

THE TRAVEL DEPARTMENT
SINGLE TRIP & ANNUAL MULTI TRIP TRAVEL INSURANCE

INSURER	Axiom Underwriting , on behalf of Great Lakes Reinsurance (UK) PLC
TYPE OF COVER	There are three types of cover available: Single Trip: A single return trip beginning and ending in the Republic of Ireland or UK. One Way Trip: A single outward trip beginning in the Republic of Ireland or UK and ending no later than 24 hours after leaving the immigration control of your final destination country. Annual Multi Trip: Any number of return trips subject to a maximum duration of 40 days any one trip. Up to 21 days Winter Sports if option chosen. Please check your Certificate to see the type of cover applicable to your insurance.
PERIOD OF INSURANCE	Single Trip Cancellation cover is effective from the date the Certificate is issued and terminates on commencement of the trip. Cover in respect of all other sections commences when you leave your home or place of business in the ROI /UK, whichever is the later and terminates on expiry of the policy period shown on the Certificate; or your return home as planned at the end of the trip; or your first return to the ROI / UK prior to your planned return date, whichever occurs first. One Way Trips Cancellation cover is effective from the date the Certificate is issued and terminates on commencement of the trip. Cover in respect of all other sections commences when you leave your home or place of business in the ROI, whichever is the later and terminates on expiry of the policy period shown on the Certificate or 24 hours after you leave the immigration control of your final destination country, whichever occurs first. Annual Multi Trip Cancellation cover is effective from the date the Certificate is issued or the time a trip is booked, whichever is the later and terminates on commencement of the trip or the expiry of the policy period (365 days from the date of issue of the Certificate), whichever occurs first. Cover in respect of all other sections commences when you leave your home or place of business in the ROI / UK, whichever is the later and terminates on expiry of the policy period (365 days from the date of issue of the Certificate); or your return home as planned at the end of the trip; or your first return to the ROI / UK prior to your planned return date; or the period of travel exceeding the period stated on the Certificate, whichever occurs first. If the period of travel exceeds or is intended to exceed 40 days, then the entire period of travel will not be covered. Cover includes overnight trips within the Republic of Ireland, UK, Channel Islands and Isle of Man where accommodation is pre-booked and the intended destination is over 100 miles from your usual residential address.
GEOGRAPHICAL LIMITS	You have the option to purchase cover for travel to the following areas: Area 1 – The United Kingdom, Channel Islands, Isle of Man and the Republic of Ireland Area 2 – 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). Area 3 – Worldwide (excluding USA, Canada and Caribbean). Area 4 – USA, Canada and Caribbean. The geographical limit applicable to your insurance will be stated in your Certificate
TERM OF THE INSURANCE	Single Trip insurances cover the period of the trip only. Annual Multi-Trip insurances are usually for a 12 month period. Please refer to your Certificate e for the dates that cover is effective.
CANCELLATION	You have the right to cancel this insurance at any time. You will, for a period of 14 days from the date you receive your Certificate, have a right to cancel this insurance and receive a full refund provided that a claim does not exist and that travel has not taken place. To exercise your right to cancel please contact the Issuing Agent.
IN THE EVENT OF A CLAIM	In the event of you incurring medical expenses in excess of €500, being involved in an accident, being admitted to hospital, curtailing a trip on medical grounds or the death of the Insured, you must contact Euro Alarm Assistance as soon as possible. Telephone Cega Assistance on +44 124 362 1186. Claims should be notified within 31 days to OSG Travel Claims, Nutley Building, Merrion Centre, Nutley Lane, Dublin 4 Tel: 01 6619133
SUMMARY OF COVER	
This document is a summary only. It does not contain the full terms and conditions of the contract. For full details of all terms, conditions & exclusions please refer to the Policy Booklet. The relevant sections of the Policy Booklet are listed below.	
BENEFIT	SIGNIFICANT EXCLUSIONS & LIMITATIONS (see also overleaf)
Section A1 Cancellation and Curtailment Charges Cancellation - Reimbursement for irrecoverable travel and accommodation expenses including show / event tickets you have paid or are contracted to pay. Curtailment – Reimbursement for travel expenses necessarily incurred to return you home before the booked return date and a pro rata amount of	Cancellation and Curtailment <ul style="list-style-type: none"> Underwriters shall not be liable for claims arising from a pre-existing medical condition of the insured, the insured’s travelling companion, a relative or close business associate (or their travelling companion) or the person with whom the insured has arranged to stay, unless such condition has been declared to and agreed by Health Check. Claims for cancellation must be advised verbally to the Issuing Agent as soon as possible and confirming in writing within 48 hours to OSG Travel Claims.

<p>the total pre-paid or contracted costs for each complete day which is not spent overseas (excluding costs attributable to return travel home and used travel tickets).</p> <p>Section A2 Hotel Service Failure Payment for each complete 24 hour period where, due to strike or industrial action, you pre booked hotel completely withdraws essential services.</p> <p>Section B Medical Expenses and Emergency Repatriation Cover for medical and emergency expenses in the event of illness, injury or death, including the cost of repatriation back to Ireland</p> <p>Section C Hospitalisation Benefit Payment for each complete 24 hour period you spend in hospital abroad as an inpatient</p>	<ul style="list-style-type: none"> • Curtailment of a trip must be authorised by Euro Alarm Medical Assistance following confirmation from a treating doctor that such curtailment is medically necessary <p>Section A2 You must obtain written confirmation from the tour representative and/ or hotel confirming the exact length, nature and cause disruption</p> <p>Section B Medical Expenses and Emergency Repatriation Underwriters shall not be liable for:</p> <ul style="list-style-type: none"> • Claims arising from a pre-existing medical condition of the insured unless such condition has been declared to and agreed by Health Check with any additional premium paid and/or amendments to policy conditions. • The cost of treatment for pregnancy or childbirth incurred which starts within 12 weeks of the expected date of delivery. • Claims arising from medical treatment in the ROI. <p>Underwriters shall not be liable for claims where the Insured is travelling against medical advice 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.</p> <p>Sections A1 & B Underwriters shall not be liable for claims where the Insured is travelling against medical advice 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.</p> <p>Hospital Benefit Cover only operates if you are hospitalised as a direct result of an injury or illness which is covered under Section B Medical & Emergency & Repatriation</p>
<p>Section D Personal Effects and Baggage Cover for personal property which is lost, stolen or damaged during your trip, including loss of travel documents. Reimbursement for the cost of purchasing necessities following baggage delay of more than 24 hours on the outward journey.</p> <p>Section E Personal Money Cover for loss of Cash or travellers cheques belonging to you during your trip.</p>	<p>Section D Personal Effect and Baggage</p> <ul style="list-style-type: none"> • The maximum payment for any Single Item is shown on the Summary of Cover. • The maximum payment for Valuables is shown on the Summary of Cover <p>Underwriters shall not be liable for:</p> <ul style="list-style-type: none"> • Claims for loss, theft or damage of items from an unattended motor vehicle unless taken from a locked boot between 8am and 8pm and there is evidence of forced entry which is confirmed by a police report. • Claims for Valuables which at the time of the loss, theft or damage were not kept in a safety deposit box or were left in checked in luggage or an unattended motor vehicle. • Claims for property left unattended in a place to which the public has access or left in the custody of a person who does not have official responsibility for the safekeeping of the property. • Claims for loss or damage to items carried on a vehicle roof rack. • Claims for prams, buggies, wheelchairs, pedal cycles, diving equipment, surfboards, sailboards, contact lenses, antiques, computer equipment, mobile phones and television sets. <p>Section E Personal Money</p> <ul style="list-style-type: none"> • Cover only applies to cash or travellers cheques carried on the insured or placed in a safety deposit box or similar locked receptacle.. • Cover for Cash is limited to the Cash Limit shown in the Schedule of Benefits • Underwriters shall not be liable for claims 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. <p>Sections D & E Personal Effect & Personal Money Underwriters shall not be liable for:</p> <ul style="list-style-type: none"> • Claims arising from theft which are not reported to the police within 24 hours of discovery and an official report obtained. • Claims for loss theft or damage in excess of €120 occurring on a beach or in/around a swimming pool. • Claims for loss or damage which are not reported to an appropriate authority within 24 hours of discovery and an official report obtained. In the case of loss/damage by an airline, a Property Irregularity report will be required.
<p>Section F 1 Travel Delay Additional payments if your travel is delayed for more than 12 hours.</p> <p>Section F2 Holiday Abandonment Cancellation cover if your trip has to be abandoned as a result of a delay in excess of 24 hours.</p>	<p>Sections F1 & F2 You must obtain written confirmation from the carrier confirming the length and exact nature of the delay.</p>

<p>Section F3 Pet Care Additional kennel and/or cattery fees necessarily incurred in the event that your return to the ROI/ UK is delayed for more than 12 hours.</p>	<p>Section F3 – PET CARE Claims must be sustained by a written report from the carrier confirming the length and exact nature of the delay.</p>
<p>Section G Hijack Payment for each complete 24 hour period the transport in which you are travelling is subject to hijack.</p>	<p>Section G Claims must be substantiated by a police report confirming the length and exact nature of the incident.</p>
<p>Section H Missed Departure Additional travel and accommodation costs that are necessarily incurred to enable you to continue your initial outward or final return journey.</p>	<p>Section H Underwriters will not be liable for claims arising as a result of the insured not taking reasonable steps to complete the journey to the departure point on time.</p>
<p>Section I Personal Accident Cover for death or permanent disability as a direct result of an accident which occurs during your trip.</p>	<p>Section I Underwriters will not be liable for:</p> <ul style="list-style-type: none"> • Death or disability occurring more than 180 days after the accident. • Claims arising from participation in a hazardous sport or leisure activities (other than those listed as acceptable activities) unless the appropriate additional premium has been paid and cover confirmed on your Certificate. • Reduced Benefit applicable to persons under 18 years.
<p>Section J Personal Liability Cover for costs you are legally liable to pay in respect of accidental injury to third parties and/or damage to their property.</p> <p>Section K Legal Expenses Legal costs incurred in the pursuit of a claim against a third party.</p>	<p>Section J Personal Liability No liability shall be admitted and no admission, arrangement, offer, promise or payment be made by the insured without the written consent of Underwriters.</p> <p>Section K Legal Expenses Legal costs incurred without Underwriters prior written consent are not covered</p> <p>Section J & K Personal Liability & Legal Expenses Immediate notice is required of any occurrence which may give rise to a claim under these sections.</p>
<p>Section L Catastrophe Cover In the event that you are forced to move from your pre-booked accommodation due to a catastrophe, cover for irrecoverable travel and accommodation costs that are necessarily incurred to enable you to continue your trip or return home.</p>	<p>Section L Catastrophe Cover Claims must be substantiated by a report from an appropriate authority confirming it was unacceptable for the insured to remain in his booked accommodation.</p>
<p>Section M Homecare Cover for the cost of repairs in the event that your home is damaged during your trip.</p>	<p>Section M</p> <ul style="list-style-type: none"> • Repairs must be carried out by repairers appointed by CEGA Assistance • Underwriters will not be liable for claims arising from damage which is not reported to an appropriate authority within 24 hours of discovery and an official report obtained.
<p>WINTER SPORTS COVER</p>	
<p>Cover is only provided when Winter Sports Cover is selected and the appropriate premium paid.</p>	
<p>BENEFIT</p>	<p>SIGNIFICANT EXCLUSIONS & LIMITATIONS</p>
<p>Section N Ski Equipment Cover for loss or breakage of ski equipment owned or hired by you, occurring during your trip.</p> <p>Section O Ski Hire In the event of loss, breakage or delay in transit for more than 12 hours of your ski equipment, payment for each 24 hour period it is necessary for you to hire ski equipment.</p> <p>Section P Ski Pack In the event of your accident or illness or following loss or theft of your ski pass, reimbursement for the proportionate value of any unused ski pass, ski hire or tuition fee.</p> <p>Section Q Piste Closure Payment for each complete 24 hour period you are unable to ski due to lack of snow or adverse weather in your pre-booked resort.</p>	<p>Section N</p> <ul style="list-style-type: none"> • The maximum payment for any Single Item of ski equipment owned by you is shown on the Schedule of Benefits. • The maximum payment for any Single Item for which an original receipt, proof of purchase or insurance valuation is not supplied is €65, subject to a maximum of €200 for all such items. • There is no cover for breakage of ski equipment over 5 years old <p>Section P</p> <ul style="list-style-type: none"> • Claims arising from a pre-existing medical condition of the insured unless such condition has been declared to and agreed by Healthcheck with any additional premium paid and/or amendments in policy conditions. • Claim not substantiated by a medical report from the treating doctor confirming the insured's inability to ski. <p>Section Q</p> <ul style="list-style-type: none"> • Cover only applies if the insured is unable to ski for a period in excess of 12 hours and there is no alternative skiing facilities available. • Claims arising from lack of snow in a resort which does not possess

<p>Section R Delay due to Avalanche Additional travel and accommodation expenses in the event that your outward or return journey is delayed for at least 12 hours as a direct result of avalanche.</p>	<p>skiing facilities above 1,000 metres.</p> <p>Sections Q & R</p> <ul style="list-style-type: none"> Underwriters shall not be liable for claims which are not substantiated by a report from the resort management <p>Sections N,O & P Underwriters shall not be liable for:</p> <ul style="list-style-type: none"> Claims arising from theft which are not reported to the police within 24 hours of discovery and an official report obtained. Claims for loss or damage which are not reported to an appropriate authority within 24 hours of discovery and an official report obtained. In the case of loss or damage by an airline, a Property Irregularity report must be obtained. Claims for property left unattended in a place to which the public has access or left in the custody of a person who does not have official responsibility for the safekeeping of the property. Claims for loss, theft or damage of items from an unattended motor vehicle unless taken from a locked boot or lockable roof rack between specified times (see Policy Booklet for full details) and there is evidence of forced entry which is confirmed by a police report.
<p>GOLF COVER Cover is only provided when Golf Cover is selected and the appropriate premium paid.</p>	
<p>BENEFIT</p>	<p>SIGNIFICANT EXCLUSIONS & LIMITATIONS</p>
<p>Section S Golf Equipment Cover for loss, theft or breakage of golf equipment, occurring during your trip.</p> <p>Section T Golf Equipment Hire In the event of loss, breakage or delay in transit for more than 12 hours of your golf equipment, payment for each 24 hour period it is necessary for you to hire golf equipment</p> <p>Section U Green Fees In the event of your accident or illness or the loss/theft of documentation which prevents participation in the golfing activity, reimbursement for the proportionate value of any unused, non-refundable, pre-paid green fees, golf equipment hire or tuition fee.</p>	<p>Section S</p> <ul style="list-style-type: none"> The maximum payment for any Single Item of golf equipment is shown in the Schedule of Benefits. The maximum payment for any Single Item for which an original receipt, proof of purchase or insurance valuation is not supplied is €65, subject to a maximum of €500 for all such items. There is no cover for breakage of golf equipment over 5 years old. <p>Section U Underwriters shall not be liable for:</p> <ul style="list-style-type: none"> Claims arising from a pre-existing medical condition of the insured unless such condition has been declared to and agreed by HealthCheck with any additional premium paid and/or amendments in policy conditions. Claim not substantiated by a medical report from the treating doctor confirming the insured's inability to play golf. <p>Sections S & T Underwriters shall not be liable for claims arising from loss, theft or damage of golf equipment carried on a vehicle roof rack.</p> <p>Sections S, T & U Underwriters shall not be liable for:</p> <ul style="list-style-type: none"> Claims arising from theft which are not reported to the police within 24 hours of discovery and an official report obtained. Claims for loss, theft or damage which are not reported to an appropriate authority within 24 hours of discovery and an official report obtained. In the case of loss or damage by an airline, a Property Irregularity report must be obtained. Claims for golf equipment left unattended in a place to which the public has access or left in the custody of a person who does not have official responsibility for the safekeeping of the property. Claims 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.
<p>BUSINESS COVER</p>	
<p>Section V Business Cover Cover for business equipment which is lost, stolen or damaged during your trip, including emergency courier expenses incurred in obtaining replacement essential business equipment.</p>	<p>Section V</p> <ul style="list-style-type: none"> The maximum payment for any Single Item for which an original receipt, proof of purchase or insurance valuation is not supplied is €65, subject to a maximum of €200 for all such items. <p>Underwriters shall not be liable for:</p> <ul style="list-style-type: none"> Claims arising from theft which are not reported to the police within 24 hours of discovery and an official report obtained. Claims for loss, damage or theft occurring during a journey or whilst in the custody of an airline or other carrier which are not reported to the carrier or their handling agent and where an official report or Property Irregularity report not obtained. Claims for business equipment left unattended in a public place or left in the custody of a person who does not have official responsibility for the safekeeping of the property. Claims for loss, theft or damage of business equipment from an unattended motor vehicle unless taken from a locked boot between 8am and 8pm and there is evidence of forced entry which is confirmed by a police report. Claims for mobile phones.

SIGNIFICANT & UNUSUAL GENERAL EXCLUSIONS/LIMITATIONS

Pre-Existing Medical Conditions	<p>If you or any person whose ill health would force you to cancel or cut short your trip have, in the eighteen months prior to taking out this insurance received any form of medical advice, treatment or medication for:</p> <ul style="list-style-type: none"> A heart or circulatory related condition (e.g. hypertension, angina or stroke) A lung or breathing related condition other than well controlled mild asthma Any form of cancer Any other Medical condition(s) for which you are taking or have taken any prescribed medication during the last 18 months <p>You must contact Health Check to see if the medical condition can be covered You must also contact Health Check if any person to be insured is:</p> <ul style="list-style-type: none"> Awaiting consultation with a medical specialist Is on a waiting list for inpatient hospital treatment Is awaiting the results of medical tests or investigations <p>Telephone Health Check on 01 6619133 If you do not contact Health Check, claims arising directly or indirectly from such conditions will not be covered. Please refer to the Policy Booklet for full details.</p>
Hazardous Activities	<p>Only certain sports/activities are automatically covered by this insurance, full details of which can be found in the Policy Booklet. You will not be covered for claims arising from participation in any other activities. Please ensure that this insurance is suitable for your requirements.</p>
Age Limits	<p>Maximum age limits at inception of the insurance: Annual Multi Trip Cover - 69 years Winter Sports Cover - 65 years Single Trip Cover - 85 years</p>
Excess	<p>Under most sections of this insurance, claims will be subject to an excess. This means you will be responsible for paying part of your claim. The excesses that apply are shown on the Schedule of Benefits.</p>
Law & Jurisdiction	<p>This insurance is governed by English Law or Irish Law unless agreed otherwise.</p>
General Exclusions	<p>War, terrorism and related risks; H.I.V., A.I.D.S. and related conditions; manual employment; flying other than as a passenger in a fully licensed passenger aircraft; suicide or attempted suicide; wilful exposure to risk; illegal or criminal act; consequential loss; mental disorder, anxiety, stress or depression; venereal infection; the influence of alcohol or drugs; the financial incapacity of the insured; insolvency of a tour operator, airline or any other company; claims covered under any other insurance policy; government regulation/recommendation not to travel following an epidemic or natural disaster.</p>

COMPLAINTS PROCEDURE

If, for any reason you have a complaint regarding this insurance, you should write to: The Managing Director KMT Travel Insurance Services, 90 Ranelagh Road, Dublin 6. . If your complaint remains unresolved, you are entitled to contact: The Compliance Officer of Great Lakes Reinsurance (UK) PLC, Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. Complaints may subsequently be referred to the Financial Ombudsman Service.

FINANCIAL SERVICE COMPENSATION SCHEME (FSCS)

Great Lakes Reinsurance (UK) PLC is covered by the Financial Services Compensation Scheme (FSCS).

Compensation Scheme. You may be entitled to compensation from the scheme if your insurer cannot meet its obligations (e.g. if it goes out of business or into liquidation or is unable to trade).

Further information about compensation scheme arrangements is available from the FSCS (www.fscs.org.uk)