



This policy has been arranged by KMT Travel Insurance Services, 90 Ranelagh Road, Dublin 6.



ETI - International Travel Protection, Albany House, 14 Bishopric, Horsham, RH12 1QN

This evidence of insurance is to confirm that those persons who have paid the appropriate premium are insured under Master Certificate Number **ETI/KMTEX/2011** issued to KMT Travel Insurance Services.

ETI - International Travel Protection, the UK branch of Europ ischer Reiseversicherung A.G., incorporated and regulated by the laws of Germany, members of the Association of British Insurers and the Financial Services Compensation Scheme. Companies House Reg. No. FC25660, Branch Reg. No. BR007939

Complaints Procedure

If, for any reason, you have any cause for complaint regarding this insurance, you should write, in the first instance, to: **Customer Services Manager, OSG Travel Claims, Merrion Hall, Strand Road, Sandymount, Dublin 4 Tel (01) 6619133 Fax (01) 6615249** who will immediately investigate your complaint and provide a full, written response. If you are not satisfied with the way your complaint has been handled, please write to the Insurance Ombudsman of Ireland, 32 upper Merrion Street, Dublin 2, who will immediately investigate your complaint and provide a full written response.

This document only constitutes a valid evidence of insurance when it is issued in conjunction with a validation certificate/invoice issued between 01.04.2011 and 31.12.2011 for holidays or journeys commencing up to 31.12.2012.



**HEALTH CHECK – PRE-EXISTING ILLNESS**  
PHONE: 01 6619133

If you or if you are aware of any person whose ill health whether travelling or not, would force you to cancel or cut short your trip have, in the eighteen months prior to taking out this insurance, suffered from or received any form of medical advice, consultation, Inpatient/Outpatient GP referral or treatment or medication for

**Any Circulatory Cardiovascular and/or cerebrovascular, (Heart/Brain/Blood), such as but not limited to; High Blood Pressure, Strokes, Mini Strokes, High Cholesterol, Hypertension, Angina, Palpitations, Breathing or Respiratory conditions or related conditions, such as Emphysema, Bronchial problems, pneumonia, Asthma Diabetes – (Insulin or other drug dependent only), Gallstones or related conditions, Kidney or Liver conditions, Cancer whether in remission Or not, Terminal illness**

You must contact Health Check where our medical co coordinators will tell you if and/or what cover can be provided and how much it will cost to do so.

**MAX POLICY AGE LIMITS AT INCEPTION (see Validation Cert)**

Annual Multi-Trip Cover - 69 years.  
Winter Sports - 65 years.  
Single Trip - 85 years.

**ANNUAL MULTI TRIP POLICY**

Please note that your Annual Multi Trip policy covers you for **40 Days any one trip**. Winter sport (subject to additional premium) extends cover with 21 days winter sports (65 years or under) included during the policy period. The annual multi trip policy **excludes persons over 69 years**.

**CANCELLATION**

If it is deemed necessary to **cancel** your travel arrangements you must contact your Travel Agent/Tour Operator immediately and confirm in writing to **OSG Travel Claims within 48 hours**.

**BAGGAGE/MONEY CLAIMS**

If any item of your baggage is lost or stolen or damaged whilst in transit then you must report this to the Airline, Hotel or Tour Operator Representative immediately. Baggage excludes prams, wheelchairs, bicycles, diving equipment, computer equipment, antiques and mobile phones. It is important that you obtain a property damage/loss report or in the case of damage/loss by an airline.

**Fragile items are excluded** under this policy. **Cash must always be kept in a safety deposit box.**

**POLICE REPORT**

If you are unfortunate enough to **lose or have stolen** any items or belongings whilst on holiday, then you must notify the local police **within 24 Hours** and **obtain a copy of the police report**.

**EMERGENCY ASSISTANCE ABROAD**

The Assistance Company Tel +44 1444 443 222  
In case of any medical emergency please call the Assistance Company

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

**LEGAL LIABILITY**

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

**CLAIMS - OSG Travel Claims**

Phone 01 6619133

All Claims must be reported to **OSG Travel Claims, Merrion Hall, Strand Road, Sandymount, Dublin 4, Tel (01) 6619133** You must enclose all documentation when claiming including your policy document and invoice confirming KMT Insurance or download a claim form at [www.osgtravelclaims.ie](http://www.osgtravelclaims.ie)

**\*The above information is a guide only, for full list of conditions and exclusions please refer to the policy document.**

**MAKING A CLAIM**

Download a Claim Form at [www.osgtravelclaims.ie](http://www.osgtravelclaims.ie)

**For all Sections**

If you need to make a claim please obtain a claim form at [www.osgtravelclaims.ie](http://www.osgtravelclaims.ie) no later than 31 days after the event by or writing to:

OSG Travel Claims  
Merrion Hall,  
Strand Road,  
Sandymount,  
Dublin 4  
Tel (01) 6619133  
Fax (01) 6615249  
(please do not send in any documents at this time)

When you receive your claim form it will request certain documents

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

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

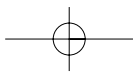
**Schedule of Benefits**

Description	Limits €	Excess €
<b>Cancellation &amp; Curtailment</b>	€4,000	€90 (Loss of Deposit €20)
<b>Medical Expenses</b> including emergency assistance services	€6,500,000	€90
<b>Home Physiotherapy</b>	€100	Nil
<b>Hospital Benefit</b>	€25 per day up to €600	Nil
<b>Personal Effects &amp; Baggage</b> Single Item Limit Valuables Limit in total Travel Documents Delayed Baggage	Up to €2,000 €200 €200 €250 Up to €180 (€60 per day)	€90
<b>Personal Money</b> Cash Limit (under 18yrs €125) Overseas Credit Card Fraud	Up to €650 €200 €500	€90
<b>Travel Delay</b>	€25 for first 12 hrs and €13 for each 12 hrs (up to €300)	Nil
<b>Holiday Abandonment</b>	Up to €4,000	€90
<b>Hijack</b>	€650 (€65 per day)	Nil
<b>Missed Departure</b>	Up to €650	€90
<b>Personal Accident</b> Loss of limbs or sight 18-65yrs Permanent total Disablement 18-65yrs Death (18-65yrs) Death (under 18yrs or over 65 yrs) All Benefits (under 18yrs or over 65 yrs)	€40,000 (max benefit) €40,000 €6,500 €3,000 €3,000	Nil
<b>Personal Liability</b>	€2,500,000	€300
<b>Legal Expenses</b>	€20,000	€300
<b>Catastrophe Cover</b>	€1,200	€90
<b>Hotel Services Failure</b>	€300 (€30 per day)	Nil
<b>Petcare Cover</b>	€300 (€30 per day)	Nil
<b>Scheduled Airline Failure &amp; Insolvency Cover</b>	€4,000	Nil
<b>Airline Seat Bumping</b>	€20 per 4hrs waiting up to €300	Nil
<b>Rental Vehicle Return</b>	€200	Nil
<b>Wintersports Subject to additional premium or when Annual Multi-trip Cover is effected</b>		
<b>Ski Equipment</b> Owned Hired Single Item Limit	€650 €400 €200	€90
<b>Ski Hire</b> €25 per day	€250	Nil
<b>Ski Pack</b> €95 per day	€400	Nil
<b>Piste Closure</b> €30 per day	€250	Nil
<b>Avalanche Closure</b>	€250	€90
(Subject to additional premium)		
<b>Optional Extras</b> <b>Golf Equipment</b> Golf Hire Green Fees	€1,200 €500 (€50 per day) €150	€90
<b>* Business Equipment</b> <b>Wedding Cover</b> Dress/Suit Limit €500 Rings Limit €500	€1,200 €1,000	€90

\*Separate endorsement will apply for this section of cover.

**TERRITORIAL LIMITS**

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



**PRE-EXISTING MEDICAL CONDITIONS HEALTH CHECK 01 6619133**

Please note your policy may not cover you for claims arising from your pre-existing medical conditions, if you fail to inform underwriters. You need to tell us of anything you know that is likely to affect our acceptance of your cover.

If you or if you are aware of any person whose ill health whether travelling or not, would force you to cancel or cut short your trip have, in the eighteen months prior to taking out this insurance, suffered from or received any form of medical advice, consultation, Inpatient/Outpatient GP referral or treatment or medication for

**Any Circulatory Cardiovascular and/or cerebrovascular, (Heart/Brain/Blood), such as but not limited to; High Blood Pressure, Strokes, Mini Strokes, High Cholesterol, Hypertension, Angina, Palpitations, Breathing or Respiratory conditions or related conditions, such as Emphysema, Bronchial problems, pneumonia, Asthma Diabetes – (Insulin or other drug dependent only), Gallstones or related conditions, Kidney or Liver conditions, Cancer whether in remission Or not, Terminal illness**

**You must contact Health Check** where our medical co coordinators will tell you if and/or what cover can be provided and how much it will cost to do so.

**NOTE: If you do not contact Health Check, to declare known pre-existing medical conditions claims arising directly or indirectly from the medical condition will not be covered.**

We cannot provide cover for any psychiatric condition including but not limited to Anxiety, stress, depression, eating disorders, Please refer to exclusions applicable to all sections of this insurance.

**READ ME FIRST**

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

**POLICY DOCUMENT**

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

**CONDITIONS, EXCLUSIONS AND WARRANTIES**

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

**DANGEROUS SPORTS OR PASTIMES**

You are only covered under the policy for claims arising from certain **Hazardous Activities**. If you require cover for activities not listed in this booklet please contact your travel agent

The following activities are not included;

White water canoeing, bmx or mountain biking, horse jumping, hunting on horseback, polo on horseback, racing, scuba diving within 24 hours prior to departure, manual work abroad, use of machinery.

**PROPERTY CLAIMS**

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

**PERSONAL LIABILITY**

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

**POLICY LIMITS**

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

**POLICY EXCESSES**

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

**REASONABLE CARE / UNATTENDED PROPERTY**

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

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

**COMPLAINTS PROCEDURE**

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

**COOLING OFF PERIOD**

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

**GOVERNING LAW**

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

**TERRORISM COVER**

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

**HAZARDOUS ACTIVITIES**

You are covered under the Personal Accident and Medical Expenses Sections for the following activities automatically, provided that the activity is on an **Incidental Basis** and you do not need to contact your travel agent

- Archery (amateur) ● badminton (amateur) ● baseball (amateur) ● basketball (amateur) ● beach games ● black water rafting (Grade 1 to 4) ● bungee jumping (up to 3 jumps) ● canoeing (other than as specified below) ● clay pigeon shooting ● cricket (amateur) ● cycling (other than specified below) ● dinghy sailing ● fell walking ● fencing ● fishing ● football (amateur) ● golf (amateur) ● hiking (under 2,000 meters altitude) ● horse riding (up to 7 days) (other than as specified below) ● hot air ballooning which has been organised in Ireland or the UK prior to departure) ● jet boating ● jet ski-ing ● jogging ● marathon running (amateur) ● motorcycling up to 50cc ● netball (amateur) ● orienteering ● outwardbound pursuits, ● paintballing ● parasailing (over water) ● pony trekking ● racquetball ● rambling ● river canoeing (other than as specified below) ● roller skating ● roller blading ● rounders ● rowing ● running-sprint/long distance (amateur) ● safari (Ireland organised) ● sail boarding ● sailing within territorial waters ● scuba diving up to 30 metres if adequately supervised, (other than as specified below) ● skate boarding ● snorkelling ● squash (amateur) ● surfing (amateur, under 14 days) ● tennis (amateur) ● tour operator safari ● track events ● trekking (under 2,000 metres altitude) ● triathlon ● volleyball (amateur) ● war games ● water polo (amateur) ● water ski-ing (amateur) ● white water rafting (Grade 1 to 4), ● windsurfing (amateur) ● work abroad (other than as specified below) ● yachting (racing/crewed inside territorial waters)

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

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

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

**What will happen when you call Health Check**

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

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

**What will happen if you do not contact Health Check**

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

**Please Note:**  
OSG cannot offer cover in the following circumstances:

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

OPENING HOURS-Monday to Friday 9am-5pm, Saturday 9am-2pm

**24 Hour Assistance Company**

24 HR GLOBAL ASSISTANCE

Tel. **+44 1444 443 222**

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

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

**Tel: +44 1444 443 222**

**Fax: +44 1444 453 999**

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

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

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

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

**IMPORTANT NOTE:**

**If you are currently a VHI, Quinn Healthcare (Bupa) and Aviva Health (VIVAS) member you must also notify your relevant private medical insurance assistance company at the time of seeking medical assist abroad as per contact details below**

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

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

Quinn Health care(Bupa) Assistance: Tel + 353 – 25 – 3002

Aviva Health (VIVAS) Assistance: Tel +353 – 1 – 481 7840

**POLICY CONTRACT PERIODS**

**Contract Period - Single Trip**

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

**Contract Period - One way Trip**

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

**Contract Period - Annual Multi-Trip**

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

- a maximum duration of 40 days any one trip (unless additional premium has been paid to increase any onetrip to 60 days)
- cover for overnight trips within the Republic of Ireland, United Kingdom, Channel Islands and Isle of Man only applies when accommodation is pre-booked and the intended destination is over 100 miles from the **Insured's** usual residential address
- **Wintersports** (subject to additional premium being paid) cover is limited to 21 days per policy per year (maximum age 65years)

**Period of Insurance - Single Trip**

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

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

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

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

**Period of Insurance - Annual Multi -trip only**

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

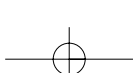
1. The commencement of the trip; or
  2. The expiry of the Policy Period (being the expiry of 365 days from the date of issue).
- In respect of all other sections, insurance commences when the **Insured** leaves his **Home** or business in the Republic of Ireland or United Kingdom (whichever is the later) to commence the trip described in the territorial limits and shall cease with whichever occurs first of the following:

1. The expiry of the Policy Period (being the expiry of 365 days from the date of issue);
2. The return of the **Insured** to his **Home** as planned, at the end of the trip;
3. The first return of the **Insured** to the Republic of Ireland or United Kingdom prior to the planned return at the end of the trip; or
4. The **Insured's** period of travel exceeding the period stated on the **Certificate**. (If the **Insured's** period of travel exceeds or was intended to exceed 40 days, then the entire period of travel, including the first 40 days on the **Certificate**, will not be covered hereunder).

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

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

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



**POLICY DEFINITIONS**

**Accident** A sudden, unexpected, unusual, specific, violent, external event which occurs at a single identifiable time and place and independently of all other causes, results directly, immediately and solely in physical bodily injury which results in a Loss. In no event shall the contracting of any disease and/or illness (including, but not limited to heart attack, stroke or cancer), nor the injection or ingestion of any substance, be considered an Accident. An event which directly or indirectly exacerbates a previously existing physical bodily injury shall not be considered an Accident.

**Cash** Currency notes and coins.

**Certificate/Policy/Evidence** An Insurance Validation Certificate or Booking Invoice used by the Issuing Agent to validate and activate this insurance wording. Wherever the word 'policy' or 'evidence' is shown this shall be deemed to read 'Certificate'.

**Close Business Associate** Any person whose absence from business for one or more complete days at the same time as the Insured's absence prevents the effective continuation of that business.

**Common-Law Partner** Any couple (including same sex) in a common law relationship or who have co-habited for at least 6 months.

**Excess** Where applicable, the excess is the first amount of each claim for each separate incident payable for each Insured. Excess amounts are shown in the Schedule of Cover and Excesses.

**Golf Equipment** Golf clubs, golf bags, non-motorised trolleys and golf shoes.

**Hazardous Activity** An activity where it is recognised there is an increased risk of injury or can be reasonably expected to exacerbate an existing medical condition. (If you are in any doubt, please contact your travel agent with full details of the activity).

**Home** The Insured's place of residence in the Republic of Ireland or United Kingdom.

**Incidental Basis** The Insured's participation in a Hazardous Activity on a casual, fortuitous, occasional or minor basis. Sports tours and/or activity holidays would be considered to include participation in Hazardous Activities on a non-incident basis.

**Insured** Any Insured person who is included on the policy having paid the appropriate premium. The term 'his' shall be held to mean 'her' where appropriate.

**Loss of Sight** The complete and irrecoverable loss of the sight of one or both eyes.

**Loss of Limb(s)** Loss by physical severance of a hand at or above the wrist or a foot at or above the ankle.

**Permanent Total Disablement**

Disablement which, from the moment of Accident, entirely prevents the Insured from attending to any business or occupation of any and every kind and which lasts 12 calendar months and at the expiry of that period is, in the opinion of the Underwriter's Medical Advisors, beyond expectation of improvement.

**Pre-existing Medical Condition**

Any of the following conditions which has been suffered or for which medical advice, treatment or medication has been received within eighteen months prior to the Date of Issue of this insurance:

any Heart/Circulatory conditions (ie Hypertension, Angina, Stroke, Heart Attack etc);  
any Lung/Breathing conditions other than mild, well controlled Asthma suffered on its own; any Cancerous conditions;

**Public Transport**

The use of train, bus, coach or ferry services, or scheduled flights, running to a published timetable to join the booked travel itinerary.

**Relative** Spouse, parent, parent-in-law, step-parent, son, son-in-law, daughter, daughter-in-law, grandparents, grandchild, brother, brother-in-law, sister, sister-in-law, fiancé(e) or Common-Law Partner, aunts, uncles nieces & nephews.

**Single Item**

Any one article, pair, set or collection under the Personal Effects and Baggage and Ski Equipment Sections.

**Ski Equipment**

Skis, ski sticks, ski bindings, ski boots, snowboard, snowboard bindings and snowboard boots.

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

**Valuables** Photographic equipment, audio, video, telecommunication equipment (excluding mobile phones), telescopes and binoculars, jewellery, watches, fur, silks, leather goods, animal skins, precious stones and articles made of or containing gold or other precious metals.

**Wintersports** Skiing, off-piste skiing (except in areas designated as unsafe by resort management), snowboarding, recreational racing, mono-ski-ing, guided cross country skiing, snowmobiling, tobogganing and ice skating.

**Terrorism** An act of **Terrorism** means an act including but not limited to the use of force or violence, by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) of government(s), committed for political, religious, ideological or ethnic purposes or reason including the intention to influence any government and/or to put the public, or any section of the public in fear

**Nuclear, Chemical, Biological Terrorism Act:** "A Nuclear, Chemical, Biological Terrorist" act shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release, or any escape of any solid, liquid or gaseous chemical agent and/or biological agent during the period of this insurance. "Chemical" agent shall mean any compound which when suitably disseminated produces incapacitating, damaging or lethal effects on people, animals, plants or material property. "Biological" agent shall mean any pathogenic (disease-producing) micro organism(s) and/or biologically produced toxin(s) (including genetically modified organisms) and chemically synthesized toxins which cause illness and/or death in humans, animals or plants

**THE INSURANCE**

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

**PROVIDED** always that;

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

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

**SECTION A1 - CANCELLATION & CURTAILMENT CHARGES**

**▲ What You Are Covered For:**

If the Insured's trip is cancelled or curtailed due to any one of the reasons listed below occurring to the Insured, or his travelling companion and his travelling companion cancels or curtails his trip, during the Period of Insurance, the Underwriter will indemnify the Insured up to the amount shown in the Schedule of Cover:

**◆ Cancellation**

for travel and accommodation expenses paid or contracted to be paid by the Insured in respect of his own trip (prior to any occurrence giving rise to a claim under this section) which are not recoverable.

**◆ Curtailment**

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

Reasons for Cancellation and Curtailment:

- death, serious injury or serious illness, occurring during the Period of Insurance, of an Insured, the Insured's travelling companion, a Relative or Close Business Associate of the Insured or his travelling companion, or the person with whom the Insured has arranged to stay whilst on the trip;
- jury service, witness call or compulsory quarantine;
- accident to their vehicle within 7 days prior to intended date of departure (applicable to self-drive holidays only);
- the posting overseas or emergency and unavoidable requirements of duty in the Armed Forces, Police, Fire, Nursing or Ambulance Services;
- redundancy notified during the Period of Insurance which qualifies for payment under the Redundancy Payments Act;
- fire, flood or burglary at Home occurring or becoming apparent within 5 days prior to the commencement of the

journey or holiday;

(g) presence being required by the police following burglary at Home; or

(h) pregnancy where expected date of delivery is before 12 weeks of the booked return date or complication occurring prior to twelve weeks of expected delivery date if there has not been complications in any previous pregnancy.

**▼ What You Are Not Covered For:**

The Underwriter shall not be responsible for

- the Excess as shown in the Schedule of Cover and Excesses;
- claims arising directly or indirectly as a result of a Pre-existing Medical Condition of the Insured, the Insured's travelling companion, a Relative or Close Business Associate of the Insured or his travelling companion, or the person with whom the Insured has arranged to stay whilst on the trip, unless declared to and agreed by the Underwriter with any required additional premium paid and/or amendments to policy conditions;
- claims arising if an Insured:
  - is travelling against the advice of a medical practitioner or for the purpose of obtaining medical treatment; or
  - is on a hospital waiting list or awaiting the results of medical investigations; or
  - has received a terminal prognosis at the date of application;
- claims arising which are not supported by written medical confirmation and clinical reports from medical service providers, as well as all other proof of the happening of an event causing Cancellation or Curtailment;
- claims for any costs associated with unused timeshare property;
- claims arising where the Insured has not been able to receive the necessary inoculations or vaccinations or obtain necessary visas.

**SPECIAL NOTE:**

It is a condition of this section that any claim for Cancellation be advised verbally to your Issuing Agent as soon as possible and confirmed in writing within 48 hours to the Loss Adjuster. Curtailment must be authorised by the Assistance Company, following confirmation from the treating doctor that it IS MEDICALLY NECESSARY THAT THE INSURED CURTAILS THEIR TRIP.

**SECTION A2 - HOTEL SERVICES FAILURE**

**▲ What You Are Covered For:**

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

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

**▼ What You Are Not Covered For:**

The Underwriter shall not be responsible for

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

**SECTION B - MEDICAL EXPENSES AND EMERGENCY REPATRIATION**

**▲ What You Are Covered For:**

The Underwriter will reimburse the Insured up to the amount shown in the Schedule of Cover in respect of the following expenses necessarily incurred as a result of the Insured sustaining accidental bodily injury or becoming ill:

**1 Medical Expenses**

- cost of medical, surgical or hospital treatment (including emergency dental treatment up to e250 for the immediate relief of pain only). The Underwriter reserves the right to repatriate when, in the opinion of the doctor in attendance and the Underwriter's Medical Advisors, the Insured is fit to travel.
- cost of transporting the remains of an Insured to the Republic of Ireland or United Kingdom, or the reasonable cost of funeral in the country where death occurs, if other than the Insured's usual country of residence, up to e4,000;
- reasonable additional transportation and accommodation costs (up to e1,250 per person for accommodation) incurred by the Insured and any one person travelling with the Insured, as a result of the Insured receiving medical advice from the doctor in attendance and the Underwriter's Medical Advisors that his originally planned return journey to the Republic of Ireland or United Kingdom is impossible due to medical reasons. (Payment shall be based upon the average cost of transportation and accommodation incurred prior to the originally planned return date).
- Any costs arising from your normal pregnancy, without any accompanying bodily injury, illness, disease of complication except where specifically covered under Section 1 Cancellation and Curtailment. These sections all provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event except as specifically described.

**2 Emergency Repatriation**

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

**3 Home Physiotherapy**

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

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

**▼ What You Are Not Covered For:**

The Underwriter shall not be responsible for

- the Excess (unless the Insured uses a EHC Card which successfully reduces the amount of the claim) as shown in the Schedule of Cover and Excesses;
- claims arising directly or indirectly as a result of a Pre-existing Medical Condition of the Insured unless declared to and agreed by the Underwriter with any required additional premium paid and/or amendments to policy conditions;
- claims arising if an Insured:
  - is travelling against the advice of a medical practitioner or for the purpose of obtaining medical treatment; or
  - is on a hospital waiting list or awaiting the results of medical investigations; or
  - has received a terminal prognosis at the date of application;
- claims arising for treatment or surgery which, in the opinion of the Underwriter's Medical Advisors, is not essential or can reasonably be delayed until the Insured's return to his Home;
- claims arising from the additional costs of single or private hospital room accommodation;
- claims arising from medical treatment of any kind received after an Insured has returned to the Republic of Ireland or United Kingdom;
- claims arising from medical treatment of any kind not authorised at the time by a recognised registered medical practitioner.
- claims arising from medical treatment of any kind occurring after an Insured has refused the offer of repatriation when, in the opinion of the doctor in attendance and the Underwriter's Medical Advisors, the Insured is fit to travel;
- claims arising in respect of physiotherapy treatment and other associated therapies.

**SPECIAL NOTE:**

In the event of an Insured dying, incurring medical expenses in excess of e500, being involved in an accident, being admitted to hospital, or curtailing for medical reasons, the Assistance Company must be advised as soon as possible and liability shall only attach for expenses agreed by them. Failure to notify the Assistance Company will prejudice the Underwriter and will result in the Underwriter's non-acceptance of liability of such claims.

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

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

#### SECTION C - HOSPITALISATION BENEFIT

##### ▲ What You Are Covered For:

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

#### SECTION D - PERSONAL EFFECTS AND BAGGAGE

##### ▲ What You Are Covered For:

###### ◆ Lost, Stolen or Damaged

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

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

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

The maximum payment for any Single Item for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied is e65, subject to a maximum of e300 for all such items.

###### ◆ Travel Documents

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

###### ◆ Baggage Delay

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

##### ▼ What You Are Not Covered For:

The Underwriter shall not be responsible for

1. the Excess as shown in the Schedule of Cover and Excesses;
2. wear, tear and depreciation of the article(s);
3. claims arising from breakage of fragile articles unless caused by fire or accident to a vehicle;
4. claims arising for loss, theft or damage to prams, buggies, wheelchairs, pedal cycles, motor vehicles, marine or diving equipment and craft, surfboards, sailboards or related equipment or fittings of any kind;
5. claims arising from damage caused by leakage of powder or liquid carried within personal effects or baggage;
6. claims arising for Cash, cheques, travellers cheques, stamps and contact lenses, antiques, computer equipment of any kind, cellular telephones, tv sets;
7. claims arising for theft which is not reported to any appropriate police authority within 24 hours of discovery and an official report obtained;
8. claims arising for loss or damage which is not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained). In the case of an airline, a Property Irregularity Report will be required;
9. claims arising for breakage of Sports Equipment whilst in use (unless Ski Equipment and the appropriate Wintersports Cover has been effected - Refer to Section N);
10. claims arising from delay, detention, seizure or confiscation by Customs or other officials;
11. claims arising for loss, theft or damage to household goods or anything shipped as freight or under a Bill of Lading;
12. claims arising for loss or damage of dentures or bridgework, artificial limbs or hearing aids of any kind;
13. claims arising for property left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property;
14. claims arising for loss, theft or damage of items from an unattended motor vehicle, unless taken from a locked boot between 7am and 10pm local time and there is evidence of forced entry which is confirmed by a police report;
15. claims arising for loss or damage to items carried on a vehicle roof rack;
16. claims arising for loss, theft or damage to Valuables which at the time of such loss, theft or damage were located in checked-in luggage or an unattended motor vehicle;
17. claims arising for loss, theft or damage in excess of e120 occurring on a beach or in or around a swimming pool (including claims under Section E).

#### SECTION E - PERSONAL MONEY

##### ▲ What You Are Covered For:

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

##### ▼ What You Are Not Covered For:

The Underwriter shall not be responsible for

1. the Excess as shown in the Schedule of Cover and Excesses;
2. claims arising for theft which is not reported to any appropriate police authority within 24 hours of discovery and an official report obtained;
3. claims for loss which is not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained). In the case of an airline, a Property Irregularity Report will be required;
4. claims arising from delay, detention, seizure or confiscation by Customs or other officials;
5. claims arising from shortages due to error, omission or depreciation in value;
6. claims arising for loss or theft of Cash which at the time of such loss or theft was located in checked-in luggage or an unattended motor vehicle;
7. claims for loss or theft in excess of e120 occurring on a beach or in or around a swimming pool (including claims under Section D).

#### SECTION E1 - OVERSEAS CREDIT CARD FRAUD

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

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

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

#### SECTION F1 & F2 - TRAVEL DELAY & HOLIDAY ABANDONMENT

##### ▲ What You Are Covered For:

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

the Insured as follows:

##### 1. Travel Delay

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

##### 2. Abandonment

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

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

##### ▼ What You Are Not Covered For:

The Underwriter shall not be responsible for

1. the Excess as shown in the Schedule of Cover and Excesses for Section F2 (Abandonment);
2. claims arising from delay caused by strike if strike or industrial action was notified at the time the insurance was purchased
3. Withdrawal from service of aircraft, sea vessel, coach or train on which you are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved.

#### SECTION F3 - PET CARE

##### ▲ What You Are Covered For:

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

##### ▼ What You Are Not Covered For:

The Underwriter shall not be responsible for

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

#### SECTION G - HIJACK

##### ▲ What You Are Covered For:

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

##### ▼ What You Are Not Covered For:

The Underwriter shall not be responsible for

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

#### SECTION H - MISSED DEPARTURE

##### ▲ What You Are Covered For:

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

##### ▼ What You Are Not Covered For:

The Underwriter shall not be responsible for

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

#### SECTION I - PERSONAL ACCIDENT

##### ▲ What You Are Covered For:

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

##### ▲ What You Are Not Covered For:

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

#### SECTION J - PERSONAL LIABILITY

##### ▲ What You Are Covered For:

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

##### ▼ What You Are Not Covered For:

The Underwriter shall not be responsible for

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

##### SPECIAL NOTE:

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

**SECTION K - LEGAL EXPENSES**

**▲ What You Are Covered For:**

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

**▼ What You Are Not Covered For:**

The Underwriter shall not be responsible for

1. the **Excess** as shown in the Schedule of Cover and Excesses;
2. claims arising for any legal expenses incurred without prior authorisation by the Underwriter;
3. claims arising where the Underwriter considers the **Insured's** prospects of success in achieving a reasonable benefit to be insufficient;
4. claims arising pursuant to a contingent fee agreement between the **Insured** and his counsel;
5. claims arising for travel and accommodation expenses in pursuit of a legal action;
6. claims arising from the **Insured** pursuing legal proceedings as part of and/or on behalf of a group or organisation.
7. claims incurred for any legal costs pursuant to a legal action against a travel agent, tour operator, carrier, the underwriter, OSG Healthcheck, OSG Travel claims, Euro Alarm, Kindlon Insurances, KMT Travel Insurance Services.

**SPECIAL NOTE:**

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

- (a) The **Insured** shall apply to the Underwriter for a written acknowledgement by the Underwriter of the existence of a potentially viable claim.
- (b) If an acknowledgement in (a) is granted, the Underwriter shall initially pay up to 5% of the amount shown in the Schedule of Cover for legal costs incurred by the **Insured** to determine the probability of success in achieving a reasonable benefit. This shall include an assessment of the legal liability of the potential defendant and the ability to collect damages from the potential defendant.

The Underwriter shall not be responsible for any legal expenses incurred prior to its issuing the **Insured** with a written acknowledgement of the existence of a potentially viable claim. In the event that the **Insured** is awarded legal costs as part of any judgement or settlement, the Underwriter shall be entitled to repayment by the **Insured** of any sums paid under this Section. In the event that the **Insured** is awarded compensation (by judgement or settlement), the Underwriter shall be entitled to recover from the **Insured** two thirds of any sum paid to the **Insured** under any section of this policy on account of the same incident for which compensation is received.

Claims in respect of Sections J and K must be notified to the Loss Adjuster in writing immediately.

**SECTION L - CATASTROPHE**

**▲ What You Are Covered For:**

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

**▲ What You Are Not Covered For:**

The Underwriter shall not be responsible for

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

**WINTERSPORTS COVER**

Provided when Wintersports Cover is effected and appropriate premium paid.

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

**SECTION N - SKI EQUIPMENT**

**▲ What You Are Covered For:**

The Underwriter will indemnify the **Insured** in respect of loss or breakage of **Ski Equipment** up to the amount as shown in the Schedule of Cover for owned and hired **Ski Equipment**. In the case of owned **Ski Equipment**, each claim is subject to a maximum payment for any **Single Item** shown in the Schedule of Cover. The maximum payment for any **Single Item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied is e65, subject to a maximum of e300 for all such items.

**▼ What You Are Not Covered For:**

The Underwriter shall not be responsible for

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

**SPECIAL NOTE:**

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

- Up to 1 year old - 90% of purchase price
- Up to 2 years old - 70% of purchase price
- Up to 3 years old - 50% of purchase price
- Up to 4 years old - 30% of purchase price
- Up to 5 years old - 20% of purchase price
- Over 5 years old - nil

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

**SECTION O - SKI HIRE**

**▲ What You Are Covered For:**

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

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

**▼ What You Are Not Covered For:**

The Underwriter shall not be responsible for

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

**SECTION P - SKI PACK**

**▲ What You Are Covered For:**

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

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

**▼ What You Are Not Covered For:**

The Underwriter shall not be responsible for

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

**SECTION Q - PISTE CLOSURE**

**▲ What You Are Covered For:**

In the event that, due to lack of snow fall or adverse weather in the pre-booked **Wintersports** resort between the months of December to March and no alternative being available, the **Insured** is not allowed to ski for a period in excess of 12 hours, the Underwriter will pay the benefit as shown in the Schedule of Cover for each full 24 hour period in which an **Insured** is unable to ski, up to the maximum as shown in the Schedule of Cover.

**▼ What You Are Not Covered For:**

The Underwriter shall not be responsible for

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

**SECTION R - DELAY DUE TO AVALANCE**

**▲ What You Are Covered For:**

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

**▼ What You Are Not Covered For:**

The Underwriter shall not be responsible for

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

**SECTION S - GOLF EQUIPMENT COVER**

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

**▲ What You Are Covered For:**

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

The maximum payment for any **Single Item** is e150

The maximum payment for any **Single Item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied is e65, subject to a maximum of e250 for all such items.

**▼ What You Are Not Covered For**

The Underwriter shall not be responsible for:

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

**SECTION T - GOLF EQUIPMENT HIRE**

**▲ What You Are Covered For**

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

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

**▼ What You Are Not Covered For**

The Underwriter shall not be responsible for:

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

**SECTION U - GREEN FEES****▲ What You Are Covered For**

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

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

**▼ What You Are Not Covered For**

The Underwriter shall not be responsible for:

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

**SECTION V - BUSINESS COVER****Subject to an additional premium being paid****▲ What You Are Covered For:**

(a) Business equipment

The Underwriter will pay, up to £1,200, for accidental loss, theft or damage to your business equipment. Following this accidental loss, theft or damage to your business equipment, the Underwriter will also pay for any emergency courier expenses you have incurred, in obtaining any business equipment, which is essential to your intended business itinerary, up to the amount shown in the schedule of benefits on page 3 of the policy document.

**▼ What You Are Not Covered For**

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

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

**SECTION W - SCHEDULE AIRLINE FAILURE & INSOLVENCY COVER**

This cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom, authorised and regulated by the Financial Services Authority (Register number 311958) and is underwritten by a consortium of Association of British Insurers member Companies.

The insurer will pay up to the invoice cost stated in the policy schedule in total for each person insured for:

1. Irrecoverable sums paid in advance in the event of insolvency of the Travel or Accommodation provider not forming part of an inclusive holiday prior to departure Or
2. In the event of insolvency after departure

a) additional pro rata costs incurred by the person insured in replacing that part of the travel arrangements to a similar standard to that originally booked or

b) if curtailment of the holiday is unavoidable the cost of return transportation to the United Kingdom, Channel Islands, Isle of Man or Ireland to a similar standard to that originally booked.

PROVIDED THAT in the case of (a) and (b) above where practicable the person insured shall have obtained the approval of the insurer prior to incurring the relevant costs.

**EXCLUSIONS APPLYING TO SECTION W****What is not covered**

1. Travel or Accommodation not booked within the United Kingdom, Channel Islands, Isle of Man or Ireland prior to departure.
2. The Financial Failure of
  - a. any Travel or Accommodation provider in Chapter 11 or any threat of insolvency being known at the date of issue of the policy
  - b. any Travel or Accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim)
  - c. any travel agent, tour organiser, booking agent or consolidator with whom the person-insured has booked travel or accommodation.
3. Any loss for which a third party is liable or which can be recovered by other legal means.
4. We do not cover the booking agent or consolidator.
5. Any losses that are not directly associated with the incident that caused you to claim. For example, loss due to being unable to reach your pre booked hotel, villa, car hire or cruise following the financial failure of an airline.

**CLAIMS PROCEDURE**

Claims should be advised as soon as possible after you become aware of the financial failure.

International Passenger Protection Claims

Office, IPP House, 22-26 Station Road,

West Wickham, Kent BR4 0PR

Tel: + 44 (0)20 8776 3752

Fax: + 44 (0)20 8776 3751

Email: info@ipplondon.co.uk

IPP will only accept claims submitted up to six months after the failure, any claims submitted after the six month period will NOT be processed.

**SECTION X - AIRLINE SEAT BUMPING**

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

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

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

**SECTION Y - RENTAL VEHICLE RETURN**

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

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

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

**EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THE INSURANCE**

The Underwriter shall not be responsible for claims arising:

1. for any claims in any way caused or contributed to by:
  - (i) the failure of; or
  - (ii) the fear of the failure of; or
  - (iii) the inability of any equipment or any computer program to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date except those under Sections B,C and I;
2. which are directly or indirectly caused by, occasioned by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the claim:
  - i. act of terrorism; or
  - ii. nuclear detonation, reaction, nuclear radiation, or contamination howsoever such nuclear detonation, reaction, nuclear radiation, or radioactive contamination may have been caused; or
  - iii. war, invasion or warfare operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or martial law or confiscation by order of any government or public authority; or
  - iv. seizure or illegal occupation; or
  - v. confiscation, requisition, detention, legal or illegal occupation, embargo, quarantine or any result of any order of public or government authority which deprives you of the use or value of your property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade; or
  - vi. discharge of pollutants or contaminants, which pollutants and contaminants shall include but are not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment; or
  - vii. chemical or biological release or exposure of any kind; or
  - viii. attacks by electronic means including computer hacking or the introduction of any form of computer virus; or
  - ix. threat or hoax, in the absence of physical damage due to an act of terrorism; or
  - x. any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism
3. from loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising therefrom, or any consequential loss of any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from:
  - (a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
  - (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
4. from HIV, Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex;
5. from the **Insured** engaging in any illegal or criminal act;
6. from any consequential loss whatsoever. Claims shall only be paid for those losses which are specifically stated under the terms of this insurance (except as provided in Section D relating to loss of Travel Documents);
7. directly or indirectly out of financial incapacity of the **Insured**;
8. which but for the existence of this insurance, would be covered under any other insurance policy(ies), including any amounts recovered by the **Insured** from private health insurance, EHIC Card payments, any reciprocal health agreements, airlines, hotels, home contents Insurers or any other recovery by the **Insured** which is the basis of a claim;
9. from the tour operator, airline or any other company, firm or person either becoming insolvent or being unable or unwilling to fulfil any part of their obligation except for cover as defined in Section A2 and W;
10. from any **Hazardous Activity** including but not limited to all **Wintersports** (except where an appropriate premium has been paid), racing (other than on foot), mountaineering with the use of ropes, pot-holing, caving, hang-gliding, micro-lighting, parachuting, bungee-jumping and motor racing. Certain other activities may be covered if declared to and agreed by the Underwriter with any required additional premium paid and/or amendments to policy conditions;
11. from Suicide or attempted suicide or willful exposure to danger (except in an attempt to save human life), mental disorder, anxiety, stress or depression, venereal infection or the influence of or in connection with the use of alcohol or drugs, unless as prescribed by a treating doctor;
12. from an **Insured** being in or entering or descending from an aircraft other than a fully licensed passenger carrying aircraft in which an **Insured** is travelling as a passenger other than as a member of the crew and not for the purpose of undertaking any trade or technical operation therein or thereon;
13. from the **Insured's** willful exposure to a peril. The **Insured** must exercise reasonable care to prevent illness, injury or loss or damage of his property as if uninsured;
14. directly or indirectly from the **Insured** being engaged in any manual employment after the commencement of the trip;
15. which have not been proven and the amount thereof substantiated.

**Conditions Applicable to all sections of the insurance**

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

**Several Liability Notice**

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