

Please note:

This document refers to travel policies purchased on or after the 1st November 2009

If you purchased your policy before the 1st November 2009, please use the following link to view your policy wording:

www.getcover.ie/pdfs/Travel-Policy-Document.pdf

Travel Insurance Policy Document

Section	Single and Gold Annual Policies	Single and Gold Annual Policies - Excess	Silver Annual	Backpacker	Silver Annual & Backpacker Excess		
Cancellation & Curtailment	Up to €7,000	€85 (€40 Loss of Deposit)	Up to €1,500	Up to €1,500	€85 (€40 Loss of Deposit)		
Catastrophe	Up to €2,000	€85	Nil	Up to €1,000	€85		
Medical Expenses (Inc emergency repatriation) Dental Treatment Funeral costs	Up to €10,000,000 300 1500	€125 or €55,000 for in-hospital claims where a PHI discount has been availed of.	Up to €3,000,000 €300 €1,500	Up to €4,000,000 €300 €1,500	€125 or €55,000 for in-hospital claims where a PHI discount has been availed of.		
Hospital Benefit	€25 a day up to €1,000		N/A	€20 a day up to €400		€20 a day up to €460	N/A
PERSONAL POSSESSIONS, BAGGAGE & PERSONAL MONEY COVER (cover provided if the appropriate additional premium has been paid under the Backpacker policy)							
Personal Possessions Single Item Limit Valuables Limit in total Travel Documents Delayed Baggage	Up to €2,500 €500 €500 €500 €100 a day up to €200	€85	Up to €1,100 €250 €250 Nil	Up to €1,000 €300 €300 €200 €150	€85		
Mugging Benefit	€70 a day up to €700		N/A	Nil		Nil	N/A
Unused Excursions	Up to €200	N/A	Nil	Nil	N/A		
Personal Money Cash Limit Cash (aged under 18)	Up to €800 €300 €100	€85	Up to €350 €200 €100	Up to €300 €200 €75	€85		
Travel Delay	€35 for each 12 hour period up to €490		N/A	€20 for first 12 hour period and €10 for each subsequent 12 hours up to €100		€30 for each 12 hour period up to €150	N/A
Holiday Abandonment	Up to €5,000	€85	Up to €1,500	Up to €2,000	€85		
Hotel Services Failure/Withdrawal of services	€70 per day up to €700	N/A	Nil	Nil	N/A		
Pet Care	€35 a day up to €315	N/A	Nil	Nil	N/A		
Missed Departure	Up to €2,000	€85	Up to €700	Up to €725	€85		
Personal Accident Loss of limbs or sight (aged under 66) Permanent Total Disablement (aged under 66) Death benefit (aged 18 – 65) Death benefit (aged under 18) All benefits (aged 66 and over)	Max Benefit €40,000 €40,000 €40,000 €8,000 €4,000 €4,000	N/A	Max Benefit €25,000 Up to €25,000 Up to €25,000 Up to €5,000 Up to €2,500 Nil	Max Benefit €38,000 €38,000 €38,000 €19,000 Nil Nil	N/A		
Personal Liability	Up to €3,250,000		€400	Up to €2,000,000		Up to €2,000,000	€400
Legal Expenses	Up to €20,000	€400	Up to €15,000	Nil	€400		
WINTERSPORTS (cover provided if the appropriate additional premium has been paid)							
Ski Equipment Owned Hired Single Item Limit	Up to €1,000 €500 €500	€85	Nil Nil Nil	€650 €365 €365	N/A		
Ski Hire	€35 a day up to €350		N/A	€20 a day up to €200		€20 a day up to €200	N/A
Ski Pack	€100 a day up to €500	N/A	€75 a day up to €300	€75 a day up to €300	N/A		
Piste Closure	€35 a day up to €350	N/A	€20 a day up to €200	€20 a day up to €200	N/A		
Avalanche Closure	Up to €400	€85	Up to €100	Up to €100	N/A		
GOLF COVER (cover provided if the appropriate additional premium has been paid)							
Golf Equipment Equipment Hire Non-Refundable Golfing Fees	€1,500 €50 a day up to €500 €120 a day up to €500	€85 N/A N/A	Nil	Nil	N/A		
CAMPING & FIELD SPORTS EQUIPMENT (cover provided if the appropriate additional premium has been paid. Only available under a Single Trip policy)							
Camping and field sports equipment owned by a Group	Up to €750	€75	Nil	Nil	N/A		
BUSINESS COVER (provided if the appropriate additional premium has been paid)							
Business Equipment Single Item Limit Computer Equipment Single and Total Item Limit Samples Delayed Business Equipment	Up to €3,250 €800 €2,500 €800 €150 a day up to €450	€85	Nil	Nil	N/A		
Business Equipment Hire	€240 a day up to €1,200		€85	Nil		Nil	N/A
Business Money Cash Limit	Up to €1,600 €800	€85	Nil Nil	Nil Nil	N/A N/A		
REPEAT COVER (cover provided if appropriate additional premium has been paid)							
Repeat Cover Curtailed Europe Resuming the Trip Europe Curtailed Worldwide Resuming the Trip Worldwide	Nil	Nil	Nil	Up to €500 Up to €500 Up to €1000 Up to €1000	N/A		
CONNECTING FLIGHT COVER (cover provided if appropriate additional premium has been paid)							
Connecting Flight Cover	N/A	N/A	N/A	Up to €750	N/A		

TRAVEL INSURANCE

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TRAVEL INSURANCE

READ ME FIRST

The **insurer** hereby draws **your** attention to some important features of the travel insurance master **policy** under which **you** are covered. If **you** would like more information, please contact **us** at www.getcover.ie.

HEALTH

The **policy** excludes any claim directly or indirectly related to a heart, circulatory, lung, cancerous or chronic medical condition suffered by **you** or any person on whom the **trip** depends. Should **you** be aware of any condition which fits this criteria, **you** should read this evidence of insurance carefully and follow the medical screening process contained on page 7.

RECIPROCAL HEALTH AGREEMENT

Travellers to European Union countries should obtain a European Health Insurance Card from their local Post Office. This will entitle them to benefit from the reciprocal health agreements which exist between certain European Countries. In the event of a claim being accepted for medical expenses which has been reduced by the use of a European Health Insurance Card, or Private Health Insurance, the deduction of the **excess** under the Emergency Medical Expenses and Repatriation section will not apply.

AGE LIMITS

The cover under the **policy** will not apply to any person aged 76 or over at the date of purchasing **your** insurance on a single **trip** cover, aged 70 or over at the start of a Gold Annual multi-trip **policy**, or aged 70 or over at the start of a Silver annual **policy**, or aged 45 or over at the time of purchasing a Backpacker cover. No cover for **wintersports** or **hazardous sports or leisure activities** will be given to any person aged 66 or over on a single **trip policy** or 45 or over on a backpacker **policy**.

PROPERTY CLAIMS

These claims are paid based on the value of goods at the time **you** lose them and not on a 'new for old' or replacement cost basis. An amount for wear, tear and depreciation will be deducted. Certain items of **personal possessions** are not covered. Written Police reports are required for all losses involving theft and other losses require alternative appropriate written reports, such as an airline property irregularity report, a hotel manager's report, etc.

EVIDENCE OF INSURANCE

You should read this document carefully. It gives **you** 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**. **You** are insured under master policy number WHIIL/GETCOVER/11/2009.

CONDITIONS, EXCLUSIONS AND WARRANTIES

Conditions and exclusions will apply to individual sections of the **policy**, while general exclusions and conditions will apply to the whole of the **policy**. It is a condition of the **policy** that all **material facts** must be disclosed to the **insurer** at the time of taking out the insurance. Failure to do so may result in the **insurer's** treating the **policy** as null and void.

HAZARDOUS ACTIVITIES

You are covered when **you** are participating in any of the **acceptable sports and leisure activities** listed on page 9 of this document, or if **you** have paid the additional premium to include **wintersports** cover on a single **trip policy**, Gold annual **policy** or backpacker **policy**. **You** will only be covered when **you** are participating in any of the **hazardous sports and leisure activities** listed on page 9, if **you** have advised **us** at the time **you** bought the **policy**, paid the appropriate additional premium before **your trip** commenced and the cover is shown on **your validation certificate**.

PERSONAL LIABILITY

There is no cover for personal liability claims arising directly or indirectly from, happening through or in consequence of:

- (a) ownership, possession or use of any vehicle, automobile, aircraft, watercraft or any mechanically propelled conveyance; or
- (b) **your** participation in any **hazardous sport or leisure activity**.

POLICY LIMITS

All sections of the **policy** have limits on the amount the **insurer** will pay under that section. There are also specific limits under the **personal possessions** and baggage section for: **single items, valuables**, items for which an original receipt, proof of purchase or an insurance valuation (obtained prior to loss) is not supplied.

POLICY EXCESSES

Under most sections of the **policy**, claims will be subject to an **excess**. The **excess** will be applied per person, per section and per incident under which a claim is made. 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 **cash** which was not carried on **your** person unless placed in a safety deposit box or similar locked, fixed receptacle.

GOVERNING LAW

This **policy** shall be governed by and construed in accordance with the Law of Ireland unless otherwise stated.

COMPLAINTS PROCEDURE

If **you** have any cause for complaint regarding this insurance, please refer to the Complaints Procedure on page 21.

MANUAL EMPLOYMENT

In addition to non-manual work, the **policy** will automatically cover bar work and fruit picking. Other manual work may be covered with the agreement of Getcover.ie & the **insurer** and the payment of the appropriate additional premium.

DRIVING ABROAD

Cover under the medical expenses and personal accident sections of the **policy** are extended to include claims arising as a consequence of **you** travelling as a driver or passenger in any private motor vehicle or motorcycle under 50cc.

It should be noted that no coverage exists under the personal liability section of the **policy** for claims arising out of the use or possession of a motorised vehicle. Therefore, **you** are urged to seek confirmation from the vehicle owner or hirer that this area of coverage is adequately provided for under an alternative insurance **policy**.

CANCELLATION

We hope **you** are happy with the cover this **policy** provides. However, if after reading this certificate, this insurance does not meet with **your** requirements, please return it to Getcover.ie, within 14 days of issue Getcover.ie will refund **your** premium. The **Insurer** shall not be bound to accept renewal of any Insurance and may at any time cancel any insurance document by sending 14 days notice to the **Insured** at his last known address. Provided the premium has been paid in full the **Insured** shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the Insurance refund.

TRAVEL INSURANCE

This document only constitutes a valid insurance **certificate** when it is issued in conjunction with a valid Schedule of Benefits for Single Trip and Annual policies between 01/11/2009 and 31/03/2011. All policies must expire prior to 31/03/2012. For Backpacker policies issued between 01/11/2009 and 31/03/2011, all policies must expire prior to 15/09/2012. **Your** Schedule of Benefits details the sections of this document under which **you** are covered.

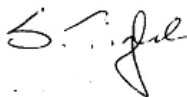
THE INSURANCE

The Insurer for this policy is: White Horse Insurance Ireland Ltd,
Registered Office: 14 Clyde Road, Ballsbridge, Dublin 4

This evidence of insurance is to confirm that those persons who have paid the appropriate premium are insured under Master Certificate Number WHIIL/GETCOVER/11/2009

This document only constitutes a valid evidence of insurance when it is issued in conjunction with a validation certificate.

Signed for and on behalf
of the Insurer.



**Steve Tighe - General Manager White Horse
Insurance Ireland Ltd**

GOLD ANNUAL, SILVER ANNUAL OR SINGLE TRIP COVER TERRITORIAL LIMITS

Area 1 Republic of Ireland/United Kingdom/Channel Islands/Northern Ireland, Europe (excluding Algeria, Israel, Libya and Lebanon)

Area 2 Worldwide excluding USA and Canada.

Area 3 Worldwide including USA and Canada.

BACKPACKER COVER TERRITORIAL LIMITS

Area 1 Europe (excluding Algeria, Israel, Libya and Lebanon).

Area 2 Australia and New Zealand

Area 3 Worldwide including USA and Canada.

PRE-EXISTING MEDICAL CONDITIONS

1. Have **you**, or anyone travelling with **you**, received treatment during the past 18 months; or are **you**, or anyone travelling with **you**, on medication for:
 - a) a heart related or circulatory condition (such as a heart condition, hypertension, blood vessel disease or a stroke); and/or
 - b) a lung or breathing condition (other than well-controlled asthma when suffered in isolation); and/or
 - c) a cancerous condition; and/or
 - d) a chronic illness; and/or
 - e) any condition not listed in the **accepted medical conditions** list on page 11 of this document.

2. Have **you**, anyone travelling with **you**, or any other person upon whose health the **trip** depends, received hospital in-patient treatment during the 6 months prior to the date of taking out this **policy**?

If **you** have answered 'Yes' to any of the above questions, **you** must call the **Medical Pre-Screening Company** to find out if cover can be granted.

Telephone: + 0818 211 812
Monday - Friday 9:30am - 5:00pm
Saturday 10.00am – 1.00pm

Please note that the **Medical Pre-Screening Company** cannot offer cover in the following circumstances:

- (a) If **you** are travelling against the advice of a **medical practitioner**; or
- (b) If **you** are travelling for the purpose of obtaining medical treatment; or
- (c) If **you** are on a hospital waiting list, or awaiting the results of medical tests or investigations; or
- (d) If **you** are suffering from anxiety, stress and depression; or
- (e) If **you** have received a terminal prognosis by a **medical practitioner** prior to taking out this insurance.

Should **we** require any additional premium and **you** accept **our** offer, this should be paid to the **Medical Pre-Screening Company** either by credit card or cheque within 14 days. Should **you** decide not to pay the additional premium, the declared health condition will not be covered. Any additional health conditions not declared to **us** will not be covered.

PREGNANCY

As is consistent with the treatment of all pre-existing medical conditions under the **Policy**, the **Policy** does not intend to cover the normal costs or losses otherwise associated with pregnancy (including multiple pregnancy) or childbirth. This includes, but is not limited to, delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications. The **Policy** does, however, cover **you** should complications arise with **your** pregnancy due to **accidental** injury or unexpected **illness** which occurs while on **your** trip.

POLICY QUERIES

If **you** have a query regarding this insurance please contact **us** at www.getcover.ie

WHILE YOU ARE AWAY
24 HOUR MEDICAL & EMERGENCY ASSISTANCE
WHAT TO DO IN THE CASE OF MEDICAL EMERGENCY

The emergency assistance provided for **you** by this Insurance is operated by **AXA Assistance**.

In the event of any death, **illness**, injury, **accident** or hospitalisation involving anyone insured under this **policy** where the anticipated costs are likely to exceed €250 **you** must notify **the Assistance Company**. They will direct **you** to an appropriate medical facility and may be able to guarantee costs on **your** behalf.

When contacting **the Assistance Company** please state that **your** insurance is provided by White Horse Insurance Ireland Ltd.

By telephone: + 44 (0) 845 223 5563

By fax: +44 (0) 870 220 3101

Note: You must retain receipts for medical & additional costs incurred.

HOSPITAL TREATMENT ABROAD

If **you** are admitted into hospital abroad **you** must contact **the Assistance Company** as soon as reasonably possible (where the anticipated costs are likely to exceed €250). If **you** do not, this could mean that **We** will not provide cover or **We** will reduce the amount **We** pay for medical expenses. If **you** are not admitted to hospital but **you** receive medical treatment abroad as an outpatient, **you** should pay the hospital or clinic and claim back **your** medical expenses from **the claims handler** when **you** return to the Republic of Ireland.

If you have declared Private Health Insurance and have accepted a premium discount for this, your excess in respect of in-hospital claims is €55,000 per incident per claim.

RETURNING EARLY TO THE REPUBLIC OF IRELAND

If **you** have to return to the Republic of Ireland under Cancellation and Curtailment or, Medical, Emergency and Repatriation, **the Assistance Company** must authorise this. If they do not, this could mean that **We** will not provide cover or **We** may reduce the amount **We** pay for **your** return to the Republic of Ireland. **The Assistance Company** reserve the right to repatriate **you** should **Our** medical advisors view **you** as being fit to travel.

The Assistance Company may be contacted from anywhere in the world to provide assistance to **you**.

WHEN YOU RETURN HOME
Making a Claim

For all Sections

If **you** need to make a claim, please obtain a claim form no later than 45 days after the event by:

- Telephoning the **claims handler** on **0818 946 910**, quoting reference: WHIIL/GETCOVER/11/2009; or
- Writing to the **claims handler** at White Horse Administration Services Ltd, PO Box 644, Shannon, Co Clare, quoting the above reference.

When returning the claim form, please include all relevant documentation. Please send originals – not photocopies (keep copies for **your** records). For all claims **you** will need to send **your** original insurance **certificate**.

SPORTS AND LEISURE ACTIVITIES

Acceptable sports & leisure activities

Category 1 Acceptable sports and leisure activities.

The following activities are automatically included within the cover:

Archery if adequately supervised (amateur); Badminton (amateur); Baseball (amateur); Basketball (amateur); Beach Games; Blackwater rafting (Grade 1 to 4); Bungee Jumping (up to 3 jumps); Canoeing; Clay Pigeon Shooting; Cricket (amateur); Cycling (other than excluded below); Dinghy Sailing; Dragon Racing; Dune Surfing; Fell Walking; Fencing; Fishing; Football (amateur); Golf (amateur); Hiking (under 2,000 metres altitude); Horse Riding (up to 7 days); Hot Air Ballooning which has been organised in the **ROI**; Ice Skating; Jet Boating; Jet Skiing; Jogging; Korfball; Marathon Running (amateur); Motorcycling up to 50cc; Narrow river & canal boat cruises; Netball (amateur); Orienteering; Outward bound Pursuits; Paintballing; Parascending (over water); Pony Trekking; Racquetball; Rambling; Reindeer sleigh ride; River Canoeing; Roller Blading/Roller Skating; Rounders; Rowing; Running - Sprint/Long Distance (Amateur); Sail Boarding; Sailing within **territorial waters**; Safari (ROI Organised not involving the use of firearms); Scuba Diving up to a depth of 30 metres up to 14 days, if adequately supervised; Snorkelling; Squash (amateur); Surfing (amateur, under 14 days); Tennis (amateur); Track Events; Trekking (under 2,000 metres altitude); Triathlon; Ultimate Frisbee; Volleyball (amateur); War Games (no weapons); Water Polo (amateur); Water Skiing (amateur); White Water Rafting (Grade 1 to 4); Windsurfing (amateur); Work abroad including manual work being restricted to bar work and fruit picking (not involving the use of agricultural machinery); Yachting (racing/crewing inside **territorial waters**).

The following activities are not included in the definition:

- White water canoeing, bmx or mountain biking, horse jumping, hunting on horseback, polo on horseback, scuba diving within 24 hours prior to departure.

Hazardous sports & leisure activities

The following activities are considered to be **hazardous sports & leisure activities**. You will only be covered whilst participating in this **hazardous sport or leisure** activity, if **you** have paid the appropriate additional premium before **your trip** commenced and the activity is shown on **your certificate**.

The insurer will not:

- cover any child aged under 10, who is not supervised by an adult when participating in a **hazardous sport or leisure activity**; or
- cover any person aged 66 or over, who is participating in a **hazardous sport or leisure activity**; or
- provide any cover if **you** receive any financial reward or gain as a result of participating in the **hazardous sport or leisure activity**; or
- pay any personal liability claim, which arises directly or indirectly, as a result of **you** participating in a **hazardous sport or leisure activity**.

Category 2 Hazardous sports & leisure activities

Boxing training (no contact); camel riding; camogie; cave rafting; cycle touring; deep sea fishing; dinghy sailing (competitive); dog sledging; elephant riding; expedition training/winter mountaineering skill training; flying as passenger in a private plane, helicopter or small aircraft (other than for transport purposes); frisbee (competitive); gaelic football; go karting (specific use); gymnastics; hiking (between 2,000 and 6,000 metres altitude); hockey; horse riding and pony trekking (over 7 days); hot air ballooning (non-**ROI** organised); hurling; hydro zorbing; kayaking; kick sledging; lacrosse; manual work up to heights of 3 metres (excluding the use of mechanical machinery); martial arts (training only); use of motorcycles over 50cc; mountain biking; off-roading; quad biking; rugby (amateur); safari (non-**ROI** organized, paid for and not involving the use of firearms); scuba diving between 15 and 30 metres in depth over 14 days; sea canoeing; ski-dooing; surfing (over 14 days, amateur); trekking (between 2,000 and 6,000 metres altitude).

The following activities are not included in the definition:

- Hunting on horseback, polo on horseback, horse jumping, hot air ballooning organised in the **ROI** prior to travel, safaris organised in the **ROI**, scuba diving within 24 hours prior to departure, scuba diving below 30 metres in depth.

Category 3 Hazardous sports & leisure activities

Abseiling; American Football (amateur); Black water rafting (Grade 5 -6); Flying as a Pilot; Gliding; Free falling; Outdoor Endurance Events; Parachute jumping except in the USA (2 jumps maximum); Paragliding; Parascending (over land); Rock Abseiling; Sailing (outside **territorial waters**); Sand Boarding; Sand Yachting; Sky diving except in the USA (2 jumps maximum); Snow Mobiling; Tandem sky diving except in the USA (2 jumps maximum); White water canoeing; White Water Rafting (Grade 5 to 6 inclusive); Yachting (racing / crewing) - outside **territorial waters**; Zip lining and zip lining in water.

Category 4 Hazardous sports & leisure activities

Animal Riding (other than specified); BMX Cycling; Bob Sleighting; Canyoning; Hang Gliding;; Heli-Skiing; High diving (amateur, excluding cliff diving); Horse Jumping (no Polo, Hunting); Ice Hockey; Kite Surfing; Land Yachting; Luging; Micro Lighting; Motor Rallies; Off-Piste Skiing; Parachute Jumping (excluding jumps in the USA); Parapente; Parasailing; Rock scrambling (under 4,000m); Scuba Diving (between 30 and 40 metres) if BSAC, PADI, DIWA, SSI or SSA member; Show Jumping; Skate Boarding; Ski Blading; Snow Boarding (Competitive); Snow Sledging; Tobogganing; Via Ferrata; Wrestling (amateur).

The following are not included in the definition:

Hunting on horseback, polo on horseback, major events, parachute jumping in the USA, scuba diving if **you** are not BSAC, PADI, DIWA, SSI or SAA member. Scuba diving within 24 hours prior to departure.

If you wish to participate in a category 2, 3 or 4 hazardous sport, please contact us at: www.getcover.ie

The following Sports and leisure activities are specifically excluded under this policy:

Base jumping; banana boating; boxing; caving; free rock climbing; hunting/shooting; hunting on horseback; martial arts (competition); motor racing (all types not including rallying as defined in category 4); mountaineering; parachuting in the USA; polo; pot holing; scuba diving within 24 hours of departure.

DEFINITIONS

Any word defined below will have the same meaning wherever it is shown in **your policy** in bold print. These definitions have been listed in alphabetical order.

Accident, accidental

A sudden, unexpected event caused by something external and visible, which results directly and solely in loss, damage or physical **bodily injury**.

Act of terrorism

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

Assistance Company

AXA Assistance

Bodily Injury

Means an identifiable physical injury sustained by **you** caused by sudden, unexpected, external and visible means.

Business equipment

Computer equipment, communication devices and other business related equipment which is carried by **you** in the course of **your** business.

Business money

Bank and currency notes and coins and cheques which are issued to **you** by **your** employer (or if you are self-employed is issued from **your** business bank account) solely for business purposes.

Cancellation costs

Travel, accommodation, car hire and excursions paid or contracted to be paid by **you** in respect of **your** own **trip** (prior to any occurrence giving rise to a claim under this section) which are not recoverable.

Camping and field sports equipment

Equipment which is owned by a Cub/Scout or Brownie/Guide group or similar group for children aged 16 and under, that is organising the insured **trip**.

Cash

Bank currency notes and coins.

Certificate

An insurance validation certificate issued by **Getcover.ie** which describes **you** and all **Insured** person(s) who are covered under this **policy**.

Claims Handler

White Horse Administration Services Ltd.

Close business associate

A person in the same employment as **you** in **your country of residence**, whose absence from work or place of employment for one or more complete days at the same time as **you**, prevents the effective continuation of that business.

Common-law partner(s)

Any couple (including same sex) in common law relationship or who have co-habitated in **your country of residence** for at least 6 months prior to the commencement of **your trip**.

Country of residence

The country of permanent residence in which **you** live, for no less than 6 months of the year.

Curtailed Costs

Travel costs necessary to return **you 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 of **your** trip which **you** have not used.

The following are not included in the definition:

- all costs attributable to the outward and return travel tickets, whether used or unused.

Excess

The first amount **you** and each person named under the insurance **certificate** have agreed to pay towards a claim for each incident under each section of this **policy**, as outlined within the Schedule of Benefits.

Family

Single Trip policies - Up to two (2) adults and all their dependent children or grandchildren under the age of 18 in full time education.

Annual multi-trip policies - Up to two (2) adults and all their dependent children or grandchildren under the age of 23 living at home and in full time education.

Fragile Articles

Means any item(s) carried as **your personal possessions** which could be easily damaged or destroyed.

Golf cover

Upon payment of an additional premium at the time of taking out this **policy**, **you** can extend the cover to include **golf equipment**, **golf equipment** hire and non-refundable golfing fees.

Golf Equipment

Golf Clubs, Golf Bags, Golf Shoes, Golf Trolley owned by **you**.

Home

your usual place of residence in the Republic of Ireland, for no less than 6 months of the year.

Illness

Any disease, infection or **bodily injury** which is unexpectedly contracted by **you** prior to **your trip** or unexpectedly manifests itself for the first time during **your trip**

Insurance Government Levy (IGL)

A Government tax which must be paid by **you** in addition to the insurance premium. Only residents of the Channel Islands and Isle of Man are exempt from taxation.

Insurer

White Horse Insurance Ireland Ltd.

Material fact

Any fact which is known to **you**, which is likely to influence the **Insurer** in the acceptance or assessment of this insurance.

Medical Practitioner

Means a registered practicing member of the medical profession who is not related to **you** or any person with whom **you** are travelling.

Medical Pre-Screening Company

All Clear Insurance Ltd

Mobility Aids

Wheelchair, motorised wheelchair, walking frame, walking stick or crutches owned by **you**.

Mugging

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

One-way trip

A journey where **you** are emigrating. The cover will begin when **you** leave **your home** and ends no later than 72 hours after the time **you** first leave the immigration control of **your** final destination country.

Pair or Set

Two or more items of **personal possessions**, which are complimentary or used or worn together.

Period of Insurance

Single trip cover – The **trip** duration as shown in **your certificate**.

Cover under the Cancellation section of **your policy** starts from the date the **certificate** is issued and ends:

- (a) at the start of **your trip** (other than for **pre-existing medical conditions**); or
- (b) if a claim is made under the Cancellation cover.

The cover under all other sections of **your policy** starts at **your trip** departure and ends:

- (a) if a claim is made under the Cancellation cover; or
- (b) on **your return home**, place of business, hospital or nursing home in the Republic of Ireland; or
- (c) at the expiry of the **policy**; or
- (d) following **your** refusal and/or failure to return **Home** following confirmation from the treating doctor that **you** are fit and able to return **Home**; or
- (e) **your trip** exceeding the maximum **trip** length for Single trips.

One-way trip cover - ends on the expiry of the **policy**, or 72 hours after the time **you** first leave the immigration control of **your** final destination country.

Annual Multi Trip cover – The period starting and ending on those dates shown on **your Certificate**.

Cover under the cancellation section of **your policy** (other than for **pre-existing medical conditions** as stated above), starts from the later of either:

- (a) the date of inception of **your certificate**, or
- (b) the time at which the **trip** is booked and ends at which ever happens first;
 - (a) the start of **your trip** or;
 - (b) the expiry of the Policy Contract period.

The cover under all other sections of **your policy**, starts at **your trip** departure and ends on either;

- (a) **your return home**; or
- (b) the expiry of this **policy**;
- (c) **your trip** exceeding the maximum **trip** length of 31 days for any one **trip**; or
- (d) following **your** refusal and/or failure to return **home** following confirmation from the treating doctor that **you** are fit to return **home**; whichever happens first.

Cover will automatically be extended day by day up to a maximum of 30 days after the expiry of the **policy** when the return is necessarily delayed as a result of ill-health of **you** or failure of **public transport** provided that the **Assistance Company** has been notified.

Personal Money

Bank notes, currency notes and coins in current use, traveller's and other cheques, postal or money orders, pre-paid coupons or vouchers, event and entertainment tickets, phonecards and credit/debit or charge cards all held for private purposes.

Personal Possessions

Luggage, clothing, **valuables** and personal items which are owned by **you** and have been either taken or purchased on the **trip**.

The following are not included in the definition:

- Animal skins, antiques, articles made of or containing gold, bicycles, binoculars, bonds, buggies, camcorders, cameras, compact disc players, computer equipment, computer games and computer game consoles, computer or telecommunications equipment of any kind, contact or corneal lenses, coupons, diving equipment, documents of any kind, furs, ipods, jewellery, leather goods, marine and craft equipment, Mini-Disc players mobile phones, **money**, motor vehicles, MP3 players, musical instruments, photographic equipment, prams, precious or semi-precious stones, radios, sailboards or related equipment or fittings of any kind, securities, silks, silver or other precious metals, spectacles, stamps, surfboards, sunglasses, tape

recorders, telescopes, television sets, travellers cheques, video equipment or DVD equipment of any kind, watches.

Policy

your certificate, this **policy** and endorsements.

Policy Age Limits

Single Trip - 76 years at time of purchasing **your** insurance
Annual Multi Trip – 70 years at time of purchasing **your** insurance
Backpacker – 45 years at time of purchasing **your** insurance

Pre-Existing Medical Condition, of you or anyone travelling with you

- (a) a heart related or circulatory condition (such as a heart condition, hypertension, blood vessel disease or a stroke); and/or
- (b) any lung or breathing condition (other than well-controlled asthma when suffered in isolation); and/or
- (c) a cancerous condition; and/or
- (d) a chronic **illness**.
- (e) any condition not listed in the **accepted medical conditions** list on page 11 of this document.

Accepted Medical Conditions

If you or anyone travelling with you suffers from one of the following **you** do not need to contact the Medical Pre-Screening Company. If you or anyone travelling with you suffers from more than one of the following you will need to contact the Medical Pre-Screening Company:

Achilles tendon injury
 Acne
 Allergy-not requiring prescriptive treatment
 Anal fissure/fistula
 ADHD (Attention Deficit Hyperactivity Disorder)
 Benign prostatic enlargement
 Blindness
 Broken bone (not head or spine)
 Carpal tunnel syndrome
 Cataracts
 Chicken pox
 Colitis (no hospital admissions in the last 12 months)
 Common cold/influenza
 Corneal graft
 Cosmetic surgery
 Cuts and abrasions (non self inflicted)
 Cyst-breast
 Cyst-testicular
 Cystitis
 Deafness
 Diarrhoea and/or vomiting
 Dislocated hip (not replacement hip)
 Dyspepsia
 Eczema
 Epididymitis
 Fungal nail infection
 Essential tremor
 Gastric reflux
 Glandular fever (not within 3 months of the planned Trip)
 Glaucoma
 Gout
 Haemorrhoids
 Hay fever
 Hernia (not hiatus)
 Hip replacement
 HRT (hormone replacement therapy)
 Hyperthyroidism (overactive thyroid)
 Hypothyroidism (underactive thyroid)
 Hysterectomy
 IBS (Irritable Bowel Syndrome)
 Impetigo
 Macular degeneration
 Menorrhagia
 Migraine (confirmed diagnosis, no ongoing investigations)
 Myalgic Encephalomyelitis (if only symptom is fatigue)

Nasal polyps
 Neuralgia, Neuritis
 Nut allergy
 Osteochondritis
 Pelvic inflammatory disease
 PMT (pre-menstrual tension)
 Pregnancy (no complications)
 Psoriasis
 Reflux oesophagitis
 Retinal detachment
 Rheumatism
 Rhinitis
 RSI (repetitive strain injury)
 Shingles
 Shoulder injury
 Sinusitis
 Sleep Apnoea
 Tendon injury
 Urticaria
 Varicose veins-legs only (if GP has confirmed that client is fit to travel)
 Tinnitus
 Tonsillitis

Public Transport

A train, bus, coach, ferry service or scheduled airline flight operating to a published timetable to join the booked travel itinerary.

Redundancy, Redundant

you becoming unemployed under the Protection of Employment Act. **You** must have been given a Notice of **Redundancy** and be receiving payment under the current **redundancy** payments legislation.

The following are not included in the definition:

- Any employment which has not been continuous and with the same employer;
- Any employment which is not on a permanent basis;
- Any employment which is on a short term fixed contract;
- Any instance where **you** had reason to believe that **you** would be made **redundant** at the time of booking **your trip**.

Relative

Brother, step brother, brother-in-law, **common law partner**, daughter, step daughter, adopted daughter, daughter-in-law, fiancé(e), grandchild, grandparents, legal guardian, parent, step parent, parent-in-law, sister, step sister, sister-in-law, son, step son, adopted son, son-in-law, foster child or spouse.

Resident

You have been residing within the **Republic of Ireland for at least 6 months** at the time of arranging this insurance and at the time of **your** departure.

ROI

Republic of Ireland.

Single Item

Any one article, pair, set or collection.

Single Parent Family

One adult and all his/her dependent children under the age of 18 in full time education.

Ski Equipment

Skis, ski bindings, ski boots, ski poles, snowboard, snowboard bindings and snowboard boots owned by **you**.

Sports equipment

Those items which are usually worn, carried, used or held during the participation in a sporting activity.

The following are not included in the definition:

- ski equipment
- golf equipment.

Territorial Waters

All waters within the jurisdiction of the country **you** are visiting during **your trip**.

Total Disablement

Means **you** are prevented from engaging in paid employment or paid occupation of any and every kind, except any occupation normally reserved for the disabled.

Travel Documents

Means passport, green cards, travel tickets and accommodation vouchers

Travelling Companion

Any named person on **your** insurance **certificate** and/or booking invoice.

Trip

Any journey made by **you** within the area shown in the **certificate** which begins and ends in the Republic of Ireland during the **period of insurance**. The policy will also cover a one way trip commencing in the Republic of Ireland but ends 72 hours after the time **you** first leave the immigration control of **your** final destination country.

If annual multi trip cover is selected, any such **Trip** over 31 days, or 90 days if the extended trip option has been paid for, is not insured and any **Trip** solely within the Republic of Ireland is only covered where **you** have pre-booked at least three nights accommodation and a booking invoice is obtained.

Unattended

Means when **you** are not in full view of and not in a position to prevent unauthorized interference with **your** property or vehicle.

Valuables

Articles made of or containing gold, binoculars, camcorders, cameras, compact disc players, computer equipment, computer games & computer game consoles, furs, jewellery, leather goods, MP3 players & iPods, Mini-Disc players, photographic equipment, precious or semi-precious stones, silks, silver or other precious metals, spectacles, sunglasses, telescopes, watches.

We/Us

White Horse Insurance Ireland Ltd

Winter sports

Provided the appropriate additional premium has been paid the following are covered:

- Guided cross-country skiing (Nordic Skiing), mono skiing, off-piste skiing or snowboarding (in areas designated safe by resort management), recreational racing, skiing, snowboarding and snow sledging.

The following are not included in the definition, but not limited to:

- Freestyle skiing, heli-skiing, ice hockey, lugging, off-piste skiing or snowboarding in areas designated as unsafe by resort management, off-piste skiing or snowboarding where there is an avalanche warning in place, parapenting, ski acrobatics and stunting, ski bob racing, ski-doing, ski flying, ski jumping, ski racing or training, the use of skeletons or bobsleighs, snow mobiling, tobogganing;

You/ Yours/ Insured

Any person named on the **certificate**.

THE INSURANCE

CANCELLATION AND CURTAILMENT

What You Are Covered For:

If **your trip** is cancelled or curtailed due to any one of the reasons listed below during the **Period of Insurance**, the **Insurer** will indemnify **you** up to the amount shown in the Schedule of Benefits:

Cancellation

for travel, accommodation, car hire and excursions paid or contracted to be paid by **you** in respect of **your** own **trip** (prior to any occurrence giving rise to a claim under this section) which are not recoverable.

Curtailement

for travel expenses to **your home** and pro-rata amount of the total prepaid or contracted cost for each complete day of the **trip** which is foregone and which are not recoverable (excluding pre-paid or contracted costs for transportation to return **home** and used travel ticket costs).

Reasons for Cancellation and Curtailement:

- (a) death, **accidental bodily injury** or unexpected **illness** during the **period of insurance of you, your travelling companion**, or the person with whom **you** have arranged to stay whilst on the trip, **your relative** or **your close business associate**;
- (b) **you** being called for jury service, witness call or compulsory quarantine;
- (c) **your** posting overseas or emergency and unavoidable requirements of duty in the Armed Forces, Police, Fire, Nursing or Ambulance Services;
- (d) **your redundancy** notified during the **period of insurance** which qualifies for payment under the current redundancy payments legislation;
- (e) fire, flood or burglary at **your home** or place of business occurring or becoming apparent within 5 days prior to the commencement of the journey or holiday or during the course of **your** holiday.;
- (f) **your** presence being required by the police following burglary at **home** or **your** place of business; or
- (g) **your, your spouse's** or **your common law partner's** pregnancy where birth is expected before or within 10 weeks of the booked return date or complications of pregnancy occurring prior to the thirtieth week if there have not been complications in any previous pregnancy.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the **Insurer** shall not be responsible for:

- 1 the **excess** as shown in the Schedule of Benefits;
- 2 claims arising directly or indirectly as a result of a **Pre-existing Medical Condition** of **you**, or anyone travelling with **you**, unless declared to and agreed, unless declared to and agreed in writing, with any required additional premium paid and/or amendments to policy conditions. In the case of a non-travelling **relative**, subject to all the other terms and conditions, such claims are covered if the **relative's** doctor is prepared to state that at the date **you** bought this policy, he/she would have seen no substantial likelihood of his/her patient's condition deteriorating to such a degree that the cancellation or curtailment of your trip would become necessary. If the doctor will not confirm this, **your** claim is not covered;
- 3 claims arising if **you**:
 - (a) are travelling against the advice of a **medical practitioner** or for the purpose of obtaining medical treatment; or
 - (b) are on a hospital waiting list or awaiting the results of medical investigations, unless declared and accepted by **us** in writing; or
 - (c) have received a terminal prognosis at the date of application, unless declared and accepted by **us** in writing;
- 4 claims arising which are not supported by written medical confirmation and clinical reports from medical service providers, as well as all other proof of the happening of an event causing **Cancellation** or **Curtailement**;
- 5 claims for any costs associated with unused timeshare property;
- 6 claims arising where **you** have not received the necessary inoculations or vaccinations or obtain necessary visas or passports;
- 7 claims arising from any loss resulting from the cancellation or delay of a flight, subsequent to **your** initial International departure from or return to **your country of residence**; or

- 8 claims arising from where **you** will not and/or cannot travel to an area subject to disease of epidemic or pandemic proportions unless **you** are following the advice of the Department of Foreign Affairs or the World Health Organisation.

SPECIAL CONDITION APPLICABLE TO CANCELLATION AND CURTAILMENT

It is a condition of this section that any claim for **Cancellation** be advised within 48 hours or as soon as reasonably possible. **Curtailement** must be authorised by the **Assistance Company** following confirmation from the treating doctor that it is medically necessary that the **Insured** curtails their trip.

If **you** curtail **your trip** due to an **illness/death** of a **travelling companion**, a **relative**, or a **close business associate**, then **you** must also contact the **Assistance Company**, otherwise **your** claim may be declined. **You** must always mitigate **your** costs.

CATASTROPHE

What You Are Covered For:

The **Insurer** will indemnify **you** up to the amount shown in the Schedule of Benefits in the event that the Tour Operator is unable to assist and **you** are forced to move while in resort, from the pre-booked accommodation as a result of fire, lightning, explosion, earthquake, storm, tempest, hurricane, flood, tsunami, medical epidemic or local Government Directive which is confirmed in writing by local or national authority, for irrecoverable travel or accommodation costs necessarily incurred to continue with the trip or, if the trip cannot be continued for return home.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the **Insurer** shall not be responsible for:

- 1 the **excess** as shown in the Schedule of Benefits;
- 2 claims where a written report from local or national authority has not been obtained, stating that it was not acceptable for **you** to remain in resort, in **your** booked accommodation; or
- 3 claims where the Tour Operator is responsible.

EMERGENCY MEDICAL EXPENSES AND REPATRIATION

SPECIAL CONDITION APPLICABLE TO EMERGENCY MEDICAL EXPENSES AND REPATRIATION

In the event of **your** death, incurring medical expenses in excess of €250, or **you** being involved in an **accident**, being admitted to hospital, or curtailment 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** could prejudice the **Insurer** and could result in the **Insurer's** non-acceptance of liability of such claims.

What You Are Covered For:

The **Insurer** will reimburse **you** up to the amount shown in the Schedule of Benefits in respect of the following expenses necessarily incurred as a result of **you** sustaining **accidental bodily injury**, unexpected **illness** or **your** death:

- 1 **Emergency Medical Expenses**
 - (a) cost of medical, surgical or hospital treatment (including emergency dental treatment up to the amount shown in the Schedule of Benefits for the immediate relief of pain only).
 - (b) cost of transporting **your** remains to the Republic of Ireland, or the reasonable cost of a funeral in the country where death occurs, if other than **your** usual **country of residence**, up to the amount shown in the Schedule of Benefits; or
 - (c) reasonable additional transportation and accommodation costs incurred by **you** and any one of **your travelling companions**, as a result of **you** receiving medical advice from the doctor in attendance and the **Insurer's** medical advisors that **your** originally planned return journey to the Republic of Ireland is impossible due to medical reasons.

(Payment shall be based upon the average cost of transportation and accommodation incurred prior to the originally planned return date, at the **Insurer's** discretion).

2 Emergency Repatriation

- (a) the cost of return to the Republic of Ireland of an injured or sick **Insured** by medically appropriate means where, in the opinion of the **Insurer's** medical advisors, such return is medically necessary.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the **Insurer** shall not be responsible for

- 1 the **excess** (unless **you** use an EHC (European Health Insurance Card) which successfully reduces the amount of the claim) as shown in the Schedule of Benefits;
- 2 claims arising directly or indirectly as a result of a **pre-existing medical condition**, not listed in the **accepted medical conditions** listed on page 11, of **you** or **your travelling companions**, unless declared to and agreed by the **Medical Pre-Screening Company** in writing, with any required additional premium paid and/or amendments to policy conditions;
- 3 claims arising if **you**:
 - (a) are travelling against the advice of a **medical practitioner** or for the purpose of obtaining medical treatment;
 - (b) are on a hospital waiting list or awaiting the results of medical investigations, unless declared and accepted by **us** in writing; or
 - (c) have received a terminal prognosis at the date of application; unless declared and accepted by **us** in writing
- 4 claims arising for treatment or surgery which, in the opinion of the **Insurer's** medical advisors, is not essential or can reasonably be delayed until **your** return **Home**;
- 5 claims arising from the additional costs of single or private hospital room accommodation;
- 6 claims arising from medical treatment of any kind received after **you** have returned to the Republic of Ireland;
- 7 claims arising from medical treatment of any kind not authorised at the time by a recognised registered **medical practitioner**;
- 8 claims arising from medical treatment of any kind occurring after **you** have refused the offer of repatriation when, in the opinion of the doctor in attendance and the **Insurer's** medical advisors, **you** are fit to travel;
- 9 claims arising in respect of elective medical treatment, physiotherapy treatment and other associated therapies; or
- 10 claims arising out of **your** failure to contact the **Assistance Company**.

3 Treatment in Australia

Should **you** require medical treatment in Australia, **you** should enrol with MEDICARE. It is not necessary to enrol on arrival. **You** can simply do this at the first occasion on which **you** receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge.

Should **you** be admitted to hospital, 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.

HOSPITAL BENEFIT

What You Are Covered For:

The **Insurer** will pay **you** the amount shown in the Schedule of Benefits for each and every completed period of 24 hours for which **you** are an in-patient in a hospital abroad, as a direct result of **you** sustaining **accidental bodily injury** or unexpected **illness** which is covered under the Emergency Medical Expenses and Emergency Repatriation sections.

What You Are Not Covered For:

- In addition to the General Exclusions of the policy, the **Insurer** shall not be responsible for claims where the **Assistance Company** has not been contacted and a recommended hospital has been appointed.

PERSONAL POSSESSIONS

What You Are Covered For:

Lost, Stolen or Damaged

The **Insurer** will reimburse **you** up to the amount as shown in the Schedule of Benefits, for the value of **personal possessions** taken or purchased on the trip by **you** which are accidentally lost, stolen or damaged.

The maximum payment for any **single item** is shown as a sub-limit in the Schedule of Benefits. The maximum payment for **valuables** is shown as a sub-limit in the Schedule of Benefits. 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 €90, subject to a maximum of €400 for all such items.

Travel Documents

The **Insurer** will reimburse **you** up to the maximum as shown in the Schedule of Benefits for the value of **travel documents** held by **you** which are lost or stolen (and reasonable expenses directly consequential upon any such loss whilst abroad).

Delayed Baggage

The **Insurer** will reimburse **you** for the cost of purchase of necessities, up to the maximum as shown in the Schedule of Benefits should **personal possessions** 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 **personal possessions** are permanently lost. **You** must supply receipts for the items purchased and confirmation from the carrier of the length of delay.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the **Insurer** shall not be responsible for:

- 1 the **excess** as shown in the Schedule of Benefits;
- 2 wear, tear and depreciation of the article(s) (please refer to the Special Note below for guidelines);
- 3 claims arising from breakage of **fragile articles** unless caused by fire or **accident** to a vehicle;
- 4 claims arising from damage caused by leakage of powder or liquid carried within **personal possessions**;
- 5 claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official written report obtained;
- 6 claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official written report obtained (and specifically for claims arising against or in connection with carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official written report obtained). In the case of an airline, a Property Irregularity Report will be required;
- 7 claims arising for breakage of **sports equipment (unless ski equipment and appropriate winter sports cover has been effected)** whilst in use;
- 8 claims arising from delay, detention, seizure or confiscation by customs or other officials;
- 9 claims arising for loss, theft or damage to household goods or anything shipped as freight or under a Bill of Lading;
- 10 claims arising for loss of or damage to dentures or bridgework.
- 11 claims arising for **personal possessions** 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. Including, theft or damage occurring on a beach or in or around a swimming pool;
- 12 claims arising for loss or theft of items from an **unattended** motor vehicle, unless taken from a locked boot or lockable roof rack and there is evidence of forced entry which is confirmed by a written police report;
- 13 claims arising for loss or damage to items carried on a vehicle roof rack;
- 14 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 a motor vehicle;

SPECIAL NOTE APPLICABLE TO PERSONAL POSSESSIONS

The **insurers** liability for articles owned by **you** shall be further limited to take into account wear and tear, 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

MUGGING BENEFIT

(not available under the Backpacker Insurance cover)

What You Are Covered For:

The **Insurer** will pay **you** up to the amount shown in the Schedule of Benefits if, because of a **mugging** involving a violent and threatening attack, **you** receive a **bodily injury** and need medical treatment.

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for

- compensation for **mugging** unless **you** have made a report to the police within 48 hours of the incident and **you** have received a written confirmation from the police and an appropriate written medical report is obtained from the treating doctor.

UNUSED EXCURSIONS**What You Are Covered For:**

The **Insurer** will pay **you** up to the amount shown in the Schedule of Benefits, for the cost of excursions pre-booked and paid for in **ROI**, which **you** were unable to use as a direct result of **you** being a hospital in-patient, as a result of an **accident** or **illness** which is covered under the medical section of this policy.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the **Insurer** shall not be responsible for:

- claims where the **Assistance Company** has not been contacted and a recommended hospital has been appointed.

PERSONAL MONEY**What You Are Covered For:**

The **Insurer** will indemnify **you** up to the amount as shown in the Schedule of Benefits in respect of loss of **cash** which is the property of **you** and carried on **your** person (a reduced limit applies as shown in the Schedule of Benefits for children under 18 unless an adult premium has been paid for that person) or placed in a safety deposit box or similar locked, fixed receptacle. Cover for **personal money** is limited to the **personal money** limit as shown in the Schedule of Benefits.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the **Insurer** shall not be responsible for:

- 1 the **excess** as shown in the Schedule of Benefits;
- 2 claims arising for theft which have not been reported to any appropriate police authority within 24 hours of discovery and an official written report obtained;
- 3 claims for loss which have not been reported to any appropriate authority within 24 hours of discovery and an official written report obtained (and specifically for claims arising against or in connection with carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official written report obtained).;
- 4 claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- 5 claims arising from shortages due to error, omission or depreciation in value;
- 6 claims arising for loss or theft of **personal money** which at the time of such loss or theft was located in checked-in luggage or an **unattended** motor vehicle at any time;

- 7 claims arising for **personal money** 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. Including loss or theft occurring on a beach or in or around a swimming pool.

PERSONAL ACCIDENT**What You Are Covered For:**

The **Insurer** will pay **you** or **your** estate the sum insured as shown in the Schedule of Benefits for one of the following losses resulting from an external **accident** sustained by **your**: death, loss of limb(s), loss of sight or permanent **total disablement**. A 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:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible 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, for that specific **hazardous activity** and cover is confirmed on **your certificate**.
- 3 Any benefit if **you** cannot prove to the **Insurer** 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.

HOTEL SERVICES FAILURE**What You Are Covered For:**

The **Insurer** will pay **you** the amount shown in the Schedule of Benefits for each and every completed period of 24 hours where, due to strike or industrial action, **your** pre-booked hotel completely withdraws the following:

- (a) water or electrical facilities;
- (b) swimming pool facilities;
- (c) kitchen services to the extent that no food is available; or
- (d) chambermaid facilities.

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

- 1 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;
- 2 claims arising from strike or industrial action which was notified at the time the insurance was purchased;
- 3 claims for services not normally available prior to any strike or industrial action; or
- 4 claims that can be paid through the tour operator.

MISSED DEPARTURE**What You Are Covered For:**

This cover applies to Backpacker policies where the appropriate additional premium has been paid.

The **Insurer** will indemnify **you** up to the amount shown in the Schedule of Benefits, in respect of reasonable additional costs of travel and accommodation necessarily incurred if **you** are unable to reach the international point of departure of the booked travel itinerary on the initial outward journey or the final return journey to or from **your Home** country only, as a consequence of the failure of **public transport** services or the accident/breakdown of a motor vehicle in which **you** are travelling.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the **Insurer** shall not be responsible for:

- 1 the **excess** as shown in the Schedule of Benefits;
- 2 claims arising as a result of **you** 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;
- 5 claims arising from an accident/breakdown of a motor vehicle, where no written evidence of such accident/breakdown has been supplied;
- 6 claims arising from delay/cancellation of **public transport**, where no written evidence of such delay/cancellation has been supplied; or
- 7 claims arising where Missed Departure is caused as a result of a delay in a prior connecting flight.

TRAVEL DELAY AND HOLIDAY ABANDONMENT

What You Are Covered For:

If departure of the **public transport** on which **you** are booked to travel is delayed at the final departure point from or to the Republic of Ireland for at least 12 hours from the scheduled time of departure as a result of strike or industrial action, adverse weather conditions or mechanical breakdown, the **Insurer** will compensate **you** as follows:

1 Travel Delay

The amount shown in the Schedule of Benefits for the each 12 hour period of delay, up to the maximum amount shown in the Schedule of Benefits, provided always that **you** obtain in writing from the carrier a statement confirming the length and exact nature of the delay.

2 Holiday Abandonment

If **you** choose to cancel **your trip** following a delay of not less than 24 hours beyond the scheduled departure time (and written confirmation obtained from the carrier), the **Insurer** will indemnify **you** up to the amount shown in the Schedule of Benefits for travel and accommodation expenses paid or contracted to be paid by **you** in respect of **your** own trip (prior to any occurrence giving rise to a claim under this section) and which are not recoverable.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the **Insurer** shall not be responsible for:

- 1 the **excess** as shown in the Schedule of Benefits;
- 2 claims arising for delay caused by strike or industrial action, if the strike or industrial action was notified at the time the insurance was purchased;
- 3 **your** failure to check in as per **your** original itinerary; or
- 4 any claim payable that can be paid under the section Missed Departure.

PERSONAL LIABILITY

What You Are Covered For:

The **Insurer** will indemnify **you** up to the amount as shown in the Schedule of Benefits for the legal liability of the **Insured** for **accidental** injury to third parties and/or **accidental** damage to third party property within the geographical limits of the **policy**. 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, (whichever is applicable to the case in point).

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

- 1 the **excess** as shown in the Schedule of Benefits
- 2 claims arising directly or indirectly from, happening through or in consequence of:
 - (a) employer's liability, contractual liability, or liability to a member of **your family** or **your travelling companion**;
 - (b) animals belonging to, or in the care, custody or control of the **Insured**;
 - (c) wilful, malicious or unlawful acts or the use of firearms;
 - (d) the pursuit of trade, business or profession;

- (e) ownership or occupation of land or buildings (other than **your** temporary **trip** accommodation); or
- (f) the **Insured's** use 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;
- 5 any claim where **you** have cover under another insurance policy.

SPECIAL CONDITION APPLICABLE TO PERSONAL LIABILITY

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 **Insurer**, 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 **Insurer** 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 **Insurer** may require.

PET CARE

What You Are Covered For:

In the event of a delay of more than 12 hours to **your** final planned inbound flight, rail or sea **trip** to the Republic of Ireland, the **Insurer** will indemnify **you** up to the amount stated in the Schedule of Benefits in respect of additional kennel and/or cattery fees necessarily incurred as a direct result of the delay.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the **Insurer** 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.

LEGAL EXPENSES

What You Are Covered For:

The **Insurer** will reimburse **you** up to the amount as shown in the Schedule of Benefits, for legal costs incurred by **you** in pursuit of legal proceedings against third parties (excluding any member of **your** or **your travelling companion's family**, **your travelling companion**, **close business associate** or employer) for any compensation owed to **you** arising directly from **your** physical **bodily injury** or **your** death during the **period of insurance**.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the **Insurer** shall not be responsible for:

- 1 the **excess** as shown in the Schedule of Benefits;
- 2 claims arising for any legal expenses incurred without prior written authorisation by the **Insurer**;
- 3 claims arising where the **Insurer** considers **your** prospects of success in achieving a reasonable benefit to be insufficient;
- 4 claims arising pursuant to a contingent fee agreement between **you** and **your** counsel/lawyer;
- 5 claims arising from **you** pursuing legal proceedings as part of and/or on behalf of a group or organisation;
- 6 claims incurred for any legal costs in pursuing legal proceedings against a Travel Agent, Tour Operator, Carrier, the **Insurer**, the **Claims Handler**, the **Assistance Company** or the **Medical Pre-Screening Company**;
- 7 claims occurring under criminal law;
- 8 claims occurring or where the case is brought to court in more than one country.

SPECIAL CONDITION APPLICABLE TO LEGAL EXPENSES

The **Insured** must comply with the following procedures:

- (a) the **Insured** shall apply to the **Insurer** for a written acknowledgement by the **Insurer** of the existence of a potentially viable claim;
- (b) if an acknowledgement in (a) is granted, the **Insurer** shall initially pay up to 5% of the amount shown in the Schedule of Benefits for legal costs incurred by the **Insured** to determine the probability of success in achieving a reasonable benefit. This shall include an assessment of the legal liability of the potential defendant and the ability to collect damages from the potential defendant;
- (c) the **Insurer** shall not be responsible for any legal expenses incurred prior to its issuing the **Insured** with a written acknowledgement of the existence of a potentially viable claim;
- (d) in the event that the **Insured** is awarded compensation (by judgement or settlement), the **Insurer** shall be entitled to recover from the **Insured** or on behalf of the **Insured** any sum paid to the **Insured** under any section of this policy on account of the same incident for which compensation is received.

WINTER SPORTS COVER

Provided only when the appropriate additional premium has been paid.

SKI EQUIPMENT**What You Are Covered For:**

The **Insurer** will indemnify **you** in respect of loss or breakage of **Ski Equipment** up to the amount as shown in the Schedule of Benefits for owned or 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 Benefits.

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

- 1 the **excess** as shown in the Schedule of Benefits;
- 2 claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official written report obtained;
- 3 claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official written report obtained. For claims arising against or in connection with common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery and an official written report obtained, will not be covered. 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 or left in the custody of a person who does not have an official responsibility for the safekeeping of property;
- 7 claims arising for loss or theft of items from an **unattended** motor vehicle, unless taken from a locked boot or lockable roof rack and there is evidence of forced entry which is confirmed by a written police report; or
- 8 breakage, loss or theft of **Ski Equipment** over 5 years old.

SPECIAL NOTE APPLICABLE TO SKI EQUIPMENT

The **Insurers** liability for **Ski Equipment** owned by the **Insured** shall be further limited to take into account wear and tear, 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 – No cover provided.

SKI HIRE**What You Are Covered For:**

The **Insurer** will indemnify **you** up to the amount as shown in the Schedule of Benefits for each 24-hour period for the cost of necessary hire of **ski equipment** following:

- (a) loss, theft or breakage of **your ski equipment**; or
- (b) the misdirection or delay in transit of the **your ski equipment**.

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

- 1 claims arising for theft which are not reported to the appropriate police authority within 24 hours of discovery and an official written report obtained;
- 2 claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official written report obtained. For claims arising against or in connection with common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery and an official written report obtained, will not be covered. In the case of an airline, a Property Irregularity Report will be required;
- 3 claims arising for loss, theft or damage to anything shipped as freight or under a Bill of Lading;
- 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 and there is evidence of forced entry which is confirmed by a written police report; or
- 6 claims arising from delay, detention, seizure or confiscation by Customs or other officials.

SKI PACK**What You Are Covered For:**

The **Insurer** will indemnify **you** up to the amount as shown in the Schedule of Benefits, for the proportionate value of any ski pass, ski hire or tuition fee unused due to the following:

- (a) **you** being involved in an **accident** or due to **illness**.
- (b) loss or theft of ski pass.

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

- 1 claims arising from a medical condition which are not substantiated by a written report from the treating doctor confirming **your** inability to ski;
- 2 claims arising directly or indirectly as a result of **your pre-existing medical condition** unless declared to and agreed in writing by **Medical Pre-Screening Company** with any required additional premium paid and/or amendments to **policy** conditions;
- 3 claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official written report obtained;
- 4 claims arising for loss or theft which are not reported to any appropriate authority within 24 hours of discovery and an official written report obtained. For claims arising against or in connection with common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery and an official written report obtained, will not be covered. In the case of an airline, a Property Irregularity Report will be required;
- 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; or
- 6 claims arising for loss or theft of items from an **unattended** motor vehicle, unless taken from a locked boot or lockable roof rack and there is evidence of forced entry which is confirmed by a written police report.

PISTE CLOSURE**What You Are Covered For:**

The **Insurer** will indemnify **you** up to the amount shown in the Schedule of Benefits in the event that, due to lack of snowfall or adverse weather in the pre-booked **winter sports** resort between the months of December to March (April to October in the Southern hemisphere) and no alternative being available, **you** are not able to ski for a period in excess of 24 hours.

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

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

AVALANCHE CLOSURE**What You Are Covered For:**

The **Insurer** will pay **you** up to the amount shown in the Schedule of Benefits for additional travel and accommodation expenses in the event that **your** 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:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

- 1 the **excess** as shown in the Schedule of Benefits; or
- 2 claims arising which are not substantiated by a written report from the resort management.

GOLF COVER

Provided only when the appropriate additional premium has been paid.

Does not apply under the Backpacker and Silver Annual Insurance cover.

GOLF EQUIPMENT**What You Are Covered For:**

The **Insurer** will pay, up to the amount shown in the Schedule of Benefits, for **accidental** loss, theft of or damage to **golf equipment** which **you** own.

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

- 1 the **excess** as shown in the Schedule of Benefits;
- 2 more than €70 per **single item**, up to a maximum of €280 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 **golf equipment** which is over five years old;
- 4 any claim for loss or theft of **golf 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;
- 5 any claim, if the loss 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 written report or a Property Irregularity Report (PIR);
- 6 claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- 7 claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- 8 damage to, or loss or theft of **golf equipment**, which is being carried on a vehicle roof rack;
- 9 damage to, or loss or theft of **golf equipment**, if it has been left:
 - a) **unattended** in a place to which the public have access;
 - b) left in an **unattended** motor vehicle; or
 - c) in the custody of a person who does not have an official responsibility for the safekeeping of the property; or

- 10 any claim for damage to **golf equipment** whilst in use.

GOLF EQUIPMENT HIRE**What You Are Covered For:**

The **Insurer** will pay, up to the amount shown in the Schedule of benefits if **your** own **golf equipment** is:

- a) lost, stolen or damaged; or
- b) misdirected or delayed in transit by more than 12 hours the **Insurer** will pay for the cost of hiring **you** the necessary **golf equipment** for each 24 hour period **you** are without **your** own **golf equipment**.

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

- 1 any claim for loss or theft of **your** own **golf 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
- 2 any claim, if the loss or theft of **your** own **golf equipment** 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 written report or a Property Irregularity Report (PIR)
- 3 claims arising from **your** own **golf equipment** being delayed, detained, seized or confiscated by Customs or other officials
- 4 claims following loss or theft of, or damage to **your** own **golf equipment** whilst being shipped as freight or under a Bill of Lading
- 5 damage to, or loss or theft of **your** own **golf equipment**, which is being carried on a vehicle roof rack
- 6 damage to, or loss or theft of **your** own **golf equipment**, if it has been left:
 - a) **unattended** in a place to which the public have access; or
 - b) left in an **unattended** motor vehicle; or
 - c) in the custody of a person who does not have an official responsibility for the safekeeping of the property.

NON-REFUNDABLE GOLFING FEES**What You Are Covered For:**

The **Insurer** will pay **you**, up to the amount shown in the Schedule of Benefits, the proportionate value of any non refundable:

- 1 pre-paid green fees;
- 2 **golf equipment** hire fees; or
- 3 tuition hire fees which are not used due to:
 - a) **you** being involved in an **accident**; or
 - b) **your** sickness; or
 - c) the loss or theft of documentation which prevents **you** from participating in the pre-paid golfing activity.

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

- 1 claims arising directly or indirectly as a result of **your pre-existing medical condition**, where **you** have not declared it to the **Medical Pre-Screening Company** before the start of **your trip**, have agreed the additional terms and paid any additional premium prior to departure;
- 2 claims arising from a medical condition which is not substantiated by a written report from the treating doctor confirming **your** inability to play golf;
- 3 any claim for loss or theft of **your** documents if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number; or
- 4 any claim, if the loss or theft of **your** documents 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 written report or a Property Irregularity Report (PIR).

CAMPING AND FIELD SPORTS EQUIPMENT

Cover only available under the Elite Single Trip policy

What You Are Covered For:

The **Insurer** will pay up to the amount shown in the Schedule of Benefits, for **accidental** loss, theft of or damage to the **Camping and field sports equipment** you are responsible for during **your trip**.

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

- 1 the **excess** as shown in the Schedule of Benefits;
- 2 claims for theft of the **Camping and field sports equipment** you are responsible for if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number;
- 3 more than €75 per single item, up to a maximum of €250 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;
- 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 written report or a Property Irregularity Report (PIR);
- 5 wear, tear, or depreciation
- 6 loss, theft or damage arising from the delay, detention, seizure or confiscation by Customs or other officials
- 7 damage caused by the leakage of powder or liquid carried with the **Camping and field sports equipment** you are responsible for; or
- 8 any breakage of **fragile articles**, unless the breakage is caused by fire or an **accident** involving the vehicle in which you are being carried.

BUSINESS COVER

The following sections do not apply under the **Backpacker and Silver Annual Insurance policy**. If you have paid the additional premium to include business cover and the cover is shown on your **certificate**, cover the following sections apply:

BUSINESS EQUIPMENT**What You Are Covered For:****(a) Business equipment**

The **Insurer** will pay, up to the amount shown in the Schedule of Benefits, for **accidental** loss, theft of or damage to **your business equipment**. Following this **accidental** loss, theft or damage to **your business equipment**, the **Insurer** will also pay for any emergency courier expenses you have incurred up to €800, in obtaining any **business equipment**, which is essential to **your** intended business itinerary, up to the amount shown in the Schedule of Benefits.

(b) Business equipment delay

The **Insurer** will pay for the hire or purchase of essential items, up to the amount shown in the Schedule of Benefits, if **your business equipment** is delayed or lost in transit on **your** outward journey for more than 24 hours.

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

- 1 the **excess** as shown in the Schedule of Benefits;
- 2 more than €70 per **single item**, up to a maximum of €280 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 and you have not notified the carrier or their handling agent of the incident and obtained an official written report or a Property Irregularity Report (PIR);

- 5 wear, tear, or depreciation;
- 6 loss, theft or damage arising from the delay, detention, seizure or confiscation by Customs or other officials;
- 7 damage caused by the leakage of powder or liquid carried with **your business equipment**;
- 8 any breakage of **fragile articles**, unless the breakage is caused by fire or an **accident** involving the vehicle in which you are being carried;
- 9 damage to, or loss or theft of **your business equipment**, if it has been left/located:
 - (a) **unattended**, in a place to which the public have access;
 - (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; or
 - (d) in checked-in luggage;
- 10 loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- 11 any claim for **business equipment** delay, if you cannot supply receipts for the essential items purchased and written confirmation from the carrier as to the length of delay.

BUSINESS EQUIPMENT HIRE**What You Are Covered For:**

If **your business equipment** is:

- (a) lost, stolen or damaged; or
- (b) misdirected or delayed in transit by more than 12 hours the **Insurer** will pay for the cost of hiring you the necessary **business equipment** for each 24 hour period you are without **your business equipment**, up to the amount shown in the Schedule of Benefits.

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

- 1 any claim for loss or theft of **your own 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;
- 2 any claim, if the loss or theft of **your own business equipment** occurs during a journey and you have not notified the carrier or their handling agent of the incident and obtained an official written report or a Property Irregularity Report (PIR);
- 3 claims arising from **your own business equipment** being delayed, detained, seized or confiscated by Customs or other officials;
- 4 claims following loss or theft of, or damage to **your own business equipment** whilst being shipped as freight or under a Bill of Lading;
- 5 damage to, or loss or theft of **your own business equipment**, which is being carried on a vehicle roof rack; or
- 6 damage to, or loss or theft of **your own business equipment**, if it has been left/located:
 - a) **unattended** in a place to which the public have access; or
 - b) in an **unattended** motor vehicle;
 - c) in the custody of a person who does not have an official responsibility for the safekeeping of the property; or
 - d) in checked-in luggage.

BUSINESS MONEY**What You Are Covered For:**

The **Insurer** will pay for the loss or theft of **your business money** and travellers cheques during **your trip**, up to the amount shown in the Schedule of Benefits.

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

- 1 the **excess** as shown in the Schedule of Benefits;
- 2 any loss or theft of business **money**, if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number;
- 3 any loss, if you have not taken reasonable steps to prevent a loss happening;
- 4 loss or theft of business **money** that is:

- a) not on **your** person; or
 - b) not deposited in a safe, safety deposit box or similar locked fixed container in **your trip** accommodation
- 5 loss or theft of business **money** that does not belong to:
- a) **your** employer; or
 - b) **you**, if **you** are self employed ;
- 6 loss or theft of travellers cheques, if the issuer provides a replacement service;
- 7 depreciation in value, currency changes or shortage caused by any error or omission; or
- 8 loss or damage arising from delay, seizure, confiscation or detention by Customs or other officials.

REPEAT COVER

(only available under the Backpacker Insurance policy)

What You Are Covered For:

The **Insurer** will pay **you** up to the amount as shown in the Schedule of Benefits for additional travel and accommodation expenses incurred by **you** as a result of returning to the Republic of Ireland to retake public or university exams and will provide cover to take **you** back to **your** original trip destination in order to resume **your** trip provided cover was issued before **you** sat **your** initial exam.

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

- a) claims arising which are not substantiated by an official exam report;
- b) claims which are not authorised by the **Claims Handler**;
- c) if the results of **your** examination are known or are available to **you** prior to **your** original departure date;
- d) more than the cost of the flight arranged by the **Assistance Company** or the actual costs incurred by **you** whichever is the lesser) if **you** chose not to accept the flight arranged by the **Assistance Company**; or
- e) the cost of **your** flight home should **your** original flight ticket allow **you** to return to the **Republic of Ireland** at the required time to take the exam.

CONNECTING FLIGHT COVER

(only available under the Backpacker Insurance policy)

What You Are Covered For:

If **your** inbound flight to Republic of Ireland and/or any connecting flights are missed due to the flight immediately prior to the connection being delayed by at least 3 hours or cancelled, the **Insurer** will pay **you**, up to the amount shown on the Schedule of Benefits, for any reasonable additional travel expenses **you** incur in purchasing alternative transport, either by air, sea, rail or road, to complete this particular **trip**.

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, the **Insurer** shall not be responsible for:

- a) any compensation if **you** have not got written confirmation from the airline or its authorised agent, which shows the reason for the delay, the scheduled departure time, the expected duration of the delay of **your** flight or full details of any refund given in respect of an unused flight;
- b) any compensation if **you** have chosen to use the flight ticket, relating to the flight that has been cancelled, at a later date for a totally separate **trip**;
- c) any delay which is due to strike or industrial action which had started or was announced before **you** took out this **policy**;
- d) any compensation for a flight cancellation, which is not due to a delay of in excess of three hours;
- e) if the time difference between the initial flight and the commencement of the connecting flight is less than three hours;
- f) **your** failure to check-in according to the itinerary supplied to **you**;
- g) any compensation which is payable under this section of cover, will take into account any refund **you** have received from the airline or its authorised agent in respect of any unused flight; or
- h) compensation under both the '**connecting flight cover**' and '**Travel Delay**' sections of this **policy**.

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THE INSURANCE

The **Insurer** shall not be responsible for claims 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;

1 due to:

- a) **act of terrorism**; this exclusion will not apply to losses under the Emergency Medical Expenses and Repatriation Section, nor the Hospital Benefit Section nor the Personal **Accident** Section unless such losses are caused by nuclear, chemical or biological attack or planned attack, or the disturbances were already taking place at the beginning of any trip in which case the exclusion will apply;
 - b) 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;
 - c) seizure or illegal occupation;
 - d) 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;
 - e) 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;
 - f) chemical or biological release or exposure of any kind;
 - g) attacks by electronic means including computer hacking or the introduction of any form of computer virus;
 - h) threat or hoax, in the absence of physical damage due to an **act of terrorism**; or
 - i) any action taken in controlling, preventing, suppressing or in any way relating to any **act of terrorism**.
- 2 from loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising there from, 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;
- 3 from **you** engaging in any illegal or criminal act;
- 4 from any consequential loss whatsoever. Claims shall only be paid for those losses which are specifically stated under the terms of this insurance;
- 5 wilful exposure to areas known to be infected with:
- a) Severe Acute Respiratory Syndrome (S.A.R.S);
 - b) Avian Influenza, Asian Birdflu, and/or H5N1, Swine Influenza A/H1N1; or
 - c) any other Influenza A viruses.
- 6 directly or indirectly out of **your** financial incapacity, except in the circumstance of **redundancy**;
- 7 which but for the existence of this insurance, would be covered under any other insurance policy(ies), including any amounts recovered by **you** from private health insurance, EHC Card payments, any reciprocal health agreements, airlines, hotels, home contents Insurers or any other recovery by **you** which is the basis of a claim;
- 8 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;

- 9 from any **hazardous activity** including but not limited to all **winter sports** (except where an appropriate premium has been paid);
- 10 from **your** suicide or **your** attempted suicide or **your** wilful exposure to danger (except in an attempt to save human life);
- 11 **you** being under the influence of or in connection with the use of alcohol or drugs, unless as prescribed by a treating doctor;
- 12 from anxiety, stress or depression;
- 13 from **you** being in, entering or descending from an aircraft other than a fully licensed passenger carrying aircraft in which **you** are travelling as a passenger
- 14 from **your** wilful exposure to a peril. **you** must exercise reasonable care to prevent **illness**, injury or loss or damage of **your** property as if uninsured;
- 15 directly or indirectly from **you** being engaged in any manual employment after the commencement of the **trip**;
- 16 which have not been proven and the amount thereof substantiated.
- 17 **you** travelling against the advice of a **medical practitioner**
- 18 **your** travel to a country or specific area or event to which the Department of Foreign Affairs or the World Health Organisation has advised the public not to travel.

GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS OF THE INSURANCE

- 1 All **material facts** must be disclosed to the **Insurer** at the time of taking out this Insurance. Failure to do so may result in the **Insurer's** non-liability for claims. A **material fact** is any fact known to the **Insured** which is likely to influence the **Insurers** 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 by **the Medical Pre-Screening Company** for the purpose of entering into this contract.
- 2 All **Certificates**, information and evidence required by the **Insurer** shall be furnished at the expense of the **Insured** or **your** legal personal representatives and shall be in such form and of such nature as the **Insurer** may prescribe. The **Insured** shall as often as required submit to a medical examination on behalf of the **Insurer** at the **Insured's** expense.
- 3 In the event of death of the **Insured**, the **Insurer** shall be entitled to have a post-mortem examination at their own expense.
- 4 Any items which become the subject of a claim for loss or damage shall be retained for **Insurer** inspection and shall be forwarded to their **Claim Handlers** upon request at the expense of the **Insured** or **Your** legal personal representatives. All such items shall become the property of the **Insurer** following final settlement of the claim.
- 5 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.
- 6 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 the Cancellation section of the **policy** then the insurance cover terminates immediately and the premium is neither apportionable nor refundable.
- 7 The **Insurer** and the **Insured** are entitled to choose the law applicable to the insurance contract. The **Insurer** chooses Irish law and, in the absence of any agreement to the contrary, Irish law shall apply.
- 8 The **Insurer**, at its own expense is entitled to 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 **Insurer**.
- 9 In the event that the **Insured** recovers by any means, damages from any third party in respect of personal **accident**, all benefits paid to the **Insured** shall be repaid to the **Insurer**.
- 10 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.

- 11 In the event that the **Insured** experiences a problem with the **policy** or the claims process, please refer to the Complaints Procedure.

Please note that it is a condition of **your policy** that **you** notify **us** of **your** intention to make a claim within 45 days of **your** return date.

You can contact us by phone at 0818 946 910, or **our** postal address is:

The Claims Department
White Horse Administration Services Ltd
PO Box 644
Shannon
Co Clare
Republic of Ireland

When **you** contact us please ensure that **you** have the following information available to **you** as we will require it to process **your** claim:

- Master policy reference of **WHIIL/GETCOVER/11/2009**
- **Your policy** number
- Date of purchase of **your policy**
- Travel itinerary
- Country and resort **you** visited or intended to visit
- Actual or intended travel dates
- Incident date
- Brief circumstances of **your** claim
- Value of **your** claim

Please note that **your** claim may be delayed if **you** are unable to provide **us** with the above information

COMPENSATION SCHEME

White Horse Insurance Ireland Ltd are covered by the Financial Services Compensation Fund. If White Horse Insurance Ireland Ltd cannot meet their obligations **you** may be entitled to compensation from The Financial Services Compensation Fund. The Insurance Compensation Fund provides funds for liquidators so that they may pay the valid claims of insolvent insurers. The fund will provide an amount up to £2,000 or 90% of the net loss, whichever is less. **You** can get more information about compensation fund arrangements from the Financial Services Authority.

DATA PROTECTION ACT 1998

Please note that any information provided to **us** will be processed by **us** and **our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

COMPLAINTS PROCEDURE

If **your** query or complaint relates to a customer service or site related issue, in the first instance, please write to:

The Operations Manager
Getcover & Company
Getcover House Unit 6,
Leopardstown Office Park
Sandyford,
Dublin 18
Republic of Ireland.

Should **you** have any query or complaint regarding a claim, in the first instance please write to:

The Operations Director
White Horse Administration Services Ltd
PO Box 644 Shannon
Co Clare
Republic of Ireland

If **you** are still not satisfied with **our** decision after following the above procedure, **you** may then write to:

The Financial Services Ombudsman's Bureau

**Third Floor
Lincoln House
Lincoln Place
Dublin 2
Republic of Ireland
LoCall: 1890 882090
Tel: 00353 (1) 6620 899
Fax: 00353 (1) 6620 890**

Please note the Ombudsman will not consider **your** case until **you** have followed the complaints procedure by writing to White Horse Administration Services Ltd, as outlined above. Please quote **your** insurance reference number and **your** claim number in all **your** correspondence to all parties involved with this procedure. This procedure is intended to provide **you** with a prompt and practical service with any complaints that **you** may have, and does not affect **your** legal rights.

STAMP DUTY

Stamp duty has been or will be paid to the Revenue Commissioners in accordance with the provisions of Section 5 of the Stamp Duty Consolidation Act 1999.

FOR 24 HOUR EMERGENCY MEDICAL ASSISTANCE

**Please telephone AXA Assistance
Tel: 0044 (0) 845 223 5563
24 hours a day, 365 days a year.**

FOR CLAIMS

**Please telephone White Horse Administration Services Ltd on
Tel: 0818 946 910**

WE WANT YOU TO FULLY ENJOY YOUR TRIP SO WE HAVE INCLUDED A FEW HELPFUL HINTS

- Never leave **your** belongings unattended or with strangers, especially at airports or on the beach, nor in view within vehicles.
- Leave in plenty of time to get to the airport/port by the earliest stated check-in time, allowing for the time of day, weather and the latest available travel information.
- If **you** are taking valuable items such as jewellery or camcorders on holiday, **you** should insure them under an All Risks insurance or **your** household contents insurance.
- Do not pack valuables, money and fragile items in the baggage that **you** intend to check-in at the airport, etc. Keep them with **you** at all times during **your** journey.
- If **you** need regular medication, take enough with **you** to last **your** holiday. **You** should also take an extra supply that should be packed separately in case **you** lose **your** first supply.
- Check **your** baggage for damage each time **you** reclaim it.
- Think before **you** dive into water, check the depths of swimming pools and the sea and only dive if **you** are sure the water is deep enough and never after alcohol or a heavy meal.
- The sun abroad can be much more powerful than **you** are used to at home, particularly if **you** are on the water. To prevent sunburn and sunstroke, use plenty of high factor sun cream and take care not to stay out in strong sunlight too long.
- Check that the tap water is safe to drink. Unless **you** know it is safe, always drink bottled water. Avoid ice in drinks, or cold food such as salads that may have been washed in tap water such as salads.
- Remember simple first aid remedies and medications can reduce or eliminate **your** need to take up valuable holiday time seeking treatment.
- Make sure all passports, visas, vaccinations and health requirements are up to date, and be sure to take all necessary documents with **you**.

USEFUL NUMBERS

- Emergency Medical Assistance: 0044 (0) 845 223 5563
- Medical Pre-Screening Company : 0818 211 821
- White Horse Administration Services Ltd : 0818 946 910