

Standard Travel Insurance

Certificate of Insurance

General information about this insurance

Insurance providers

This travel Insurance is provided by Bank of Ireland Insurance Services Limited. Bank of Ireland Insurance Services Limited is a member of the Bank of Ireland Group.

Bank of Ireland Insurance Services Limited is regulated by the Central Bank of Ireland.

This insurance is underwritten by AIG Europe S.A., an insurance undertaking with R.C.S. Luxembourg number B 218806. AIG Europe S.A. has its head office at 35 D Avenue J.F. Kennedy, L-1855, Luxembourg, <http://www.aig.lu/>. AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances 7, boulevard Joseph II, L-1840 Luxembourg, GD de Luxembourg, Tel.: (+352) 22 69 11 - 1, caa@caa.lu, <http://www.caa.lu/>.

AIG Europe S.A. Ireland branch is an insurance company and has its registered branch office at 30 North Wall Quay, International Financial Services Centre, Dublin 1, D01 R8H7 and branch registration number 908876 and is regulated for conduct of business in Ireland by the Central Bank of Ireland. Contact details of the Central Bank of Ireland are P.O. Box 559, North Wall Quay, Dublin 1, D01 F7X3. Telephone: 1890 77 77 77. Fax: 01 6716561. E-mail: enquiries@centralbank.ie. Web: <http://www.centralbank.ie>.

If a solvency and financial condition report of AIG Europe S.A. is available, it can be found at <http://www.aig.lu/>.

Insurance Compensation Fund

You may be entitled to compensation from the scheme in the unlikely event that AIG Europe S.A. cannot meet its obligations. The maximum amount that could be available in respect of any sum due to a policyholder is 65% of the sum due or EUR 825,000, whichever is the lesser.

Further information on the Insurance Compensation Fund is available on the Central Bank of Ireland's website through the following link: <https://www.centralbank.ie/regulation/industry-market-sectors/insurance-reinsurance/solvency-ii/insurance-compensation-fund>

AIG Europe S.A. Ireland branch does not provide advice or any personal recommendation about this product.

Your travel insurance

This certificate of insurance is issued under master Insurance policy number HST 64883 and along with your confirmation email forms the basis of your contract of insurance.

Together, these documents explain what you are covered for. The certificate of insurance contains conditions and exclusions which you should be aware of. You must keep to all the terms and conditions of the insurance.

Different levels of cover apply depending on whether you have bought a Bronze, Silver or Gold Insurance. This policy reflects the demands and needs of a person who wishes to purchase travel insurance benefits.

Please read this certificate of insurance to make sure that the

cover meets your needs and please check the details outlined within your confirmation email to make sure that the information shown is correct.

Law

This insurance will be governed by Irish Law unless we agree otherwise before the insurance starts. All communication in respect of this insurance will be in English.

How we use Personal Information

AIG Europe S.A. is committed to protecting the privacy of customers, claimants and other business contacts.

“Personal Information” identifies and relates to you or other individuals (e.g. your partner or other members of your family). If you provide Personal Information about another individual, you must (unless we agree otherwise) inform the individual about the content of this notice and our Privacy Policy and obtain their permission (where possible) for sharing of their Personal Information with us.

The types of Personal Information we may collect and why – Depending on our relationship with you, Personal Information collected may include: contact information, financial information and account details, credit reference and scoring information, sensitive information about health or medical conditions (collected with your consent where required by applicable law) as well as other Personal Information provided by you or that we obtain in connection with our relationship with you. Personal Information may be used for the following purposes:

- Insurance administration, e.g. communications, claims processing and payment
- Make assessments and decisions about the provision and terms of insurance and settlement of claims
- Assistance and advice on medical and travel matters
- Management of our business operations and IT infrastructure
- Prevention, detection and investigation of crime, e.g. fraud and money laundering
- Establishment and defence of legal rights
- Legal and regulatory compliance (including compliance with laws and regulations outside your country of residence)
- Monitoring and recording of telephone calls for quality, training and security purposes
- Market research and analysis

Sharing of Personal Information - For the above purposes Personal Information may be shared with our group companies and third parties (such as brokers and other insurance distribution parties, insurers and reinsurers, credit reference agencies, healthcare professionals and other service providers). Personal Information will be shared with other third parties (including government authorities) if required by laws or regulations. Personal Information (including details of injuries) may be recorded on claims registers shared with other insurers. We are required to register all third party claims for compensation relating to bodily injury to workers' compensation

boards. We may search these registers to prevent, detect and investigate fraud or to validate your claims history or that of any other person or property likely to be involved in the policy or claim. Personal Information may be shared with prospective purchasers and purchasers, and transferred upon a sale of our company or transfer of business assets.

International transfer - Due to the global nature of our business, Personal Information may be transferred to parties located in other countries (including the United States, China, Mexico Malaysia, Philippines, Bermuda and other countries which may have a data protection regime which is different to that in your country of residence). When making these transfers, we will take steps to ensure that your Personal Information is adequately protected and transferred in accordance with the requirements of data protection law. Further information about international transfers is set out in our Privacy Policy (see below).

Security of Personal Information – Appropriate technical and physical security measures are used to keep your Personal Information safe and secure. When we provide Personal Information to a third party (including our service providers) or engage a third party to collect Personal Information on our behalf, the third party will be selected carefully and required to use appropriate security measures.

Your rights – You have a number of rights under data protection law in connection with our use of Personal Information. These rights may only apply in certain circumstances and are subject to certain exemptions. These rights may include a right to access Personal Information, a right to correct inaccurate data, a right to erase data or suspend our use of data. These rights may also include a right to transfer your data to another organisation, a right to object to our use of your Personal Information, a right to request that certain automated decisions we make have human involvement, a right to withdraw consent and a right to complain to the data protection regulator. Further information about your rights and how you may exercise them is set out in full in our Privacy Policy (see below).

Privacy Policy - More details about your rights and how we collect, use and disclose your Personal Information can be found in our full Privacy Policy at: <https://www.aig.ie/privacy-policy> or you may request a copy by writing to: Data Protection Officer, AIG Europe S.A., 30 North Wall Quay, International Financial Service Centre, Dublin 1 or by email at: dataprotectionofficer.ie@aig.com.

Price

The price payable for this insurance is the premium (including applicable government levies and premium taxes). This premium, the rate at which any applicable government levies and/or premium taxes are applied are separately specified in your confirmation email.

Commission & Fees

When Bank of Ireland Insurance Services Limited sell you a policy,

Bank of Ireland Insurance Services Limited receive commission from the insurer which is a percentage of the total premium.

Your right to cancel the Insurance

If this cover is not suitable for you and you want to cancel your Insurance, you must contact AIG Customer Service by e-mailing boitravel.ie@aig.com, writing to the Travel Department at AIG Europe S.A., Ireland Branch, 30 North Wall Quay, International Financial Services Centre, Dublin 1 or calling us on 1800 303 102 within 14 days of buying your Insurance or the date you receive your Insurance documents. We will refund the premium you have paid within 30 days of the date you contact us to ask to cancel the Insurance, provided you have not travelled, made a claim or an event which could give rise to a claim has not occurred before you asked to cancel the Insurance within the 14-day period.

Our right to cancel the Insurance

We have the right to cancel this Insurance by giving at least 30 days notice in writing to you at your last known address. A pro rata refund of the premium paid will be made to you from the date we cancel the Insurance.

Claims providers

AIG Claims Services is administered by OSG Travel Claims who are chartered loss adjusters and provide travel insurance claims administration services on behalf of AIG Europe S.A..

If you have any questions

If you have any questions about the cover provided under this Insurance or you would like more information, please contact us on 1800 303 102 or e-mail boitravel.ie@aig.com

Important things you need to know about your insurance before you travel

Health conditions

This Insurance contains conditions relating to your health, the health of people travelling with you and the health of others who might not be travelling with you, but on whose health the trip may depend (this would include a relative or a business associate). In particular, we do not cover claims arising from medical problems which you or they had before the cover started. Please see general exclusion number 1 on page 9 for further details.

If there is a change in the state of health of yourself, anyone travelling with you, a relative or business associate occurring after you have bought this insurance but before you travel, and upon whom your trip depends, you must contact AIG Customer Service immediately on 1800 303 102 or e-mail boitravel.ie@aig.com

We have the right to alter the terms of cover in line with the change in risk.

Health agreements

If you are travelling to a country in the European Union, you should take a European Health Insurance Card (EHIC) with you. Application forms to obtain an EHIC are available from your local Health Office or you can download an application form from the following website: www.ehic.ie. This entitles European citizens to benefit from the health agreements which exist between countries in the European Union/ EEA. If you are travelling to Australia or New Zealand and you need medical treatment, you should enrol with Medicare or the equivalent scheme of these countries. Further information is available from the following website: www.humanservices.gov.au

If you present your EHIC to the treating doctor or hospital if you need medical treatment within the European Union or you enrol with Medicare when travelling to Australia or New Zealand, this will save you paying the excess under section B1 (Medical and other expenses outside of the Republic of Ireland) if your medical costs are reduced as a result of using your EHIC or Medicare being involved.

Residency

This policy offers coverage only to individuals ordinarily resident in the Republic of Ireland and is null and void as to nonresidents of the Republic of Ireland.

Travel delays - EC Regulations

This insurance is not designed to cover costs which are met under the EC Regulation No. 261/2004. Under this Regulation if you have a confirmed reservation on a flight, and that flight is delayed by between 2 and 4 hours (length of time depends on the length of your flight) the airline must offer you meals,

refreshments and hotel accommodation. If the delay is more than 5 hours, the airline must offer to refund your ticket. The Regulations should apply to all flights, whether budget, chartered or scheduled, originating in the EU, or flying into the EU using an EU carrier.

If your flight is delayed or cancelled due to a natural catastrophe, you must in the first instance approach your airline and clarify with them what costs they will pay under the Regulation.

If you would like to know more about your rights under this Regulation, additional useful information can be found on the Irish Aviation Authority website (www.iaa.ie).

Sports and activities

You may not be covered when you take part in certain sports or activities. For certain activities, cover under section G (Personal accident) and section H (Personal liability) will not apply. If you intend to take part in a sport or activity during your trip, please note that cover is available for the activities listed below:

- You follow the safety guidelines for the activity concerned and where applicable you use the appropriate and recommended safety equipment;
- The activity is not the main purpose of your trip;
- The activity is not part of a competition or tournament; and
- The activity is not on a professional basis.

If you have any questions or if you wish to take part in an activity not shown below, you must contact AIG Customer Service on 1800 303 102 or e-mail boitravel.ie@aig.com before taking part to make sure that cover is provided.

Amateur athletics, angling, archery, badminton, banana boating, basketball, boardsailing, bowling, bridge walking (supervised by a fully trained guide), bungee jumps (three jumps), cave tubing or river tubing, cricket, curling, cycling, fell walking, gymnastics, handball, husky sledge driving, ice skating, jogging (not including marathons), mountain biking (not including downhill racing and extreme terrain), netball, orienteering, parasailing, parascending (over water), rambling, ringos, roller blading (inline skating and skateboarding), running (not including marathons), safari trekking in a vehicle or on foot (only as part of an officially organised tour and not including the personal use of firearms), sand boarding, scuba diving (qualified, maximum depth 30 metres), sleigh rides (as part of an officially arranged excursion), snorkelling, squash, surfing, swimming, swimming with dolphins (as part of an officially arranged excursion), table tennis, tennis, ten pin bowling, trekking (under 2,000 metres altitude), triathlons, volleyball, wake Boarding, water polo, waterskiing and white or black water rafting (grades 1 to 4).

Cover is provided for the activities listed below, however, no cover is available under section G (Personal accident) and section H (Personal liability).

Baseball, camel or elephant riding (supervised by a fully trained guide), canoeing, canopy walking or tree top walking, conservation or charity work (educational and environmental - working with hand tools only), cycle touring, dragon boat racing, dune and wadi bashing, football, go-karting, golf, hiking (over 2,000 metres but under 6,000 metres altitude), hockey, horse riding (not polo, hunting, jumping), hot-air ballooning (officially organised pleasure rides only), jet boating, jet skiing, kayaking, kite surfing (over water), motorcycling over 50cc (not racing), mud bugging, paintballing (wearing eye protection), passenger (in private or small aircraft or helicopter), rowing, trekking (over 2,000 metres but under 6,000 metres altitude), windsurfing and yachting (no racing or crewing) inside territorial waters and zip lining.

Automatic repurchase

If you are an Annual Multi-Trip policyholder, we will automatically repurchase your policy each year unless the lead insured has advised us that they do not want your policy to be automatically repurchased or you no longer meet the eligibility criteria to be a Bank of Ireland travel insurance policyholder. We will write to the lead insured prior to the end date of your policy to remind them that your policy is due to be repurchased.

Unless the lead insured has previously advised us that they do not want your policy to be repurchased or prior to the end date of your policy the lead insured has advised us that they no longer wish to repurchase your policy or you are no longer eligible for cover, the repurchase premium will again be collected from the lead insured's specified creditor or debit card to make sure that you are always covered. You should also be aware that we can only automatically repurchase your policy when:

- you have made us aware of any changes to your policy details, if any;
- the credit or debit card details we have on record have not changed; and
- the creditor or debit card holder has given his or her consent for his or her card being charged the following year.

If we are unable to auto-repurchase your policy (for example, if the lead insured's repurchase premium has changed or there have been changes made to the terms and conditions of the policy) or if you no longer meet the eligibility criteria for auto-repurchase, we will notify the lead insured of this at least 21 days prior to the end date of your policy.

We are entitled to assume at repurchase that your details have not changed and the lead insured has the consent of the creditor or debit card holder, unless you inform us otherwise. We will through our administrative bank charge the payment details to the creditor or debit card held on record for the repurchase premium due.

If the lead insured wishes to opt out of automatic repurchase or need to tell us about any changes to your circumstances, health or insurance requirements please contact AIG Customer Service by phoning 1800 303 102 or by e-mailing boitravel.ie@aig.com.

Cover options available

Trip options and durations

- Single Trip

One trip of up to 120 days. If you have arranged a Silver or Gold Insurance, by paying an additional premium you can buy cover for winter sports for the duration of your trip.

- Annual Multi-Trip

This gives you cover to travel as many times as you like within the period of insurance provided no single trip lasts longer than 31 days under Bronze Insurance, 45 days under Silver Insurance or 60 days under Gold Insurance.

If you have arranged a Silver or Gold Insurance, by paying an additional premium you can buy cover for winter sports for the period of insurance.

Adults are entitled to travel independently. Children under 18 years of age are only entitled to travel separately to the main insured person if they are travelling with a relative, guardian or person with a legal duty of care.

Cover is only provided in the Republic of Ireland if you stay in pre-booked accommodation for at least one night away from where you usually live.

Please note:

- Unless you have bought an Annual Multi-Trip Insurance, it does not matter how long you buy cover for, it ends when you return to the Republic of Ireland.

If you travel for longer than the trip duration limits, cover will cease on the final day of the trip limit.

Natural Catastrophe cover

You can buy cover for the duration of your trip. Please see page 19 for full details of cover.

Geographical areas

- Europe

The continent of Europe west of the Ural Mountains including its neighbouring islands and non-European countries bordering the Mediterranean (excluding Algeria, Lebanon, Libya, Israel and Jordan).

- Australia and New Zealand
- Worldwide excluding USA, Canada and the Caribbean
- Worldwide including USA, Canada and the Caribbean

Please note; This policy will not cover any claim, loss, injury, damage or legal liability arising directly or indirectly from any planned or actual trip in, to or through Cuba, Iran, Syria, North Korea or the Crimea region.

Trip cover periods

Cover under section A (Cancelling your trip) starts at the time you book the trip or pay the insurance premium, whichever is later. If you have arranged an Annual Multi-Trip Insurance, cover under section A (Cancelling your trip) starts at the time that you book the trip or the start date shown on your confirmation email, whichever is later.

Cover under all other sections starts when you leave your home address in the Republic of Ireland (but not more than 24 hours before the booked departure time) or from the start date shown on your confirmation email, whichever is the later. Cover ends when you return to your home address in the Republic of Ireland (but not more than 24 hours after your return to the Republic of Ireland) or at the end of the period shown on your confirmation email, whichever is earlier.

Cover cannot start after you have left the Republic of Ireland.

If you are travelling on a one-way trip, cover ends 24 hours after you first leave immigration control in your final country of destination or at the end of the period shown on your confirmation email, whichever is earlier.

Trip extensions

If, once you have left the Republic of Ireland and before the end of the period of insurance, you decide you want to extend your insurance, please contact AIG Customer Service. Extensions can usually only be considered if there has been no change in your health (or that of a relative or business associate), you are not waiting for a claim to be settled and you do not know of a reason for a claim to arise. However, should there have been a change in health or a claim arose under the original insurance then we may still be able to consider the extension provided full details are passed to AIG Customer Service for consideration.

If, due to unexpected circumstances beyond your control which fall within the conditions of this cover, your holiday cannot be completed within the period of insurance outlined in your confirmation email, cover will be extended for you at no extra cost for up to 30 days. This also applies to one person travelling with you who is authorised to stay with you by the Medical Emergency Assistance Company if the extension is due to medical reasons.

All requests for more than 30 days must be authorised by the Medical Emergency Assistance Company.

Important claim information

Medical and other emergencies

The Medical Emergency Assistance Company, AIG Assistance Services, will provide immediate help if you are ill, injured or die outside the Republic of Ireland. They provide a 24-hour emergency service 365 days a year.

The contact details are as follows:

Phone: +44 (0) 1273 771 909

Email: uk.assistance@aig.com

Please have the following information available when you contact AIG Assistance Services so that your case can be dealt with swiftly and efficiently:

- Your name and address;
- Your contact phone number abroad;
- Your certificate number shown on your confirmation email; and
- The name, address and contact phone number of your GP.

Please note: This is not a private medical insurance. If you go into hospital abroad and you are likely to be kept as an inpatient for more than 24 hours or if your outpatient treatment is likely to cost more than €700, someone must contact AIG Assistance Services for you immediately. If they do not, we may provide no cover or we may reduce the amount we pay for medical expenses.

If you have to return to the Republic of Ireland under section C (Cutting short your trip) or section B1 (Medical and other expenses outside of the Republic of Ireland) AIG Assistance Services must authorise this. If they do not, we may provide no cover or we may reduce the amount we pay for your return to the Republic of Ireland.

If you need to make a claim

You must register a claim by contacting;

AIG Claims Services,
OSG Travel Claims,
Merrion Hall, Strand Road, Dublin 4.
Phone: (01) 2611540
E-mail: travel@osg.ie

Please note: All claims must be notified as soon as it is reasonably practical after the event which causes the claim. If our position is prejudiced by the late notification of a claim then this may affect our acceptance of a claim.

AIG Claims Services are open Monday to Friday between 9am and 5pm. A claim form will be sent to you as soon as you tell them about your claim. Claim forms can also be downloaded from www.osgtravelclaims.ie.

Fraud

This contract of insurance is based on mutual trust. We provide cover and we assume that any claims you make are genuine. Our experience in handling claims enables us to detect many of those which are fraudulent and this includes those which are exaggerated. We investigate every claim and if we believe that a fraudulent claim is being made we will inform the police. This may result in criminal prosecution.

Customer service

Bank of Ireland Insurance Services Limited and AIG Europe S.A. does everything possible to ensure that you receive the highest standard of service. If you are not satisfied with the service you receive please contact the Customer Complaints Officer at:

AIG Europe S.A.,

30 North Wall Quay,

International Financial Services Centre, Dublin 1

Phone: (01) 2081400.

E-mail: customercomplaints.ie@aig.com

Alternatively, you can also contact:

Bank of Ireland Insurance Services Complaints Manager,
New Century House, IFSC, Dublin 1.

Telephone 00 353 1 6113084.

In the event that you are not satisfied with our response you can refer the matter to the:

The Financial Services and Pensions
Ombudsman (FSPO), Lincoln House, Lincoln
Place, Dublin 2. Phone: Low call 1890 882 090 or
(01) 662 0899.

Fax: (01) 662 0890.

E-mail: info@fspoi.ie Website: www.fspoi.ie

At any stage you may contact:

Insurance Ireland,

Insurance House, 39, Molesworth Street, Dublin 2.

Phone; 01- 6761820. Fax: 01- 6761943.

E-mail: iis@iif.ie. Website; www.iif.ie

General definitions

Wherever the following words or phrases appear in the certificate of insurance they will always have the meaning shown under them. Please also refer to the section details on pages 13 and 18 for further definitions.

Business associate

Any person who works at your place of business and who, if you were both away from work at the same time, would prevent the business from running properly.

Children

Children of the insured or the insured's partner who are under 18 years of age at the date of buying this insurance and are either in full time education or living with them.

Confirmation email

The document showing the names and other details of all the people insured under this certificate of insurance and any special conditions that apply.

Flood

A general and temporary covering of water of two or more acres of normally dry land.

Home

Your usual place of residence within the Republic of Ireland.

Manual labour

Work involving physical labour, for example, but not limited to, construction, installation and assembly. This does not include bar and restaurant staff, music and singing, or fruit picking (not involving machinery).

Natural Catastrophe

Volcanic eruption, flood, tsunami, earthquake, landslide, hurricane, tornado or wildfire.

Pair or set of items

A number of items associated as being similar or complementary or used together.

Partner

A person who you live with who is either your husband or wife, common law husband or common law wife, civil partner, fiancé or fiancée, boyfriend or girlfriend.

Relative

Your partner and your or your partner's parent, brother, sister, son, daughter, (including adopted or fostered children), grandparent, grandchild, step-parent, stepchild, stepbrother, stepsister or next of kin.

Resident

An individual who has lived in the Republic of Ireland for at least six of the last 12 months.

Trip

Your holiday or journey starting from the time that you leave your home in the Republic of Ireland or from the start date shown on your schedule, whichever is the later, until arrival back at your home address in the Republic of Ireland.

Valuables

Photographic, audio, video and electrical equipment (including cds, dvds, video and audio tapes and electronic games), MP3 players, computer equipment, binoculars, antiques, jewellery, watches, furs, silks, precious stones and articles made of or containing gold, silver or precious metals.

War

War, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other goals.

We, us, our

AIG Europe S.A.

You, your

Each insured person named on the confirmation email. Each person must have lived in the Republic of Ireland for at least six of the last 12 months and have paid the appropriate premium.

General conditions

The following conditions apply to all sections of this insurance. You must tell us if you know about anything which may affect our decision to accept your insurance (for example, if you are planning to take part in a dangerous activity while you are on holiday). If you are not sure whether to tell us, tell us anyway.

1. You must take all reasonable steps to avoid or reduce any loss covered under this insurance.
2. You must give AIG Claims Services all the documents they need to deal with any claim. You will be responsible for the costs involved in doing this. For example, in the event of a cancellation claim you will need to supply proof that you were unable to travel, such as a medical certificate completed by your doctor.
3. You must reimburse us and/or assist us fully in recovering any money that we have paid under the insurance and which you are also entitled to recover from anyone else or from other insurers (including the Department of Social Welfare).
4. If you try to make a fraudulent claim or if any fraudulent means or devices are used when trying to make a claim, this insurance may become void and the premium you have paid may be forfeited. Any benefits already paid to you must be repaid in full.
5. You must agree to have a medical examination if we ask. If you die, we are entitled to have a post-mortem examination.
6. You must pay us back any amounts that we have paid to you which are not covered by the insurance.
7. After a claim has been settled, any salvage you have sent into AIG Claims Services will become our property.

General exclusions

General exclusions apply to all sections of this insurance.

We will not cover the following.

1. Any claim where at the time of taking out this insurance, the following apply.
 - a. The claim relates to a medical condition or an illness or death related to a medical condition which you or any person who your trip depends on (this would include a relative or a business associate) knew about before you bought this insurance.

You must make sure you tell us about any change in the state of health of yourself, anyone travelling with you, a relative or business associate occurring after you have bought this insurance but before you travel. Please refer to the Health conditions section on page 4 of this certificate of insurance for further details.
 - b. You are travelling against the advice of a medical practitioner.
 - c. You are travelling with the purpose of receiving medical treatment abroad.
 - d. You or any person who your trip depends on are receiving or waiting for hospital investigation or treatment for any undiagnosed condition or set of symptoms.
 - e. You or any person who your trip depends on have been given a terminal prognosis.
2. Any claim relating to an incident which you were aware of at the time you took out this insurance or at the time of booking the trip and which could reasonably be expected to lead to a claim.
3. Any claim if you, or any person whose condition may give rise to a claim, are suffering from or have suffered from any diagnosed psychological or psychiatric disorder, anxiety or depression.
4. Any claim arising out of war, civil war, invasion, revolution or any similar event.
5. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for strikes or industrial action which were not public knowledge when you booked your trip or purchased this insurance, whichever is the later).
6. Loss or damage to any property, or any loss, expense or liability arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
7. Any claim if you already have a more specific insurance covering this (for example, if an item you are claiming for under section F1 (Personal belongings and baggage) is a specified item on your household contents insurance policy).
8. Any claim arising from using a two-wheeled motor vehicle over 50cc as a driver or passenger if you are not wearing a crash helmet, or the driver does not hold an appropriate driving licence.

9. Any consequential losses (losses which are not listed under the headings 'What you are covered for' in sections A to P, for example, loss of earnings if you cannot work after you have been injured or the cost of replacement locks if your keys are stolen).
10. Any claim arising from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to you.
11. Any claim resulting from you travelling to a country to which the Department of Foreign Affairs have allocated a security status of 'Avoid non-essential travel' or 'Do not travel'.
12. Any claim arising from you being involved in any deliberate, malicious, reckless, illegal or criminal act.
13. Motor racing, rallying or vehicle racing of any kind.
14. Any claim arising from you being in, entering, or leaving any aircraft other than as a fare-paying passenger in a fully-licensed passenger-carrying aircraft.
15. Any claim involving you taking part in manual labour or in any sport or activity unless the activity has been authorised by us. Please see the Sports and activities section on page 5 of this certificate of insurance for further details.
16. Any claim relating to winter sports unless you have paid the necessary premium to extend your insurance to provide cover for this.
17. Any claim arising from
 - your suicide or attempted suicide; or
 - you injuring yourself deliberately or putting yourself in danger (unless you are trying to save a human life).
18. Any claim arising directly or indirectly from using alcohol or drugs (unless the drugs have been prescribed by a doctor) or you are affected by any sexually transmitted disease or condition.
19. Any costs which you would have been liable to pay had the reason for the claim not occurred (for example, the cost of food which you would have paid for in any case).
20. Any claim arising as a result of you failing to get the inoculations and vaccinations that you need.
21. Any claim arising from you acting in a way which goes against the advice of a medical practitioner.
22. Any claim, loss, injury, damage or legal liability arising directly or indirectly from any planned or actual trip in, to or through Cuba, Iran, Syria, North Korea or the Crimea region.
23. Any claim arising under this insurance if you are on any official government or police database of suspected or actual terrorists, members of terrorist organisations, drug traffickers or illegal suppliers of nuclear, chemical or biological weapons.
24. We shall not be deemed to provide cover and we shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us, our parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

Sections of cover

Section A – Cancelling your trip

What you are covered for

We will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which you have paid or have agreed to pay under a contract and which you cannot get back;
- the cost of excursions, tours and activities which you have paid for and which you cannot get back; and
- the cost of visas which you have paid for and which you cannot get back.

Please note: If payment has been made using frequent flyer points, air miles, loyalty card points or the like, settlement of your claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover if the cancellation of your trip is necessary and unavoidable as a result of the following.

1. You dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a relative, business associate, a person who you have booked to travel with or a relative or friend living abroad who you had planned to stay with. The incident giving rise to the claim must have been unexpected and not something you were aware of when you took out this insurance.
3. You being made redundant, as long as you are entitled to payment under the current redundancy payments law and that, at the time of booking your trip, you had no reason to believe that you would be made redundant.
4. You or a person who you have booked to travel with being called for jury service (and your request to postpone your service has been rejected) or attending court as a witness (but not as an expert witness).
5. If the police or relevant authority need you to stay in the Republic of Ireland after a fire, storm, flood, burglary or vandalism to your home or place of business within seven days before you planned to leave on your trip.
6. If you are a member of the armed forces or police, fire, nursing or ambulance services which results in you having to stay in the Republic of Ireland due to an unforeseen emergency or if you are posted overseas unexpectedly.
7. If after the time you booked your trip the Department of Foreign Affairs have allocated a security status of 'Avoid non-essential travel' or 'Do not travel' to your intended destination.
8. If you become pregnant after the date you arranged this insurance cover (or booked your trip, whichever is earlier, if you have arranged Annual-Multi Trip Insurance) and you will be more than 26 weeks pregnant at the start of or during your trip. Or, if you become pregnant after the date you arranged this insurance cover and your doctor advises that you are not fit to travel due to complications in your pregnancy.

What you are not covered for

1. The excess as shown on page 21 (or €35 if the claim relates to loss of deposit) which will apply for each trip that you have booked and for each insured person.
2. Cancelling your trip because of a medical condition or an illness or death related to a medical condition which you knew about and which could reasonably be expected to lead to a claim. This applies to you, a relative, business associate or a person who you are travelling with, and any person you were depending on for the trip.
3. You not wanting to travel.
4. Any extra costs resulting from you not telling the holiday company as soon as you know you have to cancel your trip.
5. You being unable to travel due to your failure to obtain the passport or visa you need for the trip.
6. Airport taxes and associated administration fees shown in the cost of your flights.
7. Costs which have been paid for on behalf of a person who has not taken out insurance cover with Bank of Ireland.

Claims evidence required for section A

- Confirmation email
- Proof of travel cost (confirmation invoice, travel tickets, unused excursion, tour or activity tickets)
- Cancellation invoice or letter confirming no refund is due
- A medical certificate which we will supply for the appropriate doctor to complete
- An official letter confirming: redundancy, emergency posting overseas, the need for you to remain in the Republic of Ireland
- Summons for jury service

Please note: This is not a full list and we may request other evidence to support your claim.

Section B1

Medical and other expenses outside of the Republic of Ireland

Please note: If you are admitted into hospital as an inpatient for more than 24 hours someone must contact the Medical Emergency Assistance Company on your behalf immediately (please see the Medical and other emergencies section on page 7 for further details).

What you are covered for

We will pay up to the amount shown in the table of benefits for the necessary and reasonable costs as a result of you becoming ill, being injured or dying during your trip.

This includes:

1. Emergency medical, surgical and hospital treatment and ambulance costs.
2. Up to €300 for emergency dental treatment as long as it is for the immediate relief of pain only.
3. The cost of your return to the Republic of Ireland earlier than planned if this is medically necessary and the Medical Emergency Assistance Company approve this.
4. If you cannot return to the Republic of Ireland as you originally planned and the Medical Emergency Assistance Company approve this, we will pay for:
 - Extra accommodation (room only) and travel expenses (economy class unless a higher grade of travel is confirmed as medically necessary and authorised by the Medical Emergency Assistance Company) to allow you to return to the Republic of Ireland; and
 - Extra accommodation (room only) for someone to stay with you and travel home with you if this is necessary due to medical advice; or
 - Reasonable expenses for one relative or friend to travel from the Republic of Ireland to stay with you (room only) and travel home with you if this is necessary due to medical advice.
5. Up to €7,000 for the cost of returning your body or ashes to the Republic of Ireland or up to €3,000 for the cost of the funeral and burial expenses in the country in which you die if this is outside the Republic of Ireland.

Please note: If the claim relates to your return travel to the Republic of Ireland and you do not hold a return ticket, we will deduct from your claim an amount equal to your original carriers published one way airfare (based on the same class of travel as that paid by you for your outward trip) for the route used for your return.

What you are not covered for under section B1

1. The excess as shown on page 21 which will apply for each incident. The excess will be reduced to nil if your medical expenses have been reduced by you using the European Health Insurance Card or Medicare or equivalent schemes (please refer to the Health agreements section on page 4 for further details).
2. Any medical treatment that you receive because of a medical condition or an illness related to a medical condition which you knew about and which could reasonably be expected to lead to a claim.
3. Any costs relating to pregnancy, if you are more than 26 weeks pregnant at the start of or during your trip.
4. Any treatment or surgery which the Medical Emergency Assistance Company thinks is not immediately necessary and can wait until you return to the Republic of Ireland. The decision of the Medical Emergency Assistance Company is final.
5. The extra cost of a single or private hospital room unless this is medically necessary.
6. Any search and rescue costs (costs charged to you by a government, regulated authority or private organisation connected with finding and rescuing an individual. This does not include medical evacuation costs by the most appropriate transport).
7. Any costs for the following:
 - telephone calls (other than the first call to the Medical Emergency Assistance Company to notify them of the medical problem);
 - taxi fares (unless a taxi is being used in place of an ambulance to take you to or from a hospital); and
 - food and drink expenses (unless these form part of your hospital costs if you are kept as an inpatient).
8. Any medical treatment and associated costs you have to pay if you have refused to come back to the Republic of Ireland and the Medical Emergency Assistance Company considered you were fit to return home.
9. Any treatment or medication of any kind that you receive after you return to the Republic of Ireland.

Section B2 – Hospital benefit

Please note: This section does not apply to trips taken within the Republic of Ireland and no cover is provided under this section if you have arranged Bronze Insurance.

What you are covered for

We will pay up to the amount shown in the table of benefits if, after an accident or illness that is covered under section B1 (Medical and other expenses outside of the Republic of Ireland) of this insurance, you go into hospital as an inpatient. We will pay a benefit of €15 for each complete 24-hour period that you are kept as an inpatient.

Please note: This benefit is only payable for the time that you are kept as an inpatient abroad and ceases if you go into hospital upon your return to the Republic of Ireland.

This amount is meant to help you pay any extra expenses such as taxi fares and phone calls.

Claims evidence required for sections B1 and B2

- Confirmation email
- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for your expenses
- Proof of your hospital admission and discharge dates and times (for claims under section B2)

Please note: This is not a full list and we may require other evidence to support your claim.

Section C – Cutting your trip short

Please note: If you need to return home to the Republic of Ireland earlier than planned, you must contact the Medical Emergency Assistance Company immediately (please see the medical and other emergencies section on page 7 for further details).

What you are covered for

We will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which you have paid or have agreed to pay under a contract and which you cannot get back;
- the cost of excursions, tours and activities which you have paid for either before you left the Republic of Ireland or those paid for locally upon your arrival overseas and which you cannot get back; and
- reasonable additional travel costs to return back to the Republic of Ireland if it is necessary and unavoidable for you to cut short your trip.

Please note: If payment has been made using frequent flyer points, air miles, loyalty card points or the like, settlement of your claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover if the cutting short of your trip is necessary and unavoidable as a result of the following.

1. You dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a relative, business associate, a person who you are travelling with or a relative or friend living abroad who you are staying with.
3. If the police or relevant authority need you to return home to the Republic of Ireland after a fire, storm, flood, burglary or vandalism to your home or place of business.
4. If you are a member of the armed forces or police, fire, nursing or ambulance services which results in you having to return home to the Republic of Ireland due to an unforeseen emergency or if you are posted overseas unexpectedly.

What you are not covered for

1. The excess as shown on page 21 for each insured person and for each incident.
2. Cutting short your trip because of a medical condition, or an illness or death related to a medical condition which you knew about and which could reasonably be expected to lead to a claim. This applies to you, a relative, business associate or a person who you are travelling with, and any person you were depending on for the trip.
3. Any claims where the Medical Emergency Assistance Company have not been contacted to authorise your early return back to the Republic of Ireland.
4. If you have to cut short your trip and you do not return to the Republic of Ireland we will only be liable for the equivalent costs which you would have incurred had you returned to the Republic of Ireland.
5. You being unable to continue with your travel due to your failure to obtain the passport or visa you need for the trip.
6. The cost of your intended return travel to the Republic of Ireland if we have paid additional travel costs for you to cut short your trip.

Please note: We will calculate claims for cutting short your trip from the day you return to the Republic of Ireland or the day you go into hospital as an inpatient. Your claim will be based solely on the number of complete days you have not used.

Claims evidence required for section C

- Confirmation email
- Proof of travel cost (confirmation invoice, flight tickets)
- Invoices and receipts for your expenses
- An official letter confirming: the need for your return to the Republic of Ireland, emergency posting overseas

Please note: This is not a full list and we may require other evidence to support your claim.

Section D1 – Missed departure

Please note: This section does not apply to trips taken solely within the Republic of Ireland and no cover is provided under this section if you have arranged a Bronze Insurance.

Definition relating to this section

Public transport

Bus, coach, ferry, sea vessel or train which operates according to a published timetable. Please note this does not include aeroplanes.

What you are covered for

We will pay up to the amount shown in the table of benefits for the reasonable extra costs of travel and accommodation you need to arrive at your booked holiday destination if you cannot reach the final international departure point on the outward or return journey from or to the Republic of Ireland because:

- public transport services (please refer to the definition of 'public transport' above) fail due to poor weather conditions, a strike, industrial action or mechanical breakdown; or
- the vehicle in which you are travelling is directly involved in an accident or suffers a mechanical breakdown (this would not include your vehicle running out of fuel, oil or water or suffering a flat tyre, puncture or flat battery).

Section D2 – Missed connection

Please note: This section does not apply to trips taken solely within the Republic of Ireland.

What you are covered for

We will pay up to the amount shown in the table of benefits for the reasonable extra costs of travel and accommodation you need to enable you continue with your pre-booked journey in accordance with your itinerary should you miss a flight connection due to;

- the airline with whom you are booked to travel being unable to deliver you in sufficient time to your connecting airport to meet your connecting flight due to poor weather conditions, a strike, industrial action or mechanical breakdown.

What you are not covered for under Sections D1 and D2

1. The excess as shown on page 21 for each insured person and for each incident.
2. Any claims arising due to natural catastrophe or volcanic ash carried by the wind. (If you have paid the required premium for natural catastrophe cover please see page 19 for details of what you are entitled to claim.)
3. Any claims where you have not allowed enough time to reach your final booked international departure point at or before the recommended time.
4. Any claims where you have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.
5. Any claims relating to your own vehicle suffering a mechanical breakdown if you are unable to provide evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.

Claims evidence required for section D1 and D2

- Confirmation email
- Proof of travel (confirmation invoice, flight tickets)
- Invoices and receipts for your expenses
- An official letter confirming the reason for your late arrival and the length of the delay

Please note: This is not a full list and we may require other evidence to support your claim.

Section E1 – Travel delay

Please note: You are entitled to claim under section E1 or E2 but not both sections. Cover is only provided under sections E1 and E2 if you have arranged Silver or Gold Insurance.

What you are covered for

We will pay up to the amount shown in the table of benefits if your final international departure from or to the Republic of Ireland by aircraft, sea vessel, coach or train is delayed for more than 12 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown. We will pay a benefit of €15 for each complete 12-hour period that you are delayed, as long as you eventually go on the holiday.

Section E2 – Abandoning your trip

What you are covered for

We will pay up to the amount shown in the table of benefits if it is necessary for you to cancel your trip if your final international departure from the Republic of Ireland by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown. We will pay for the following costs which you have already paid for and cannot get back:

- travel and accommodation expenses;
- excursions, tours and activities; and
- visas.

Please note: If payment has been made using frequent flyer points, air miles, loyalty card points or the like, settlement of your claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

What you are not covered for under sections E1 and E2

1. The excess as shown on page 21 for each insured person and for each incident (this only applies if you are claiming under section E2).
2. Any claims arising due to natural catastrophe or volcanic ash carried by the wind. (If you have paid the required premium for natural catastrophe cover please see page 19 for details of what you are entitled to claim.)
3. Any claims where you have not checked in for your trip at the final international departure point at or before the recommended time.
4. Any claims where you have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.

Claims evidence required for sections E1 and E2

- Confirmation email
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- That your prepaid expenses cannot be refunded (abandoning your trip only)

Please note: This is not a full list and we may require other evidence to support your claim.

Section F1 – Personal belongings and baggage

Please note: Cover is only provided under this section if you have arranged a Silver or Gold Insurance.

What you are covered for

We will pay for items which are usually carried or worn by travellers for their individual use during a trip. We will pay up to the amount shown in the table of benefits for items owned (not borrowed or rented) by you which are lost, stolen or damaged during your trip.

Please note:

- Payment will be based on the value of the property at the time it was lost, stolen or damaged. An allowance may need to be made for wear, tear and loss of value depending on the age of the property.
- The maximum amount we will pay for any one item, pair or set of items is €300 if you have purchased Silver Insurance or €400 if you have purchased Gold Insurance. Please refer to the definition of 'pair or set of items' on page 8.
- The maximum amount we will pay for valuables in total is €300 if you have purchased Silver Insurance or €400 if you have purchased Gold Insurance. Please refer to the definition of 'valuables' on page 8.
- The maximum we will pay for property which is lost or stolen from an unattended motor vehicle is €150 for each insured person as long as the property was kept in a locked boot, a locked and covered luggage compartment or a locked glove compartment and there is evidence of forced and violent entry to the vehicle.

Section F2 – Delayed baggage

Please note: No cover is provided under this section if you have arranged Bronze Insurance.

What you are covered for

We will pay up to the amount shown in the table of benefits for buying essential items if your baggage is delayed in reaching you on your outward international journey for more than 24 hours. We will pay up to €30 for each complete 12-hour period for the essential items that you buy, up to the maximum shown on page 21.

Please note: You must get written confirmation of the length of the delay from the appropriate airline or transport company and you must keep and produce all receipts for the essential items you buy.

If your baggage is permanently lost and not returned to you within two months of the end of your trip we will take any payment we make for delayed baggage from your overall claim for baggage.

Section F3 – Personal money

Please note: No cover is provided under this section if you have arranged Bronze Insurance.

What you are covered for

We will pay up to the amount shown in the table of benefits for the loss or theft of the following if you can provide evidence you owned them and evidence of their value (this would include receipts, bank statements or cash-withdrawal slips):

- Cash; and
- Travellers cheques (if these cannot be refunded by the provider).

Please note: The maximum amount we will pay for cash carried by one person, whether jointly owned or not, is the cash limit as shown in the table of benefits (or €50 for children under 16 years of age).

Section F4 – Passport and travel documents

Please note: Cover is only provided under this section if you have arranged Silver or Gold Insurance.

What you are covered for

We will pay up to the amount shown in the table of benefits for the cost of replacing the following items belonging to you in the event of loss, theft or damage:

- Passport;
- Travel and admission tickets; and
- Visas.

Please note: The cost of replacing your passport includes the necessary and reasonable costs you pay overseas associated with getting a replacement passport to allow you to return back to the Republic of Ireland (this would include travel costs to the local Embassy as well as the cost of the emergency passport itself). A claim for the lost or stolen passport would be calculated according to its expiry date – depending upon how many years there were left to run on the original passport, an unused pro-rata refund would be made of its original value.

What you are not covered for under sections

F1, F2, F3 and F4

1. The excess as shown on page 21 for each insured person and for each incident (this does not apply if you are claiming under section F2).
2. Property you leave unattended in a public place.
3. Any claim for loss or theft to personal belongings and baggage, personal money or passports and travel documents which you do not report to the police within 24 hours of discovering it and which you do not get a written police report for.
4. Any claim for loss, theft, damage or delay to personal belongings and baggage which you do not report to the relevant airline or transport company within 24 hours of discovering it and which you do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to your property is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss or theft of your passport which you do not report to the consular representative of your home country within 24 hours of discovering it and get a written report for.
6. Any loss, theft or damage to valuables which you do not carry in your hand luggage while you are travelling.
7. Money, passports and travel documents which you do not carry with you unless they are being held in locked safety deposit facilities.
8. Claims arising due to an unauthorised person fraudulently using your credit or debit cards.
9. Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
10. Breakage of fragile objects or breakage of sports equipment while being used (unless your claim is for damage to winter sports equipment and the appropriate premium for winter sports has been paid).
11. Damage due to scratching or denting unless the item has become unusable as a result of this.
12. Shortages due to variations in exchange rates.
13. If your property is delayed or held as a result of Customs, the police or other officials legally holding it.
14. Loss of jewellery (other than wedding rings) while swimming or taking part in dangerous activities.
15. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within your baggage.

16. Loss, theft or damage to contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, mobile phones, bicycles and their accessories, motor vehicles and their accessories, marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).

Claims evidence required for sections F1 to F4

- Confirmation email
- Loss or theft to property or money – police report
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags
- Delay by an airline – written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for emergency purchases
- Loss or theft of a passport – police report, consular report, receipts for additional expenses to get a replacement passport overseas
- Proof of value and ownership for property and money

Please note: This is not a full list and we may require other evidence to support your claim.

Important information:

- You must act in a reasonable way as if uninsured to look after your property and not leave it unattended or unsecured in a public place
- You must carry valuables and money with you when you are travelling. When you are not travelling, keep your money and passport with you at all times or leave them in a locked safety deposit box
- You must report all losses, thefts or delays to the relevant authorities and obtain a written report from them within 24 hours of the incident
- You must provide AIG Claims Services with all the documents they need to deal with your claim, including a police report, a property irregularity report, receipts for the items being claimed as applicable

Section G – Personal accident

What you are covered for

We will pay up to the amount shown in the table of benefits to you or your executors or administrators if you are involved in an accident during your trip which solely and independently of any other incident results in one or more of the following within 12 months of the date of the accident.

- Complete loss of limb (meaning permanent loss by physical separation at or above the wrist or ankle or permanent and total loss of use of a limb). A limb means an arm, hand, leg or foot.
- Loss of sight in one or both eyes (meaning physical loss of an eye or the loss of a substantial part of sight of an eye). A substantial part means the degree of sight after the accident is 3/60 or less on the Snellen scale after correction with spectacles or contact lenses. (At 3/60 on the Snellen scale something can be seen at 3 foot which should be seen at 60 foot.)
- Permanent total disablement (meaning a disability which prevents you from working in any job which you are suitably qualified for and which lasts 12 months from the date of the accident and, at the end of those 12 months, is in our medical advisor's opinion, not going to improve).
- Death.

Please note: We will only pay for one personal accident benefit for each insured person during the period of insurance shown on your confirmation email.

If you are under 16 years of age or over 65 years of age a reduced death benefit of €7,000 will apply.

Claims evidence required for section G

- Please phone AIG Claims Services on (01) 2611540 to ask for advice

Section H – Personal liability

What you are covered for

We will pay up to the total amount shown in the table of benefits if, within the period of insurance shown on your confirmation email, you are legally liable for accidentally:

- injuring someone; or
- damaging or losing someone else's property.

What you are not covered for

1. The excess as shown on page 21 for each insured person and for each incident.
2. Any liability arising from an injury or loss or damage to property:
 - a owned by you, a member of your family or household or a person you employ; or
 - b in the care, custody or control of you or of your family or household or a person you employ.
3. Any liability for death, disease, illness, injury, loss or damage:
 - a to members of your family or household, or a person you employ;
 - b arising in connection with your trade, profession or business;
 - c arising in connection with a contract you have entered into;
 - d arising due to you acting as the leader of a group taking part in an activity;
 - e arising due to you owning, possessing, using or living on any land or in buildings, except temporarily for the purposes of the trip; or
 - f arising due to you owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals (other than horses, domestic cats or dogs), firearms or weapons.

Important information:

- You must give AIG Claims Services notice of any cause for a legal claim against you as soon as you know about it, and send them any documents relating to a claim
- You must help AIG Claims Services and give them all the information they need to allow them to take action on your behalf
- You must not negotiate, pay, settle, admit or deny any claim unless you get AIG Claims Services' permission in writing
- We will have complete control over any legal representatives appointed and any proceedings, and we will be entitled to take over and carry out in your name your defence of any claim or to prosecute for our own benefit any claims for indemnity, damages or otherwise against anyone else

Claims advice for section H

- Do not admit liability, offer or promise compensation
- Give details of your name, address and travel insurance
- Take photographs and videos, and get details of witnesses if you can
- Tell AIG Claims Services immediately about any claim that is likely to be made against you and send them all the documents that you receive

Section I – Legal expenses

What you are covered for

We will pay up to the amount shown in the table of benefits for legal costs and expenses arising as a result of dealing with claims for compensation and damages resulting from your death, illness or injury during your trip.

What you are not covered for

1. The excess as shown on page 21 for each insured person and for each incident.
2. Any claim which we have not agreed to accept beforehand in writing.
3. Any claim where we or our legal representative believe that an action is not likely to be successful or if we believe that the costs of taking action will be greater than any award.
4. The costs of making any claim against us, Bank of Ireland, our agents or representatives, or against any tour operator, accommodation provider, carrier or any person who you have travelled with or arranged to travel with.
5. Any fines, penalties or damages you have to pay.
6. The costs of following up a claim for bodily injury, loss or damage caused by or in connection with your trade, profession or business, under contract or arising out of you possessing, using or living on any land or in any buildings.
7. Any claims arising out of you owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals, firearms or weapons.
8. Any claim reported more than 180 days after the incident leading to the claim took place.

Important information:

- We will have complete control over any legal representatives appointed and any proceedings
- You must follow our advice or that of our agents in handling any claim
- You must get back all of our expenses where possible. You must pay us any expenses you do get back

Claims evidence required for section I

- Please phone AIG Claims Services on (01) 261 1540 to ask for advice as soon as you need to make a claim

Section J – Hijack

Please note: Cover is only provided under this section if you have arranged Gold Insurance.

What you are covered for

We will pay up to the amount shown in the table of benefits if the aircraft or sea vessel in which you are travelling is hijacked for more than 24 hours.

Please note: You must get written confirmation from the appropriate transport company stating how long the hijack lasted.

Claims evidence required for section J

- Confirmation email
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the length of the hijack

Please note: This is not a full list and we may require other evidence to support your claim.

Section K – Uninhabitable Accommodation

Please note: This section does not apply to trips taken within the Republic of Ireland and cover is only provided under this section if you have arranged Silver or Gold Insurance.

What you are covered for

We will pay up to the amount shown in the table of benefits for the cost you pay or agree to pay overseas for travel expenses and providing other similar accommodation to allow you to continue with your trip if you cannot live in your booked accommodation because of a fire, flood, earthquake, storm, lightning, explosion, hurricane or major outbreak of infectious disease.

Please note: You must get written confirmation from the appropriate authority stating the nature of the disaster and how long the disaster lasted. You must keep all receipts for the extra expenses you pay.

What you are not covered for

1. The excess as shown on page 21 for each insured person and for each incident.
2. Any expenses that you can get back from your tour operator, airline, hotel or other service provider.
3. Any claim resulting from you travelling against the advice of the appropriate national or local authority.

Claims evidence required for section K

- Confirmation email
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause of the disaster and how long it lasted
- Invoices and receipts for your expenses

Please note: This is not a full list and we may require other evidence to support your claim.

Winter sports cover

Please note: Sections L, M, N and O only apply if you have paid the appropriate premium for winter sports cover.

Definitions relating to winter sports cover

Winter sports

Skiing, land-skiing, mono-skiing, cross-country skiing, heli-skiing, off-piste skiing (only when accompanied by an official guide), snow boarding, ski boarding, snow mobile (no cover under section H - Personal liability), sledging, tobogganing or ice skating.

Winter sports equipment

Skis, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings.

Section L1 – Winter sports equipment

What you are covered for

We will pay up to the amount shown in the table of benefits for winter sports equipment owned or hired by you which is lost, stolen or damaged during your trip.

Please note:

- An allowance will be made for wear, tear and loss of value on claims made for winter sports equipment owned by you as follows.
 - Up to 12 months old – 90% of the purchase price
 - Up to 24 months old – 70% of the purchase price
 - Up to 36 months old – 50% of the purchase price
 - Up to 48 months old – 30% of the purchase price
 - Up to 60 months old – 20% of the purchase price
 - Over 60 months old – 0%
- The maximum amount we will pay for any one item, pair or set of items is €150. Please refer to the definition of 'pair or set of items' on page 8.
- You must bring any damaged winter sports equipment you own back to the Republic of Ireland for inspection.

Section L2 – Winter sports equipment hire

What you are covered for

We will pay up to the amount shown in the table of benefits for the cost of hiring winter sports equipment for each complete 12-hour period if winter sports equipment owned by you is:

- delayed in reaching you on your outward international journey for more than 12 hours; or
- lost, stolen or damaged during your trip.

Please note: You must keep all receipts for the winter sports equipment that you hire. You must bring any damaged winter sports equipment back to the Republic of Ireland for inspection.

What you are not covered for under sections L1 and L2

1. The excess as shown on page 21 for each insured person and for each incident (this does not apply if you are claiming under section L2).
2. Any claim for loss or theft which you do not report to the police within 24 hours of discovering it and which you do not get a written police report for.
3. Any claim for loss, theft, damage or delay to winter sports equipment which you do not report to the relevant airline or transport company within 24 hours of discovering it and which you do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to your winter sports equipment is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
4. Winter sports equipment you have left unattended in a public place unless the claim relates to skis, poles or snowboards and you have taken all reasonable care to protect them by leaving them in a ski rack between 8am and 6pm.
5. Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

Claims evidence required for sections L1 and L2

- Confirmation email
- Loss or theft – police report
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags
- Delay by an airline – written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of winter sports equipment
- Proof of value and ownership

Please note: This is not a full list and we may require other evidence to support your claim.

Section M – Ski pack

What you are covered for

We will pay up to the amount shown in the table of benefits for the unused percentage of your ski pack which you have already paid for and cannot get back if you become ill or are injured during your trip and cannot take part in the winter sports activities as planned. A ski pack includes ski school fees or ski tuition fees, your lift pass and winter sports equipment that you have hired.

Please note: Your claim will be based on the number of complete days you have not used. You must get written confirmation of the nature of your illness or injury from the treating doctor in the resort along with confirmation of how many days you were unable to ski.

Claims evidence required for section M

- Confirmation email
- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for your prepaid ski pack
- An official letter from the treating doctor in the resort to confirm your inability to take part in the planned winter sports activities

Please note: This is not a full list and we may require other evidence to support your claim.

Section N – Piste closure

Please note: This section only applies between 1 December and 15 April for travel to the Northern hemisphere or between 1 May and 30 September for travel to the Southern hemisphere.

What you are covered for

We will pay up to the amount shown in the table of benefits if, as a result of not enough snow, too much snow or high winds in your booked holiday resort, all lift systems are closed for more than 24 hours. We will pay for either:

- the cost of transport to the nearest resort up to €30 for each complete 24-hour period; or
- a benefit of €30 for each complete 24-hour period that you are not able to ski and there is no other ski resort available.

Please note: You must get written confirmation from the management of the resort stating the reason for the closure and how long the closure lasted.

Claims evidence required for section N

- Confirmation email
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the closure
- Receipts for your travel expenses if you travel to the nearest resort

Please note: This is not a full list and we may require other evidence to support your claim.

Section O – Avalanche cover

What you are covered for

We will pay up to the amount shown in the table of benefits for the necessary and reasonable travel and accommodation expenses that you pay or agree to pay overseas if you are prevented from arriving at or leaving your booked ski resort for more than 12 hours from the scheduled arrival or departure time because of an avalanche.

Please note: You must get written confirmation from the appropriate authority stating the reason for the delay and how long the delay lasted.

Claims evidence required for section O

- Confirmation email
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Invoices and receipts for your extra travel and accommodation expenses

Please note: This is not a full list and we may require other evidence to support your claim.

Section P -- Natural Catastrophe cover

Please note: The following section only applies if you have paid the appropriate premium for natural catastrophe cover and this is shown on your policy schedule. Please note that cover cannot be purchased after you have started your trip.

Single Trip policyholders - if at the time of purchasing this insurance you are due to depart on your trip within the next 7 days, and a natural catastrophe has already occurred which may directly result in a claim under this insurance, the amounts in the table of benefits will be reduced by 75%.

Annual Multi-Trip policyholders - if at the time of purchasing this insurance or at the point in time you book your trip, whichever is the later, you are due to depart on your trip within the next 7 days, and a natural catastrophe has occurred which may directly result in a claim under this insurance, the amounts in the table of benefits will be reduced by 75%.

Section P1 – Cancelling your trip

What you are covered for

We will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which you have paid or have agreed to pay under a contract;
- the cost of excursions, tours and activities which you have paid; and
- the cost of visas which you have paid for

if your departure is delayed by more than 24 hours due to the occurrence of a natural catastrophe and it becomes necessary for you to cancel your trip.

Section P2 – Additional expenses if you are stranded at your point of departure in the Republic of Ireland

What you are covered for

We will pay up to the amount shown in the table of benefits if you have checked in prior to departure on the outward part of your trip and your departure is delayed by more than 24 hours due to a natural

catastrophe. We will pay for additional and unexpected:

- Accommodation;
- Cost of making alternative travel arrangements to return home or to reach your final point for international departure.
- Food and drink; and
- Necessary emergency purchases that you may incur for the first 24 hours you are stranded, waiting to depart.

If you are still unable to depart on your trip after 24 hours, you may submit a claim under Section P1 – Cancellation.

Please note: If you are unable to check in, you may still be eligible to make a claim dependent upon the circumstances which have prevented you from checking in. Please contact AIG Claims Services to discuss your circumstances and to obtain a claim form so your claim can be considered.

Section P3 – Additional cost to reach your destination if you decide to go on your trip

What you are covered for

We will pay up to the amount shown in the table of benefits if, after you have been delayed by 24 hours in the Republic of Ireland due to the occurrence of a natural catastrophe, you still decide to go on your trip. We will pay for additional and unexpected costs you incur re-arranging your outbound travel to reach your original destination.

Section P4 – Additional cost if you are stranded on an international connection

What you are covered for

We will pay up to the amount shown in the table of benefits if your international connection is delayed by more than 24 hours due to a natural catastrophe for reasonable additional and unexpected:

- Accommodation;
- Cost of travel to an alternative point of departure or to alternative accommodation;
- Cost of travel from your accommodation to your point of intended departure;
- Food and drink; and
- Necessary emergency purchases that you may incur for up to 5 days, whilst you are stranded, waiting to make your international connection. Please note that there is a maximum of 5 days cover throughout the duration of your trip.

Section P5 – Additional expenses if you are stranded on your return journey home

What you are covered for

We will pay up to the amount shown in the table of benefits if your return journey home is delayed by more than 24 hours due to a natural catastrophe for reasonable additional and unexpected:

- Accommodation;
- Cost of travel to an alternative point of departure or to alternative accommodation;
- Cost of travel from your accommodation to your point of intended departure;
- Food and drink; and
- Necessary emergency purchases that you may incur for up to 5 days whilst you are stranded, waiting to return home. Please note that there is a maximum of 5 days cover throughout the duration of your trip.

Section P6 – Additional expenses to get you home

What you are covered for

We will pay up to the amount shown in the table of benefits for alternative travel arrangements to get you home if your return journey home is delayed by more than 24 hours and the carrier you are booked to travel home with is unable to make arrangements for your return journey within 72 hours of your original date of return, as shown on your travel itinerary.

You must contact AIG Assistance Services before making alternative travel arrangements, because if appropriate under the circumstances, they will make these arrangements for you. The contact details are:

Phone: +44 (0) 1273 771 909

E-mail: uk.assistance@aig.com

If your trip involves multiple destinations, cover under this section applies if your onward connection is delayed by more than 24 hours due to a natural catastrophe. You must contact AIG Assistance Services before making alternative travel arrangements, because if appropriate, they will make these arrangements for you. AIG Assistance Services will decide under the circumstances whether to bring you home or rearrange your onward journey.

Section P7 – Additional car parking costs

What you are covered for

We will pay up to the amount shown in the table of benefits for additional car parking costs you incur if your return to the Republic of Ireland is delayed by more than 24 hours due to a natural catastrophe.

Section P8 – Additional kennel or cattery fees

What you are covered for

We will pay up to the amount shown in the table of benefits for additional kennel or cattery fees if your return journey to the Republic of Ireland is delayed by more than 24 hours due to a natural catastrophe.

Special conditions which apply to sections P1 to P8

1. We will only pay costs which are not refundable from any other source.
2. This insurance does not cover any expenses met by the airline under Regulation 261/2004. See page 4 for a brief description of your rights under this Regulation.
3. All additional expenses must be reasonable and necessary and incurred as a direct result of a natural catastrophe. For example, if you live near your departure point, we may deem additional accommodation unnecessary and unreasonable if you could easily return home.
4. We may ask you to provide an official letter from your carrier confirming the cause and length of the delay.
5. You must contact AIG Assistance Services before making arrangements to return home under section P6.

Please refer to the General exclusions shown on page 9 of this policy wording for details of what is not covered.

Please see Table of Benefits on pages 21 and 22 for full details of benefits and excesses.

The following cover is provided for each insured person.

It is important that you refer to the terms and conditions of the Certificate of Insurance for full details of cover.

Table of Benefits							
Single Trip and Annual Multi-Trip							
Section	Benefits	Bronze		Silver cover		Gold cover	
		Sum insured to:	Excess*	Sum insured to:	Excess*	Sum insured to:	Excess*
A	Cancelling your trip	€1,000	€150	€3,000	€75 (€35 loss of deposit)	€5,000	€50 (€35 loss of deposit)
B1	Medical and other expenses outside Republic of Ireland	€2,000,000	€150	€5,000,000	€75	€10,000,000	€50
B2	Hospital benefit	Nil	Nil	€15 per day up to €2,000	Nil	€15 per day up to €3,000	Nil
C	Cutting your trip short	€1,000	€150	€3,000	€75	€5,000	€50
D1	Missed departure	Nil	Nil	€450	€75	€1,000	€50
D2	Missed connection	Nil	Nil	€500	€75	€750	€50
E1	Travel delay	Nil	Nil	€15 per 12 hours up to €200	Nil	€15 per 12 hours up to €400	Nil
E2	Abandoning your trip	Nil	Nil	€3,000	€75	€5,000	€50
F1	Personal belongings and baggage	Nil	Nil	€1,500	€75	€2,500	€50
	Including: Single article limit	Nil	Nil	€300	Nil	€400	-
	Including: Valuables limit	Nil	Nil	€300	Nil	€400	-
F2	Delayed baggage	Nil	Nil	€200	Nil	€500	Nil
F3	Personal money	Nil	Nil	€400	€75	€700	€50
	Including: Cash limit	Nil	Nil	€150	-	€300	-
F4	Passport and travel documents	Nil	Nil	€250	€75	€350	€50
G	Personal accident	€10,000	Nil	€15,000	Nil	€35,000	Nil
	Death benefit - aged 16 to 65	€10,000	Nil	€10,000	Nil	€10,000	Nil
	Death benefit - aged under 16 or over 65	€7,000	Nil	€7,000	Nil	€7,000	Nil
H	Personal liability	€1,000,000	€150	€1,500,000	€75	€2,500,000	€50
I	Legal expenses	€5,000	€150	€10,000	€75	€30,000	€50
J	Hijack	Nil	Nil	Nil	Nil	€150 per day up to €2,000	Nil
K	Uninhabitable Accomodation	Nil	Nil	€500	€75	€1,000	€50

* Excess

When claiming under certain sections listed in the table above, you have to pay the first part of a claim. The excess will apply to each person claiming, and to each incident and to each section which a claim is made under. When dealing with claims under section A where you are claiming for cancelling more than one trip due to one incident, an excess for each person claiming and for each trip will be deducted.

Winter sports cover is only available if you pay the appropriate extra premium.

Winter Sports							
Section	Benefits	Bronze		Silver cover		Gold cover	
		Sum insured to:	Excess*	Sum insured to:	Excess*	Sum insured to:	Excess*
L1	Winter sports equipment	Nil	Nil	€500	€75	€2,500	€50
	Including: Single article limit	Nil	Nil	€150		€150	
L2	Winter sports equipment hire	Nil	Nil	€30 per day up to €200	Nil	€30 per day up to €300	Nil
M	Ski pack	Nil	Nil	€300	€75	€400	€50
N	Piste closure	Nil	Nil	€30 per day up to €200	Nil	€30 per day up to €400	Nil
O	Avalanche cover	Nil	Nil	€200	Nil	€400	Nil

* Excess.

When claiming under certain sections listed in the table above, you have to pay the first part of a claim. The excess will apply to each person claiming, and to each incident and to each section which a claim is made under. When dealing with claims under section A where you are claiming for cancelling more than one trip due to one incident, an excess for each person claiming and for each trip will be deducted.

Natural Catastrophe cover is only available if you have paid the appropriate extra premium

Natural catastrophe cover is only available if you pay the required extra premium. The following cover is provided for each insured person in the event your outward or return journey is disrupted for more than 24 hours due to natural catastrophe. The sum insured in the table below will be reduced by 75% in certain circumstances – please see page 19 - 20 for full details. No excess will apply to claims made under this section.

Section	Benefit	Sum insured to:	Excess
P1	Cancelling your trip	€5,000	Nil
P2	Stranded at your Republic of Ireland departure point	€100	Nil
P3	To reach your intended destination	€200	Nil
P4	Stranded on an international connection	€150 for each 24 hours to a maximum of €750	Nil
P5	Stranded on your return journey home	€150 for each 24 hours to a maximum of €750	Nil
P6	Travel expenses to get home	€2,000	Nil
P7	Car parking	€50 for each 24 hours to a maximum of €250	Nil
P8	Kennel or cattery fees	€50 for each 24 hours to a maximum of €250	Nil

Summary of important contact details

Helpline prior to travel

Phone: 1800 303 102

E-mail: boitravel.ie@aig.com

Phone lines are open Monday to Friday between 9.00am and 5.00pm (excluding Bank Holidays)

Medical Assistance – AIG Assistance Services

Phone: +44 (0) 1273 771 909

Email: uk.assistance@aig.com

Phone lines are open 24 hours a day, 7 days a week

Claims – AIG Claims Services

AIG Claims Services

OSG Travel Claims

Merrion Hall, Strand Road, Dublin 4

Phone: (01) 261 1540

E-mail: travel@osg.ie

The claims department are open Monday to Friday between 9.00am and 5.00pm (excluding Bank Holidays).

Claim forms can also be downloaded from www.osg.ie

This insurance is underwritten by AIG Europe S.A., an insurance undertaking with R.C.S. Luxembourg number B 218806. AIG Europe S.A. has its head office at 35 D Avenue J.F. Kennedy, L-1855, Luxembourg, <http://www.aig.lu/>. AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances 7, boulevard Joseph II, L-1840 Luxembourg, GD de Luxembourg, Tel.: (+352) 22 69 11 - 1, caa@caa.lu, <http://www.caa.lu/>.

AIG Europe S.A. Ireland branch has its registered branch office at 30 North Wall Quay, International Financial Services Centre, Dublin 1, D01 R8H7 and branch registration number 908876 and is regulated for conduct of business in Ireland by the Central Bank of Ireland. Contact details of the Central Bank of Ireland are P.O. Box 559, North Wall Quay, Dublin 1, D01 F7X3. Telephone: 1890 77 77 77. Fax: 01 6716561. E-mail: enquiries@centralbank.ie. Web: <http://www.centralbank.ie>.

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