702 6699 as soon as possible and we will be able to tell you if we can still offer you cover.

Cancellation rights

If your cover does not meet your requirements, please notify us within 14 days of receiving your policy schedule and return all your documents for a refund of your premium.

You can write to JLT Ireland C/O ESB Travel Insurance Scheme, 27 Lower Fitzwilliam Street, Dublin 2 or telephone 00353 1 702 6699.

If during this 14 day period you have travelled, made a claim or intend to make a claim, then we can recover all costs that you have used for those services.

Please note that your cancellation rights are no longer valid after this initial 14 day period.

Policy excess

Under some sections of your policy, you will have to pay an excess. This means that you will be responsible for paying the first part of the claim for each person insured, for each section, for each incident. The amount you have to pay is the excess.

Data protection

Your personal information including sensitive personal data (for example health information) may be held on computer, paper file or other format. This information will be used by JLT Insurance Brokers Ireland Limited, the ESB Group of companies, us, our representatives and the insurer, to arrange and manage your ESB Staff Insurance Scheme including handling claims (and issuing renewal documents).

In certain circumstances, such as a medical emergency, this may involve transferring information about you to countries outside the European Economic Area (EEA) that may have limited or no data protection laws. We will always take reasonable steps to safeguard your personal information.

We will exchange personal information with industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes. We may provide your information to others where required or permitted by law (for example, if requested by the police or another official authority).

You have the right to request a copy of the personal information we hold about you by writing to us at Allianz Global Assistance, 102 George Street, Croydon, CR9 6HD. A small charge may apply.

Allianz Global Assistance will not use your personal information or share it with other third parties for marketing purposes.

Insurance Compensation Fund

For your added protection, the insurer is covered by the Insurance Compensation Fund in Ireland. You may be entitled to compensation from the scheme if the insurer cannot meet its obligations.

Governing law

Unless agreed otherwise, Irish law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the Irish courts shall have exclusive jurisdiction.

Third party rights

This contract of insurance is intended solely for the benefit of you and us. Unless otherwise specifically provided, nothing in this contract of insurance shall be construed to create any duty to, or standard of care with reference to, or any liability to, any person or entity not a party to this contract of insurance.

Stamp duty

The insurer has paid or will pay the appropriate Stamp Duty in accordance with the provisions of Section 5 Stamp Duties Consolidation Act 1999.

Insurance Act 1936

All monies which may become due or payable by us shall be payable in Ireland.

Renewal of your insurance cover

If you have annual multi-trip cover, JLT Ireland will send you a renewal notice prior to the expiry of the period of insurance as shown on your policy schedule. We may vary the terms of your cover and the premium rates at the renewal date.

This means we cannot guarantee that we will be able to provide the same terms of cover on your renewed policy or even renew it at all. If you book a journey that does not start until after the expiry date of your policy, you may find that the cover provided for that journey will change when the policy renews.

Definition of words

When the following words and phrases appear in the policy document or policy schedule, they have the meanings given below. These words are highlighted by the use of bold print.

Accident

An unexpected event caused by something external and visible, which results in physical bodily injury, leading to total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the incident.

Appointed adviser

The solicitor or appropriately qualified person, firm or company, including **us**, who is chosen to act for **you** in **your** claim for compensation.

Area of cover

- **UK**
The **UK**, **Channel Islands** and Isle of Man.
- **Europe**
Europe, including the **UK**, **Channel Islands**, Isle of Man, Continental Europe, Mediterranean islands, Morocco, Algeria, Tunisia, Libya, Egypt, Israel, Turkey, Madeira, Canary Islands, the Azores, Iceland, Russia, Estonia, Latvia, Lithuania, Belarus, Ukraine, Moldova and Georgia.
- **Worldwide**
Any worldwide country.

Business associate

Any person in **your home** country that **you** work closely with, whose absence from work means that the director of **your** business needs **you** to cancel or curtail **your journey**.

Business equipment

Computer, television, fax and phone equipment (including mobile phones, PDAs) and any other equipment which is needed to carry out **your** business duties.

Catastrophe

Avalanche, earthquake, fire, flood, hurricane, lightning strike, storm, tsunami or volcanic eruption.

Channel Islands

Jersey, Guernsey, Sark, Alderney and Herm.

Departure point

The airport, international train station or port where **your** outward journey to **your** destination begins and where **your** final journey back **home** begins (including any connecting transport **you** take later)

Doctor

A legally qualified doctor holding the necessary certification in the country in which they are currently practising, other than **you** or a **relative**.

Economic sanction(s)

Any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or **the Republic of Ireland**. These may change from time to time and can include prohibiting the transfer of funds to a sanctioned country, freeze the assets of a government, the corporate entities and residents of a sanctioned country, or freeze the assets of specific individuals or corporate entities.

Excess

The deduction **we** will make from the amount otherwise payable under this policy for each **person insured**, for each section, for each claim incident.

Family

Two adults and all of their children (including foster children) aged 23 and under if in full time education. All persons must live at the same address. For annual multi-trip cover only, each **person insured** can travel independently.

Golf equipment

Golf clubs, golf bag, golf trolley and golf shoes.

Hazardous activity

The following activities are automatically covered:

- banana boating, cricket, cycling, deep sea fishing, fell walking, glacier walking, golf, hiking, horse riding (not competitions, show jumping, hunting, eventing, polo or rodeo), jet skiing, marathon running, mountain biking, netball, orienteering, parascending over water, ringos, running, safari trekking in a vehicle (must be an organised tour), scuba diving to a depth of 30 metres (if **you** hold a certificate of proficiency or **you** are diving with a qualified instructor), snorkelling, surfing, swimming, trekking, wakeboarding, walking, water skiing, windsurfing and zorbing.

There is no cover for:

- any professional sporting activity; or
- any kind of racing except racing on foot; or
- any kind of **manual work**; or
- any other activity not listed as covered above.

Home

Your usual place of residence in the Republic of Ireland.

Insurer

AGA International SA.

Journey

A trip that takes place during the **period of insurance** which begins when **you** leave **home** and ends when **you** get back **home** or to a hospital or nursing home in **your home** country, whichever is earlier.

- For single trip cover
 - any other trip which begins after **you** get back is not covered.
 - a trip which is booked to last longer than 90 days is not covered.
 - **there is no cover for trips within your home country only.**
- For annual multi-trip cover
 - **you** will only be covered if **you** are aged 74 years or under at the start date of **your** policy.
 - cover is for short trips of 42 days or less per trip only, unless the extra premium has been paid to extend this limit up to a maximum of 90 days. These trip limit extensions are available in weekly increments. **Your** chosen trip limit will be shown on **your** policy schedule. There is absolutely no cover offered by this policy whatsoever for trips which are longer than the applicable trip limit. This would include not insuring **you** for any part of a trip that is longer than the applicable trip limit.
 - there is no cover for trips within **your home** country **only**.
 - **you** will be covered for taking part in **winter sports** activities for up to 17 days in total during the **period of insurance**.

Legal action

Work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than application by **you**:

- to the European Court of Justice, European Court of Human Rights or similar International body; or
- to enforce a judgment or legally binding decision

Legal costs

Fees, costs and expenses (including any appropriate taxes) which **we** agree to pay for **you** in connection with **legal action**. Also, any costs which **you** are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs **we** agree to pay.

Manual work

There is no cover for any type of:

- work with a hands on involvement installing, assembling, maintaining or repairing electrical, mechanical or hydraulic equipment;
- work at heights over three metres above ground;
- work involving the use of heavy electrical, mechanical or hydraulic plant or machinery;
- work involving interaction with any wild animals;
- plumbing, electrical, lighting or sound technician, carpentry, painting, decorating or construction work.

Pair or set

A number of items of **personal possessions** (not including **ski equipment** and **golf equipment**) that belong together or can be used together.

Period of insurance

- For single trip cover
Cancellation cover begins from the issue date shown on **your** policy schedule and ends at the beginning of **your journey**. The cover for all other sections starts at the beginning of **your journey** and finishes at the end of **your journey**.
- For annual multi-trip cover
Cancellation cover begins on the start date shown on **your** policy schedule or the date **you** booked **your journey**, whichever is the later and ends at the beginning of **your journey**. The cover for all other sections starts at the beginning of **your journey** and finishes at the end of **your journey**.
- For single trip and annual multi-trip cover
All cover ends on the expiry date shown on **your** policy schedule, unless **you** cannot finish the **journey** as planned because of death, injury or illness or there is a delay to the public transport system that cannot be avoided. In these circumstances **we** will extend cover free of charge until **you** can reasonably finish that **journey**.

Personal money

Cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets, all held for private and not business purposes.

Personal possessions

Each of **your** suitcases, trunks and similar containers (including their contents) and articles worn or carried by **you** (including **your valuables** and **travel documents**).

Policyholder

The first named insured person as shown on the policy schedule.

Redundancy

Loss of permanent paid employment (except voluntary redundancy), after a continuous working period of two years with the same employer if **you** are aged 18 and over or 65 and under.

Relative

Your mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e).

Resident

A person who has their main **home** and is registered with a **doctor** in the Republic of Ireland and has not spent more than six months abroad during the year before the policy was issued.

Ski equipment

This consists of skis, poles, boots, bindings, snowboards or ice skates.

Ski pack

Hired **ski equipment**, ski school fees and lift passes.

Travelling companion

Any person that has booked to travel with **you** on **your journey**.

United Kingdom (UK)

England, Scotland, Wales and Northern Ireland.

Valuables

Jewellery, watches, items made of or containing precious metals or precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), MP3 players, PDAs, electronic games, TVs and CDs, mini discs, DVDs, cartridges and video tapes.

We, our, us

Mondial Assistance Ireland Limited and Mondial Assistance (UK) Limited both trading as Allianz Global Assistance who administer the insurance and handle claims on behalf of the **insurer**.

Winter sports

The following activities are covered if **you** are aged 74 or under. For annual multi-trip policies, cover for these activities only applies for up to 17 days in total during the **period of insurance**:

- Skiing, snowboarding, big-foot skiing, cross-country skiing, glacier skiing, mono-skiing, sledging, snow blading and tobogganing.

Off piste skiing is covered when **you** are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines.

There is no cover for:

- Bobsleighbing, heli skiing, lugging, ski acrobatics, ski flying, ski jumping, ski racing, ski stunting, snow cat skiing or
- Any other activity not listed as covered above.

You, your, person insured

Each insured person as shown on the policy schedule, for whom an appropriate premium has been paid.

Reciprocal health arrangements

European Health Insurance Card (EHIC)

- If **you** are travelling to other EU or European Economic Area (EEA) countries **we** would advise **you** to obtain the European Health Insurance Card (EHIC) which will entitle **you** to certain free health arrangements in the EEA or Switzerland
- Information about EHIC can be obtained from the Health Service Executive. Visit www.hse.ie or call the HSE Info Line **1850 24 1850**.

Note

The EHIC does not cover the cost of medical treatment in a private hospital or clinic, the additional cost of returning to **your home** country or for a **relative** to stay or fly out to be with **you**. In a medical emergency **you** may have no control over the hospital **you** are taken to or the closest hospital may be private.

Australia

- If **you** are travelling to Australia **you** can enrol in Medicare which will entitle **you** to subsidised hospital treatments and medicines. **You** can do this by contacting a local Medicare office in Australia.
- All claims for refunds under the Medicare scheme must be made before **you** leave Australia. For more information on Medicare visit: www.medicareaustralia.gov.au or email: medicare@medicareaustralia.gov.au.

If **you** make use of these arrangements or any other worldwide reciprocal health arrangement which reduces **your** medical expenses, **you** will not have to pay an **excess**.

24-hour emergency medical assistance

Please tell **us** immediately about any illness or accident abroad where **you** have to go into hospital or **you** may have to return **home** early or extend **your** stay because of any illness or injury. If **you** are unable to do this because the condition is life, limb, sight or organ threatening, **you** should contact **us** as soon as **you** can. **You** must also tell **us** if **you** are likely to run up medical fees over **€500**. If **you** are claiming for a minor illness or accident abroad, **you** should, where possible, pay the costs and reclaim the money from **us** when **you** return. **You** can call 24 hours a day, 365 days a year or email.

Phone: **00353 1 619 3624**

Fax: **UK +44 (0)20 8603 0204**

Email: **international.dept@allianz-assistance.co.uk**

Please give **us your** age and **your** policy number. Say that **you** are insured with ESB Staff Travel Insurance Scheme. Below are some of the ways the 24-hour emergency medical assistance can help.

Confirmation of payment - **We** will contact hospitals or **doctors** abroad and guarantee to pay their fees, providing **you** have a valid claim.

Repatriation - If **our** medical advisers think it would be in **your** medical interests to bring **you** back to **your home** or to a hospital or nursing home in **your home** country, **you** will be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, **we** will use an air ambulance. **We** will consult the treating **doctor** and medical advisers first. If **you** need to go home early, the treating **doctor** must provide a certificate confirming that **you** are fit to travel. Without this the airline can refuse to carry any sick or injured person.

You can contact **us** at any time, day or night. **You** will be answered by one of **our** experienced assistance co-ordinators who **you** should give all relevant information to. Please make sure **you** have details of **your** policy before **you** phone.

Health declaration and health exclusions

These apply to 'Cancellation and curtailment charges - Section 1' and 'Emergency medical and associated expenses - Section 2'.

It is very important that you read the following:

- You** will not be covered for a serious illness which needed:
 - first referral to a consultant;
 - hospitalisation of the **insured person**; or
 - a change in medication as a result of deterioration of an existing medical condition during the 12 months before taking out this policy or at the policy renewal, unless accepted in writing by **us**.
- You** will not be covered unless **you** are fit to travel and able to undertake **your** planned **journey**.
- You** will not be covered if **you** travel against the advice of a **doctor** or where **you** would have been so advised if **you** had sought their advice before beginning **your journey**.
- You** will not be covered if **you** know **you** will need medical treatment or consultation at any medical facility during **your journey**.
- You** will not be covered if **you** had any undiagnosed symptoms for which **you** were awaiting investigations or consultations or the results of investigations and where the underlying cause had not been established.
- You** will not be covered if **you** are travelling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.

Note

Level of medical cover provided

This is not a private medical insurance policy and only gives cover for emergency medical treatment in the event of accident or unexpected illness occurring during **your journey**.

If **we** are unable to cover a medical condition, this will mean that any other **person insured by us** will not be able to make a claim arising from the medical condition(s). This may even apply if the person with the medical condition(s) purchases cover from another provider.

Exclusions relating to the health of someone not insured on this policy, but whose health may affect your decision whether to take or continue with your journey

You will not be covered for any directly or indirectly related claims arising from the health of a **travelling companion**, someone **you** were going to stay with, a close **relative** or a **business associate** if at the time **your** policy was issued:

- **you** were aware they have been receiving medical treatment or consultation at any medical facility for a medical condition in the last 12 months;
- **you** were aware they have been awaiting medical treatment or consultation at any medical facility or have been under investigation for a medical condition;
- **you** were aware that a **doctor** had diagnosed them as having a terminal condition, or that their medical condition was likely to get worse in the next 12 months.

Note

Annual multi-trip policy renewals

At the expiry of **your period of insurance**, the terms of **your** cover and the premium rates may be varied by **us**. This means **we** cannot guarantee that **we** will be able to provide the same terms of cover on **your** renewed policy or even renew it at all.

If **you** book a **journey** that does not start until after the expiry date of **your** policy, **you** may find that the cover provided for that **journey** will change when the policy renews.

General exclusions

The following exclusions apply to the whole of **your** policy:

We will not cover **you** for any claim arising from, or relating to, the following:

- 1 War, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, civil commotion, rebellion, insurrection, military force, coup d'état, terrorism (this does not apply to claims made under Emergency medical and associated expenses - Section 2 and Personal accident - Section 7), weapons of mass destruction.
- 2 Any epidemic or pandemic.
- 3 **You** not following any advice or recommendations made by the Department of Foreign Affairs, World Health Organisation or any other official authority. This includes where certain vaccinations or other preventative measures (such as malaria tablets) are recommended.
- 4 Any **economic sanction** which prohibits **us**, the **insurer** or members of the Allianz Group from providing cover under this policy.
- 5 **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
- 6 Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
- 7 Any currency exchange rate changes.
- 8 The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under the Emergency medical and associated expenses and Personal accident sections).
- 9 **You** acting in an illegal or malicious way.
- 10 The effect of **your** alcohol, solvent or drug dependency or long term abuse.
- 11 **You** being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (except drugs prescribed by a **doctor** but not for the treatment of drug addiction).
- 12 **You** not enjoying **your journey** or not wanting to travel.
- 13 Any loss caused as a result of anything **you** are claiming for, for example loss of earnings, unless it says differently in the policy.
- 14 **You** not answering accurately any question(s) **we** have asked **you** at the time of taking out this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy.

Conditions

The following conditions apply to the whole of **your** policy. Please read these carefully as **we** can only pay **your** claim if **you** meet these:

- 1 **You** are a **resident** of the Republic of Ireland.
- 2 **You** take reasonable care to protect yourself and **your** property against accident, injury, loss and damage and act as if **you** are not insured and to minimise any potential claim.
- 3 **You** have a valid policy schedule.
- 4 **You** accept that **we** will not extend the **period of insurance**:
 - for single trip cover if the original policy plus any extensions have either ended, been in force for longer than 90 days or **you** know **you** will be making a claim.
 - for annual multi-trip cover beyond the expiry of **your** policy.
- 5 **You** contact **us** as soon as possible with full details of anything which may result in a claim and give **us** all the information **we** ask for. Please see section 'Making a claim' on pages 14-16 for more information.
- 6 **You** accept that no alterations to the terms and conditions of the policy, unless **we** confirm them in writing to **you**.
- 7 **You** are not aged 75 or over at the start date of **your** policy for annual multi-trip cover.

We have the right to do the following

- 1 Cancel the policy if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not.
- 2 Cancel the policy and make no payment if **you**, or anyone acting for **you**, make a claim under this policy knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if **you** give a false declaration or deliberate mis-statement when applying for this insurance or supporting **your** claim. **We** may in these instances report the matter to the Gardai.
- 3 Only cover **you** for the whole of **your journey** and not issue a policy if **you** have started **your journey**.
- 4 Take over and deal with, in **your** name, any claim **you** make under this policy.
- 5 Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms (including Department of Social and Family Affairs' forms), which will help **us** to recover any payment **we** have made under this policy.
- 6 With **your** or **your** Personal Representative's permission, get information from **your** medical records to help **us** or **our** representatives deal with any claim. This could include a request for **you** to be medically examined or for a post mortem to be carried out in the event of **your** death. **We** will not give personal information about **you** to any other organisation without **your** specific agreement.
- 7 Send **you home** at any time during **your journey** if **you** are taken ill or injured. **We** will only do this if the **doctor** treating **you** and **our** medical advisers agree. If there is a dispute, **we** will ask for an independent medical opinion.
- 8 Not accept liability for costs incurred for repatriation or treatment if **you** refuse to follow advice from the treating **doctor** and **our** medical advisers.

- 9 Only refund or transfer **your** premium if **you** decide that the policy does not meet **your** needs and **you** have contacted **us** within 14 days from the date **you** receive **your** policy and policy schedule. **We** can recover all costs that **you** have used if **you** have not travelled or made a claim or intend to make a claim.
- 10 Not to pay any claim on this policy (except under the Personal accident section) for any amounts covered by another insurance policy or by anyone or anywhere else, for example any amounts **you** can get back from private health insurance, any reciprocal health agreements, transport or accommodation provider, home contents insurer or any other claim amount recovered by **you**. In these circumstances **we** will only pay **our** share of the claim.
- 11 If **you** cancel or cut short **your journey**:
 - All cover provided on **your** single trip policy will be cancelled without refunding **your** premium.
 - All cover provided on **your** annual multi-trip policy for that **journey** will be cancelled without refunding **your** premium.
- 12 Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.

Making a claim

To claim, visit www.azgatravelclaims.com This will lead **you** to **our** online claims notification service where claim forms can be obtained immediately via email or by downloading directly from the site.

Alternatively, phone **00353 1 619 3623** and ask for a claim form or write to: Allianz Global Assistance, Claims Department, 511 Q House, Furze Road, Sandyford Industrial Estate, Dublin 18.

You should fill in the form and send it to **us** as soon as possible with all the information and documents **we** ask for. It is essential that **you** provide **us** with as much detail as possible to enable **us** to handle **your** claim quickly. Please keep photocopies of all information **you** send **us**.

You will need to obtain some information about **your** claim while **you** are away. Below is a list of the documents **we** will need in order to deal with **your** claim.

For all claims

- **Your** original **journey** booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out-of-pocket expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance **you** may have that may cover the same loss, such as household or private medical.
- As much evidence as possible to support **your** claim.

Cancellation or curtailment

- If **you** need to curtail **your journey** call **00353 1 619 3624** immediately to get **our** prior agreement.
- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to illness or injury a medical certificate will need to be completed by the treating **doctor**. A certified copy of the death certificate is required in the event of death.
- If **your** claim results from any other circumstances, please provide evidence of these circumstances.

Medical expenses

- Always contact **our** 24-hour emergency medical service when **you** are hospitalised, require repatriation or where medical fees are likely to exceed **€500**.
- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** cannot go on **your** pre-booked excursions because of medical reasons, **you** should obtain a medical certificate from them confirming this.

If your passport is lost, stolen or destroyed

- A receipt from the Consulate confirming the cost of the replacement passport and if **your** passport is stolen a written report from the police.

Personal possessions and Personal money

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If appropriate, **you** should also report the theft, damage or loss to **your** courier or hotel / apartment manager and ask for a written report.
- Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged **personal possessions**.
- Confirmation, such as foreign exchange receipts and withdrawal slips, from **your** bank or bureau de change for issuing foreign currency, or suitable evidence for Euros.
- Keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the item will then belong to **us**.
- Obtain an estimate for repair for all damaged items.

For loss or damage in transit claims, including delayed possessions

- Please obtain a Property Irregularity Report (PIR) from the airline or a carrier's report from the rail company, shipping line or their handling agent. This should be done within 7 days of the delay / loss / damage. **You** have 21 days to write to the airline confirming details of essential replacement items purchased.

Personal accident

- Detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies).
- Medical evidence from the treating **doctor** to confirm the extent of the injury and treatment given including, hospital admission / discharge.
- Full details of any witnesses, providing written statements where available.
- A certified copy of the death certificate if this applies.

Missed departure

- Detailed account of the circumstances causing **you** to miss **your** departure together with supporting evidence from the public transport provider or accident / breakdown authority attending the private vehicle **you** were travelling in.

Delayed departure

- Written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.

Personal liability

- A detailed account of the circumstances surrounding the claim, including photographs and video evidence (if this applies).
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not admit liability, offer to make any payment or correspond with any third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

Legal expenses

- Detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies) within 90 days of the event causing **your** claim.
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not reply to any correspondence from a third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

Credit card fraud

- Written confirmation from the credit card company showing the costs are not refundable by them.

BUSINESS COVER

Replacement business associate

- For claims relating to illness or injury a medical certificate will need to be completed by the treating **doctor**. A certified copy of the death certificate is required in the event of death.
- If **your** claim results from any other circumstances, please provide evidence of these circumstances.

Loss, theft or damage to business equipment

- All appropriate evidence requested under the heading 'Personal possessions and Personal money' in this section.

WINTER SPORTS

Ski pack

- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission / discharge if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** cannot take part in **your** pre-booked ski activities because of medical reasons, **you** should obtain a medical certificate from them confirming this.

Delayed ski equipment

- Please obtain a Property Irregularity Report (PIR) from the airline or a carrier's report from the rail company, shipping line or their handling agent. This should be done within 7 days of the delay / loss / damage. **You** have 21 days to write to the airline confirming details of essential replacement items purchased.

Ski equipment

- All appropriate evidence requested under the heading 'Personal possessions and Personal money' in this section.
- All hire receipts and luggage labels / tags.

Piste closure / Avalanche closure

- Written confirmation from **your** tour operator, the local piste authority or ski lift operator of the reason for the closure and duration.

GOLF COVER

Delayed golf equipment

- Please obtain a Property Irregularity Report (PIR) from the airline or a carrier's report from the rail company, shipping line or their handling agent. This should be done within 7 days of the delay / loss / damage. **You** have 21 days to write to the airline confirming details of essential replacement items purchased.

Loss, theft or damage to golf equipment

- All appropriate evidence requested under the heading 'Personal possessions and Personal money' in this section.

Loss of green fees

- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission / discharge if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** should not play golf because of medical reasons, **you** should obtain a medical certificate from them confirming this.

CATASTROPHE COVER

- Written confirmation from **your** transport or accommodation provider showing they will not be refunding any of the extra costs **you** have to pay.

Making a complaint

We aim to provide **you** with a first class policy and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

• **Complaints relating to the sale of the policy:**

If **you** have a complaint regarding the sale of the policy, please:

Write to: JLT Ireland C/O ESB Travel Insurance Scheme, 27 Lower Fitzwilliam Street, Dublin 2.

Telephone: **00353 1 702 6699**

Email: **jlt@jlt.ie**

If **you** are still not satisfied, **you** can refer the matter to the Irish Financial Services Ombudsman for independent arbitration.

• **Complaints relating to claims and the administration of the policy:**

If **you** have a complaint regarding claims or the service offered by Allianz Global Assistance, please:

Write to: AGA International SA, C/O Customer Support, Allianz Global Assistance, 102 George Street, Croydon CR9 6HD United Kingdom.

Telephone: **UK +44 (0)20 8603 9853**

Email: **customersupport@allianz-assistance.co.uk**

Please supply **us** with **your** name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help **us** deal with **your** complaint, in the shortest possible time.

If **you** are still not satisfied, **you** can refer the matter to the UK Financial Ombudsman Service for independent arbitration.

Cancellation or curtailment charges - Section 1

If **you** think **you** may have to cut **your journey** short (curtail), **we** must be told immediately - see under the heading '24-hour emergency medical assistance' on page 9 for more information.

WHAT YOU ARE COVERED FOR

We will pay up to **€4,000** in total (including up to **€150** in total for excursions), for **your** part of unused personal accommodation, transport charges and other travel expenses which have been paid or where there is a contract to pay that cannot be recovered from anywhere else.

We will provide this cover in the following necessary and unavoidable circumstances.

Cancellation

If **you** cancel **your journey** before it begins because one of the following happens:

- The death, injury, illness or disease of **you**, someone **you** were going to stay with, a **travelling companion**, or a **relative** or **business associate** of **you** or a **travelling companion**.
- **You** or a **travelling companion** is called for jury service in **your home** country or as a witness in a court in **your home** country.
- **You** or a **travelling companion** is needed by the Gardai following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their home or usual place of business in **your home** country.
- **Your redundancy**.
- The Department of Foreign Affairs or any government or other official authority advise against travel to a country /region shown on **your** travel itinerary because of war, terrorism or political unrest.

WHAT YOU ARE NOT COVERED FOR

Under Cancellation and Curtailment

An **excess** of **€30** (reduced to **€7** for deposit only claims).

Any condition stated under Health declarations and health exclusions on pages 10-11.

Anything the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for.

Booking, credit cards and non-Euro transaction fees.

The cost of Airport Departure Duty/Tax recoverable from elsewhere.

Administration costs charged by **your** travel, accommodation or other provider to process a refund as a result of cancelling all or part of **your** booking (including obtaining Airport Departure Duty/Tax refunds).

More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

Anything caused by:

- **you** not having the correct passport;
- **your** carriers' refusal to allow **you** to travel for whatever reason;
- any restriction caused by the law of any country or people enforcing these laws;
- bankruptcy or liquidation of the company providing **your** transport or accommodation, their agents or any person acting for **you**;
- **your** vehicle being stolen or breaking down;
- **you** not wanting to travel or not enjoying **your journey**;
- riot, civil commotion, strike or lock-out;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;

WHAT YOU ARE COVERED FOR

Curtailment

You cut **your journey** short (curtail) after it has begun because of one of the following.

- Anything mentioned in **Cancellation** except **redundancy**.
- **You** are injured or ill and are in hospital for the rest of **your** journey.

Note

We will calculate curtailment claims from the date it is necessary for **you** to return to **your home** country or the date **you** are hospitalised as an in-patient, for the rest of **your** journey. **We** will pay unused personal accommodation and other travel expenses based on each 24-hour period **you** have lost. If **you** need to be repatriated, **we** will not refund the cost of **your** unused return travel tickets. **We** will put the value of these tickets towards the extra transport costs **we** have to pay.

WHAT YOU ARE NOT COVERED FOR

- the withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Under Cancellation

Any extra cancellation charges, because **you** did not tell the company providing **your** transport or accommodation, their agents or any person acting for **you**, as soon as **you** knew **you** had to cancel.

Financial circumstances or unemployment, except caused by **redundancy** which **you** find out about after the date **your** policy or travel tickets for **your journey** were bought (whichever is the later).

Under Curtailment

Cutting short **your journey** unless **we** have agreed.

Any costs when **you** do not get a medical certificate (from the **doctor** who treated **you** in the place where **you** were staying) which says it was necessary for **you** to come **home** because of death, injury or illness. **Our** medical advisers must have agreed with the reason and that **you** were fit to travel. The cost of any of **your** remaining pre-booked tickets if **you** have not used them and **we** have paid extra transport costs for **you** to return to **your home** country earlier than planned.

You travelling on a motorcycle, unless the rider holds an appropriate valid Irish motorcycle licence and all **persons insured** are wearing crash helmets.

Anything caused by **you** taking part in a **hazardous activity** or **winter sports** activity that is not listed as covered within the definition (see page 6-8).

Please refer to the sections
General exclusions, Conditions and
Making a claim that also apply.

Emergency medical and associated expenses - Section 2

If **you** are taken into hospital or **you** think **you** may have to come **home** early or extend **your** **journey** because of illness, injury or accident, or if **your** medical expenses are over **€500**, **we** must be told immediately - see under the heading '24-hour emergency medical assistance' on page 9 for more information.

WHAT YOU ARE COVERED FOR

We will pay **you** or **your** Personal Representatives for the following necessary and unforeseen emergency expenses if **you** die, are injured, have an accident or are taken ill during **your** **journey**.

Up to **€3 million** for reasonable fees or charges **you** run up for:

Treatment

Medical, surgical, medication costs, hospital, nursing home or nursing services.

Repatriation

Your repatriation to **your home** country if medically necessary.

Transport and accommodation

Reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** or to **you** from **your home** country on medical advice.

Funeral expenses

The reasonable cost of transporting **you**, **your** body or ashes to **your home** or **we** will pay the reasonable cost of **your** funeral expenses, in the place where **you** die outside **your home** country.

Search and Rescue

Mountain search and rescue services when deemed medically necessary.

WHAT YOU ARE NOT COVERED FOR

Under All covers except In-patient benefit and Excursions

An **excess** of **€30** unless **your** claim is reduced because **you** used a European Health Insurance Card or any other reciprocal health arrangement (see 'Reciprocal health arrangement' on page 9 for more information). The cost of replacing any medication **you** were using when **you** began **your** **journey**.

Under All covers

Any costs within **your home** country.
Any condition stated under Health declaration and health exclusions on pages 10-11.

Extra transport and accommodation costs which are of a higher standard than those already used on **your** **journey**, unless **we** agree.

Anything caused by:

- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- **you** travelling on a motorcycle, unless the rider holds an appropriate valid Irish motorcycle licence and all **persons insured** are wearing crash helmets;
- **you** taking part in a **hazardous activity** or **winter sports** activity that is not listed as covered within the definition (see page 6-8).

Any costs incurred 12 months after the date of **your** death, injury or illness.

Any costs for taxi fares and telephone calls (including mobile phones), resulting from an incident claimed for under this section.

WHAT YOU ARE COVERED FOR

We will also pay

In-patient benefit

€35 for each 24-hour period that **you** are in hospital as an in-patient up to **€1,300** in total during the **journey** as well as any fees or charges paid under **Treatment**.

Dental

The reasonable cost of emergency dental treatment to relieve sudden pain.

Excursions

Up to **€150** in total for **your** excursions that have been paid for before **your** **journey** began and that cannot be recovered from anywhere else, if **you** get written advice from a **doctor** that **you** cannot go on them, because of an injury or illness during **your** **journey**.

WHAT YOU ARE NOT COVERED FOR

Under Treatment

Services or treatments **you** receive which the **doctor** in attendance and **we** think can wait until **you** get back to **your home** country. Medical costs over **€500**, in-patient treatment or repatriation which **we** have not authorised.

The extra costs of having a single or private room in a hospital or nursing home.

The cost of all treatment which is not directly related to the illness or injury that caused the claim.

Under Dental

Replacing or repairing false teeth or artificial teeth (such as crowns).

Dental work involving the use of precious metals.

**Please refer to the sections
General exclusions, Conditions and
Making a claim that also apply.**

Loss of passport - Section 3

WHAT YOU ARE COVERED FOR

We will pay the following if **your** passport is lost, stolen or destroyed on **your journey**.

Costs for issuing temporary passport

Up to **€400** in total for the cost of extra transport, accommodation and administration costs **you** have to pay to get a temporary passport to enable **you** to return to **your home country**.

Remaining value of original passport

The equivalent cost (based on the current replacement costs) of the period remaining on **your** passport that is lost stolen or destroyed.

Delayed personal possessions - Section 4

WHAT YOU ARE COVERED FOR

Up to **€150** in total for essential replacement items, if **your personal possessions** (this does not include **valuables, ski equipment** or **golf equipment**) are temporarily lost or stolen on **your** outward journey for more than 12 hours from when **you** arrived at **your** destination.

Note

You must send **us** the receipts for anything that **you** buy. If the items are permanently lost, **we** will take any amount that **you** are due to be paid under this section from the final claim settlement under Personal possessions - Section 5.

WHAT YOU ARE NOT COVERED FOR

An **excess** of **€30**.

Please refer to the sections **General exclusions, Conditions and Making a claim** that also apply.

WHAT YOU ARE NOT COVERED FOR

Please refer to the sections **General exclusions, Conditions and Making a claim** that also apply.

Personal possessions - Section 5

WHAT YOU ARE COVERED FOR

Up to **€3,000** in total for **your personal possessions** (this does not include **ski equipment, golf equipment, business equipment**) damaged, stolen, lost or destroyed on **your journey**.

The most **we** will pay for **valuables** is **€1,000** in total, there is also a single article, **pair or set** limit of **€350**.

Note

It will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

WHAT YOU ARE NOT COVERED FOR

An **excess** of **€30**.

More than **€50** for tobacco, alcohol, fragrances and perfumes.

More than the part of the **pair or set** that is stolen, lost or destroyed.

Breakage of or damage to:

sports equipment while it is being used, fragile articles, audio, video, computer, television, fax and phone (including mobile phone or smartphone) equipment.

Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin.

The cost of replacing or repairing false teeth.

A claim for more than one mobile phone per **person insured**.

Loss or theft of, or damage to, the following.

- Items for which **you** are unable to provide a receipt or other proof of purchase.
- Films, computer games, electronic games, mini-discs, DVDs, video tapes, cartridges or discs, unless they were pre-recorded, in which case **we** will pay up to the replacement cost.
- Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
- **Personal possessions** unless they are on **your** person, locked in the accommodation **you** are using on **your journey** or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle.
- **Valuables** left in a motor vehicle unless they were out of sight in the locked glove box, locked boot or covered luggage area of a locked motor vehicle.
- **Valuables** carried in suitcases, trunks or similar containers unless they are on **your** person all the time.
- **Valuables** unless they are on **your** person or locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.

WHAT YOU ARE COVERED FOR

WHAT YOU ARE NOT COVERED FOR

- Contact or corneal lenses, unless following fire or theft.
- Bonds, share certificates, guarantees or documents of any kind.
- **Personal money** (see section 6).
- Passport (see section 3).

**Please refer to the sections
General exclusions, Conditions and
Making a claim that also apply.**

Personal money - Section 6

WHAT YOU ARE COVERED FOR

We will pay up to **€600** in total for loss or theft of **your personal money** (but no more than **€350** for cash in total while on **you**, whether jointly owned or not) while on **your journey**.

WHAT YOU ARE NOT COVERED FOR

An **excess** of **€30**.
Compensation unless **you** can provide receipts for the amount **you** had from the place where **you** got the currency.
Loss or theft of **personal money**, unless it is on **your** person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.
Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.
Loss or theft of travellers' cheques when the place where **you** got them from provides a replacement service.
More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

**Please refer to the sections
General exclusions, Conditions and
Making a claim that also apply.**

Personal accident - Section 7

WHAT YOU ARE COVERED FOR

We will pay **you** or **your** legal representative one of the following amounts for an **accident** during **your journey**.

Death

€40,000 for death. (We will not pay more than **€3,200** if **you** are aged 15 or under at the time of the **accident**.)

Permanent loss

€40,000 for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.

Permanent physical disablement

€40,000 for a permanent physical disability as a result of which there is no work which **you** are able to do. (We will not pay any compensation if **you** are aged 15 or under at the time of the **accident**.)

Temporary physical disablement

€130 for each full week up to **€13,520** in total for a temporary physical disability as a result of which there is no work which **you** are able to do. (We will not pay any compensation if **you** are aged 15 or under at the time of the **accident**.)

Note

Death benefit payments will be made to **your** Personal Representative.

If the **insured person** is declared 'missing presumed dead' by the police or registration authorities following the **accident**, death benefit will be paid subject to a signed agreement that the benefit will be refunded to **us** if the **insured person** is found alive and well.

WHAT YOU ARE NOT COVERED FOR

Any condition stated under Health declaration and health exclusions on pages 10-11.

Any claim arising more than one year after the original **accident**.

Anything caused by:

- **your** sickness, disease, physical or mental condition that is gradually getting worse unless shown on **your** policy schedule;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- **you** travelling on a motorcycle, unless the rider holds an appropriate valid Irish motorcycle licence and all **persons insured** are wearing crash helmets.
- **you** taking part in a **hazardous activity** or **winter sports** activity that is not listed as covered within the definition (see page 6-8).

We will not pay more than one of the benefits resulting from the same injury.

Under Temporary physical disablement

Any claim unless **you** are in full time employment at the time of the accident.

**Please refer to the sections
General exclusions, Conditions and
Making a claim that also apply.**

Missed departure - Section 8

WHAT YOU ARE COVERED FOR

We will pay **you** up to **€600** in total for the cost of extra accommodation and transport which **you** have to pay to get to **your journey** destination or back **home** because **you** do not get to the **departure point** by the time shown in **your** travel itinerary (plans) because:

- public transport (including scheduled flights) does not run to its timetable; or
- the vehicle **you** are travelling in has an accident or breaks down.

WHAT YOU ARE NOT COVERED FOR

Any claim unless **you**:

- get a letter from the public transport provider (if this applies) confirming that the service did not run on time
- get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle **you** were travelling in
- have allowed time in **your** travel plans for delays which are expected.

Any delay caused by a breakdown or accident to the vehicle **you** are travelling in, if it has not been kept in a safe and roadworthy condition and serviced in accordance with the manufacturer's specifications.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later).

Failure of public transport caused by a riot, civil commotion, strike or industrial action which began or was announced before **you** left **home** or where **you** could have reasonably made other travel arrangements. The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Please refer to the sections
General exclusions, Conditions and
Making a claim that also apply.

Delayed departure - Section 9

WHAT YOU ARE COVERED FOR

Compensation if the flight, international train or sea vessel **you** are booked on is delayed at its **departure point** from the time shown in **your** travel itinerary (plans) because of:

- a serious fire, storm or flood damage to the **departure point**;
- industrial action;
- bad weather;
- mechanical breakdown of the international train or sea vessel; or
- the grounding of the aircraft due to a mechanical or a structural defect.

We will pay:

Delay

€50 after each full 12 hours of delay up to **€100** in total; or

Abandonment

Up to **€4,000** in total for **your** part of the unused costs of the **journey** which have been paid or where there is a contract to pay that cannot be recovered from anywhere else, if, after **you** have been delayed for more than 24 hours, **you** decide to abandon the **journey** before **you** leave **your home** country.

If **your journey** is only booked to last for less than 72 hours, **you** can abandon **your journey** after a delay of six hours.

WHAT YOU ARE NOT COVERED FOR

Under Delay and Abandonment

Anything which is caused by **you** not checking-in at the **departure point** when **you** should have done.

Missed connections.

Compensation unless **you** get a letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later).

The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country (see section 16).

Under Abandonment

More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

Please refer to the sections
General exclusions, Conditions and
Making a claim that also apply.

Personal liability - Section 10

If **you** are hiring or using a motorised or mechanical vehicle or machinery while on **your journey** **you** must make sure that you get the necessary insurance from the hire company or owner. **We** do not cover this under **our** policy.

WHAT YOU ARE COVERED FOR

We will pay up to **€1.3 million** plus any other costs **we** agree to in writing that relate to anything **you** cause during **your journey** for which **you** are legally liable and results in one of the following:

- Bodily injury of any person.
- Loss of or damage to property which **you** do not own and **you** or a **relative** have not hired, loaned or borrowed.
- Loss of or damage to the accommodation **you** are using on **your journey** that does not belong to **you** or a **relative**.

Note

Inform **us** as soon as **you** or **your** Personal Representatives are aware of a possible prosecution, inquest or fatal injury, which might lead to a claim under this section.

Please do not negotiate, pay, settle, admit or deny any liability to any third party, without **our** written consent.

WHAT YOU ARE NOT COVERED FOR

Any liability for bodily injury or loss of or damage to property that comes under any of the following categories:

- Something which is suffered by anyone employed by **you** and is caused by the work they are employed to do.
- Something which is caused by something **you** deliberately did or did not do.
- Something which is caused by **your** employment or employment of a **relative**.
- Something which is caused by **you** using any firearm or weapon.
- Something which **you** agree to take responsibility for which **you** would not otherwise have been responsible for.

Any contractual liabilities.

Any liability for bodily injury suffered by **you**.

Compensation or other costs caused by accidents arising from **your** ownership or possession of any of the following:

- The use of any land or building except for the accommodation **you** are using on **your journey**.
- Motorised or mechanical vehicles and any trailers attached to them.
- Aircraft, motorised watercraft or sailing vessels.

**Please refer to the sections
General exclusions, Conditions and
Making a claim that also apply.**

Legal expenses - Section 11

You can call **our** 24-hour legal helpline for advice on a travel related legal problem to do with **your journey**.

Phone: **UK +44 (0)20 8603 9804**

WHAT YOU ARE COVERED FOR

If **you** die, are ill, or injured during **your journey** and **you** or **your** personal representatives take **legal action** to claim damages or compensation for negligence against a third party, **we** will do the following:

- Nominate an **appointed adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an Alternative Resolution Facility.
- For each event giving rise to a claim pay up to **€65,000** for **legal costs** for **legal action** for **you** (but not more than **€130,000** in total for all **persons insured** on this policy).

Note

- **you** must conduct **your** claim in the way requested by the **appointed adviser**;
- **you** must keep **us** and the **appointed adviser** fully aware of all facts and correspondence including any claim settlement offers made to **you**;
- **we** will not be bound by any promises or undertakings which **you** give to the **appointed adviser**, or which **you** give to any person about payment of fees or expenses, without **our** consent;
- **we** can withdraw cover after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of the **legal action** could be more than the settlement.

WHAT YOU ARE NOT COVERED FOR

Any claim:

- not reported to **us** within 90 days after the event giving rise to the claim;
- where **we** think a reasonable settlement is unlikely or where the cost of the **legal action** could be more than the settlement;
- involving **legal action** between **you** and members of the same household, a **relative**, a **travelling companion**, or one of **your** employees;
- where another insurer or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
- against a travel agent, tour operator or carrier, **us**, the **insurer**, another **person insured** under this policy.

Legal costs:

- for **legal action** that **we** have not agreed to;
- if **you** refuse reasonable settlement of **your** claim. **You** should use Alternative Resolution Facilities such as mediation in this situation;
- if **you** withdraw from a claim without **our** agreement. If this occurs **legal costs** that **we** have paid must be repaid to **us** and all **legal costs** will become **your** responsibility;
- if **we**, **you** or **your appointed adviser** are unable to recover **legal costs** incurred following a successful claim for compensation. **We** will be entitled to receive such costs from the compensation **you** receive. Any repayment to **us** is limited to the actual costs incurred and will not be more than half of **your** compensation amount;
- awarded as a personal penalty against **you** or the **appointed adviser** (for example not complying with Court rules and protocols);
- for bringing **legal action** in more than one country for the same event.

**Please refer to the sections
General exclusions, Conditions and
Making a claim that also apply.**

Credit card fraud - Section 12

WHAT YOU ARE COVERED FOR

We will pay up to the **€650** in total for unauthorised purchases made using **your** credit or debit card after it has been lost stolen or fraudulently used during **your journey**.

Business cover - Section 13

WHAT YOU ARE COVERED FOR

Replacement business associate

We will pay up to **€1,500** in total to send a replacement **business associate** to complete **your** business itinerary, if **you** have to cut short **your journey**.

Business equipment

The combined amount **we** will pay for **your business equipment** and **personal possessions** that are damaged, stolen, lost or destroyed on **your journey** is up to **€4,000** in total.

There is also a single article limit of **€2,600** for **your business equipment** whether jointly owned or not.

Note

It will be **our** decision to pay either:

- the cost of repairing **your** items
- to replace **your** belongings with equivalent items, or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

WHAT YOU ARE NOT COVERED FOR

An **excess** of **€30**.

Any claim:

- If **you** have not followed **your** card issuer's procedure for reporting lost or stolen cards.
- Costs that can be recovered from **your** card issuer or anywhere else.

Please refer to the sections
General exclusions, Conditions and
Making a claim that also apply.

WHAT YOU ARE NOT COVERED FOR

An **excess** of **€30**.

Under Replacement business associate

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Cancellation and curtailment - Section 1.

Under Business equipment

More than the part of the **pair or set** that is stolen, lost or destroyed.

Loss or theft of, or damage to, the following.

- Items for which **you** are unable to provide a receipt or other proof of purchase.
- Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
- **Business equipment** unless they are on **your** person, locked in the accommodation **you** are using on **your journey** or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle.
- **Personal possessions**.

Please refer to the sections
General exclusions, Conditions and
Making a claim that also apply.

Winter sports cover - Section 14

WHAT YOU ARE COVERED FOR

Ski pack

We will pay up to **€350** in total for **your ski pack** costs that have been paid for and that cannot be recovered from anywhere else, if

- **you** have to cancel or curtail **your journey**
- **you** cannot ski because of an injury or illness during **your journey**.

Delayed ski equipment

We will pay up to **€350** in total for the hire of alternative **ski equipment** if **yours** is temporarily lost or stolen on **your** outward journey for more than 24 hours from when **you** arrived at **your** destination.

Ski equipment

We will pay up to **€200** in total for **your ski equipment**, for hired **ski equipment** and ski pass that is damaged, stolen, lost or destroyed on **your journey**.

There is also a single article limit of **€100**, whether jointly owned or not.

Note

It will be **our** decision to pay either:

- the cost of repairing **your** items
- to replace **your** belongings with equivalent items, or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

Piste closure

We will pay one of the following, if it is not possible for **you** to ski or snowboard at the ski resort that **you** booked before **your journey** begins, because there is not enough snow and as a result ski-lifts and ski-schools that **you** are due to use are closed as a result of adverse weather conditions.

- Up to **€45** for each full day up to **€500** in total for the cost of extra transport or lift passes to let **you** ski or snowboard at another resort; or
- Up to **€45** for each full day up to **€500** in total if no other resort is available.

WHAT YOU ARE NOT COVERED FOR

Under Ski pack

Anything mentioned under the heading 'WHAT IS NOT COVERED' within Cancellation and curtailment - Section 1. Anything mentioned under the heading 'WHAT IS NOT COVERED' within Emergency medical and associated expenses - Section 2.

Under Delayed ski equipment

Any claim unless **you** send **us** receipts of any items **you** have hired.

Under Ski equipment

Anything mentioned under the heading 'WHAT IS NOT COVERED' within Personal possessions - Section 5.

Under Piste closure

Any compensation for the first full 12 hours at **your** booked ski resort.

Any **journey** in the **UK**.

Any claim unless **you** have a letter from the ski-lift or ski-school operators giving the reason for closing the piste and showing the number of days the piste was closed during **your journey**.

Compensation which **you** can get from **your** tour operator or anywhere else.

Costs if the ski-lifts or ski-schools in **your** pre-booked resort were closed when **your** policy or travel tickets for **your journey** were issued, if this is less than 14 days before the beginning of **your journey**.

Any **journey** beginning outside a recognised ski resort or the official resort opening dates.

Please refer to the sections
General exclusions, Conditions and
Making a claim that also apply.

WHAT YOU ARE COVERED FOR

Avalanche closure

We will pay €45 for each full day up to €500 in total for extra transport and accommodation costs you need to pay to get you to your journey destination or back home because of an avalanche in your resort.

WHAT YOU ARE NOT COVERED FOR

Please refer to the sections
General exclusions, Conditions and
Making a claim that also apply.

Golf cover - Section 15

WHAT YOU ARE COVERED FOR

Loss of green fees

We will pay up to €500 in total for your green fees that have been paid and that cannot be recovered from anywhere else, if:

- You have to cancel or curtail your journey.
- You get written advice from a doctor that you cannot play golf because of an injury or illness during your journey.

Delayed golf equipment

If your golf equipment is temporarily lost or stolen on your outward journey for more than 12 hours from when you arrived at your destination, we will pay up to €20 for each full day up to €220 in total for the hire of alternative golf equipment.

Loss, theft or damage of golf equipment

The combined amount we will pay for your golf equipment and personal possessions that are damaged, stolen, lost or destroyed on your journey is up to €3,300 in total.

There is also a single article limit of €2,000 for your golf equipment whether jointly owned or not.

Note

Personal liability - Section 10 is extended to allow cover for accidents involving golf buggies while being used on a golf course.

Catastrophe cover - Section 16

WHAT YOU ARE COVERED FOR

We will pay up to €4,000 in total for the following if a natural catastrophe occurs during the period of insurance that affects your journey arrangements.

Cancellation or curtailment

The cost of your part of unused personal accommodation, transport charges and other travel expenses which have been paid or where there is a contract to pay that cannot be recovered from anywhere else if you have to cancel or cut short your journey.

Missed departure

The cost of extra accommodation (room only) and transport which you have to pay to get to your journey destination or back home because you do not get to the departure point by the time shown in your travel itinerary (plans) because public transport (including scheduled flights) does not run to its timetable.

Delayed return

The cost of overnight accommodation (room only) if your return to your home country is delayed by more than 24 hours; or

The cost of extra travel and accommodation costs if your return trip to your home country is cancelled or delayed by more than 24 hours.

WHAT YOU ARE NOT COVERED FOR

An excess of €30.

Expenses that you can claim from elsewhere.

Any claim not supported by official written confirmation that you were unable to stay in your booked accommodation.

Any claim where cover was purchased less than 7 days before the beginning of your journey (this does not apply to renewed annual multi-trip policies).

Circumstances already known at the date you bought your policy or booked your journey (whichever is later).

Under 'Cancellation or curtailment'

Any claim unless the local or national authorities confirm that it is not safe to travel to or stay in the area.

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Cancellation or curtailment charges - Section 1, except for the withdrawal from services of the transport you are booked on by the carrier exclusion.

Under 'Missed departure'

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Missed departure - Section 8, except for the withdrawal from services of the transport you are booked on by the carrier exclusion.

Under 'Delayed return'

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Departure delay - Section 9, except for the withdrawal from services of the transport you are booked on by the carrier exclusion.

WHAT YOU ARE NOT COVERED FOR

Under Loss of green fees

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Cancellation and curtailment - Section 1 or Emergency medical and associated expenses - Section 2.

Under Delayed golf equipment

Any claim unless you send us receipts of any items you have hired.

Under Loss, theft or damage of golf equipment

An excess of €30.

More than the part of the pair or set that is stolen, lost or destroyed.

Loss or theft of, or damage to, the following.

- Items for which you are unable to provide a receipt or other proof of purchase.
- Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
- Golf equipment unless they are on your person, locked in the accommodation you are using on your journey or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle.
- Personal possessions.

Please refer to the sections
General exclusions, Conditions and
Making a claim that also apply.

Please refer to the sections
General exclusions, Conditions and
Making a claim that also apply.