

Underwriter:



URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland.
Registered in England & Wales. Company No. FC024381 Branch No. BR006943.
A public body corporate with limited liability
Registered Office: Maximilianstrasse 53, D-80530 Munich, Germany
Registered with Amtsgericht Munich, Germany Registered Number: HRB 137918
Union Reiseversicherung AG are authorised in Germany by BaFin and regulated in the United Kingdom by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator.

This document only constitutes a valid evidence of insurance when it is issued in conjunction with a validation certificate/invoice issued between 01.05.2014 and 30.04.2015 for holidays or journeys commencing up to 30.04.2016.

PRE EXISTING MEDICAL CONDITIONS
TRAVELLERS HEALTHCHECK: PH 00353 (0) 1 2247033

Your policy may not cover claims arising from your pre-existing health conditions so you need to tell us of anything you know that is likely to affect our acceptance of your cover.

Pre-existing health conditions - so that we can ensure you are provided with the best cover we can offer please read the following questions carefully:

- Have you, or anyone travelling with you, ever had treatment for:
 - any heart or circulatory condition,
 - a stroke or high blood pressure,
 - a breathing condition (such as asthma),
 - any type of cancer,
 - any type of diabetes
 - you are waiting for tests or treatment of any description
 - your doctor alters your regular prescribed medication
- In the last 2 years - have you, or anyone who is travelling with you, been treated for any serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?

If you have answered 'Yes' to any of the above questions we may be able to offer some cover and may be able to cover your health condition, although an increased premium may be required. To enable us to consider your health condition please contact the Referral Helpline quoting ITUWI40031.

We are unable to provide cover on psychological conditions such as stress, anxiety, depression, eating disorders, mental instability

Accurate and relevant information - You have a duty to take reasonable care to answer questions fully and accurately, and that any information you volunteer is not misleading. This applies both when you take the policy out and at any time during the policy period. If you do not do so, we reserve the right to void your policy from inception. In the event that it becomes necessary to do this, we will give you seven days' notice of cancellation of the policy by recorded delivery to you at your last known address.

Because an insurance policy can only provide cover in respect of accident, illness, loss or damage for an event/occurrence which is sudden, unforeseen and beyond your reasonable control, you must also tell us if you are aware of any circumstances at the time you purchase this insurance, or at any time afterwards, which could possibly result in you having to make a claim; otherwise you may not be covered. You can do this by calling +44 (0) 2920 474132.

We reserve the right to charge an additional premium, amend the policy terms, or decline to offer cover if we feel that the information you give us changes our assessment of the risk involved.

What will happen when you call Travellers Health Check

Our trained operators will ask you a few simple questions about your intended holiday and the medical condition. You will be advised as to whether your **Pre-existing Medical Condition** can be covered, whether there will be an additional premium to pay or any changes to the policy terms and conditions. This quotation is valid for 14 days from the date given.

If cover can be provided, you will be given an acceptance code and a letter will be sent to you upon receipt of payment, detailing the extension of cover. Please read this letter carefully and keep it with your insurance documents as it confirms the terms of the cover. Please note that cover is not effective until you are in receipt of this letter.

What will happen if you do not contact Travellers Health Check

If you do not contact Travellers Health Check you will not be covered in the event of a claim arising out of your **Pre-existing Medical Condition**

Please Note:

We cannot offer cover in the following circumstances:

- If the **Insured** is travelling against the advice of a medical practitioner.
- If the **Insured** is travelling for the purpose of obtaining medical treatment.
- If the **Insured** is on a hospital waiting list or awaiting the results of medical tests or investigations.

MAX POLICY AGE LIMITS AT INCEPTION (see Validation Cert)

Annual Multi-Trip Cover - 65 years.
Winter Sports - 65 years.
Single Trip - 85 years.

ANNUAL MULTI TRIP POLICY

Please note that your **Annual Multi Trip policy** covers you for **30 Days any one trip**. Winter sport (subject to additional premium) extends cover with 21 days winter sports (65 years or under) included during the policy period.

The annual multi trip policy **excludes persons over 65 years**.

EMERGENCY ASSISTANCE ABROAD

The Assistance Company Tel +44 (0) 2920 474132
In case of any medical emergency please call the Assistance Company

If you have **private medical insurance** such as **VHI or similar**, then you must also contact that Company's Assistance telephone number and inform them of your medical emergency.

MAKING A CLAIM

Telephone: 00353 (0) 1 2247038 Quoting Policy No.

For all Sections

If you need to make a claim please obtain a claim form by phoning 00353 (0) 1 2247038 no later than 31 days after the event by or writing to:

When you receive your claim form it will request certain documents

- This booklet and Insurance Booking Invoice.
- Holiday Booking Invoice / Flight Tickets
- Any other supporting documentation requested by the Loss Adjuster.

These documents are required in the event of a claim. These must be original documents - Photocopies will not be accepted (Please keep copies for your records).

Travel Claims Facilities Ltd.
Box 112
3 Lombard street East
Dublin 2
Ireland
Tel 00353 (0) 1 2247038

(please do not send in any documents at this time)

Schedule of Benefits

Description	Limits €	Excess €
Cancellation & Curtailment	€4,000	€100 (@65yrs €150) (Loss of Deposit €50)
Medical Expenses	€6,500,000.00	€100 (@65yrs €150)
Holiday Abandonment	€4,000	€100 (@65yrs €150)
Hijack	€650 (€65 per day)	Nil
Missed Departure	€650	€90
Personal Effects & Baggage	€2000	€90
Single Item Limit	€200	€90
Valuables Limit in total	€200	€90
Travel Documents	€250	€90
Delayed Baggage	€180	(€60 per day)
Personal Money	€500	€90
Cash Limit (under 18yrs €125)	€200	€90
Overseas Credit Card Fraud	€500	€90
Travel Delay 1st 12 hours	€25	
Travel Delay 2nd 12 hours	€12.50	
Travel Delay Total	€300	
Hospital Benefit	€600	
Per Day	€25	
Home Physiotherapy	€100	
Personal Liability	€2,500,000.00	€100
Personal Accident		
Loss of limbs	€25,000	
Permanent total Disablement 18-65yrs	€25,000	
Personal Accident Death	€6,500	
All Benefits (under 18yrs or over 65 yrs)	€3,000	
Legal Expenses	€20,000	€90
Catastrophe Cover	€1,200	€90
Hotel Services Failure	€300(€30 per day)	Nil
Pet Cover	€300(€30 per day)	Nil
Airline Seat Bumping	€300 (€20 per 4 hr waiting)	Nil
Rental Vehicle Return	€200	Nil
Scheduled Airline Failure	€1000	Nil
Wintersports	Subject to additional premium	
Ski Equipment Owned	€650	€90
Hired	€400	
Single Item Limit	€200	Nil
Ski Hire €25 per day	€250	
Ski Pack €95 per day	€400	
Piste Closure €30 per day	€400	
Avalanche Closure	€250	
Golf Extension	Subject to additional premium	
Golf Equipment Owned	€1,200	€90
Golf Hire €50 per day	€500 (€50 per day)	
Green Fees	€150	
Golf Equipment Hired	€500 (€50 per day)	
Business Equipment	€1,200	€6,500
Wedding Cover	€100	€90
Dress/Suit	€500	€90
Rings	€500	€90

TERRITORIAL LIMITS

AREA 1	The United Kingdom, Channel Islands, Isle of Man and the Republic of Ireland
AREA 2	The Continent of Europe west of the Ural Mountains, Madeira, Canary Islands, Iceland, the Azores, Mediterranean Islands and non-European countries bordering the Mediterranean (except Algeria, Lebanon and Libya)
AREA 3	Worldwide (excluding USA and Canada)
AREA 4	USA and Canada

READ ME FIRST

The Underwriter hereby draws your attention to some important features of your travel insurance policy. If you would like more information, please contact the Issuing Agent, particularly if you feel the insurance may not meet your needs.

POLICY DOCUMENT

You should read this document carefully. It gives you full details of what is and is not covered and the conditions of the cover. Cover will vary from policy to policy and Insurer to Insurer.

CONDITIONS, EXCLUSIONS AND WARRANTIES

Conditions and exclusions will apply to individual sections of your policy while general exclusions and conditions will apply to the whole of your policy. It is a condition of this policy that all material facts must be disclosed to the Underwriter at the time of taking out this insurance. Failure to do so may result in the Underwriter's non-liability for claims.

PROPERTY CLAIMS

These claims are paid based on the value of the goods at the time you lose them and not on a 'new for old' or replacement cost basis. An allowance for wear, tear and depreciation will be deducted. Certain items of personal property are not covered.

PERSONAL LIABILITY

There is no cover for Personal Liability claims arising directly or indirectly from, happening through or in consequence of ownership, possession or use of any vehicle, automobile, aircraft, watercraft or any mechanically propelled conveyance.

POLICY LIMITS

All sections of your policy have limits on the amount the Insurer will pay under that section. There are also specific limits under the Personal Effects and Baggage section for: any **Single Item**; **Valuables**, items for which an original receipt, proof of purchase or an insurance valuation is not supplied; loss, theft or damage occurring on a beach or in or around a swimming pool.

POLICY EXCESSES

Under most sections of the policy, claims will be subject to an **Excess**. This means that you will be responsible for the first part of the claim. The amount you have to pay is the **Excess**.

REASONABLE CARE / UNATTENDED PROPERTY

You must exercise reasonable care to prevent illness, injury or loss or damage to your property, as if uninsured. There is no cover for property left unattended in a place to which the general public has access.

*There is no cover for loss of money which was not carried on the **Insured's** person unless placed in a safety deposit box or similar locked, fixed receptacle.*

COMPLAINTS PROCEDURE

If you have any cause for complaint regarding this insurance, please refer to the relevant section of this document for the complaints procedure to follow.

COOLING OFF PERIOD

If, after reading this policy you are not satisfied with it for any reason, you must return the certificate to the Issuing Agent within 14 days of issue in order to receive a full refund of premium, provided that a claim does not exist and that travel has not taken place.

GOVERNING LAW

Your policy is governed by Irish law, unless you and the Insurer have agreed otherwise.

TERRORISM COVER

Cover applies to Section A1 Cancellation and Curtailment and Section B Medical Expenses. The consequences of either the threat of or fear of Terrorism or a Nuclear, Chemical, Biological Act of Terrorism are not covered.

LEGAL LIABILITY

Please check that your legal liability is adequately covered under your insurance with the operator/car hire company before hiring/using motor vehicles, motorised water craft or aircraft (other than as passenger). Your **travel policy does not cover your legal liability** for these risks.

HAZARDOUS ACTIVITY

Please see the list of hazardous activities that are covered for free under this insurance. For additional activities which are not automatically covered - **you are not insured**. Please enquire if cover is available for an additional charge.

HAZARDOUS ACTIVITIES

Abseiling, Aerobics, Amateur Athletic Field Events, Amateur Athletic Track Events, Angling, Animal Sanctuary/Refuge Work, Archery, Athletics, Badminton, Ballooning - Hot Air, Bamboo Rafting, Banana Boating, Bar Work, Baseball, Basketball, Beach Games, Biathlon, Billiards, Bird Watching, Body Boarding, Bowling, Bowls, Boxing Training, Bridge, Bridge Swinging, Bungee Jumping, Camel/Elephant Riding/Trekking, Camping, Canoeing, Canoeing (excluding white water), Caravanning, Cat Skiing, Catamaran Sailing (In-shore), Chess, Clay Pigeon Shooting, Climbing, Cricket, Croquet, Curling, Cycle Racing, Cycle Touring, Cycling, Cyclo Cross, Dancing, Darts, Deep Sea Fishing, Diving, Driving Any Motorised Vehicle, Elephant Trekking (UK-Booked), Expeditions, Fell Running, Fell Walking, Fencing, Fishing, Fives, Flag football, Flying as passenger (private/small aircraft), Football, Football - Beach Kick Around, Fresh Water/Sea Fishing, Frisbee, Fruit or Vegetable Picking, Glass Bottom Boats, Golf, Gorilla Trekking, Gymnastics, Highland games, Hiking/Trekking/Walking, Hill Walking up to 2000m, Historical Research, Horse Riding, Hot Air Ballooning, Indoor Skating, Jet Boating, Jet Skiing, Jet Skiing (non incidental), Jogging, Kayaking (up to grade 2 rivers only), Keepfit, Kloofing, Korfbal, Low Ropes, Manual Labour, Marathons, Model Flying, Model sports, Motorcycling with appropriate UK licence, Mountain Biking, Netball, Orienteering, Overland Trips, Petanque, Pigeon racing, Pony Trekking, Pool, Power lifting, Quoits, Rackets, Rafting, Rambling, Rumbling under 1,000m, Rap Running/Jumping, Racquet Ball, Re-Enactment, Restaurant Work, Rifle Range, Ringos, River Walking, Rock Scrambling (under 4,000m), Rounders, Rowing, Running, Sprint/Long Distance, Safari (UK Organised), Safari Trekking, Sail Boarding, Sailing, Sailing/Yachting inshore (recreational), Scuba Diving to 18m, Scuba Diving to 30m, Scuba Diving to 9m, Sea Fishing, Shinty, Shooting, Shooting (target range-not hunting), Sleigh riding (reindeer, horses or dogs), Small Bore Target Shooting, Snooker, Snorkelling, Softball, Squash (amateur), Stoolball, Stoopball, Surfing (amateur), Swim Trekking, Swimming, Swimming with Dolphins, Sydney Harbour Bridge, Table Tennis, Team Games, Ten Pin Bowling, Tennis, Trekking 1000m, Triathlon, Tubing, Tug of War, Volleyball, Walking, Water Skiing (amateur), Weight Lifting, Whale Watching, White Water Rafting + Canoeing (grade 1 to 3), Windsurfing, Working, Yachting (inland and coastal waters), Yoga,

Please note: Diving Equipment is not covered under this policy.

* Your attention is drawn to the exclusions relating to Section J - Personal Liability and their importance to some of the above activities and their associated mechanised vehicles.

You are not covered for non - incidental participation in the above or any other **Hazardous Activities**. However, by contacting your travel agent and declaring these activities, in most circumstances, your policy can be extended to cover you fully. There may be amendments in policy conditions and/or an additional premium to pay.

24 Hour Assistance Company

24 HR GLOBAL ASSISTANCE

Tel. +44 (0) 2920 474132

You **MUST** contact the Assistance Company as soon as possible in the event of an Insured dying, incurring medical expenses in excess of €500, being involved in an accident, being admitted to hospital, or curtailing for medical reasons.

Any minor illness or injury costs resulting in a claim should be paid by the Insured, a receipt obtained and the amount reclaimed from the Loss Adjuster within 31 days of the event.

Tel: +44 (0) 2920 474132

Lines open: 24 hours a day - every day of the year

When you call the Assistance Company have the following information ready:

1. Insured's full name, home address and telephone number
2. Date of birth
3. Caller's contact number
4. Certificate / policy number, date of issue and Issuing agent
5. Hospital abroad and treating doctor's telephone number
6. Insured's Doctor
7. Holiday dates / Flight numbers
8. Travellers Health check Code (if appropriate)

The Assistance Company should only be contacted in a medical emergency. Please do not obstruct the Assistance Company telephone lines with non-essential calls.

IMPORTANT NOTE:

If you are currently a VHI, Aviva Health member or hold similar private healthcare you must also notify your relevant private medical insurance assistance company at the time of seeking medical assistance abroad as per contact details below

VHI Assistance: Tel +31- 71- 36 41 335

VHI Assistance USA: Tel 1 -866 – 854 34 79

LAYA Health care Assistance: Tel + 353 – 25 – 3002

Aviva Health Assistance: Tel +353 – 1 – 481 7840

POLICY CONTRACT PERIODS

Contract Period - Single Trip

A single return trip, as defined in the Period of Insurance, beginning and ending in the Republic of Ireland or United Kingdom.

Contract Period - One way Trip

A single outward trip, as defined in the Period of Insurance, beginning in the Republic of Ireland or United Kingdom. The Period of Insurance shall expire normally or in any event no later than 24 hours after the time the **Insured** first leaves the immigration control of their final destination country.

Contract Period - Annual Multi-Trip

Any number of return trips as defined subject to the following:

- a maximum duration of 30 days any one trip (unless additional premium has been paid to increase any onetrip to 60 days)
- cover for overnight trips within the Republic of Ireland and the United Kingdom only applies when accommodation is pre-booked and the intended destination is over 100 miles from the **Insured's** usual residential address
- **Wintersports** (subject to additional premium being paid) cover is limited to 21 days per policy per year (maximum age 65years)

Period of Insurance - Single Trip

Under Section A1 (for Cancellation), insurance is effective from the Date of Issue of the **Certificate** and terminates on commencement of the trip. In respect of all other sections, insurance commences when the **Insured** leaves his **Home** or business in the Republic of Ireland or United Kingdom (whichever is the later) to commence the trip described in the territorial limits and shall cease with whichever occurs first of the following:

1. The expiry of the Policy Period as shown on the **Certificate**;
2. The return of the **Insured** to his **Home** as planned, at the end of a trip;
3. The first return of the **Insured** to the Republic of Ireland or United Kingdom prior to the planned return at the end of a trip.

The Period of Insurance will be extended day by day up to a maximum of 30 days after the expiry of the period stated on the **Certificate** when the return is necessarily delayed as a result of the ill health of the **Insured** or failure of public transport provided that the Assistance Company has been notified.

In respect of one way trips only, the Period of Insurance shall cease whichever occurs first of the following: the expiry of the Policy Period or 24 hours after the time the **Insured** first leaves the immigration control of their final destination country.

Period of Insurance - Annual Multi -trip only

Under Section A (for Cancellation), insurance is effective from the later of either the Date of Issue of the **Certificate** or the time at which a trip is booked and terminates with whichever occurs first of the following:

1. The commencement of the trip; or
2. The expiry of the Policy Period (being the expiry of 365 days from the date of issue).

In respect of all other sections, insurance commences when the **Insured** leaves his **Home** or business in the Republic of Ireland or United Kingdom (whichever is the later) to commence the trip described in the territorial limits and shall cease with whichever occurs first of the following:

1. The expiry of the Policy Period (being the expiry of 365 days from the date of issue);
2. The return of the **Insured** to his **Home** as planned, at the end of the trip;
3. The first return of the **Insured** to the Republic of Ireland or United Kingdom prior to the planned return at the end of the trip; or
4. The **Insured's** period of travel exceeding the period stated on the **Certificate**. (If the **Insured's** period of travel exceeds or was intended to exceed 30 days, then the entire period of travel, including the first 30 days on the **Certificate**, will not be covered hereunder).

The Period of Insurance will be extended day by day up to a maximum of 30 days when the return is necessarily delayed as a result of the ill health of the **Insured** or failure of public transport provided that Assistance Company has been notified.

Cover extends to each and every Period of Insurance up to the maximum duration stated on the **Certificate** for any one trip. **Wintersports** (subject to additional premium being paid) limited to 21 days per policy per year.

Wherever the following words or phrases appear within this policy they will always have the same meaning and will appear in bold.

POLICY DEFINITIONS

Listed below are certain words that appear throughout the policy. These will always be shown in bold type and in all cases will have the meanings shown below.

Insured-person/you/your - means any person named on the insurance certificate.

Principal policyholder - means the first named insured-person.

We/our/us - means Union Reiseversicherung AG.

Pre-existing medical condition - means any serious or recurring medical condition which has been previously diagnosed, investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

Resident - means a person who has had their main home in the Rep of Ireland or the United Kingdom and has not spent more than six months abroad in the year before buying this policy.

Close relative - means spouse or partner of over six months, parents, grandparents, legal guardians, parents-in-law, step-parents, aunt, uncle, brother, sister, child, grandchild, nieces, nephews or fiancé(e).

Business associate - means a business partner, director or employee of yours who has a close working relationship with you.

Personal possessions - means each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying including your valuables (as shown below).

Valuables - means cameras, photographic equipment, camcorders, video, satellite navigation equipment, television equipment, radios, cassette players, CD players, iPods, MP3 players, audio equipment, laptops, mac or web books, personal computers, computer games machines, binoculars, telescopes, antiques, jewellery, watches, furs, precious or semi-precious stones, articles made of or containing gold silver or other precious metals, films, tapes, cassettes, cartridges, discs or Compact Discs.

Pair or set - means two or more items of personal possessions that are complementary, purchased as one item or used or worn together.

Essential items - means underwear, socks, toiletries and a change of clothing.

Personal money - means bank and currency notes, cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers that have a monetary value, your passport, your travel tickets, your driving licence and your ski pass, all of which are for your private use.

Travel documents - means current passports, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form E112.

Home - means one of your normal places of residence in the Rep of Ireland or United Kingdom

Trip - means a holiday or journey that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home your home country following your repatriation, both during the period of cover.

International departure point - means the airport, international rail terminal or port where the outward flight, international train or sea vessel is boarded to take you from the Rep of Ireland or the United Kingdom to your destination and the return flight, international train or sea vessel is boarded to start the final part of your journey to the Rep of Ireland or United Kingdom.

Flight - means a service using the same airline or airline flight number.

Public transport - means buses, coaches, internal flights or trains that run to a published scheduled timetable.

Hazardous activity - Please see the list of hazardous activities that are covered for free under this insurance. For additional activities which are not automatically covered - **you are not insured**. Please enquire if cover is available for an additional charge.

Manual labour - means work involving the lifting or carrying of heavy items in excess of 25kg, work at a higher level than two storeys or any form of work underground.

Home country - means both the country you live in within the Rep of Ireland Or United Kingdom and your country of nationality.

Unattended - means left away from your person where you are unable to clearly see and are unable to get hold of your personal possessions.

Curtailment - Your early return home or your repatriation to a hospital or nursing home in your home country. Payment will be made on the number of full days of your trip that are lost from the day you are repatriated.

Business colleague - means business partner, director or employee of yours who has a close working relationship with you.

Business effects - business goods, samples and equipment taken on an insured journey by an insured person that are owned by you or your employer.

Business money - mean company credit, debit or charge cards, bank and currency notes, cash, cheques, postal and money orders, current postage stamps, traveller's cheques, coupons or vouchers that have monetary value, bonds or other securities, negotiable instruments, travel tickets and travel documents, all of which belong to you or your employer, all of which are for your business use.

Golf equipment - means golf clubs, golf bag, golf trolley and golf shoes.

Fishing equipment - means rods, reels, nets, rests, seats and shelters.

Cruise - a pleasure voyage of more than 72 hours duration, sailing on sea's or oceans and includes stops at various ports

fixed or planned return date unless the additional premium has been paid.

- any trip within your home country that is shorter than 3 days.

- a one-way trip, other than as defined in contract period.

- any trip made by children under 18 of the principal policyholder and residing at home that are not to travel to and remain with the principal policyholder and/or his/her spouse or to return home having remained with the **principal** policyholder and/or his/her spouse.

- any payment or part payment made using frequent flyer vouchers, Air Mile/AVIOS vouchers or other vouchers that have no financial face value.

- any payment where you have not suffered any financial loss.

- any claim that is due to:

- the withdrawal of previously approved leave by your employer unless it is due to the death or serious illness of a close business associate.
- your failure to obtain the required passport, visa or ESTA.
- your carriers refusal to allow you to travel for whatever reason.
- the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in your booking.
- the failure of any transport or accommodation provider, their agent or anybody who is acting as your agent.
- the cancellation of your trip by the tour operator.
- the failure of your travel agent or tour operator.
- the cancellation of any conference or business trip onto which your trip was to be an add-on.
- financial circumstances or unemployment except when it is due to redundancy that you received after buying this insurance.
- your disinclination to travel.
- you travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
- your suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
- death or illness of any pets or animals.
- terrorism, riot, civil commotion, strike or lock-out.

- any event that is due to you participating in a hazardous activity unless an additional premium has been paid and the policy endorsed.

- cancellation due to the fear of an epidemic or pandemic.

- the cost of Air Passenger Duty or equivalent, airport charges and booking charges.

- cancellation for any claim arising from a known pre-existing medical condition of a close relative or a close business associate or any recognised complication caused by the pre existing medical condition.

- any deterioration of or loss or damage to property or any injury, illness, death or expense directly or indirectly due to, contributed to or caused by:

- war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- any pre-existing medical condition or health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant during the 2 years or for which you are awaiting or receiving treatment or under investigation unless we have agreed cover in writing and any additional premium has been paid.

- any payments made or charges levied after the date of diagnosis of any change in your health or medication after the policy was bought unless this has been advised to us and any revised terms or conditions have been confirmed in writing.

- cancellation of your trip due to a medical condition of a person travelling with you and included on your booking, where the risk attaching to that medical condition has not been accepted by us in writing.

- you being under the influence of drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction).

- you or your close relative or business associate and being under the influence of alcohol or solvents or anything relating to you or your close relatives or business associate prior abuse of alcohol or solvents.

- any claim arising from a material fact known by you at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to us and we have agreed in writing any terms applicable.

- any deliberate or criminal act by an insured-person.

- cancellation of your trip due to the advice or recommendations published by the Foreign Office or the Foreign and Commonwealth Office and applicable at the time of your departure.

- any loss unless it is specified in the policy

(iv) - any claim where you have not obtained prior authority to take leave.

- any claim where leave has been cancelled on disciplinary grounds.

▼ **What we will not cover if you need to Curtail your trip:**

- the **curtailment** of your trip by the tour operator.
- the failure of your travel agent or tour operator.
- the cancellation of any conference or business trip onto which your trip was to be an add-on.
- financial circumstances.
- your loss of enjoyment of the trip however caused.
- your suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
- death or illness of any pets or animals.
- **curtailment** for any claim arising from a known pre-existing medical condition of a close relative or a close business associate or any recognised complication caused by the pre existing medical condition.
- terrorism, riot, civil commotion, strike or lock-out.
- any event that is due to you participating in a hazardous activity not covered automatically unless an additional premium has been paid and the policy endorsed.
- any unused portion of your original ticket where repatriation has been made.
- cutting short your trip unless the emergency medical assistance service have agreed.
- any event caused by your failure to get a medical certificate from the treating doctor near to where you are staying that states the necessity to return home due to death, injury or illness.
- **curtailment** due to the fear of an epidemic or pandemic.
- **curtailment** cover where the trip is of 3 days duration or less or is a one-way trip.
- **curtailment** due to any event caused by:
 - you driving a motorcycle for which you do not hold a full licence to ride in your home country.
 - you riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.

SECTION A2 - HOTEL SERVICES FAILURE

▲ **What You Are Covered For:**

The Underwriter will pay the **Insured** the amount shown in the Schedule of Cover for each and every completed period of 24 hours where, due to strike or industrial action, the **Insured's** pre-booked hotel completely withdraws the following:

- water or electrical facilities; or
- swimming pool facilities; or
- kitchen services to the extent that no food is available; or
- chambermaid facilities.

▼ **What You Are Not Covered For:**

The Underwriter shall not be responsible for

THE INSURANCE

The Underwriter hereby agrees to the extent and in the manner hereinafter provided, to indemnify the Insured against loss or damage sustained or legal liability for accidents happening during the period stated in the Schedule, after such loss, damage or liability are proved.

PROVIDED always that;

- Each insurer's liability under this evidence shall not exceed that percentage of the risk shown against that insurer's name;
- the liability of the Underwriter shall not exceed the limits of liability as expressed in the attached terms and conditions or such other limits of liability as may be substituted therefore by memorandum hereon or attached hereto signed on behalf of the Underwriter.

Acts of **Terrorism** Cover applies to Section A1 Cancellation and Curtailment and Section B Medical Expenses. the consequences of either the threat of or fear of Terrorism or a Nuclear, Chemical, Biological Act of terrorism are not covered.

SECTION A1 - CANCELLATION & CURTAILMENT CHARGES

▲ **What You Are Covered For:**

up to the amount shown in the schedule for your proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that you have paid or agreed to pay and that you cannot recover from any other source following your necessary cancellation after you bought this insurance and limited to the cancellation charges at the time of diagnosis of the condition causing the cancellation or your necessary **curtailment** of your trip through your inability to commence travel due to:

- the death, injury or illness of:
 - you or a friend with whom you are travelling.
 - a close relative who lives in your home country.
 - a close business associate who lives in your home country.
 - a friend who lives abroad and with whom you were intending to temporarily stay.
- you, a friend or close relative who is travelling with you and included on your booking being required in your home country for jury service or as a witness in a Court of Law.
- you, a friend or close relative who is travelling with you and included on your booking being given notice of redundancy.
- the requirements of the Armed Forces. ie Army, Navy and Airforce
- you, a friend or close relative who is travelling with you being called back by the Police after your home, or the home in your home country of your friend or close relative, or usual place of business in your home country, having suffered from burglary, serious fire, storm or flood.

▼ **What we will not cover if you need to Cancel:**

- any claim where you have not obtained a written statement at the time of the cancellation confirming the necessity to cancel your trip.
- the excess amount shown in the schedule of any loss, charge or expense made on each claim under this section.
- any trip where the ticketed return journey exceeds 31 days from the outward journey or where the ticket has no

- claims which are not substantiated by a written report from the tour representative and/or hotel confirming the exact length, nature and cause of the disruption;
- claims arising from strike or industrial action which was notified at the time the insurance was purchased;
- claims for services not normally available prior to any strike or industrial action.

SECTION B - EMERGENCY MEDICAL EXPENSES

Please note:

If it seems likely that you will require treatment at a hospital please contact our Emergency Medical Assistance service who will help you to locate the most appropriate local facility for your particular medical problem. In case of extreme urgency please call the local ambulance service and notify the Emergency Medical Assistance service as soon as you are able. If you are admitted to a hospital this must be reported to our appointed emergency medical assistance service as soon as it is practically possible and at the latest within 24 hours and you must call the emergency assistance service within 24 hours if your medical bill is likely to exceed €500.

▲ What we will pay for:

to you or your legal representatives the following necessary emergency expenses that are payable within six months of the event that causes the claim that results from your death, injury or illness

- Trips outside your home country:
 - up to the amount shown in the schedule for reasonable:
 - fees or charges to be paid outside your home country for medical, surgical, hospital nursing home or nursing services.
 - additional travel, accommodation and repatriation costs to be made for or by you and for any one other person who is required for medical reasons to stay with you, to travel to you from within your home country or to travel with you.
 - either (a) up to the amount shown in the schedule to cover charges following your death outside your home country for your burial or cremation in the locality where your death occurs and the cost of returning your ashes to your home country or (b) the cost of returning your body to your home when arranged by us.

2 Emergency Repatriation

- the cost of return to the Republic of Ireland or United Kingdom of an injured or sick **Insured** by air ambulance or other medically appropriate means where, in the opinion of the Underwriter's Medical Advisors, such return is medically necessary.

3 Home Physiotherapy

We will pay up to the amount shown on the schedule of benefits for Physiotherapy Treatment from a registered Physiotherapist following an illness, injury or accident, if upon return to your normal country of residence following a valid claim under Medical Expenses a registered doctor deems this necessary. This benefit is payable for necessary treatment authorized by the Claims Handler, taking place within 30 days of your return to your normal country of residence and provided it is not available under your normal health coverage plan (state or private provided).

Please note all other terms, conditions and exclusions as stated under Medical Expenses apply.

▼ What we will not pay for:

The excess amount shown in the schedule of each and every incident giving rise to a claim except when you have used a European Health Insurance Card (EHIC) or other mutual agreement between countries to obtain a reduction in medical costs, when this is reduced to NIL.

- any elective or pre-arranged treatment.
 - any routine non-emergency tests or treatment.
 - any treatment or hospitalisation which can be reasonably expected.
 - the cost of private treatment where adequate state facilities are available.
- (a) - the cost of replenishing supplies of any medication you were using at the start of the trip, or further treatment for any condition you had at the start of your trip.
 - the cost of taxi fares for anyone other than the patient, telephone calls, faxes or any expenses for food or drink.
 - the cost of repatriation where necessary medical treatment is available locally in a facility considered acceptable by the Chief Medical Officer of the emergency assistance service.
 - Any claim that is caused by:
 - you travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
 - you driving a motorcycle for which you do not hold a full licence to ride in your home country.
 - you riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.
 - your suicide, self-injury or wilful act of self exposure to peril (except where it is to save human life).
 - your participation in a hazardous activity unless an additional premium has been paid and the policy endorsed.
 - The cost associated with the diversion of an aircraft due to your death injury or illness
 - Repatriation unless this is deemed medically necessary by our appointed emergency medical assistance service.
 - (a)(i) - any services or treatment received by you within your home country.
 - any services or treatment received by you, including any form of cosmetic surgery OR any treatment that in the opinion of the emergency assistance service, in consultation with your treating doctor, can reasonably wait until you return to your home country.
 - any services or treatment received by you after the date on which in the opinion of the emergency assistance service, you can safely return home, that would exceed the cost of your repatriation.
 - repairs to or for the provision of dentures, artificial limbs or hearing aids.
 - any dental work involving the use of precious metals.
 - in-patient treatment that has not been notified to and agreed by the emergency assistance service.
 - any extra costs for single or private accommodation in a hospital or nursing home.
 - any costs for treatment, including exploratory tests, that has no relationship with the illness or injury on which the claim is being made.
 - (a)(iii) - your burial or cremation in your home country.
 - any payment when you are in a private hospital or clinic.
 - more than the amount shown in the schedule in total for state hospital in-patient benefit.

FOR PRACTICAL ASSISTANCE IN A MEDICAL EMERGENCY OR IF YOU NEED TO CUT YOUR TRIP SHORT CONTACT EMERGENCY ASSISTANCE FACILITIES 24 HOUR EMERGENCY SERVICE

SPECIAL NOTE:

In the event of an **Insured** dying, incurring medical expenses in excess of €500, being involved in an accident, being admitted to hospital, or curtailing for medical reasons, the **Assistance Company** must be advised as soon as possible and liability shall only attach for expenses agreed by them. Failure to notify the **Assistance Company** will prejudice the Underwriter and will result in the Underwriter's non-acceptance of liability of such claims.

Should the **Insured** require medical treatment in Australia, they should enrol with MEDICARE. It is not necessary to enrol on arrival. An **Insured** can simply do this at the first occasion in which they receive treatment.

In-patient and out-patient treatment at a public hospital is then available free of charge. Should an **Insured** be admitted to hospital then immediate contact must be made with the **Assistance Company** and their authority obtained in respect of any treatment NOT available under MEDICARE before such treatment is provided.

SECTION C - HOSPITALISATION BENEFIT

▲ What You Are Covered For:

The Underwriter will pay the **Insured** the amount shown in the Schedule of Cover for each and every completed period of 24 hours for which the **Insured** is an in-patient in a hospital abroad, as a direct result of an accidental injury or illness which is covered under Section B. Cover is restricted to when medical treatment is received in a state hospital.

SECTION D - PERSONAL EFFECTS AND BAGGAGE

▲ What You Are Covered For:

◆ Lost, Stolen or Damaged

The Underwriter will reimburse the **Insured** up to the amount as shown in the Schedule of Cover, for the value of personal property taken or purchased on the trip by the **Insured** which is accidentally lost, stolen or damaged.

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

The maximum payment for **Valuables** is shown in the Schedule of Cover.

The maximum payment for any **Single Item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied is €65, subject to a maximum of €300 for all such items.

◆ Travel Documents

The Underwriter will reimburse the **Insured** up to the maximum as shown in the Schedule of Cover for the value of Travel Documents (passport, green cards, travel tickets, accommodation vouchers and petrol coupons) held by an **Insured** which are lost or stolen (and reasonable expenses directly consequential upon any such loss)

◆ Baggage Delay

The Underwriter will reimburse the **Insured** for the cost of purchase of necessities, up to the maximum as shown in the Schedule of Cover should baggage be delayed or lost in transit on the outward journey for more than 24 hours. Payment made under this heading will be set against the amount of any claim arising if the baggage is permanently lost. The **Insured** must supply receipts for the items purchased and confirmation from the carrier of the length of delay.

▼ What You Are Not Covered For:

The Underwriter shall not be responsible for

- the **Excess** as shown in the Schedule of Cover and Excesses;
- wear, tear and depreciation of the article(s);
- claims arising from breakage of fragile articles unless caused by fire or accident to a vehicle;
- claims arising for loss, theft or damage to prams, buggies, wheelchairs, pedal cycles, motor vehicles, marine or diving equipment and craft, surfboards, sailboards or related equipment or fittings of any kind;
- claims arising from damage caused by leakage of powder or liquid carried within personal effects or baggage;
- claims arising for **Cash**, cheques, travellers cheques, stamps and contact lenses, antiques, computer equipment of any kind, cellular telephones, tv sets;
- claims arising for theft which is not reported to any appropriate police authority within 24 hours of discovery and an official report obtained;
- claims arising for loss or damage which is not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained). In the case of an airline, a Property Irregularity Report will be required;
- claims arising for breakage of **Sports Equipment** whilst in use (unless **Ski Equipment** and the appropriate **Wintersports** Cover has been effected - Refer to Section N);
- claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- claims arising for loss, theft or damage to household goods or anything shipped as freight or under a Bill of Lading;
- claims arising for loss or damage of dentures or bridgework, artificial limbs or hearing aids of any kind;
- claims arising for property left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- claims arising for loss, theft or damage of items from an unattended motor vehicle, unless taken from a locked boot between 7am and 10pm local time and there is evidence of forced entry which is confirmed by a police report;
- claims arising for loss or damage to items carried on a vehicle roof rack;
- claims arising for loss, theft or damage to **Valuables** which at the time of such loss, theft or damage were located in checked-in luggage or an unattended motor vehicle;
- claims arising for loss, theft or damage in excess of €120 occurring on a beach or in or around a swimming pool (including claims under Section E).

SECTION E - PERSONAL MONEY

▲ What You Are Covered For:

The Underwriter will indemnify the **Insured** up to the amount as shown in the Schedule of Cover in respect of loss of **Cash** or travellers cheques (unless the issuer provides a replacement service) which is the property of the **Insured** and carried on the **Insured** person (a reduced limit applies as shown in the Schedule of Cover for children under 18 unless an adult premium has been paid) or placed in a safety deposit box or similar locked, fixed receptacle. Cover for **Cash** is limited to the **Cash** limit as shown in the Schedule of Cover.

▼ What You Are Not Covered For:

The Underwriter shall not be responsible for

- the **Excess** as shown in the Schedule of Cover and Excesses;
- claims arising for theft which is not reported to any appropriate police authority within 24 hours of discovery and an official report obtained;
- claims for loss which is not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained). In the case of an airline, a Property Irregularity Report will be required;
- claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- claims arising from shortages due to error, omission or depreciation in value;
- claims arising for loss or theft of **Cash** which at the time of such loss or theft was located in checked-in luggage or an unattended motor vehicle;
- claims for loss or theft in excess of €120 occurring on a beach or in or around a swimming pool (including claims under Section D).

SECTION E1 - OVERSEAS CREDIT CARD FRAUD

We will pay for your financial loss up to the amount shown on the schedule of benefits, suffered solely as a result of any credit or cash card for which you are responsible being stolen or lost and/or fraudulently used outside your normal country of residence by any person other than you or a family member or person travelling with you.

We will not pay for the following in addition to the general exclusions:

- claims where you can or could have recovered your losses from any other source;
- where the card's reporting of loss procedures have not been followed;
- claims where you are not able to supply all Credit Card Receipts;
- any costs incurred in the replacement or return of the lost or stolen card;
- claims occurring outside of 31 days from the date of return to your normal country of residence;
- the excess as shown on the schedule of benefits.

SECTION F1 & F2 - TRAVEL DELAY & HOLIDAY ABANDONMENT

▲ What You Are Covered For:

In the event of a delay of the **Insured's** outward flight or sea trip from the Republic of Ireland or United Kingdom or planned inbound flight or sea trip to the Republic of Ireland or United Kingdom, the Underwriter will indemnify the **Insured** as follows:

1. Travel Delay

The amount shown in the Schedule of Cover for the first full 12 hour period of delay and an additional amount for each full 12 hour period of delay thereafter, up to the maximum amount shown in the Schedule of Cover, provided always that the **Insured** obtains from the carrier a statement confirming the length and exact nature of the delay.

2. Abandonment

If the holiday or journey is necessarily cancelled following a delay of not less than 24 hours beyond the scheduled departure time (and written confirmation obtained from the carrier), the Underwriter will indemnify the **Insured** up to the amount shown in the Schedule of Cover for travel and accommodation expenses paid or contracted to be paid by an **Insured** in respect of his own trip (prior to any occurrence giving rise to a claim under this section) and which are not recoverable.

No claim shall be made under both Travel Delay and Abandonment.

▼ What You Are Not Covered For:

The Underwriter shall not be responsible for

1. the **Excess** as shown in the Schedule of Cover and Excesses for Section F2 (Abandonment);
2. claims arising from delay caused by strike if strike or industrial action that had started or that had been announced before the date of your departure from home.
3. Withdrawal from service of aircraft, sea vessel, coach or train on which **you** are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved.

SECTION F3 - PET CARE

▲ What You Are Covered For:

In the event of a delay of more than 12 hours to the Insured's final planned inbound flight, rail or sea trip to the Republic of Ireland or United Kingdom, - the Underwriter will indemnify the Insured up to the amount stated in the Schedule of Cover in respect of additional kennel and/or cattery fees necessarily incurred as a direct result of the delay.

▼ What You Are Not Covered For:

The Underwriter shall not be responsible for

1. claims not substantiated by a written report from the carrier stating the length and exact nature of the delay;
2. claims arising from delay caused by strike or industrial action if already notified at the time the insurance was purchased.

SECTION G - HIJACK

▲ What You Are Covered For:

The Underwriter will pay the **Insured** the amount shown in the Schedule of Cover for each and every completed period of 24 hours in the event of hijack of the transport on which the **Insured** is travelling.

▼ What You Are Not Covered For:

The Underwriter shall not be responsible for

1. claims not substantiated by a police report confirming the length and exact nature of the incident.

SECTION H - MISSED DEPARTURE

▲ What You Are Covered For:

The Underwriter will indemnify the **Insured** up to the amount shown in the Schedule of Cover, in respect of reasonable additional costs of travel and accommodation necessarily incurred if the **Insured** is unable to reach the International point of departure of the booked travel itinerary on the initial outward or final return journey as a consequence of the failure of **Public Transport** services or the accident/ breakdown of a private motor car in which the **Insured** is travelling:

▼ What You Are Not Covered For:

The Underwriter shall not be responsible for

1. the **Excess** as shown in the Schedule of Cover and Excesses;
2. claims arising as a result of the **Insured** not having taken reasonable steps to complete the journey to the departure point on time;
3. claims arising from the failure of **Public Transport** services caused by strike, riot or civil commotion for which warning has been given prior to the commencement of departure to the departure point;
4. claims arising from the vehicle not having been properly serviced and maintained, in the event of vehicle breakdown.

SECTION I - PERSONAL ACCIDENT

▲ What You Are Covered For:

The Underwriter will pay the **Insured** or his estate the sum insured as shown in the Schedule of Cover for one of the following Losses resulting from an **Accident** sustained by the **Insured: Death, Loss of Limb(s), Loss of Sight or Permanent Total Disablement.** Loss must occur within 180 days of the date of **Accident.** No benefits shall be paid for more than one Loss suffered.

▲ What You Are Not Covered For:

1. Any benefit where your death, injury or loss does not occur within 180 days of the **accident**
2. Any benefit as a result of participating in a **hazardous sport or leisure activity**, unless you have paid the additional premium prior to travel and cover is confirmed on your certificate
3. Any benefit if you cannot prove to the underwriter that the **permanent total disablement** has continued for 12 months from the date of the injury and in all probability will continue for the remainder of your life
4. More than one lump sum under this section.

SECTION J - PERSONAL LIABILITY

▲ What You Are Covered For:

The Underwriter will indemnify the **Insured** up to the amount as shown in the Schedule of Cover for the legal liability of the **Insured** for accidental injury to third parties and/or accidental damage to their property. This cover is applicable only in respect of liability under the law of the country in which the event giving rise to the claim occurred, or under Irish law.

▼ What You Are Not Covered For:

The Underwriter shall not be responsible for

1. the **Excess** for damage to property as shown in the Schedule of Cover and Excesses;
2. claims arising directly or indirectly from, happening through or in consequence of:
 - (i) employer's liability, contractual liability, or liability to a member of the **Insured's** family;
 - (ii) animals belonging to, or in the care, custody or control of the **Insured**;
 - (iii) wilful, malicious or unlawful acts or the use of firearms;
 - (iv) the pursuit of trade, business or profession;
 - (v) ownership or occupation of land or buildings; or
 - (vi) the influence of intoxicating liquor or drugs;
3. claims arising directly or indirectly from, happening through or in consequence of ownership, possession or use of any vehicle, automobile, aircraft, watercraft, or any mechanically propelled conveyance;
4. claims for legal fees and costs resulting from any criminal proceedings.

SPECIAL NOTE:

No liability shall be admitted and no admission, arrangement, offer, promise or payment shall be made by the Insured without the written consent of the Underwriter, who shall be entitled, if they so desire, to take over and conduct, in the name of the Insured, their defence of any claim or to prosecute for their own benefit any claims for indemnity, damages or otherwise against any third party. The Underwriter shall have full discretion in the conduct of any negotiations, proceedings, or the settlement of any claims and the Insured shall, wherever possible, give all such information and assistance as the Underwriter may require.

SECTION K - LEGAL EXPENSES

▲ What You Are Covered For:

The Underwriter will reimburse the **Insured** up to the amount as shown in the Schedule of Cover, for legal costs incurred by the **Insured** in pursuit of legal proceedings against third parties (excluding any member of the **Insured's** family or travelling companion) for any compensation owed to the **Insured** arising directly from physical bodily injury

to or death of the **Insured** during the Period of Insurance.

If you have an accident abroad and require legal advice you should telephone: 0161 228 3851 or fax 0161 909 4444 Pannone LLP, 123 Deansgate, Manchester, M3 2BU. They will arrange for up to thirty minutes of free advice to be given to you by a lawyer.

Our present cover is:

▲ What You Are Covered For:

up to the amount shown in the schedule for legal costs and expenses incurred in pursuing claims for compensation and damages due to your death or personal injury whilst on the trip provided we always have complete control over the legal proceedings and the selection, appointment and control of lawyers and where a claim occurs you will supply any reports or information and proof to us and the claims office as may be required.

▲ What You Are Not Covered For:

- the first €300 in respect of each and every event that causes a claim, other than 30 minutes initial free advice.
- any costs to pursue a claim against a travel agent, tour operator, tour organiser, the insurers or their agents or the claims office.
- any legal action where the estimated amount that will be recovered is less than €300
- any legal expenses where we consider you are unlikely to obtain a reasonable settlement.
- any costs that can be considered under an arbitration scheme or a complaints procedure.
- any legal expenses incurred without our prior authorisation or that of the claims office.
- any claim made by you against another insured-person or member of your family.
- any claim for damage to a motor vehicle

Please note:

▲ we will not pay legal expenses to bring proceedings in more than one country in respect of the same event.

▲ If you are awarded compensation and receive payment then all sums paid out by us shall be paid out of that compensation.

SECTION L - CATASTROPHE

▲ What You Are Covered For:

The Underwriter will indemnify the **Insured** up to the amount as shown in the Schedule of Cover in the event that the the **Insured** is forced to move from the pre-booked accommodation as a result of fire, lightning, explosion, earthquake, storm, tempest, hurricane, flood, medical epidemic or local Government directive which is confirmed in writing by local or national authority for irrecoverable travel or accommodation costs necessarily incurred to continue with the trip or, if the trip cannot be continued for return **Home.**

▲ What You Are Not Covered For:

The Underwriter shall not be responsible for

1. the **Excess** as shown in the Schedule of Cover and Excesses;
2. claims where a report from local or national authority is not obtained stating that it was not acceptable for the **Insured** to remain in his booked accommodation.

WINTERSPORTS COVER

Provided when Wintersports Cover is effected and appropriate premium paid.

Wintersports cover shall not be bound by Exclusions Applicable to All Sections, paragraph 10, in so far as it excludes 'All **Wintersports**'. However, Exclusions Applicable to All Sections, paragraph 10 shall include ski jumping, ski flying, heli-skiing, ski acrobatics, ski stunting, freestyle skiing, off-piste skiing on areas designated as unsafe by resort management, ski racing and training, ski bob racing, parapenting, ice hockey and the use of skeletons and bobsleighs.

SECTION N - SKI EQUIPMENT

▲ What You Are Covered For:

The Underwriter will indemnify the **Insured** in respect of loss or breakage of **Ski Equipment** up to the amount as shown in the Schedule of Cover for owned and hired **Ski Equipment.** In the case of owned **Ski Equipment**, each claim is subject to a maximum payment for any **Single Item** shown in the Schedule of Cover. The maximum payment for any **Single Item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied is €65, subject to a maximum of €300 for all such items.

▼ What You Are Not Covered For:

The Underwriter shall not be responsible for

1. the **Excess** as shown in the Schedule of Cover and Excesses;
2. claims arising for theft which is not reported to any appropriate police authority within 24 hours of discovery and an official report obtained;
3. claims arising for loss or damage which is not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained). In the case of an airline, a Property Irregularity Report will be required;
4. claims arising from delay, detention, seizure or confiscation by Customs or other officials.
5. claims arising for loss, theft or damage to anything shipped as freight or under a bill of lading.
6. claims arising for **Ski Equipment** left unattended in a place to which the general public has access; left in the custody of a person who does not have an official responsibility for the safekeeping of property;
7. claims arising for loss, theft or damage of items from an unattended motor vehicle, unless taken from a locked boot or lockable roof rack between 7am - 10pm local time and there is evidence of damage or forced entry which is confirmed by a police report;
8. breakage of **Ski Equipment** over 5 years old;

SPECIAL NOTE:

The Underwriter's liability for Ski Equipment owned by the Insured shall be further limited as follows:

Up to 1 year old - 90% of purchase price

Up to 2 years old - 70% of purchase price

Up to 3 years old - 50% of purchase price

Up to 4 years old - 30% of purchase price

Up to 5 years old - 20% of purchase price

Over 5 years old - nil

The Underwriter's liability for Ski Equipment hired by the Insured shall be further limited to the Insured's liability for such loss or damage.

SECTION O - SKI HIRE

▲ What You Are Covered For:

The Underwriter will indemnify the **Insured** up to the amount as shown in the Schedule of Cover for each 24 hour period for the cost of necessary hire of **Ski Equipment** following:

- (a) loss or breakage of the **Insured's Ski Equipment**; or
- (b) the misdirection or delay in transit of the **Insured's Ski Equipment** for 12 hours.

▼ What You Are Not Covered For:

The Underwriter shall not be responsible for

1. the **Excess** as shown in the Schedule of Cover and Excesses;
2. claims arising for theft which is not reported to any appropriate police authority within 24 hours of discovery and an official report obtained;
3. claims arising for loss or damage which is not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained);
4. claims arising for loss, theft or damage to household goods or anything shipped as freight or under a Bill of Lading;
5. claims arising for property left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property;
6. claims arising for loss, theft or damage of items from an unattended motor vehicle, unless taken from a locked boot or lockable roof rack between 7am - 10pm local time and there is evidence of forced entry which is confirmed by a police report;
7. claims arising from delay, detention, seizure or confiscation by Customs or other officials.

SECTION P - SKI PACK

▲ What You Are Covered For:

The Underwriter will indemnify an **Insured** up to the amount as shown in the Schedule of Cover, for the proportionate value of any ski pass, ski hire or tuition fee necessarily unused due to the following:

- (a) accident or sickness of an **Insured**.
- (b) loss or theft of ski pass.

▼ What You Are Not Covered For:

The Underwriter shall not be responsible for

1. the **Excess** as shown in the Schedule of Cover and Excesses;
2. claims arising for theft which is not reported to any appropriate police authority within 24 hours of discovery and an official report obtained;
3. claims arising for loss or damage which is not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained). In the case of an airline, a Property Irregularity Report will be required;
4. claims arising for property left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property;
5. claims arising for loss or theft of items from an unattended motor vehicle, unless taken from a locked boot or lockable roof rack between 7am and 10pm and there is evidence of forced entry which is confirmed by a police report;
6. claims arising directly or indirectly as a result of a **Pre-existing Medical Condition** of the **Insured** unless declared to and agreed by the Underwriter with any required additional premium paid and/or amendments to policy conditions.
7. claims arising from a medical condition which is not substantiated by a report from the treating doctor confirming the **Insured's** inability to ski.

SECTION Q - PISTE CLOSURE

▲ What You Are Covered For:

In the event that, due to lack of snow fall or adverse weather in the pre-booked **Wintersports** resort between the months of December to March and no alternative being available, the **Insured** is not allowed to ski for a period in excess of 24 hours, the Underwriter will pay the benefit as shown in the Schedule of Cover for each full 24 hour period in which an **Insured** is unable to ski, up to the maximum as shown in the Schedule of Cover.

▼ What You Are Not Covered For:

The Underwriter shall not be responsible for

1. claims arising which are not substantiated by a report from the resort management.
2. claims arising due to lack of snow fall in a **Wintersports** resort which does not possess skiing facilities above 1,000 metres.

SECTION R - DELAY DUE TO AVALANCE

▲ What You Are Covered For:

The Underwriter will pay the **Insured** up to the amount as shown in the Schedule of Cover for additional travel and accommodation expenses in the event that the **Insured's** outward or return journey is delayed for at least 12 hours beyond the scheduled departure time as a direct result of avalanche.

▼ What You Are Not Covered For:

The Underwriter shall not be responsible for

1. the **Excess** as shown in the Schedule of Cover and Excesses;
2. claims arising which are not substantiated by a report from the resort management.

SECTION S - GOLF EQUIPMENT COVER

Provided when Golfing Cover is effected and the appropriate premium paid.

▲ What You Are Covered For:

The Underwriter will indemnify the **Insured** up to the amount as shown in the Schedule of Cover for loss, theft or breakage of **Golf Equipment**.

The maximum payment for any **Single Item** is €150

The maximum payment for any **Single Item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied is €65, subject to a maximum of €250 for all such items.

▼ What You Are Not Covered For

The Underwriter shall not be responsible for:

1. the **Excess** as shown in the Schedule of Cover and Excesses;
2. claims arising for theft which is not reported to any appropriate police authority within 24 hours of discovery and an official report obtained;
3. claims arising for loss, theft or damage which is not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained). In the case of an airline, a Property Irregularity Report will be required;
4. claims arising from delay, detention, seizure or confiscation by Customs or other officials;
5. claims arising for loss, theft or damage to **Golf Equipment** shipped as freight or under a Bill of Lading;
6. claims arising for **Golf Equipment** left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property;
7. claims arising for loss, theft or damage of **Golf Equipment** from an unattended motor vehicle, unless taken from a locked boot and there is evidence of forced entry which is confirmed by a police report;
8. claims arising for loss, theft or damage to **Golf Equipment** carried on a vehicle roof rack;
9. breakage of **Golf Equipment** over 5 years old.

SECTION T - GOLF EQUIPMENT HIRE

▲ What You Are Covered For

The Underwriter will indemnify an **Insured** up to the amount as shown in the Schedule of Cover for each 24 hour period, for the cost of necessary hire of **Golf Equipment** following:

- (a) loss or breakage of an **Insured's Golf Equipment**, or
- (b) the misdirection or delay in transit for at least 12 hours of an **Insured's Golf Equipment**.

▼ What You Are Not Covered For

The Underwriter shall not be responsible for:

1. claims arising for theft which is not reported to any appropriate police authority within 24 hours of discovery and an official report obtained;
2. claims arising for loss, theft or damage which is not reported to any appropriate authority within 24 hours of discovery

- and an official report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained). In the case of an airline, a Property Irregularity Report will be required;
3. claims arising for loss, theft or damage of **Golf Equipment** shipped as freight or under a Bill of Lading;
4. claims arising for **Golf Equipment** left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property;
5. claims arising for loss, theft or damage of **Golf Equipment** from an unattended motor vehicle, unless taken from a locked boot and there is evidence of forced entry which is confirmed by a police report;
6. claims arising for loss, theft or damage of **Golf Equipment** carried on a vehicle roof rack.

SECTION U - GREEN FEES

▲ What You Are Covered For

The Underwriter will indemnify an **Insured** up to an amount of €35 per day up to €150 in total, for the proportionate value of any non-refundable, pre-paid green fees, **Golf Equipment** hire or tuition fee necessarily unused due to the following:

- (a) accident or sickness of an **Insured**; or
- (b) loss or theft of documentation which prevents the participation in the pre-paid golfing activity.

▼ What You Are Not Covered For

The Underwriter shall not be responsible for:

1. claims arising for theft which is not reported to any appropriate police authority within 24 hours of discovery and an official report obtained. In the case of an airline, a Property Irregularity Report will be required;
2. claims arising for loss which is not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained). In the case of an airline, a Property Irregularity Report will be required;
3. claims arising for property left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property;
4. claims arising for loss, theft or damage of items from an unattended motor vehicle, unless taken from a locked boot and there is evidence of forced entry which is confirmed by a police report;
5. claims arising directly or indirectly as a result of a **Pre-existing Medical Condition** of the **Insured**, unless declared to and agreed by the Underwriter with any required additional premium paid and/or amendments in policy conditions.
6. claims arising from a medical condition which is not substantiated by a report from the treating doctor confirming the **Insured's** inability to play Golf.

SECTION V - BUSINESS COVER

Subject to an additional premium being paid

▲ What You Are Covered For:

(a) Business equipment

The Underwriter will pay, up to €1,200, for accidental loss, theft or damage to your business equipment.

Following this accidental loss, theft or damage to your business equipment, the Underwriter will also pay for any emergency courier expenses you have incurred, in obtaining any business equipment, which is essential to your intended business itinerary, up to the amount shown in the schedule of benefits on page 3 of the policy document.

▼ What You Are Not Covered For

The underwriter will not pay for the following in addition to the general exclusions on pages 20 and 21 of the policy document in connection with a claim made under section V.

1. The excess as shown in the schedule of cover and excesses
2. More than €65 per single item, up to a maximum of €190 in total for any one claim, if you are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss.
3. Claims for theft of your business equipment, if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number.
4. Any claim if the loss, damage or theft occurs during a journey or whilst in the custody of an airline or other carrier, and you have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR).
5. Wear, tear or depreciation
6. Mobile phones.
7. Loss, theft or damage arising from the delay, detention, seizure or confiscation by Customs or other officials.
8. Damage caused by the leakage of powder or liquid carried within your business equipment.
9. Any breakage of fragile articles, unless the breakage is caused by fire or an accident involving the vehicle in which you are being carried.
10. Damage to, or loss or theft of your business equipment, if it has been left:
 - a. Unattended, in a public place.
 - b. In the custody of a person who does not have an official responsibility for the safekeeping of the property.
 - c. In an unattended motor vehicle, unless they have been taken from a locked boot between 8a.m – 8p.m local time and there is evidence of forced entry, which is confirmed by a police report.
 - d. Loss, theft or damage to anything being shipped as freight or under a Bill of Lading

SECTION W - SCHEDULE AIRLINE FAILURE & INSOLVENCY COVER

For each insured-person this insurance will pay:

up to €1,000 to cover any amounts already paid for the scheduled flight that you are unable to get back, provided the scheduled flight is booked independently and is not part of an inclusive trip or holiday package, if the airline on which you are booked becomes insolvent after you purchased the policy but before your departure.

For each insured-person this insurance will not cover:

- the financial failure of any airline where:
 - the flight is not booked through a licensed or bonded travel organiser or direct with a scheduled airline in your home country.
 - the scheduled airline is in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy.
 - the scheduled airline is bonded or insured elsewhere, even if the payment is insufficient to meet your claim.
- the financial failure of your travel agent, tour organiser, booking agent or consolidator with whom your scheduled flight has been booked.
- any claim where another airline has taken over your booking.
- any expenses for loss of accommodation, loss of car hire expenses, loss of excursions or any loss.

What you need to do if you wish to make a claim under this section of the policy:

You will need to supply confirmation that the airline has stopped operating, together with your original purchase receipt and unused ticket.

SECTION X - AIRLINE SEAT BUMPING

We will pay up to the amount shown on the schedule of benefits for each full 4 hour waiting period you experience until your next available flight to the same pre-booked destination following your involuntary inability to travel on a publicly licensed scheduled aircraft on which you have reserved a seat due to the airline over booking. In the event you receive compensation from the airline, the amount we will pay you will be reduced by the compensation you have already or are due to receive.

▼ What You Are Not Covered For:

1. any costs or charges for which the airline will compensate you;
2. any costs or charges incurred where Seat bumping was not involuntary and/or on a mandatory basis;
3. any claims where written proof from the airline is not obtained confirming your inability to travel through over-booking and the period of delay until your next available flight is confirmed

SECTION Y - RENTAL VEHICLE RETURN

We will pay the reasonable costs incurred up to the amount shown on the schedule of benefits, in additional days rental or in returning your hire car to the nearest hire car depot if you and any authorized member in your travelling party are unable to return it due to your illness, injury or death, but only where you are liable for such costs under the Hire Agreement.

▼ What You Are Not Covered For:

1. claims which are not substantiated by a written report from the hire car company.

EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THE INSURANCE

The Underwriter shall not be responsible for claims arising:

1. for any claims in any way caused or contributed to by:
 - (i) the failure of, or
 - (ii) the fear of the failure of; or
 - (iii) the inability of any equipment or any computer program to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date except those under Sections B, C and D;
2. which are directly or indirectly caused by, occasioned by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the claim:
 - i). act of terrorism; or
 - ii). nuclear detonation, reaction, nuclear radiation, or contamination howsoever such nuclear detonation, reaction, nuclear radiation, or radioactive contamination may have been caused; or
 - iii). war, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or martial law or confiscation by order of any government or public authority; or
 - iv). seizure or illegal occupation; or
 - v). confiscation, requisition, detention, legal or illegal occupation, embargo, quarantine or any result of any order of public or government authority which deprives you of the use or value of your property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade; or
 - vi). discharge of pollutants or contaminants, which pollutants and contaminants shall include but are not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment; or
 - vii). chemical or biological release or exposure of any kind; or
 - viii). attacks by electronic means including computer hacking or the introduction of any form of computer virus; or
 - ix). threat or hoax, in the absence of physical damage due to an act of terrorism; or
 - x). any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism
3. from loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising therefrom, or any consequential loss of any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from:
 - (a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
 - (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
4. from HIV, Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex;
5. from the **Insured** engaging in any illegal or criminal act;
6. from any loss whatsoever. Claims shall only be paid for those losses which are specifically stated under the terms of this insurance (except as provided in Section D relating to loss of Travel Documents);
7. directly or indirectly out of financial incapacity of the **Insured**;
8. which but for the existence of this insurance, would be covered under any other insurance policy(ies), including any amounts recovered by the **Insured** from private health insurance, EHC Card payments, any reciprocal health agreements, airlines, hotels, home contents Insurers or any other recovery by the **Insured** which is the basis of a claim;
9. from the tour operator, airline or any other company, firm or person either becoming insolvent or being unable or unwilling to fulfil any part of their obligation except for cover as defined in Section A2 and W;
10. from any **Hazardous Activity** including but not limited to all **Wintersports** (except where an appropriate premium has been paid), racing (other than on foot), mountaineering with the use of ropes, pot-holing, caving, hang-gliding, micro-lighting, parachuting, bungee-jumping and motor racing. Certain other activities may be covered if declared to and agreed by the Underwriter with any required additional premium paid and/or amendments to policy conditions;
11. from Suicide or attempted suicide or willful exposure to danger (except in an attempt to save human life), mental disorder, anxiety, stress or depression, venereal infection or the influence of or in connection with the use of alcohol or drugs, unless as prescribed by a treating doctor;
12. from an **Insured** being in or entering or descending from an aircraft other than a fully licensed passenger carrying aircraft in which an **Insured** is travelling as a passenger other than as a member of the crew and not for the purpose of undertaking any trade or technical operation therein or thereon;
13. from the **Insured's** willful exposure to a peril. The **Insured** must exercise reasonable care to prevent illness, injury or loss or damage of his property as if uninsured;
14. which have not been proven and the amount thereof substantiated.
15. any pre-existing medical condition or any recognised complication caused by the pre existing medical condition or health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant during the last two years or for which you are awaiting or receiving treatment or under investigation unless we have agreed cover in writing and any additional premium has been paid.
16. any claim due to your carriers refusal to allow you to travel for whatever reason.
17. any payments made or charges levied after the date of diagnosis of any change in your health or medication after the policy was bought unless this has been advised to us and any revised terms or conditions have been confirmed in writing.
18. **curtailment** of your trip due to a medical condition of a person travelling with you and included on your booking, where the risk attaching to that medical condition has not been accepted by us in writing.
19. you being under the influence of drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction).
20. you or your close relative or business associate and being under the influence of alcohol or solvents or anything relating to you or your close relatives or business associate prior abuse of alcohol or solvents.
21. delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
22. any claim arising from a material fact known by you at the time of buying this policy which occurs between booking and travel unless it has been disclosed to us and we have agreed in writing any terms applicable.
23. any deliberate or criminal act by an insured-person.
24. you travelling against the advice or recommendations published by the Foreign Office and the Foreign and Commonwealth Office and applicable at the time of your departure.

Conditions Applicable to all sections of the insurance

1. All relevant information must be disclosed to the Underwriter at the time of taking out this Insurance. Failure to do so may result in the Underwriter's non-liability for claims. A material fact is any fact known to the Insured which is likely to influence the Underwriter in the acceptance or assessment of the insurance. If you are in any doubt as to whether a fact is 'material' then for your own protection it should be disclosed. All information provided in purchasing this insurance shall form the basis of the contract. The Insured should keep a record (including copies of letters) of all information provided to the Issuing Agent for the purpose of entering into this contract.
2. All **Certificates**, information and evidence required by the Underwriter shall be furnished at the expense of the **Insured** or his legal personal representatives and shall be in such form and of such nature as the Underwriter may prescribe. The **Insured** shall as often as required submit to a medical examination on behalf of the Underwriter at the **Insured's** expense. In the event of death of the **Insured**, the Underwriter shall be entitled to have a post-mortem examination at their own expense. Any items which become the subject of a claim for loss or damage shall be retained for Underwriter's inspection and shall be forwarded to their Agents upon request at the expense of the **Insured** or his legal personal representatives. All such items shall become the property of the Underwriter following final settlement of the claim.
3. In the event of any occurrence which may give rise to a claim under this insurance, the **Insured** shall take all reasonable steps to minimise any loss arising out of such claim.
4. This insurance is non-transferable. Should the journey or holiday be cancelled prior to departure for any reason whatsoever other than those set out in Section A of the policy then the insurance cover terminates immediately and the premium is neither apportionable nor refundable.
5. The Underwriter and the **Insured** are entitled to choose the law applicable to the insurance contract. The Underwriter chooses Irish law and, in the absence of any agreement to the contrary, Irish law shall apply.
6. The Underwriter may, at its own expense, take proceedings in the name of the **Insured** to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this insurance and any amount so recovered shall belong to the Underwriter.
7. In the event that the **Insured** recovers by any means, damages from any third party in respect of personal accident in the circumstances defined in Section I, all benefits paid to the **Insured** under Section I shall be repaid to the Underwriter.
8. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under this policy, all benefits thereunder shall be forfeited as well as all premiums paid.
9. In the event that the **Insured** experiences a problem with the policy or the claims process, please refer to the Complaints Procedure.
10. If at the time of loss, damage or liability, covered under this Policy, you have any other insurance or guarantee which covers the same loss, damage or liability, the underwriter will only pay a rateable share of claim.

Severall Liability Notice

The subscribing Insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing Insurers are not responsible for the subscription of any co-subscribing Insurer who for any reason does not satisfy all or part of its obligations.

Complaints Procedure

It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur by both sides. If you do not feel that the matter has been dealt with to your satisfaction or you have some new evidence which we have not seen, please contact in writing explaining why you do not think our decision is correct.

1. If your complaint is regarding the selling of your policies:

you should contact

Customer Services Manager, Worldwide Insurance Brokers and Advisors Limited, Unit 20 Sandyford Office Park, Sandyford, Dublin 18

2. If your complaint is regarding policy cover or the claims, the emergency assistance service: The Claims Manager, Travel Claims Facilities, PO box 385 Tonbridge, Kent TN9 9AN

Should we still not be able to resolve the matter relating to point 2 above and you are not satisfied with the outcome then please follow the procedure detailed below where a review of the claims office decision will take place.

- (a) Write to the Branch Manager, URV, Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent, TN11 9QU

If you are still not satisfied with the outcome you may:

- (b) Ask the Ombudsman of Ireland to review your case. Their address is: 32 Upper Merrion Street, Dublin 2

