

TRAVEL INSURANCE POLICY WORDING

This document is only valid when issued in conjunction with an insurancebookers.ie booking confirmation and provided the appropriate insurance premium has been paid.

GENERAL INFORMATION ABOUT THIS INSURANCE

Insurance providers

This insurance is provided by Insurancebookers Limited and underwritten by AIG UK Limited. Insurancebookers Limited is an appointed representative of AIG UK Limited, which is regulated by the Financial Regulator. AIG UK Limited has obtained an Administrative authorisation from the Financial Regulator to carry on Non-Life Insurance Business into Ireland on a Freedom to Provide Services basis.

Price

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

Your travel insurance

This policy wording along with **your booking confirmation** form the basis of **your** contract of insurance. Together, these documents explain what **you** are covered for. The policy wording contains conditions and exclusions which **you** should be aware of. **You** must keep to all the terms and conditions of the insurance.

Different levels of cover apply depending on whether **you** have bought a Silver, Gold or Platinum policy.

Please read this policy wording to make sure that the cover meets **your** needs and please check the details outlined within **your booking confirmation** to make sure that the information shown is correct.

Law

This insurance will be governed by Irish Law unless **we** agree otherwise. All communications in respect of this policy will be in English.

Your right to cancel the policy

If this cover is not suitable for **you** and **you** want to cancel **your** policy, **you** must contact insurancebookers.ie on **01 488 3506** or by e-mailing enquiries@insurancebookers.ie within 14 days of buying **your** policy or the date **you** receive **your** policy documents. In line with the conditions below **we** will refund the premium **you** have paid within 30 days of the date **you** contact insurancebookers.ie to ask to cancel the policy.

If **you** are a single trip policyholder, **we** will not refund **your** premium if **you** have travelled or made a claim before **you** asked to cancel the policy within the 14-day period.

If **you** are an annual multi-trip or extended stay policyholder and **you** have travelled or made a claim before **you** asked to cancel the policy within the 14-day period, **we** will only refund a proportionate amount of **your** premium.

Our right to cancel the policy

We have the right to cancel this policy by giving at least 30 days notice in writing to the policyholder at their last known address. A pro rata refund will be made to **you** from the date of cancellation for the unused portion of the premium which **you** have paid.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **we** cannot meet **our** financial obligations. A claim under this contract of general insurance is covered for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit.

Further information can be obtained upon request, by visiting the FSCS's website at www.fscs.org.uk or by writing to the following address:

Financial Services Compensation Scheme
7th Floor Lloyds Chambers
Portoken Street
London E1 8BN
England

If you have any questions

If **you** have any questions about the cover provided under this policy or **you** would like more information, please contact the insurancebookers.ie Helpline on **01 488 3506** or e-mail enquiries@insurancebookers.ie

IMPORTANT THINGS YOU NEED TO KNOW ABOUT YOUR POLICY BEFORE YOU TRAVEL

Health conditions

This policy contains conditions relating to **your** health, the health of people travelling with **you** and the health of others who might not be travelling with **you** but on whose health the trip may depend (this would include a relative or a close **business associate**). In particular, **we** do not cover medical problems which **you** or they had before the cover started.

Please note: **You** must make sure that **you** tell **us** about any change in the state of health of yourself, anyone travelling with **you**, a **relative** or close **business associate**, which happens after the policy has been issued and before **you** travel. **You** should do this by contacting insurancebookers.ie on **01 488 3506** or e-mail enquiries@insurancebookers.ie. **We** have the right to alter the terms of cover in line with the change in risk.

Please refer to General exclusion number 1 on page 3 for further information.

Health agreements

If **you** are travelling to a country in the European Union, **you** should take a European Health Insurance Card (EHIC) with **you**. Application forms to obtain an EHIC are available from **your** local Health Office or **you** can download an application form from the following website: www.ehic.ie. This entitles European citizens to benefit from the health agreements which exist between countries in the European Union.

If **you** are travelling to Australia or New Zealand and **you** need medical treatment, **you** should enrol with Medicare or the equivalent scheme of these countries. Further information is available from the following website: www.hic.gov.au

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

Residency

You and all other persons insured on this policy must have lived in the Republic of Ireland for at least six of the last 12 months before **you** bought or renewed this policy.

Sports and activities

You may not be covered when **you** take part in certain sports or activities. For certain activities, cover under section H (Personal liability) will not apply. If **you** intend to take part in a sport or activity during **your** trip, please see page 12 for a full list of activities which are covered by this policy. If the activity **you** intend to take part in is not shown in the list, please check that cover will be provided by contacting the insurancebookers.ie Helpline on **01 488 3506** or e-mail enquiries@insurancebookers.ie.

COVER OPTIONS AVAILABLE

Trip options and durations

- | | |
|--------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Single trip | One trip of up to 12 months. |
| Annual multi-trip | This gives you cover to travel as many times as you like within the period of insurance provided no single trip lasts longer than 45 days. Adults are entitled to travel independently. Children under 18 years of age are entitled to travel separately to the main insured person if they are travelling with a relative , guardian or person with a legal duty of care or if they are travelling with the intention of meeting up with |

parents or **relatives** upon arrival at their destination.

Cover is also provided for up to 17 days in total for **winter sports** within the period of insurance.

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

Extended stay One trip of up to 12 months.

Additional sections of cover

If **you** have arranged a single trip policy, provided **you** are under 65 years of age at the date of buying **your** policy, the following sections of cover are available for the duration of **your** trip by paying an additional premium:

Winter sports cover Please see page 10 for a full list of **winter sports** activities which are covered by this policy. If the **winter sport** **you** intend to take part in is not shown in the list, please check that cover will be provided by contacting the insurancebookers.ie Helpline on **01 488 3506** or e-mail enquiries@insurancebookers.ie

Business cover

Golf cover

Please see pages 10 to 12 for full details of cover.

Trip

Cover under section A (Cancelling **your** trip) starts at the time **you** book the trip or pay the insurance premium, whichever is later. If **you** have arranged and paid for an annual multi-trip policy, cover under section A (Cancelling **your** trip) starts at the time that **you** book the trip or the start date shown on **your booking confirmation**, whichever is later.

Cover under all other sections starts when **you** leave **your home** address in the Republic of Ireland (but not more than 24 hours before the booked departure time) or from the start date shown on **your booking confirmation**, whichever is the later.

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

Cover ends when **you** return to **your home** address in the Republic of Ireland (but not more than 24 hours after **your** return to the Republic of Ireland) or at the end of the period shown on **your booking confirmation**, whichever is earlier. If **you** are travelling on a one-way trip, cover ends 24 hours after **you** first leave immigration control in **your** final country of destination or at the end of the period shown on **your booking confirmation**, whichever is earlier.

Trip extensions

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

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

Age limits

Single trip All persons must be under 75 years of age at the date of buying this policy.

Annual multi-trip All persons must be under 65 years of age at the date of buying this policy.

Extended stay All persons must be under 35 years of age at the date of buying this policy.

Please note:

- The main applicant must be 18 years of age or over at the date of buying this policy.

Geographical areas

Europe

The continent of Europe west of the Ural Mountains, including its neighbouring islands and non-European countries bordering the Mediterranean as well as the United Kingdom, Channel Islands and Isle of Man (excluding Algeria, Lebanon, Libya, Israel and Jordan).

Australia and New Zealand

Worldwide excluding the USA, Canada and the Caribbean Islands
Anywhere in the world apart from the USA, Canada and the Caribbean.

Worldwide including the USA, Canada and the Caribbean Islands
Anywhere in the world (see General exclusion number 10 on page 4).

IMPORTANT CLAIM INFORMATION

Medical and other emergencies

The Medical Emergency Assistance Company, AIG Travel Assist, will provide immediate help if **you** are ill, injured or die outside the Republic of Ireland. They provide a 24-hour emergency service 365 days a year. The contact details are as follows:

Phone: +44 (0)1273 400 610

Fax: +44 (0)870 130 1953

E-mail: travelassist@aig.com

MedSave USA

MedSave are a medical cost containment company. They monitor medical costs incurred in the USA and are an independent company to insurancebookers.ie and AIG Travel Assist.

Please have the following information available when **you** contact the Medical Emergency Assistance Company so that **your** case can be dealt with swiftly and efficiently:

- **Your** name and address
- **Your** contact phone number abroad
- **Your** policy number shown on **your booking confirmation**
- The name, address and contact phone number of **your** GP

Please note: This is not a private medical insurance. If **you** go into hospital abroad and **you** are likely to be kept as an inpatient for more than 24 hours or if **your** outpatient treatment is likely to cost more than €700, someone must contact the Medical Emergency Assistance Company for **you** immediately. If they do not, **we** may not provide cover or **we** may reduce the amount **we** pay for medical expenses.

If **you** have to return to the Republic of Ireland under section C (Cutting **your** trip short) or section B1 (Medical and other expenses outside of the Republic of Ireland) the Medical Emergency Assistance Company must authorise this. If they do not, **we** may not provide cover, or **we** may reduce the amount **we** pay for **your** return to the Republic of Ireland.

If you need to make a claim

You must register a claim by contacting the following company:

AIG Travel Assist

PO Box 60108

London SW20 8US

England

Phone: 1890 882 373

Fax: 0870 130 1953

E-mail: travelassistclaims@aig.com

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

AIG Travel Assist are open Monday to Friday between 9am and 5pm. A claim form will be sent to **you** as soon as **you** tell them about **your** claim.

Fraud

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

To help **us** prevent fraudulent claims, AIG Travel Assist store **your** personal details on computer and may transfer them to a centralised system. This information is kept in line with the conditions of the Data Protection Act.

Customer service

Every effort is made to ensure **you** receive a high standard of service. If **you** are not satisfied with the service **you** have received, please contact:

In relation to sales and administration matters:

Insurancebookers.ie
Customer Services Manager
140 Aldersgate Street
London
EC1A 4HY
England
Phone: 01 488 3506
E-mail: enquiries@insurancebookers.ie

In relation to claims matters:

AIG Travel Assist
Customer Care Manager
PO Box 673
Hove
East Sussex
BN3 5JL
England
Phone: 1890 882 373
E-mail: travelassistclaims@aig.com

To help **us** deal with **your** comments quickly, please quote **your booking confirmation/claim** number and the policyholder/insured person's name.

If **you** are still not satisfied with the way in which **your** complaint has been handled, **you** can approach the Financial Ombudsman Service to review **your** case. They provide independent settlement of disputes between personal policyholders and their insurers and will investigate **your** complaint.

In regards to complaints related to claims:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
England

In regards to any other matters:

Financial Services Ombudsman's Bureau
3rd Floor Lincoln House
Lincoln Place
Dublin 2
Ireland.

GENERAL DEFINITIONS

Wherever the following words or phrases appear in bold lettering throughout the policy wording they will always have the meanings shown under them. Please also refer to the cover details on pages 6, 7, 10, 11 and 12 for further definitions.

Booking confirmation

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

Business associate

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

Home

Your usual place of residence within the Republic of Ireland.

Manual labour

Work involving physical labour, for example, but not limited to, construction, installation and assembly. Under this definition, bar staff, restaurant staff, music, singing, or fruit picking (not involving machinery) are not considered to be **manual labour**.

Pair or set of items

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

Partner

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

Relative

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

War

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

We, us, our

AIG UK Limited.

You, your

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

GENERAL CONDITIONS

The following conditions apply to all sections of this insurance.

1. **You** must tell insurancebookers.ie if **you** know about anything which may affect their decision to accept **your** insurance (for example, if **you** are suffering from an existing medical condition or if **you** are planning to take part in a dangerous activity while **you** are on holiday). If **you** are not sure whether to tell insurancebookers.ie, tell them anyway.
2. **You** must take all reasonable steps to avoid or reduce any loss which may mean that **you** have to make a claim under this insurance.
3. **You** must give AIG Travel Assist all the documents they need to deal with any claim. **You** will be responsible for the costs involved in doing this.
4. **You** must help **us** get back any money that **we** have paid from anyone or from other insurers (including the Department of Social Welfare) by giving **us** all the details **we** need and by filling in any forms.
5. If **you** try to make a fraudulent claim or if any fraudulent means or devices are used when trying to make a claim, this policy may become void and the premium **you** have paid may be forfeited. Any benefits already paid to **you** must be repaid in full.
6. **You** must agree to have a medical examination if **we** ask. If **you** die, **we** are entitled to have a post-mortem examination.
7. **You** must pay **us** back any amounts that **we** have paid to **you** which are not covered by the insurance.

GENERAL EXCLUSIONS

Please note that the following exclusions apply to all of the sections of cover under this policy.

1. Any claim where at the time of taking out this insurance (or if there is a change in **your** medical condition between the date **you** bought the policy and the booking of each trip, if **you** have arranged an annual multi-trip policy), any one or more of the following apply.
 - a. **You**, or any person whose condition may give rise to a claim (this would include a person travelling with **you**, a **relative** or a close **business associate**) have ever been diagnosed with, or received treatment for a medical condition or illness relating to a medical condition which **you** knew about.
 - b. **You** are aware of any medical condition or set of circumstances which could reasonably be expected to lead to a claim.
 - c. **You** are travelling against the advice of a medical practitioner.
 - d. **You** are travelling with the purpose of receiving medical treatment abroad.
 - e. **You** or any person whose condition may give rise to a claim (this would include a person travelling with **you**, a **relative** or a close **business associate**) are receiving or waiting for hospital investigation or treatment for any undiagnosed condition or set of symptoms.
 - f. **You** or any person whose condition may give rise to a claim (this would include a person travelling with **you**, a **relative** or a close **business associate**) have been given a terminal prognosis.
 - g. **You** or any person whose condition may give rise to a claim are suffering from or have suffered from any diagnosed psychological or psychiatric disorder, anxiety or depression.

Please note: You must make sure that **you** tell **us** about any change in the state of health of **yourself**, anyone travelling with **you**, a **relative** or close **business associate**, happening after the policy has been issued and before **you** travel by contacting the insurancebookers.ie Helpline on **01 488 3506**. **We** have the right to alter the terms of cover in line with the change in risk.

2. Any claim relating to an incident which **you** were aware of at the time **you** took out this insurance and which could reasonably be expected to lead to a claim.

3. Any claim arising out of **war**, civil **war**, invasion, revolution or any similar event.
 4. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for strikes or industrial action which were not public knowledge when **you** booked **your** trip).
 5. Loss or damage to any property, or any loss, expense or liability arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
 6. Any claim if **you** already have a more specific insurance covering this (for example, if an item **you** are claiming for under section F1 (Personal belongings and baggage) is a specified item on **your** household contents insurance policy).
 7. Any claim arising from using a two-wheeled motor vehicle over 125cc as a driver or passenger if **you** are not wearing a crash helmet, or the driver does not hold an appropriate driving licence.
 8. Any consequential losses (losses which are not listed under the headings 'What **you** are covered for' in sections A to W, for example, loss of earnings if **you** cannot work after **you** have been injured or the cost of replacement locks if **your** keys are stolen).
 9. Any claim arising from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to **you**.
 10. Any claim resulting from **you** travelling to a specific country or to an area where the Foreign and Commonwealth Office have advised against all but essential travel.
 11. Any claim arising from **you** being involved in any deliberate, malicious, reckless, illegal or criminal act.
 12. Motor racing, rallying or vehicle racing of any kind.
 13. Any claim arising from **you** being in, entering, or leaving any aircraft other than as a fare-paying passenger in a fully-licensed passenger-carrying aircraft.
 14. Any claim involving **you** taking part in **manual labour** or in any sport or activity not shown in the Sports and activities list on page 12 of this policy wording.
 15. Any claim arising from **you** taking part in **winter sports** unless the appropriate premium has been paid by **you**.
 16. Any claim arising from
 - **your** suicide or attempted suicide; or
 - **you** injuring **yourself** deliberately or putting **yourself** in danger (unless **you** are trying to save a human life).
 17. Any claim arising directly or indirectly from using alcohol or drugs (unless the drugs have been prescribed by a doctor) or **you** are affected by any sexually transmitted disease or condition.
 18. Any costs which **you** would have been liable to pay had the reason for the claim not occurred (for example, the cost of food which **you** would have paid for in any case).
 19. Any claim arising as a result of **you** failing to get the inoculations and vaccinations that **you** need.
 20. Any claim arising from **you** acting in a way which goes against the advice of a medical practitioner.
2. The death, serious illness or injury of a **relative**, close **business associate**, a person who **you** have booked to travel with or a relative or friend living abroad who **you** had planned to stay with provided **you** were not aware of the medical condition at the time **you** arranged this insurance (or at the time **you** booked **your** trip, whichever is the later).
 3. **You** being made redundant, as long as **you** are entitled to payment under the current redundancy payments law and that, at the time **you** arranged this insurance (or booked **your** trip, whichever is the later), **you** had no reason to believe that **you** would be made redundant.
 4. **You** or a person who **you** have booked to travel with being called for jury service (and **your** request to postpone **your** service has been rejected) or attending court as a witness (but not as an expert witness).
 5. If the police or relevant authority need **you** to stay in the Republic of Ireland after a fire, storm, flood, burglary or vandalism to **your home** or place of business within seven days before **you** planned to leave on **your** trip.
 6. If **you** are a member of the armed forces or police, fire, nursing or ambulance services which results in **you** having to stay in the Republic of Ireland due to an unforeseen emergency or if **you** are posted overseas unexpectedly.
 7. If after the time **you** booked **your** trip (or arranged this insurance, whichever is the later), the Foreign and Commonwealth Office advises against all but essential travel to **your** intended destination.
 8. If **you** become pregnant after the date **you** arranged this insurance cover (or booked **your** trip, whichever is the later) and **you** will be more than 26 weeks pregnant at the start of or during **your** trip. Or, if **you** become pregnant after the date **you** arranged this insurance cover and **your** doctor advises that **you** are not fit to travel due to complications in **your** pregnancy.

What you are not covered for

1. The excess as shown in the table of benefits on page 14 and 15. The excess will apply to each insured person cancelling their trip and to each trip which they can no longer travel on.
2. Cancelling **your** trip because of a medical condition or an illness related to a medical condition which **you** knew about and which could reasonably be expected to lead to a claim. This applies to **you**, a **relative**, **business associate** or a person who **you** are travelling with, and any person **you** were depending on for the trip.
3. **You** not wanting to travel.
4. Any extra costs resulting from **you** not telling the holiday company as soon as **you** know **you** have to cancel **your** trip.
5. **You** being unable to travel due to **your** failure to obtain the passport or visa **you** need for the trip.
6. Airport taxes shown in the cost of **your** flights.
7. Costs which have been paid for on behalf of a person who has not taken out insurance cover with insurancebookers.ie.

Claims evidence we may require

- **Booking confirmation**
- Proof of **your** travel costs (confirmation invoice, unused travel tickets)
- Cancellation invoice or letter from the appropriate supplier to confirm whether any refund is due
- Unused excursion tickets, sports tickets
- A medical certificate which **we** will supply for the appropriate doctor to complete
- An official letter confirming: redundancy, emergency posting overseas, the need for **you** to remain in the Republic of Ireland
- Summons for jury service

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

SECTION B1 – MEDICAL AND OTHER EXPENSES OUTSIDE OF THE REPUBLIC OF IRELAND

Please note: If you are admitted into hospital as an inpatient for more than 24 hours someone must contact the Medical Emergency Assistance Company on your behalf immediately (please see the Medical and other emergencies section on page 2 for further details).

What you are covered for

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

SECTIONS OF COVER

SECTION A – CANCELLING YOUR TRIP

What you are covered for

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

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

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

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

1. **You** dying, becoming seriously ill or being injured.

1. Emergency medical, surgical and hospital treatment and ambulance costs.
2. Up to €350 for emergency dental treatment as long as it is for the immediate relief of pain only.
3. The cost of **you** return to the Republic of Ireland earlier than planned if this is medically necessary and the Medical Emergency Assistance Company approve this.
4. If **you** cannot return to the Republic of Ireland as **you** originally planned and the Medical Emergency Assistance Company approve this, **we** will pay for:
 - Extra accommodation (room only) and travel expenses (economy class unless confirmed as being medically necessary and authorised by the Medical Emergency Assistance Company) to allow **you** to return to the Republic of Ireland; and
 - Extra accommodation (room only) for someone to stay with **you** and travel **home** with **you** (economy class unless confirmed as being medically necessary and authorised by the Medical Emergency Assistance Company) if this is necessary due to medical advice; or
 - Reasonable expenses for one **relative** or friend to travel from the Republic of Ireland to stay with **you** (room only) and travel **home** with **you** if this is necessary due to medical advice.
5. Up to €7,000 for the cost of returning **your** body or ashes to the Republic of Ireland or up to €3,000 for the cost of the funeral and burial expenses in the country in which **you** die if this is outside the Republic of Ireland.

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

What you are not covered for

1. The excess as shown in the table of benefits on page 14 and 15. The excess will be reduced to nil if **your** medical expenses have been reduced by **you** using the European Health Insurance Card or Medicare or equivalent schemes (please refer to the Health agreements section on page 1 for further details).
2. Any medical treatment that **you** receive because of a medical condition or an illness related to a medical condition which **you** knew about and which could reasonably be expected to lead to a claim.
3. Any costs relating to pregnancy, if **you** are more than 26 weeks pregnant at the start of or during **your** trip.
4. Any treatment or surgery which the Medical Emergency Assistance Company thinks is not immediately necessary and can wait until **you** return to the Republic of Ireland. The decision of the Medical Emergency Assistance Company is final.
5. The extra cost of a single or private hospital room unless this is medically necessary.
6. Any search and rescue costs (costs charged to **you** by a government, regulated authority or private organisation connected with finding and rescuing an individual. This does not include medical evacuation costs by the most appropriate transport).
7. Any costs for the following:
 - telephone calls (other than the first call to the Medical Emergency Assistance Company to notify them of the medical problem)
 - taxi fares (unless a taxi is being used in place of an ambulance to take **you** to or from a hospital)
 - food and drink expenses (unless these form part of **your** hospital costs if **you** are kept as an inpatient)
8. Any medical treatment and associated costs **you** have to pay when **you** have refused to come back to the Republic of Ireland and the Medical Emergency Assistance Company considered **you** were fit to return **home**.
9. Any treatment or medication of any kind that **you** receive after **you** return to the Republic of Ireland.

1. The cost of **your** return **home** earlier than planned if this is medically necessary and the treating hospital doctor approves this.
2. If **you** cannot return **home** as **you** originally planned and the treating doctor approves this, **we** will pay for:
 - Extra accommodation (room only) and travel expenses (of the same mode of transport and class of travel as that used by **you** on **your** outward trip) to allow **you** to return **home**; and
 - Extra accommodation (room only) for someone to stay with **you** and travel **home** with **you** if this is necessary due to medical advice; or
 - Reasonable expenses for one **relative** or friend to travel from their **home** in the Republic of Ireland to stay with **you** (room only) and travel **home** with **you** if this is necessary due to medical advice.
3. Up to €3,000 for the cost of returning **your** body or ashes to **your** representatives if **you** die during **your** trip.

What you are not covered for

1. The excess as shown in the table of benefits on page 14.
2. Any claim arising from a medical condition or an illness related to a medical condition which **you** knew about and which could reasonably be expected to lead to a claim.

SECTION B3 – HOSPITAL BENEFIT

Please note: This section does not apply to trips taken within the Republic of Ireland and no cover is provided under Silver cover or the Extended stay product.

What you are covered for

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

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

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

Claims evidence required for sections B1 to B3

- **Booking confirmation**
- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for **your** expenses
- An official letter from the treating doctor in the resort to confirm the additional expenses were medically necessary (for claims under section B2)
- Proof of **your** hospital admission and discharge dates and times (for claims under section B3)

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

SECTION C – CUTTING YOUR TRIP SHORT

Please note: If **you** need to return home to the Republic of Ireland earlier than planned, **you** must contact the Medical Emergency Assistance Company immediately (please see the Medical and other emergencies section on page 2 for further details).

What you are covered for

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

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

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

SECTION B2 – MEDICAL AND OTHER EXPENSES WITHIN THE REPUBLIC OF IRELAND

Please note: No cover is provided under this section if you have bought the Extended stay product.

What you are covered for

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

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

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

What you are not covered for

1. The excess as shown in the table of benefits on page 14 and 15.
2. Cutting short **your** trip because of a medical condition or an illness related to a medical condition which **you** knew about and which could reasonably be expected to lead to a claim. This applies to **you**, a **relative**, **business associate** or a person who **you** are travelling with, and any person **you** were depending on for the trip.
3. Any claims where the Medical Emergency Assistance Company have not been contacted to authorise **your** early return back to the Republic of Ireland.
4. **You** being unable to continue with **your** travel due to **your** failure to obtain the passport or visa **you** need for the trip.
5. The cost of **your** intended return travel to the Republic of Ireland if **we** have paid additional travel costs for **you** to cut short **your** trip.
6. If **you** cut short **your** trip and **you** do not return to the Republic of Ireland **we** will only be liable for the equivalent costs which **you** would have incurred had **you** returned to the Republic of Ireland.

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

Claims evidence required

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

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

SECTION D – MISSED DEPARTURE

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

DEFINITION RELATING TO THIS SECTION

Public transport

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

What you are covered for

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

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

What you are not covered for

1. The excess as shown in the table of benefits on page 14 and 15.
2. Any claims where **you** have not allowed enough time to reach **your** final booked international departure point at or before the recommended time.
3. Any claims where **you** have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.
4. Any claims relating to **your** own vehicle suffering a mechanical breakdown if **you** are unable to provide evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.

Claims evidence required

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

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

SECTION E1 – TRAVEL DELAY

Please note: Sections E1 and E2 do not apply to trips taken within the Republic of Ireland. **You** are entitled to claim under section E1 and E2 but not both sections. **No cover is provided under sections E1 and E2 if you have bought Silver cover or the Extended stay product.**

What you are covered for

We will pay up to the amount shown in the table of benefits if **your** final booked outward or return international journey by aircraft, sea vessel, coach or train is delayed for more than 12 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown. We will pay a sum as shown in the table of benefits for each complete 12-hour period that **you** are delayed.

SECTION E2 – ABANDONING YOUR TRIP

What you are covered for

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

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

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

What you are not covered for under sections E1 and E2

1. The excess as shown in the table of benefits on page 14 (this only applies if **you** are claiming under section E2).
2. Any claims where **you** have not checked in for **your** trip at the final international departure point at or before the recommended time.
3. Any claims where **you** have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.

Claims evidence required for sections E1 and E2

- **Booking confirmation**
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Official confirmation that **your** pre paid expenses cannot be refunded (abandoning **your** trip only)

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

SECTION F1 – PERSONAL BELONGINGS AND BAGGAGE

DEFINITION RELATING TO THIS SECTION

Valuables

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

What you are covered for

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

Please note:

- Payment will be based on the value of the property at the time it was lost, stolen or damaged. An allowance may need to be made for wear, tear and loss of value depending on the age of the property.
- The maximum amount we will pay for any one item, pair or set of items is shown in the table of benefits. Please refer to the definition of 'pair or set of items' on page 3.
- The maximum amount we will pay for valuables in total is shown in the table of benefits (this would include a single article limit as shown in the same table). Please refer to the definition of 'valuables' above.
- The maximum we will pay for property which is lost or stolen from an unattended motor vehicle is €150 for each insured person as long as the property was kept in a locked boot, a locked and covered luggage compartment or a locked glove compartment and there is evidence of forced or violent entry to the vehicle.
- In the event of a claim you must provide receipts or other proof of ownership wherever possible for the items being claimed.

SECTION F2 – DELAYED BAGGAGE

Please note: No cover is provided under this sub section if you have arranged the Extended stay product.

What you are covered for

We will pay up to the amount shown in the table of benefits for buying essential items if your baggage is delayed in reaching you on your outward international journey for more than 12 hours.

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

If your baggage is permanently lost we will take any payment we make for delayed baggage from your overall claim for baggage.

SECTION F3 – PERSONAL MONEY

Please note: No cover is provided under this sub section if you have arranged the Extended stay product.

What you are covered for

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

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

Please note: The maximum amount we will pay for cash is shown in the table of benefits (please note this limit is reduced to €70 for children under 16 years of age).

SECTION F4 – PASSPORT AND TRAVEL DOCUMENTS

What you are covered for

We will pay up to the amount shown in the table of benefits for the cost of replacing the following items belonging to you if they are lost, stolen or damaged during your trip:

- Passport
- Travel and admission tickets
- Visas

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

What you are not covered for under sections F1, F2, F3 and F4

1. The excess as shown in the table of benefits on page 14 and 15 (this does not apply if you are claiming under section F2).
2. Property you leave unattended in a public place.
3. Any claim for loss or theft to personal belongings and baggage, personal money or passports and travel documents which you do not report to the police within 24 hours of discovering it and which you do not get a written police report for.
4. Any claim for loss, theft, damage or delay to personal belongings and baggage which you do not report to the relevant airline or transport company within 24 hours of discovering it and which you do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to your property is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss or theft of your passport which you do not report to the consular representative of your home country within 24 hours of discovering it and get a written report for.
6. Any loss, theft or damage to valuables which you do not carry in your hand luggage while you are travelling.
7. Money, passports and travel documents which you do not carry with you unless they are being held in locked safety deposit facilities.
8. Claims arising due to an unauthorised person fraudulently using your credit or debit cards.
9. Breakage of fragile objects or breakage of sports equipment while being used (unless your claim is for damage to winter sports equipment or golf equipment and the appropriate premium for winter sports or golf cover has been paid).
10. Damage due to scratching or denting unless the item has become unusable as a result of this.
11. Shortages due to variations in exchange rates.
12. If your property is delayed or held as a result of Customs, the police or other officials legally holding it.
13. Loss of jewellery (other than wedding rings) while swimming or taking part in sports and activities.
14. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within your baggage.
15. Loss, theft or damage to sunglasses, dentures, hearing aids, artificial limbs, paintings, household equipment, mobile phones, bicycles and their accessories, motor vehicles and their accessories, marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).
16. Loss, theft or damage to contact or corneal lenses or prescription glasses or spectacles, unless you have arranged Platinum cover, in which case cover is available up to €450, in line with the single article limit shown in the table of benefits.

Claims evidence we may require for sections F1 to F4

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

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

Important information:

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

SECTION G – PERSONAL ACCIDENT

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

What you are covered for

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

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

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

If **you** are under 16 years of age a reduced benefit of €7,000 will apply in the event of death.

Claims advice on section G

- Please phone AIG Travel Assist on **1890 882 373** to ask for advice

SECTION H – PERSONAL LIABILITY

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

What you are covered for

We will pay up to the amount shown in the table of benefits if, within **your** trip, **you** are legally liable for accidentally:

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

What you are not covered for

1. The excess as shown in the table of benefits on page 14 and 15.
2. Any liability arising from an injury or loss or damage to property:
 - a. owned by **you**, a member of **your** family or household or a person **you** employ; or
 - b. in the care, custody or control of **you** or of **your** family or household or a person **you** employ.
3. Any liability for death, disease, illness, injury, loss or damage:
 - a. to members of **your** family or household, or a person **you** employ;
 - b. arising in connection with **your** trade, profession or business;
 - c. arising in connection with a contract **you** have entered into;

- d. arising due to **you** acting as the leader of a group taking part in an activity;
- e. arising due to **you** owning, possessing, using or living on any land or in buildings, except temporarily for the purposes of the trip; or
- f. arising due to **you** owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals (other than horses, domestic cats or dogs), firearms or weapons.

Important information:

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

Claims advice on section H

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

SECTION I – LEGAL EXPENSES

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

What you are covered for

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

What you are not covered for

1. The excess as shown in the table of benefits on page 14 and 15.
2. Any claim which **we** have not agreed to accept beforehand in writing.
3. Any claim where **we** or **our** legal representative believe that an action is not likely to be successful or if **we** believe that the costs of taking action will be greater than any award.
4. The costs of making any claim against **us**, insurancebookers.ie, **our** agents or representatives, or against any tour operator, accommodation provider, carrier or any person who **you** have travelled with or arranged to travel with.
5. Any costs or expenses which are based directly or indirectly on the amount of any award.
6. Any fines, penalties or damages **you** have to pay.
7. The costs of following up a claim for bodily injury, loss or damage caused by or in connection with **your** trade, profession or business, under contract or arising out of **you** possessing, using or living on any land or in any buildings.
8. Any claims arising out of **you** owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals, firearms or weapons.
9. Any claim reported more than 180 days after the incident leading to the claim took place.

Important information:

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

Claims advice on section I

- Please phone AIG Travel Assist on **1890 882 373** to ask for advice as soon as **you** need to make a claim

SECTION J – HIJACK

Please note: This section does not apply to trips taken within the Republic of Ireland and no cover is provided if you have arranged Silver cover or the Extended stay product.

What you are covered for

We will pay up to the amount shown in the table of benefits if the aircraft or sea vessel in which **you** are travelling is hijacked on the final booked outward or return international journey for more than 24 hours.

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

Claims evidence required

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

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

SECTION K – CATASTROPHE

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

What you are covered for

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

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

What you are not covered for

1. The excess as shown in the table of benefits on page 14.
2. Any expenses that **you** can get back from **your** tour operator, airline, hotel or other service provider.
3. Any claim resulting from **you** travelling against the advice of the appropriate national or local authority.

Claims evidence required

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

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

SECTION L – PET CARE

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

What you are covered for

We will pay up to the amount shown in the table of benefits for extra kennel or cattery fees if **your** final booked return international journey by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown.

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

What you are not covered for

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

Claims evidence required

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

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

SECTION M – HOME HELP

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

What you are covered for

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

Claims evidence required

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

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

SECTION N – SECURING YOUR HOME

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

What you are covered for

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

What you are not covered for

1. Any work not authorised in advance by AIG Travel Assist.
2. Any work which takes place outside the dates of **your** trip.

Claims evidence required

- **Booking confirmation**
- Proof of travel (confirmation invoice, flight tickets)
- A crime reference number from the local police confirming the burglary
- Invoices and receipts for the costs to secure **your home**

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

SECTION O – TRANSPORT HOME BENEFIT

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

What you are covered for

We will pay up to the amount shown in the table of benefits if, after an accident or illness that is covered under section B1 (Medical and other expenses outside of the Republic of Ireland) or section C (Cutting your trip short), **you** are prevented from driving **your** car from the airport, bus, coach, ferry or train terminal car park back to **your home** and **you** are not travelling with anyone who is legally able to drive the vehicle on **your** behalf.

Please note: The benefit payable under this section is meant to help **you** pay for extra expenses **you** incur, for example, additional car parking costs.

Claims evidence required

- **Booking confirmation**
- Proof of travel (confirmation invoice, flight tickets)
- An official letter from the treating doctor in the resort to confirm **your** medical condition prevents **you** from driving **home** as planned

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

WINTER SPORTS COVER

Please note: The following sections only apply if you have paid the appropriate premium for winter sports cover and this is shown on your booking confirmation or you have arranged annual multi-trip insurance (which allows cover for 17 days within the year).

DEFINITIONS RELATING TO WINTER SPORTS COVER

Winter sports

Skiing and snowboarding, off-piste skiing and snowboarding except in areas considered to be unsafe by resort management, cross-country skiing, monoskiing, blading, langlauf, ski boarding, tobogganing and glacier walking or trekking up to 4,000 metres.

Winter sports equipment

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

SECTION P1 – WINTER SPORTS EQUIPMENT

What you are covered for

We will pay up to the amount shown in the table of benefits for **winter sports equipment** owned or hired by **you** which is lost, stolen or damaged during **your** trip. Please refer to the table of benefits for the maximum amount **we** will pay for any one item, **pair or set of items**.

Please note:

- An allowance will be made for wear, tear and loss of value on claims made for **winter sports equipment** owned by **you** as follows.
 - Up to 12 months old – 90% of the purchase price
 - Up to 24 months old – 70% of the purchase price
 - Up to 36 months old – 50% of the purchase price
 - Up to 48 months old – 30% of the purchase price
 - Up to 60 months old – 20% of the purchase price
 - Over 60 months old – 0%
- **You** must bring any damaged **winter sports equipment** **you** own back to the Republic of Ireland for inspection.
- In the event of a claim **you** must provide receipts or other proof of ownership wherever possible for the items being claimed.

SECTION P2 – WINTER SPORTS EQUIPMENT HIRE

What you are covered for

We will pay up to the amount shown in the table of benefits for the cost of hiring **winter sports equipment** for each complete 24-hour period if **winter sports equipment** owned by **you** is:

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

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

SECTION P3 – LIFT PASS

What you are covered for

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

What you are not covered for under sections P1, P2 and P3

1. The excess as shown in the table of benefits on page 14 (this does not apply if **you** are claiming under section P2).
2. Any claim for loss or theft which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
3. Any claim for loss, theft or damage to **winter sports equipment** which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to **your winter sports equipment** is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
4. **Winter sports equipment** **you** have left unattended in a public place unless the claim relates to skis, poles or snowboards and **you** have taken all reasonable care to protect them by leaving them locked and in a ski rack where available.

Claims evidence required for sections P1 to P3

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

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

SECTION Q – SKI PACK

What you are covered for

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

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

Claims evidence required

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

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

SECTION R – PISTE CLOSURE

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

What you are covered for

We will pay up to the amount shown in the table of benefits if, as a result of not enough snow, too much snow or high winds in **your** booked holiday resort, all lift systems are closed for more than 12 hours. We will pay for either:

- the cost of transport to the nearest resort up to €30 for each complete 24-hour period; or
- €40 for each complete 24-hour period that **you** are not able to ski and there is no other ski resort available

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

Claims evidence required

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

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

SECTION S – AVALANCHE COVER

What you are covered for

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

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

What you are not covered for

1. The excess as shown in the table of benefits on page 14.

Claims evidence required

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

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

GOLF COVER

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

DEFINITION RELATING TO GOLF COVER

Golf equipment

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

SECTION T1 – GOLF EQUIPMENT

What you are covered for

We will pay up to the amount shown in the table of benefits for **golf equipment** owned or hired by **you** which is lost, stolen or damaged during **your** trip. Please refer to the table of benefits for the maximum amount we will pay for any one item, **pair or set of items**.

Please note:

- **You** must bring any damaged **golf equipment** back to the Republic of Ireland for inspection.
- **Our** liability is solely based upon the **golf equipment** which has been lost, stolen or damaged and would not extend to the replacement of **your** whole set of woods, or irons in the event of a claim being made for one item.
- In the event of a claim **you** must provide receipts or other proof of ownership wherever possible for items being claimed.

SECTION T2 – GOLF EQUIPMENT HIRE

What you are covered for

We will pay up to the amount shown in the table of benefits for the cost of hiring **golf equipment** for each complete 24-hour period if **golf equipment** owned by **you** is:

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

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

What you are not covered for under sections T1 and T2

1. The excess as shown in the table of benefits on page 15 (this only applies if **you** are claiming under section T1).
2. **Golf equipment** **you** leave unattended in a public place.
3. Any claim for loss or theft which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft or damage or delay to **golf equipment** which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to **your golf equipment** is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.

Claims evidence required for sections T1 and T2

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

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

SECTION U – HOLE IN ONE COVER

What you are covered for

We will pay up to the amount shown in the table of benefits for bar expenses **you** pay arising from **you** achieving a hole in one.

Claims evidence required for section U

- **Booking confirmation**
- Proof of travel (confirmation invoice, flight tickets)
- Receipts for **your** bar expenses
- A certified copy of **your** score card countersigned by **your** opponent

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

BUSINESS COVER

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

DEFINITION RELATING TO BUSINESS COVER

Business equipment

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

SECTION V1 – BUSINESS EQUIPMENT

What you are covered for

We will pay up to the amount shown in the table of benefits for **business equipment** which is lost, stolen or damaged during **your** trip. Please refer to the table of benefits for the maximum amount **we** will pay for any one item, **pair or set of items** and business samples and documents.

Please note:

- **You** must bring any damaged **business equipment** back to the Republic of Ireland for inspection.
- In the event of a claim **you** must provide receipts or other proof of ownership wherever possible for items being claimed.

SECTION V2 – BUSINESS MONEY

What you are covered for

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

Please note: In the event of a claim **you** must provide evidence of ownership and value wherever possible (this would include receipts, bank statements or cash withdrawal slips).

What you are not covered for under sections V1 and V2

1. The excess as shown in the table of benefits on page 15.
2. **Business equipment** **you** leave unattended in a public place.
3. Any claim for loss or theft which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft or damage to **business equipment** which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to **your business equipment** is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss, theft or damage to photographic, audio, video, electrical and computer equipment not carried in **your** hand luggage while **you** are travelling.

Claims evidence required for sections V1 and V2

- **Booking confirmation**
- Loss or theft - police report
- Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags
- Proof of value and ownership

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

SECTION W – REPLACING STAFF

What you are covered for

We will pay up to the amount shown in the table of benefits if after an accident

or illness that is covered under section B1 (Medical and other expenses outside of the Republic of Ireland) **you** are prevented from going to a planned business meeting during **your** trip. **We** will pay for necessary and reasonable travel and accommodation expenses for a replacement **business associate** to travel from the Republic of Ireland to go to the meeting.

Claims evidence required for section W

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

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

SPORTS AND ACTIVITIES (PLEASE SEE PAGE 1)

Provided **you** are under 65 years of age at the date of buying this policy, cover is available for the activities listed in the first table shown below provided:

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

Abseiling (within organiser's guidelines / no Personal Liability cover), Angling, Archery, Badminton, Banana Boating, Baseball, Basketball, Body boarding / Boogie boarding, Bowling, Bungee jumping (within organiser's guidelines), Camel riding (no Personal Liability cover), Canoeing / Kayaking (up to grade 2 rivers only), Clay pigeon shooting, Cricket, Curling, Cycling, Deep sea fishing, Dinghy sailing, Elephant trekking (within organiser's guidelines / no Personal Liability cover), Fell walking, Fishing, Go karting (with organiser's guidelines / no Personal Liability cover), Golf, Gymnastics, Handball, Hiking / Trekking / Walking / Rambling (provided below 4,000metres), Horse riding (excluding racing / jumping / eventing), Hot air ballooning, Ice skating, Indoor climbing (on climbing wall), Jet boating (within organiser's guidelines / no Personal Liability cover / no racing cover), Kite surfing (over water only / no Personal Liability cover), Mountain biking (except racing), Netball, Orienteering, Overland trips, Organised safari without guns, Parascending (over water only / no Personal Liability cover), Pony trekking, Racket ball, Rackets, Rap jumping (within organiser's guidelines / no Personal Liability cover), Rifle range shooting (no Personal Liability cover), Ringos, Roller skating / Blading, Rounders, Rowing (except racing / no Personal Liability cover), Running, Sailing (only if with qualified crew / within coastal waters / no Personal Liability cover), Safari in vehicle (not involving firearms / organised tour), Scuba diving to 30 metres (within organiser's guidelines), Skateboarding (wearing pads and helmets), Sledging - pulled by horse or reindeer as a passenger (within organiser's guidelines), Small bore shooting (.22 and under / no Personal Liability cover), Snorkelling, Softball, Squash, Surfing, Table tennis, Tennis, Ten pin bowling, Tug of war, Volleyball, Water polo, Water-skiing, White water rafting (up to grade 4 rivers only), Wind surfing (no Personal Liability cover), Yachting (only if with qualified crew / within coastal waters / no Personal Liability cover), Zorbing.

None of the following activities can be covered by this policy:

Adventure racing, Base jumping, Biathlon, Big game hunting, Black water rafting, BMX stunt / Obstacle riding, Bobsledding / using Skeletons, Bouldering, Boxing, Canyoning, Caving / Pot holing, Cave tubing, Climbing / Trekking / Walking over 4,000 metres, Cycle racing, Cyclo cross, Drag racing, Endurance tests, Hang gliding, Harness racing, Heli Skiing, High diving (above 5 metres), Hunting, Ice hockey, Ice speedway, Jousting, Judo, Karate, Kendo, Lugging, **Manual labour**, Marathon running, Martial arts, Micro-lighting, Modern pentathlon, Motor cycle racing, Motor rallying, Mountaineering / Rock climbing, Parachuting, Paragliding / Parapenting, Piloting aircraft, Polo, Pot holing, Powerlifting, Power boat racing, Quad biking, River boarding, River bugging, Rodeo, Roller hockey, Rugby, Ski acrobatics, Ski doo, Ski jumping, Ski racing, Sky diving, Small bore target shooting, Speed trials / Time trials, Triathlon, Water ski jumping, Weight lifting, Wrestling.

Please note: the above are not exhaustive lists. If the sport or activity which **you** are intending to participate in is not listed, please contact the insurancebookers.ie Helpline to check this insurance meets **your** needs.

SUMMARY OF IMPORTANT CONTACT DETAILS

Emergency Medical Assistance

Phone: +44 (0) 1273 400 610

Fax: +44 (0) 870 130 1953

E-mail: travelassist@aig.com

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

Claims – AIG Travel Assist

Address: PO Box 60108, London SW20 8US, England

Phone: 1890 882 373

Fax: +44 (0) 870 130 1953

E-mail: travelassistclaims@aig.com

The Claims Department are open Monday to Friday
between 9am and 5pm

insurancebookers.ie Helpline

Phone: 01 488 3506

E-mail: enquiries@insurancebookers.ie

Phone lines are open between 7.30am and 1.30am,
7 days a week.

The following cover is provided for each insured person. It is important that you refer to the terms and conditions of the policy for full details of cover.

TABLE OF BENEFITS FOR SINGLE TRIP AND ANNUAL MULTI-TRIP COVER

| Section | Benefit | SILVER COVER | | GOLD COVER | | PLATINUM COVER | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|-----------------------------|---------------------------|--------------------------------|---------------------------|--------------------------------|--------|
| | | Sum Insured to: | Excess* | Sum Insured to: | Excess* | Sum Insured to: | Excess |
| A | Cancelling Your Trip | €1,500 | €70 (€30 Loss of Deposit) | €7,000 | €70 (€30 Loss of Deposit) | Final Invoice Cost of Holiday | Nil |
| B1 | Medical and Other Expenses Outside of the Republic of Ireland | €3,000,000 | €100 | €10,000,000 | €100 | Unlimited | Nil |
| B2 | Medical and Other Expenses Within the Republic of Ireland | €1,500 | €100 | €7,000 | €100 | €15,000 | Nil |
| B3 | Hospital Benefit | Nil | Nil | €15 per 24 hours up to €3,000 | Nil | €15 per 24 hours up to €4,500 | Nil |
| C | Cutting Your Trip Short | €1,500 | €70 | €7,000 | €70 | Final Invoice Cost of Holiday | Nil |
| D | Missed Departure | €450 | €70 | €1,000 | €70 | €1,500 | Nil |
| E1 | Travel Delay | Nil | Nil | €15 per 12 hours up to €450 | Nil | €15 per 12 hours up to €750 | Nil |
| E2 | Abandoning Your Trip | Nil | Nil | €7,000 | €70 | Final Invoice Cost of Holiday | Nil |
| F1 | Personal Belongings and Baggage | €700 | €70 | €3,000 | €70 | €3,500 | Nil |
| | Including: Single Article Limit | €150 | | €350 | | €450 | |
| | Including: Valuables Limit | €150 | | €350 | | €550 | |
| F2 | Delayed Baggage | €250 | Nil | €450 | Nil | €450 | Nil |
| F3 | Personal Money | €250 | €70 | €450 | €70 | €700 | Nil |
| | Including: Cash Limit | €150 | | €300 | | €450 | |
| F4 | Passport and Travel Documents | €250 | €70 | €350 | €70 | €450 | Nil |
| G | Personal Accident | €15,000 | Nil | €35,000 | Nil | €40,000 | Nil |
| H | Personal Liability | €1,000,000 | €360 | €2,500,000 | €360 | €2,800,000 | Nil |
| I | Legal Expenses | €10,000 | €360 | €35,000 | €360 | €70,000 | Nil |
| J | Hijack | Nil | Nil | €150 per 24 hours up to €1,000 | Nil | €150 per 24 hours up to €1,000 | Nil |
| K | Catastrophe | Nil | Nil | €1,000 | €70 | €1,000 | Nil |
| L | Pet Care | Nil | Nil | Nil | Nil | €35 per 24 hours up to €700 | Nil |
| M | Home Help | Nil | Nil | Nil | Nil | €150 | Nil |
| N | Securing Your Home | Nil | Nil | Nil | Nil | €1,000 | Nil |
| O | Transport Home Benefit | Nil | Nil | Nil | Nil | €100 | Nil |
| WINTER SPORTS COVER IS ONLY AVAILABLE IF YOU PAY THE APPROPRIATE EXTRA PREMIUM. IF YOU HAVE BOUGHT AN ANNUAL MULTI-TRIP POLICY, COVER IS AVAILABLE FOR UP TO 17 DAYS WITHIN THE PERIOD OF THE INSURANCE. | | | | | | | |
| P1 | Winter Sports Equipment | €700 | €70 | €700 | €70 | €700 | Nil |
| | Including: Single Article Limit | €150 | | €350 | | €450 | |
| P2 | Winter Sports Equipment Hire | €30 per 24 hours up to €300 | Nil | €30 per 24 hours up to €300 | Nil | €30 per 24 hours up to €300 | Nil |
| P3 | Lift Pass | €300 | €70 | €300 | €70 | €300 | Nil |
| Q | Ski Pack | €300 | Nil | €300 | Nil | €450 | Nil |
| R | Piste Closure | €300 | Nil | €300 | Nil | €300 | Nil |
| S | Avalanche Cover | €300 | €70 | €300 | €70 | €300 | Nil |

* Excess

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

Excess waiver

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

TABLE OF BENEFITS FOR EXTENDED STAY COVER

| Section | Benefit | Sum Insured to: | Excess* |
|---------|------------------------------------------------------------|-----------------|---------------------------|
| A | Cancelling Your Trip | €1,500 | €70 (€30 Loss of Deposit) |
| B1 | Medical and Other Expenses Outside the Republic of Ireland | €1,500,000 | €100 |
| C | Cutting Your Trip Short | €1,500 | €70 |
| D | Missed Departure | €450 | €70 |
| F1 | Personal Belongings and Baggage | €700 | €70 |
| | Including: Single Article Limit | €150 | |
| | Including: Valuables Limit | €150 | |
| F4 | Passport and Travel Documents | €250 | €70 |
| G | Personal Accident | €7,000 | Nil |
| H | Personal Liability | €1,000,000 | €360 |
| I | Legal Expenses | €10,000 | €360 |

TABLE OF BENEFITS FOR GOLF COVER

GOLF COVER IS ONLY AVAILABLE IF YOU PAY THE APPROPRIATE ADDITIONAL PREMIUM

| Section | Benefit | Sum Insured to: | Excess* |
|---------|---------------------------------|-----------------------------|---------|
| T1 | Golf Equipment | | |
| | Own Equipment | €2,500 | €70 |
| | Including: Single Article Limit | €700 | |
| | Hired Equipment | €700 | €70 |
| T2 | Golf Equipment Hire | €70 per 24 hours up to €250 | Nil |
| U | Hole in One Cover | €70 | Nil |

TABLE OF BENEFITS FOR BUSINESS COVER

BUSINESS COVER IS ONLY AVAILABLE IF YOU PAY THE APPROPRIATE ADDITIONAL PREMIUM

| Section | Benefit | Sum Insured to: | Excess* |
|---------|---------------------------------|-----------------|---------|
| V1 | Business Equipment | €1,500 | €70 |
| | Including: Single Article Limit | €700 | |
| | Business Samples and Documents | €2,500 | €70 |
| | Including: Single Article Limit | €350 | |
| V2 | Business Money | €700 | €70 |
| | Including: Cash Limit | €450 | |
| W | Replacing Staff | €4,500 | Nil |

*** Excess**

Please see the notes on page 14

