

THE SIGNIFICANT CONDITIONS & EXCLUSIONS

Medical Conditions existing prior to purchasing this policy

This policy does not provide cover for any claims if you or any of your travelling companions have been admitted as a hospital inpatient in the past twenty four months or have suffered from or received any form of medical advice, treatment or medication for a:

1. Heart or Circulatory related condition (e.g. hypertension, angina, stroke etc....);
2. Lung or Breathing related condition other than well controlled, mild Asthma, suffered in isolation
3. Cancerous condition;
4. Kidney Related Disorder; or
5. Psychological Condition (including anxiety, stress, depression, psychiatric or eating disorders).

Unless you have contacted BAS Insurance Services in order to arrange cover for that condition and have confirmation of this cover from Us in writing.

Exclusions relating to you, your travel companions or anyone else on whom travel plans depend

Please note that there is no cover for any claims arising directly or indirectly if, at the time of effecting this insurance, you, your travelling companions or anyone else upon whom your travel plans depend:

- i) is travelling or acting against the advice of a medical practitioner;
- ii) is travelling for the purpose of obtaining medical treatment;
- iii) is on a hospital waiting list;
- iv) is awaiting the results of medical tests or investigations;
- v) is receiving ongoing dialysis treatment; or
- vi) has been given a terminal prognosis.

Cover is also excluded for non-travellers who are receiving advice, treatment or medication for a heart or circulatory related condition, a lung or breathing related condition other than well controlled mild asthma suffered in isolation, a cancerous condition or a kidney related disorder.

Age Limits

You must be 69 years of age (Single Trip); 45 years of age (Backpacker); or 69 years of age (Annual Multi Trip) or under at the time your insurance cover commences.

Country of residence

You must have been a permanent resident of the Republic of Ireland for at least 6 months in the last 12 months to purchase this insurance.

Hazardous Activities, Wintersports & Golf

Certain activities are automatically covered by this insurance and these are called Category 1 activities and defined within the policy wording. You will not be covered for claims caused by participation in any other activities unless you have contacted your issuing agent and been accepted for cover by us. You may have to pay an additional premium.

Law and Jurisdiction

This insurance is governed by the Law of Ireland, unless we agree otherwise.

SIGNIFICANT FEATURES AND BENEFITS

Cancellation & Curtailment

Policy Type	Sum Insured	Excess Per Person
Single Trip	€ 7,000	€ 85
Wintersports	€ 7,000	€ 85
Superior Plus Annual	€ 7,000	€ 85
Superior Annual	€ 1,500	€ 85
Backpacker	€ 1,100	€ 85

Significant Features and Benefits

Cancellation provides cover for travel and accommodation expenses paid or contracted to be paid by you in respect of your trip. Curtailment provides cover for travel costs necessarily incurred to return you to your home before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of accommodation, car hire and excursions attributable to each complete day which is not spent overseas. This pro-rata refund excludes all costs attributable to the outward and return travel tickets, whether used or unused.

Policy Limits and Exclusions Applying to Significant Covers

To be able to claim, the reason why the trip is being cancelled or cut short must be necessary and unavoidable and must fall into one of the reasons listed in the Policy. For example, if a person insured under this policy becomes ill or is injured or dies.

Medical, Emergency & Repatriation

Policy Type	Sum Insured	Excess Per Person
Single Trip	€ 10,000,000	€ 125
Wintersports	€ 10,000,000	€ 125
Superior Plus Annual	€ 10,000,000	€ 125
Superior Annual	€ 3,000,000	€ 125
Backpacker	€ 4,000,000	€ 125

Significant Features and Benefits

Provides cover for costs arising in the event of illness, injury or death during the trip and where necessary the provision of emergency medical assistance.

Policy Limits and Exclusions Applying to Significant Covers

To be able to claim, the reason why the trip is being cancelled or cut short must be necessary and unavoidable and must fall into one of the reasons listed in the Policy. For example, if a person insured under this policy becomes ill or is injured or dies.

Personal Effects, Travel Documents & Delayed Baggage

Policy Type	Personal Effects	Delayed Baggage	Travel documents	Excess Per Person
Single Trip	€ 2,500	€ 500	€ 500	€ 85
Wintersports	€ 2,500	€ 500	€ 500	€ 85
Superior Plus Annual	€ 2,500	€ 500	€ 500	€ 85
Superior Annual	€ 1,100	€ 250	N/A	€ 85
* Backpacker	€ 1,000	€ 300	€ 300	€ 85

(* Where the appropriate additional premium has been paid)

Significant Features and Benefits

Provides cover for your own personal luggage and valuables if they are lost, stolen or damaged during your trip. You will be expected to provide evidence of ownership and value (such as receipts) in the event of a claim.

Policy Limits and Exclusions Applying to Significant Covers

To be able to claim, a written report is required to support the loss / theft/ damage. For example, from the local police or from the transport carrier.

The amount payable will include an allowance for wear and tear and loss of value.

The policy has the following limits for each single item (this includes a pair or set)

Policy Type	Single item limit	Valuables limit in total
Single Trip	Up to €500	Up to €500
Wintersports	Up to €500	Up to €500
Superior Plus Annual	Up to €500	Up to €500
Superior Cover	Up to €250	Up to €250
* Backpacker	Up to €300	Up to €300

(* Where the appropriate additional premium has been paid)

Valuables are not covered if they are left in an unattended vehicle or are outside your control in transit at any time.

Personal Money

Policy Type	Sum Insured	Excess Per Person
Single Trip	€ 800	€ 85
Wintersports	€ 800	€ 85
Superior Plus Annual	€ 800	€ 85
Superior Annual	€ 350	€ 85
Backpacker	€ 300	€ 85

Significant Features and Benefits

Provides cover for cash and travellers' cheques lost or stolen during your trip. You will be expected to provide evidence of ownership and value in the event of a claim.

Policy Limits and Exclusions Applying to Significant Covers

To be able to claim, cash must be kept with you at all times or be in a locked safety deposit facility. A written police report must be obtained within 24 hours to support the loss/theft.

Connecting Flight Cover

This cover only applies to policies purchased on or after the 8th July 2010 and is only available under the Backpacker Insurance policy where the additional premium has been paid.

(Please check Your schedule of insurance to confirm that this cover applies to Your policy.)

Scheduled airline failure

The following section of cover is effective for policies issued from 09th July 2010 and holidays booked after this date.

Note: This element of **Your** cover is provided by
International Passenger Protection Limited,
IPP House,
22-26 Station Road,
West Wickham,
Kent BR4 0PR,
United Kingdom

and is underwritten by a consortium of Association of British Insurers member Companies and Lloyds Syndicates.