



MedicareExtra Travel Insurance

Policy Document

AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances, supervised by the Commissariat aux Assurances and is regulated for conduct of business in Ireland by the Central Bank of Ireland.

General information about this insurance

Insurance providers

Coveru.ie Medicare travel insurance is underwritten by AIG Europe S.A.. 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.

About our “Medicare” Extra Travel Insurance

Our “Medicare Extra” Travel Insurance is only suitable for **you** if;

1. **You** already have **private medical insurance** in force.
2. It covers each person insured under this insurance for a degree of medical expenses cover while abroad.
3. **You** are familiar with and fully comply with the rules of **your private medical insurance**.
4. **Your private medical insurance** will remain in force for the duration of the **trip**.

Please Note; **Your private medical insurance** may provide a degree of medical expenses insurance cover abroad. The amount of this cover will typically depend on **your** insurer and the plan **you** have chosen.

The terms and conditions of **our** insurance differ from **your private medical insurance** and **you** will need to read both carefully and ensure **you** understand the differences and that **our** product meets with **your** requirements. If **you** are unsure if this insurance is suitable for **your** needs please contact AIG Customer Service on 1800 344 455 or email **us** on travel.ie@aig.com

Your travel insurance

This policy document along with **your policy schedule** and confirmation email forms the basis of **your** contract of insurance. Together, these documents explain what **you** are covered for. The policy document 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 Budget, Premier, Premier Plus or Extended Stay policy. This policy reflects the demands and needs of a person who wishes to purchase travel insurance benefits.

Please read this policy document to make sure that the cover meets **your** needs and please check the details outlined within **your policy schedule** and 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 policy schedule**.

Commission & Fees

When Coveru.ie sell **you** a policy, Coveru.ie 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 travel.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 344 55 within 14 days of buying **your** Insurance or the date **you** receive **your** insurance documents. **We** will refund the premium **you** have paid within 5 working 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 344 55 or e-mail travel.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** depends (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 8 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 344 455 or e-mail travel.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.

Residence Limitation

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

Travel delays - EC Regulations

This policy 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 in the two boxes below provided:

- **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;
- 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 in the boxes below, **you** must contact AIG Customer Service on 1800 344 455 or e-mail travel.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 in the box 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 buggying, 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 an AIG 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 credit 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 credit 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 credit or debit card holder, unless **you** inform **us** otherwise. **We** will through **our** administrative bank charge the payment details to the credit 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 344 455 or by e-mailing travel.ie@aig.com.

Cover options available

Trip options and durations

- **Single Trip**
One **trip** of up to 120 days. If **you** have arranged Premier or Premier Plus 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 Budget Insurance, 45 days under Premier Insurance or 60 days under Premier Plus Insurance.
Cover is provided for up to 17 days in total for winter sports within 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.
- **Extended Stay**
One **trip** of up to 12 months.

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.

Policy options

- **Individual**
One person aged 18 years and over.
- **Couple**
An individual and his or her **partner** provided they live together. A **partner** would include a civil partner.
- **Family**
An individual and his or her **partner** provided they live together and up to four of their dependant **children** (which can include fostered or adopted **children**) who are under 18 years of age at the date of buying this policy and are either in full time education or living with them.
- **Single Parent Family**
An individual and up to four of his or her dependant **children** (which can include fostered or adopted **children**) who are under 18 years of age at the date of buying this policy and are either in full time education or living with them.

Upgrades

The following upgrades are available by paying an additional premium.

- **Winter Sports**
For Single Trip policies **you** can buy cover for the duration of **your trip**. Annual Multi Trip includes up to 17 days cover within the period of insurance.
- **Business cover**
You can buy cover for up to 21 days on Single Trip policies and on Annual Multi Trip policies, by paying an additional premium, cover can be provided throughout the period of insurance provided each business **trip** lasts no longer than 21 days.
- **Golf cover**
You can buy cover for up to 21 days on Single Trip policies and on Annual Multi Trip policies, by paying an additional premium, cover can be provided throughout the period of insurance provided each golfing holiday lasts no longer than 21 days.
- **Wedding cover**
You can buy cover for up to 21 days on Single Trip policies.
- **Natural Catastrophe cover**
You can buy cover for the duration of **your trip**. Please see pages 24 - 26 for full details of cover.

Please see pages 19 - 26 of this policy wording for full details of cover.

Geographical areas

One of the following areas will be shown on **your policy schedule**. This describes the area of the world which this policy provides cover for **you** to travel to.

- 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

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.

Period of cover

Cover under section A (Cancelling **your trip**) starts at the time **you** book the **trip** or pay the insurance premium, whichever is the later. If **you** have arranged an Annual Multi-Trip policy, cover under section A (Cancelling **your trip**) starts at the time that **you** book the **trip** or the first day of the **period of cover** as shown on **your policy schedule**, whichever is the later. For Single Trip and Annual Multi-Trip policies cover under section A (Cancelling **your trip**) ends as soon as **you** start **your trip**. For Extended Stay policies cover under section A (Cancelling **your trip**) continues throughout the **period of cover** as shown on **your policy schedule**, for additional travel booked once **you** are outside of the Republic of Ireland.

Cover under all other sections starts when **you** leave **your home** address in the Republic of Ireland (but not earlier than 24 hours before the booked departure time) or from the first day of the **period of cover** as shown on **your policy schedule**, whichever is the later.

Cover ends when **you** return to **your home** address in the Republic of Ireland (but not later than 24 hours after **your** return to the Republic of Ireland) or at the end of the **period of cover** as shown on **your policy schedule**, whichever is the earlier.

If **you** have arranged a One-Way policy, cover ends 24 hours after **you** first leave immigration control in **your** final country of destination or at the end of the **period of cover** as shown on **your policy schedule**, whichever is the earlier.

Cover cannot start after **you** have left the Republic of Ireland. Each **trip** must begin and end in the Republic of Ireland, unless **you** have bought a One-Way policy, in which case **your trip** must begin in the Republic of Ireland.

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 policy schedule**, 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

If **you** incur costs for emergency medical treatment whilst abroad or **you** need to be repatriated to the Republic of Ireland **you** must in the first instance contact **your private medical insurance** emergency service provider. Should the estimated cost of **your** medical expenses abroad exceed more than 50% of the medical expenses cover provided by **your private medical insurance**, **you** must notify AIG Assistance Services.

The Medical Emergency Assistance Company, AIG Assistance Services, will provide immediate additional help if **you** are ill, injured or die outside the Republic of Ireland and **your** medical and repatriation expenses are going to exceed the limits provided by **your private medical insurance**. They provide a 24-hour emergency service 365 days a year. The contact details are as follows:

Phone: +44 (0) 1273 723 146

Email: uk.asistance@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** policy number shown on **your policy schedule**; a
- The name, address and contact phone number of **your** GP and;
- Details and a contact number for **your private medical insurance** provider.

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 **your** trip short) 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.

Special note to US medical providers: Please contact AIG Travel by phoning: +44 (0) 1273 723 146

All claims and billing correspondence should be sent to:

AIG Travel, PO Box 0852
Attn: AIG Ireland Claims
Stevens Point, WI 54481
United States



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) 261 1540 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

If **you** feel **you** have cause for complaint **you** should contact **your** broker or if **you** deal with **us** directly **you** should write to **our** Customer Complaints Officer at AIG Europe S.A., Ireland Branch, 30 North Wall Quay, International Financial Services Centre, Dublin 1. Phone: (01) 2081400. E-mail: customercomplaints.ie@aig.com.

If the complaint is not resolved to **your** satisfaction, **you** should contact the General Manager, AIG Europe S.A., Ireland Branch, 30 North Wall Quay, International Financial Services Centre, Dublin 1.

At any stage, **you** may contact the following:

Insurance Ireland, 5 Harbourmaster Place, IFSC, Dublin 1. Phone: (01) 676 1820. Fax: (01) 676 1943.

E-mail: info@insuranceireland.eu Website: www.iif.ie

The Central Bank of Ireland, PO Box 559, Dublin 1. Phone: 1890 777777 Fax: (01) 671 6561.

E-Mail: enquiries@centralbank.ie Website: www.centralbank.ie

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

General exclusions

General exclusions apply to all sections of this insurance. In addition to these general exclusions, please also refer to 'What **you** are not covered for' under each policy section as this sets out further exclusions which apply to certain sections.

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 policy document 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 X, 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 Policy document 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.

General definitions

Wherever the following words or phrases appear in bold in the policy document they will always have the meaning listed below:

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.

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.

Lead insured

The person who has paid for this policy and is shown on the **policy schedule**.

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.

Period of cover

As defined on the **policy schedule**.

Policy schedule

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

Private medical insurance

A health insurance contract as defined in the Irish Health Insurance Acts, underwritten by either the Voluntary Health Insurance Board, Laya Healthcare, GloHealth or Aviva, which incorporates cover for medical expenses whilst abroad.

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 **policy schedule** for whom the appropriate premium has been paid. Each person must have lived in the Republic of Ireland for at least six of the last 12 months and have a **private medical insurance** policy in force providing medical expenses cover whilst abroad for the duration of the **trip**.

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 at the time of purchasing this insurance have a **private medical insurance** policy in force, providing medical expenses cover whilst abroad for all persons to be insured under this travel insurance. This **private medical insurance** policy must remain in force for the duration of the **trip**.
4. **You** must at all times follow the terms and conditions of **your private medical insurance** policy.
5. **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).
6. 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.
7. **You** must agree to have a medical examination if **we** ask. If **you** die, **we** are entitled to have a post-mortem examination.
8. **You** must pay **us** back any amounts that **we** have paid to **you** which are not covered by the insurance.
9. After a claim has been settled, any salvage **you** have sent into AIG Claims Services will become **our** property.

Sections of cover

Section A – Cancelling your trip

Please Note; If **you** have arranged a Single Trip policy, by paying a reduced premium, cover under this section is deleted.

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, airmiles, 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 in the table of benefits (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 before **you** bought this insurance. 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 AIG.

Claims evidence required for section A

- Policy schedule
- 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 and the estimated total cost of **your** medical expenses abroad is likely to exceed 50% of the medical expenses cover provided by **your** private medical insurance, 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 in excess of the amount payable by **your private medical insurance** 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 and is not recoverable from **your private medical insurance**.
3. The cost of **your** return to the Republic of Ireland earlier than planned if this is medically necessary, the Medical Emergency Assistance Company approve this and it is not recoverable from **your private medical insurance**.
4. If **you** cannot return to the Republic of Ireland as **you** originally planned and the Medical Emergency Assistance Company approves this, **we** will pay for the following, provided they are not recoverable from **your private medical insurance**.
 - 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 provided these expenses are not recoverable from **your private medical insurance**.

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 in the table of benefits 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 before **you** bought this insurance.
3. Any medical costs incurred during **your trip** where either:
 - a) the injury or illness is not covered by **your private medical insurance**; or,
 - b) the injury or illness is covered by **your private medical insurance**, but the total cost of treatment will not exceed the total sum insured of the cover they provide; or,
 - c) the amount is recoverable under **your private medical insurance**.
4. Any costs relating to pregnancy, if **you** are more than 26 weeks pregnant at the start of or during **your trip**.
5. 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.
6. The extra cost of a single or private hospital room unless this is medically necessary and covered under **your private medical insurance**.
7. 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).
8. 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).
9. 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**.
10. 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 Budget or Extended Stay 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

- Policy schedule
- 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)
- A copy of **your private medical insurance** certificate including details of the cover provided

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, airmiles, 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 in the table of benefits 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

- **Policy schedule**
- **Proof of travel cost (confirmation invoice, flight tickets)**
- **Invoices and receipts for your expenses**
- **An official letter confirming: redundancy, the need for your return to the Republic of Ireland, emergency posting overseas**
- **Summons for jury service**

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.

Definition relating to this section

Public transport

Bus, coach, ferry, sea vessel or train which operates according to a published timetable.

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

- The excess as shown in the table of benefits for each insured person and for each incident.
- 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 pages 24 - 26 for details of what **you** are entitled to claim.)
- Any claims where **you** have not allowed enough time to reach **your** final booked international departure point at or before the recommended time.
- 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.
- 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

- Policy schedule
- 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: Sections E1 and E2 do not apply to trips taken in the Republic of Ireland. You are entitled to claim under section E1 or E2 but not both sections. No cover is provided under sections E1 and E2 if you have arranged Budget or Extended Stay 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, airmiles, 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

- The excess as shown in the table of benefits for each insured person and for each incident (this only applies if **you** are claiming under section E2).
- 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 pages 24 - 26 for details of what **you** are entitled to claim.)
- Any claims where **you** have not checked in for **your trip** at the final international departure point at or before the recommended time.
- 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

- Policy schedule
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Official confirmation that **your** pre paid 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: By paying a reduced premium cover under sections F1 and F3 is deleted.

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 €100 if **you** have purchased Budget or Extended Stay Insurance, €250 if **you** have purchased Premier Insurance or €300 if **you** have purchased Premier Plus Insurance. Please refer to the definition of ‘**pair or set of items**’ on page 9.
- The maximum amount **we** will pay for **valuables** in total is €100 if **you** have purchased Budget or Extended Stay Insurance, €250 if **you** have purchased Premier Insurance or €400 if **you** have purchased Premier Plus Insurance. Please refer to the definition of ‘**valuables**’ on page 10.
- 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 Extended Stay 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 12 hours.

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

No cover is provided under this section if you have arranged an Extended Stay policy.

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

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 in the table of benefits 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 exchangerates.
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

- **Policy schedule**
- 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

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

Definitions relating to this section

Accident

A sudden, unexpected, unusual, specific and external event which occurs at a specific time during **your trip** and does not result from illness.

Illness

Sickness or disease of an insured person which manifests itself during a **trip** and results in their death or disablement.

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 policy schedule**.

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

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

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 policy schedule**, **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 in the table of benefits 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:
 - to members of **your** family or household, or a person **you** employ;
 - arising in connection with **your** trade, profession or business;
 - arising in connection with a contract **you** have entered into;
 - arising due to **you** acting as the leader of a group taking part in an activity;
 - arising due to **you** owning, possessing, using or living on any land or in buildings, except temporarily for the purposes of the **trip**; or
 - 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

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

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 in the table of benefits 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**, **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: This section does not apply to trips taken within the Republic of Ireland. No cover is provided under this section if you have arranged Budget or Extended Stay policy.

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

- Policy schedule
- 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. No cover is provided under this section if you have arranged Budget or Extended Stay 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 in the table of benefits 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

- Policy schedule
- 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.

Section L – Pet care

Please note: This section only applies if you have arranged Premier Plus cover.

What you are covered for

We will pay up to the amount shown in the table of benefits for extra kennel or cattery fees if **your** final booked return international journey back to 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.

Please note: You must get written confirmation from the appropriate transport company stating the reason for the delay and how long it lasted. **You** must keep the receipts for the extra kennel or cattery fees **you** pay.

What you are not covered for

1. Any kennel or cattery fees **you** pay outside the Republic of Ireland as a result of quarantine regulations.
2. Any claim where **you** have not checked in for **your trip** at the final international departure point at or before the recommended time.

Claims evidence required for section L

- Policy schedule
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay.
- Invoices and receipts for **your** extra kennel or cattery fees

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

Section M – Home help

Please note: This section only applies if you have arranged Premier Plus cover.

What you are covered for

We will pay up to the amount shown in the table of benefits for home help within the Republic of Ireland if, after an accident or illness abroad that is covered under section B1 (Medical and other expenses outside the Republic of Ireland) **you** need home help on **your** immediate return to the Republic of Ireland.

Claims evidence required for section M

- Policy schedule
- Proof of travel (confirmation invoice, flight tickets)
- An official letter from **your** medical practitioner confirming the need for home help.
- Invoices and receipts for **your** home help fees.

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

Section N – Securing your home

Please note: This section only applies if you have arranged Premier Plus cover.

What you are covered for

We will pay up to the amount shown in the table of benefits for **your** property to be secured in **your** absence if during **your trip** a burglary occurs at **your home** in the Republic of Ireland.

What you are not covered for

- Any cover not authorised in advance by AIG Claims Services.
- Any work which takes place outside the dates of **your trip**.

Claims evidence required for section N

- Policy schedule
- Proof of travel (confirmation invoice, flight tickets)
- An official letter from An Gardaí confirming the burglary.
- Invoices and receipts for the cost of securing **your home**.

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

Winter sports cover

Please note: The following sections only apply if you have paid the appropriate premium for winter sports cover (if you have arranged an Annual Multi Trip policy cover is provided for up to 17 days within the period of insurance) and this is shown on your policy schedule.

Definitions relating to this section

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 O1 – 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 9.
- **You** must bring any damaged winter sports equipment **you** own back to the Republic of Ireland for inspection.

Section O2 – 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 24 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.

Section O3 – Lift pass

What you are covered for

We will pay up to the amount shown in the table of benefits for loss or theft of **your** lift pass. Claims are calculated according to the expiry date of **your** lift pass – depending on how many days were left to run on the original pass, an unused pro-rata refund would be made of its original value.

What you are not covered for under sections O1, O2 and O3

1. The excess as shown in the table of benefits for each insured person and for each incident (this does not apply if **you** are claiming under section O2).
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 O1, O2 and O3

- Policy schedule
- 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 P – 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 P

- Policy schedule
- 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 Q – 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 €20 for each complete 24-hour period; or
- a benefit of €20 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 Q

- Policy schedule
- 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 R – 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.

What you are not covered for

The excess as shown in the table of benefits for each insured person and for each incident.

Claims evidence required for section R

- Policy schedule
- 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.

Golf cover

Please note: The following sections only apply if you have paid the appropriate premium for golf cover and this is shown on your policy schedule.

Definition relating to this section

Golf equipment

Golf clubs, golf bag, non-motorised trolleys and golf shoes.

Section S1 – Golf equipment

What you are covered for

We will pay up to the amount shown in the table of benefits for golf equipment owned by **you** (not borrowed or hired) which is lost, stolen or damaged during **your** trip.

Please note:

- The maximum amount **we** will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of 'pair or set of items' on page 9.

- **You** must bring any damaged golf equipment **you** own back to the Republic of Ireland for inspection.
- **Our** liability is solely based on the golf equipment which has been lost, stolen or damaged and would not extend to the replacement of **your** whole set of woods, or irons in the event of a claim being made for one item.

Section S2 – Golf 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 golf equipment for each complete 24 hour period if golf 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 golf equipment that **you** hire. **You** must bring any damaged golf equipment back to the Republic of Ireland for inspection.

What you are not covered for under sections S1, and S2

1. The excess as shown in the table of benefits for each insured person and for each incident (this does not apply if **you** are claiming under section T).
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 golf 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** golf 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. Golf equipment **you** have left unattended in a public place.
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 S1 and S2

- Policy schedule
- 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 golf 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 T – Green fees

What you are covered for

We will pay up to the amount shown in the table of benefits for the unused percentage of **your** green fees, golf tuition or golf equipment hire which **you** have already paid and cannot get back if;

- **You** become ill or are injured during **your trip** and cannot take part in golf activities as planned; or
- Loss or theft of documents prevents **you** from taking part in prepaid golf activity.

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 take part in golfing activities. **You** must report loss or theft of documents to the local police within 24 hours of discovery and get a written police report.

Claims evidence required for section T

- Policy schedule
- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for **your** prepaid golf expenses
- An official letter from the treating doctor in the resort to confirm **your** inability to take part in the planned golf activities
- Loss or theft of documents – police report

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

Business cover

Please note: The following sections only apply if you have paid the appropriate premium for business cover and this is shown on your policy schedule.

Definition relating to this section

Business equipment

Computer equipment, communication devices and other business-related equipment which **you** need in the course of **your** business and which is not insured elsewhere. The equipment must be owned by **your** employer or if **you** are self-employed it must be owned by **you**.

Section U1 – Business equipment

What you are covered for

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

- Business equipment which is lost, stolen or damaged during **your trip**. Please refer to the table of benefits for the maximum amount **we** will pay for any one item, **pair or set of items** (please also refer to the definition of “pair or set” on page 9) and samples; and
- Buying essential items if **your** business equipment is delayed or lost on **your** outward international journey for more than 12 hours.

Please note:

You must get written confirmation of the length of the delay from the appropriate airline or transport company and **you** must keep all receipts for essential items **you** buy. **You** must bring any damaged business equipment back to the Republic of Ireland for inspection.

Section U2 – Business money

What you are covered for

We will pay up to the amount shown in the table of benefits for the loss or theft of business money, (meaning cash or traveller’s cheques) which is the property of **you**, (if self employed) or **your** employer whilst being carried with **you** or it is held in locked safety deposit box facilities.

What you are not covered for under sections U1, and U2

1. The excess as shown in the table of benefits for each insured person and for each incident.
1. 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.
2. Any claim for loss, theft, damage or delay to business 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** business 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.
3. Loss, theft or damage to photographic, audio, video, electrical, and computer equipment not carried in **your** hand luggage while **you** are travelling.
4. Business equipment **you** have left unattended in a public place.
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 U1 and U2

- Policy schedule
- 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 purchase or hire of business 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 V – Replacing staff

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) **you** are prevented from going to a planned business meeting during **your trip**. We will pay for necessary and reasonable travel and accommodation expense for a replacement **business associate** to travel from the Republic of Ireland to go to the meeting.

Claims evidence required for sections V

- Policy schedule
- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for **your business associates** expenses.
- An official letter from the treating doctor in the resort to confirm **your** inability to take part in the planned business meeting.

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

Wedding cover

Please note: The following sections only apply if you have paid the appropriate premium for wedding cover and this is shown on your policy schedule.

Section W1 – Ceremonial attire

What you are covered for

We will pay up to the amount shown in the table of benefits for clothing and accessories owned by the bride and groom (not borrowed or hired) which are lost, stolen or damaged during **your trip**. Payment will be based on the value of the attire at the time it was lost, stolen or damaged. Allowance may need to be made for wear, tear and loss of value depending on the age of the attire.

Section W2 – Wedding gifts

What you are covered for

We will pay up to the amount shown in the table of benefits for wedding gifts which are lost, damaged or stolen during **your trip**. Please note the maximum amount we will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of a “pair or set of items” on page 9.

Section W3 – Wedding rings

What you are covered for

We will pay up to the amount shown in the table of benefits for the bride and groom's wedding rings which are lost, damaged or stolen during **your trip**. The maximum amount we will pay for any one ring is shown in the table of benefits.

What you are not covered for under sections W1, W2 and W3

1. The excess as shown in the table of benefits for each insured person and for each incident.
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 items 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.
4. Loss, theft or damage to **valuables** not carried in **your** hand luggage while **you** are travelling.
5. Property **you** have left unattended in a public place.
6. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
7. Breakage of fragile objects or breakage of equipment while being used.
8. Damage due to scratching or denting unless the item has become unusable as a result of this.
9. Shortages due to variations in exchange rates.
10. If **your** property is delayed or held as a result of Customs, the police or other officials legally holding it.
11. Loss of jewellery (other than wedding rings) while swimming or taking part in dangerous activities.
12. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within **your** baggage.
13. 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 W1, W2 and W3.

- Policy schedule
- Loss or theft – police report
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags
- Proof of value and ownership

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

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 X1 – 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 X2 – 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 expenses for reasonable 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 X1 – 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 X3 – 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 X4 – 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 X5 – 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 X6 – 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 723 146

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 X7 – 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 X8 – 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 X1 to X8

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 X6.

Please refer to the General exclusions shown on pages 8 - 9 of this policy wording for details of what is not covered.

Please see Table of Benefits below 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 policy document for full details of cover.

Tables of Benefits for Single Trip and Annual Multi Trip

Section	Benefits	Budget Cover		Premier Cover		Premier Plus cover	
		Maximum benefit payable	Excess*	Maximum benefit payable	Excess*	Maximum benefit payable	Excess*
A	Cancelling your trip	€1,000	€0	€5,000	€0	Final invoice cost	Nil
B1	Medical and other expenses outside Republic of Ireland	€2,000,000	The amount recoverable under your private medical insurance	€5,000,000	The amount recoverable under your private medical insurance	Unlimited	The amount recoverable under your private medical insurance
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	€0	€5,000	€0	Final invoice cost	Nil
D1	Missed departure	€300	€0	€300	€0	€1,000	Nil
D2	Missed connection	€200	€0	€500	€0	€750	Nil
E1	Travel delay	Nil	Nil	€15 per 12 hours up to €300	Nil	€15 per 12 hours up to €500	Nil
E2	Abandoning your trip	Nil	Nil	€5,000	€0	Final invoice cost	Nil
F1	Personal belongings and baggage	€500	€0	€2,000	€0	€2,500	Nil
	Including: Single article limit	€100	Nil	€250	Nil	€300	Nil
	Including: Valuables limit	€100	Nil	€250	Nil	€400	Nil
F2	Delayed baggage	€150	Nil	€300	Nil	€300	Nil
F3	Personal money	€150	€0	€300	€0	€500	Nil
	Including: Cash limit	€100	Nil	€200	Nil	€300	Nil
F4	Passport and travel documents	€150	€0	€300	€0	€300	Nil
G	Personal accident	€10,000	Nil	€25,000	Nil	€30,000	Nil
H	Personal liability	€500,000	€250	€2,000,000	€250	€2,000,000	Nil
I	Legal expenses	€5,000	€250	€25,000	€250	€50,000	Nil
J	Hijack	Nil	Nil	€100 per day up to €1,000	Nil	€100 per day up to €1,000	Nil
K	Uninhabitable accommodation	Nil	Nil	€500	€0	€500	Nil
L	Pet care	Nil	Nil	Nil	Nil	€25 per day up to €500	Nil
M	Home help	Nil	Nil	Nil	Nil	€100	Nil
N	Securing your home	Nil	Nil	Nil	Nil	€500	Nil
Winter sports cover is only available if you pay the appropriate extra premium. If you have bought an Annual Multi-Trip policy, cover is available for up to 17 days within the period of insurance.							
O1	Winter sports equipment	€500	€0	€500	€0	€500	Nil
	Including: Single article limit	€150	Nil	€150	Nil	€150	Nil
O2	Winter sports equipment hire	€25 per day up to €200	Nil	€25 per day up to €200	Nil	€25 per day up to €200	Nil
O3	Lift pass	€200	€0	€200	€0	€200	Nil
P	Ski pack	€200	Nil	€200	Nil	€200	Nil
Q	Piste closure	€20 per day up to €200	Nil	€20 per day up to €200	Nil	€20 per day up to €200	Nil
R	Avalanche cover	€250	€0	€250	€0	€250	Nil

*** Excess**

When claiming under certain sections listed in the tables 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.

Excess Waiver

If **you** have purchased Budget or Premier cover, by paying an extra premium, **your** policy can include an excess waiver. This will reduce the excess referred to in the table above to nil. If **you** have arranged Premier Plus cover, all excesses are nil.

Table of benefits for Extended Stay Cover

Section	Benefit	Maximum benefit payable	Excess*
A	Cancelling your trip	€1,000	€0
B1	Medical and other expenses outside the Republic of Ireland	€1,000,000	The amount recoverable under your private medical insurance
B2	Hospital benefit	Nil	Nil
C	Cutting your trip short	€1,000	€0
D1	Missed departure	€300	€0
D2	Missed connection	€200	€0
E1	Travel delay	Nil	Nil
E2	Abandoning your trip	Nil	Nil
F1	Personal belongings and baggage	€500	€0
	Including: Single article limit	€100	Nil
	Including: Valuables limit	€100	Nil
F2	Delayed baggage	Nil	Nil
F3	Personal money	Nil	Nil
F4	Passport and travel documents	€150	€0
G	Personal accident	€5,000	Nil
H	Personal liability	€500,000	€250
I	Legal expenses	€5,000	€250
J	Hijack	Nil	Nil
K	Uninhabitable accommodation	Nil	Nil
L	Pet care	Nil	Nil
M	Home help	Nil	Nil
N	Securing your home	Nil	Nil

Table of benefits for Golf Cover

Golf cover is only available if **you** pay the appropriate extra premium

Section	Benefit	Maximum benefit payable	Excess*
S1	Golf equipment	€1,500	€0
	Including: Single article limit	€500	Nil
S2	Golf equipment hire	€50 per day up to €500	Nil
T	Green fees	€40 per day up to €400	Nil

Table of benefits for Business Cover

Business cover is only available if **you** pay the appropriate extra premium.

Section	Benefit	Maximum benefit payable	Excess*
U1	Business equipment	€1,000	€0
	Including: Single article limit	€500	Nil
	Business samples	€1,500	€0
	Including: Single article limit	€500	Nil
U2	Business money	€500	€0
	Including: Cash limit	€300	Nil
V	Replacing staff	€3,000	Nil

Table of benefits for Wedding Cover

Wedding cover is only available if **you** pay the appropriate extra premium

Section	Benefit	Maximum benefit payable	Excess*
W1	Ceremonial attire	€2,000	€0
W2	Wedding gifts	€1,500	€0
	Including: Single article limit	€250	Nil
W3	Wedding rings	€1,000	€0
	Including: Single article limit	€500	Nil

* Excess

When claiming under certain sections listed in the tables 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.

Table of benefits for Natural Catastrophe Cover

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 pages 24 - 26 for full details. No excess will apply to claims made under this section.

Section	Benefit	Maximum benefit payable	Excess
X1	Cancelling your trip	€5,000	Nil
X2	Stranded at your Republic of Ireland departure point	€100	Nil
X3	To reach your intended destination	€200	Nil
X4	Stranded on an international connection	€150 for each 24 hours to a maximum of €750	Nil
X5	Stranded on your return journey home	€150 for each 24 hours to a maximum of €750	Nil
X6	Travel expenses to get home	€2,000	Nil
X7	Car parking	€50 for each 24 hours to a maximum of €250	Nil
X8	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 344 455

E-mail: travel.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 723 146

Email: uk.assistance@aig.com

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

Returning home following natural catastrophe – AIG Assistance Services

Phone: +44 (0) 1273 723 146

Email: uk.assistance@aig.com

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

Claims – AIG Claims Services

AIG Claims Service, OSG Travel Claims

Merrion Hall, Strand Road, Dublin 4

Phone: (01) 261 1540

E-mail: travel@osg.ie

AIG Claims Services are open Monday to Friday between 9.00am and 5.00pm (excluding Bank Holidays). Claim forms can also be downloaded from www.osgtravelclaims.ie

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