

TRAVEL INSURANCE

This document is only valid when issued in conjunction with an Insurancebookers.ie Booking Confirmation and provided the appropriate insurance premium has been paid. Please keep these documents in a safe place and carry them with you when you travel.

GENERAL INFORMATION

Insurers

This insurance is provided by Insurancebookers Limited and underwritten by Landmark Insurance Company Limited. Insurancebookers Limited is an appointed representative of Landmark Insurance Company Limited who are regulated by the Irish Financial Services Regulatory Authority. Landmark Insurance Company Limited has obtained an Administrative authorisation from the Irish Financial Services Regulatory Authority to carry on Non-Life Insurance Business into Ireland on a Freedom to Provide Services basis

Health agreements

When you are travelling to a European Union Country, you should collect a European Health Card from your local Health Board. If you need treatment, you should present this at the time of treatment as it may save you paying the €100 policy excess (unless you have purchased the excess waiver on either the Silver or Gold Policies or you have arranged Platinum cover) from any claim under Section A (Medical and other expenses).

When you are travelling to Australia or New Zealand and you have to go to hospital, you must register for treatment under the national Medicare or equivalent scheme of those countries.

If you are in any doubt as to how to collect a European Health Card or register for the Medicare scheme, please contact AIG Europe-Assistance Services who will be able to help you.

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 insurance voucher.

IMPORTANT INFORMATION

Contract of travel insurance

This is your contract of insurance. It contains certain conditions and exclusions in each section and General conditions and exclusions applying to all the sections. You must meet these conditions or we may not accept your claim.

Eligible persons

The policyholder, spouse (or co-habiting partner with whom you have lived for 6 months or more) and their dependent children, aged under 18, subject to the appropriate premium being paid. Children may travel without insured adults and are covered provided they meet up with parents or relatives upon arrival at their non-stop destination. Extended Stay Policies are only available for persons up to age 35 years at date of purchase. Annual Multi Trip is available to persons up to age 65 years at date of purchase. Single Trip is available to persons up to 75 years at date of purchase.

Health Conditions

Your insurance contains conditions that relate to your health and the health of others who might not be travelling with you but whose well being your trip may depend on. In particular we do not cover medical problems which you or they had before the cover started. Please see General Exclusion 1.

Excesses

Under most sections of this insurance you have to pay the first part of any claim, an excess, (unless you have purchased the Platinum policy or have paid to waive your excess under the Silver or Gold policies). This amount is shown under each of the sections where it applies.

Dangerous activities

You may not be covered when you take part in certain sports or activities if there is a high risk you will be injured (see General exclusion 17 for examples). We may cover certain activities if you pay an extra premium.

You must check with us that this insurance meets your needs.

To check if you are covered for participation in a hazardous activity or if an additional premium is payable please ring us on 01 4883506 or email us at enquiries@insurancebookers.com

'Cooling Off' period

If this cover does not meet your requirements, please contact Insurancebookers.ie below, within 14 days of the cover starting or the day on which you receive the Policy Wording and Booking Confirmation, whichever is the later.

We will refund all premiums paid, within 30 days from the date we receive the notice of the cancellation from you. We will not refund premiums if you have made a claim within the 14 days that results in the policy being terminated. Again, please contact Insurancebookers.ie as below to obtain this refund.

Insurancebookers.ie, Telephone: 01 4883506 or email: enquiries@insurancebookers.com

Law

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

Conditions, Exclusions & Warranties

Conditions and exclusions will apply to individual sections of your policy while General exclusions, conditions and warranties will apply to the whole of your policy.

Property Claims

These claims are paid based on the value of the goods at the time you lose them and not on a new for old or replacement cost basis, unless otherwise stated in your policy.

Policy Limits

Most sections of your policy have limits on the amount the insurer will pay under that section. Some sections also include other specific limits, for example: for any one item or for valuables in total. You are advised to check your policy. If you intend taking expensive items with you we suggest you insure them separately under a household all risks policy.

Reasonable Care

You need to take all reasonable care to protect yourself and your property.

Claims Provider

AIG Europe Claims Services is administered by Inter Group Insurance Services.

Any questions?

If you have any doubts about the cover we provide or you would like more information, please contact the AIG Europe helpline on 1 800 344 455

MEDICAL AND OTHER EMERGENCIES

AIG Europe-Assistance Services will provide immediate help if you are ill or injured outside the Republic of Ireland. They provide a 24-hour emergency service 365 days a year and you can contact them on:

Emergency phone number +44 (0)1252 740 490 (DL)

Emergency fax. Number +44 (0)1252 740 110 (FX)

When you contact AIG Europe-Assistance Services, you will need to say where you purchased the policy from and give the following information:

- Your name
- Your address
- Your phone number abroad
- Your policy number shown on your Booking Confirmation
- Reference IGCS1442

Hospital treatment abroad

If you go into hospital abroad and you are likely to be in hospital for more than 24 hours, someone must contact AIG Europe-Assistance Services for you immediately. If they do not, this could mean we will provide no cover or we reduce the amount we pay for medical expenses. If you receive medical treatment abroad as an outpatient, you should pay the hospital or clinic and claim back your medical expenses from AIG Europe Claims Services when you return to the Republic of Ireland.

Returning early to the Republic of Ireland

If you have to return to the Republic of Ireland under Section A (Medical and other expenses) or Section G (Cancelling and cutting short your holiday) AIG Europe-Assistance Services must authorise this. If they do not, this could mean that we will not provide cover or we may reduce the amount we pay for your return to the Republic of Ireland.

Note to all insured people, treating doctors and hospitals

This is not a private medical insurance. If you need any medical treatment, you must tell AIG Europe-Assistance Services immediately or we may not guarantee medical expenses. If you need any medical treatment, you must allow AIG Europe-Assistance Services or their representatives to see all of your medical records and information.

DEFINITIONS

Wherever the following words or phrases appear in this policy they will always have the meanings shown under them.

Business associate

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

Family

An individual and his/her spouse or partner (as long as they have lived together for 6 months or more) and their dependent children or legally adopted children who are aged under 18 at the date of purchase and are either in full time education or living with them.

Permanent total disability

A disability caused by an accident during your trip which prevents you from working in any and every job and which lasts 12 months. And, at the end of those 12 months, is in our medical advisor's opinion, not going to improve.

Public transport

Using train, bus or coach services to join the booked holiday.

Relative

Husband, wife, parent, parent-in-law, brother, sister, son, daughter, fiancé, fiancée, grandparent, grandchild, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother, or step-sister.

Ski equipment

Skis, poles, boots and bindings, snow boards or ice skates.

Booking Confirmation

The document showing the names and other details of all the people insured under this insurance. The Booking Confirmation proves you have the cover shown in this document.

Valuable items

Photographic, audio, video and electrical equipment of any kind (including CDs, DVDs, video and audio tapes), telescopes and binoculars, antiques, jewellery, watches, furs, leather goods, animal skins, silks, precious stones and articles made of or containing gold, silver or precious metals.

We, us, our

Landmark Insurance Company Limited.

Winter sports

Skiing, land-skiing, mono-skiing, cross-country skiing, heli-skiing, off-piste skiing (only when accompanied by an official guide), snow boarding, ski boarding, snow mobile, sledging, tobogganing or ice skating.

You, your

Each insured person named on the Booking Confirmation issued with this document. Each person must live in the Republic of Ireland and have paid the appropriate premium.

War

War shall mean 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 ends.

Trip

Your holiday or journey starting in the Republic of Ireland at the time that you leave your home address or from the start date shown on your Booking Confirmation, whichever is later. The end of your trip is defined as the date that you return to your home address in the Republic of Ireland or at the end of the period shown on your Booking Confirmation, whichever is earlier.

Cover under Section G (Cancelling and cutting short your holiday) starts at the time that you book the trip or pay the Insurance premium, whichever is later.

For Single Trip and Extended Stay policies the maximum trip length you can purchase is up to 365 days.

In respect of one-way trips cover ceases on arrival at your foreign destination.

Annual multi-trip

If you have purchased annual multi-trip, this gives you cover to travel as many times as you like during any one period of insurance provided no single trip lasts longer than 45 days. We also provide cover for up to 17 days in total of winter sports. This cover is not available for persons aged over 65 years. Note: Cover under Section G (Cancelling and cutting short your holiday) starts from the start date shown on your Booking Confirmation or at the time that you book the trip, whichever is later. Cover under Section G (Cancelling and cutting short your holiday) is valid for trips booked during the period shown on your Booking Confirmation for trips starting up to 120 days from the end of the period shown on your Booking Confirmation. However, you must renew your policy when it ends. Cover is valid for 12 months from the start date shown on your Booking Confirmation to provide cover for travel.

Special Note:

Please remember that it does not matter how long you buy cover for, it ends when you return to your home in the Republic of Ireland.

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, New Zealand: Australia and New Zealand.

World Wide Excluding North America: Anywhere in the world excluding United States of America, Canada, Bermuda and the Caribbean.

Worldwide: Anywhere in the world.

Note: We only provide cover for travel within the Republic of Ireland under Annual multi-trip. You must stay for at least one night in pre-booked accommodation away from where you usually live for cover to apply.

IMPORTANT CLAIMS INFORMATION

Medical claims

If you receive medical attention for an injury or sickness, you must get a medical certificate showing the nature of the injury or sickness together with any bills which you have paid. If you go into hospital abroad and you are likely to be in hospital for more than 24 hours, someone must contact AIG Europe-Assistance Services for you immediately.

Claims for delayed baggage, loss or damage to money, personal belongings, etc.

You must tell the relevant transport company about any delay, loss, theft or damage to personal belongings if they are being carried by any airline or transport company. You must also get a property irregularity report (PIR). If you do not tell the airline or transport company within three days of the event, we may not be able to pay your claim. You must report immediately any loss or theft of money or loss or theft of personal belongings to the police (and hotel management if this applies). You must also get an official written report. If you do not tell the police (and hotel management if this applies) within 24 hours of the event, we may not be able to pay your claim.

General

You must register any claim to AIG Europe Claims Services within 31 days of your trip ending. If you do not, we may not be able to pay your claim.

If you need to make a claim, please either write with a brief description of your claim or phone:

AIG Europe Claims Services
c/o Inter Group Insurance Services
Unit 2
Ballybrit Business Park
Ballybrit
Galway
Tel: (091) 500 320
Fax: (091) 745 730

AIG Europe Claims Services are open every weekday from 9:30 a.m. until 5:00 p.m. and will send you a claim form as soon as you tell them about your claim.

To help us prevent fraudulent claims, we store your personal details on computer and we may transfer them to a centralised system. We keep this information according to the rules of the Data Protection Act(s).

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, you should contact:

In regards to sales related matters:

Customer Service Manager - Insurancebookers.ie
Block 6/7 Irish Life Centre
Lower Abbey Street
Dublin 1

In regards to claims related matters:

Customer Services Manager
Inter Group Insurance Services
Unit 2
Ballybrit Business Park
Ballybrit
Galway

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
32 Upper Merrion Street
Dublin 2
Ireland

FINANCIAL SERVICES COMPENSATION SCHEME

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

THE INSURANCE

GENERAL CONDITIONS

The following conditions apply to this insurance:

1. You must live in the Republic of Ireland and have not spent more than six months abroad during the year immediately before you bought or renewed this policy.
2. You must tell AIG Europe if you know about anything which may affect their decision to accept your insurance (for example, dangerous activities). If you are not sure whether to tell AIG Europe, tell them anyway.
3. We will not pay for any loss or damage caused as a result of you not acting in a reasonable way to look after your property.
4. You must take all reasonable steps to get back any lost or stolen articles and you must help the authorities in their efforts to catch and prosecute any guilty people.
5. 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.
6. You must keep to all the terms, conditions and endorsements of this insurance. If you do not, we may not pay your claim.
7. 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.
8. If you try to make a fraudulent claim or use any fraudulent means in trying to make a claim, you may be prosecuted and we will not cover

your claim and your policy may be cancelled.

9. You must give AIG Europe Claims Services all the documents they need to deal with any claim. You will be responsible for any costs involved in doing this.
10. You must keep any articles which are damaged and send them to AIG Europe Claims Services if they ask. You must pay any costs involved in doing this.
11. You must agree to have a medical examination if we ask. If you die, we are entitled to have a post mortem examination.
12. You must pay us back, within one month of asking, any amounts that we have paid to you which are not covered by this insurance.
13. For Extended Stay policies cover is only available for persons aged up to 35 years.
14. Cover ceases immediately when an Insured Person returns to the Republic of Ireland during the period of insurance or at the end of the period of insurance.

GENERAL EXCLUSIONS

We will not cover the following:

1. Claims will not be covered if they arise from or result from, a trip that you take or, any person whose ill health would force you to cancel or cut short your trip:
 - (a) If the claim relates to a medical condition or illness related to a medical condition which you or they knew about before you bought this insurance.
 - (b) If you are travelling against the advice of a medical practitioner.
 - (c) If you are travelling for the purpose of obtaining medical treatment.
 - (d) If you are on a hospital waiting list or awaiting the results of medical tests or investigations.
 - (e) If you have been given a terminal prognosis.
 - (f) If you are suffering from anxiety, stress, depression or any psychological disorder.
 - (g) If you are pregnant and expected to give birth prior to twelve weeks before the end of the booked trip (or sixteen weeks in the case of a multiple pregnancy).
2. Any claim arising out of War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power.
3. Loss or damage directly or indirectly caused by any Government, public or local authority legally taking or damaging your property.
4. Any claim arising from or as a result of civil commotions, strikes or riots of any kind.
5. Loss, or damage to any property, or any loss, expense or liability arising from:
 - (a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the burning of nuclear fuel; or
 - (b) the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
6. Any claim under Section F (Personal belongings, baggage and money) if you already have a more specific insurance covering this.
7. If at the time of loss, damage or liability arising under this insurance there is any other insurance covering the same loss, damage or liability, we will only pay our share.
8. Loss, destruction or damage directly caused by pressure waves resulting from any aircraft or other flying object travelling at or above the speed of sound.
9. Any claim arising from you being in, or entering, or leaving any aircraft other than as a fare-paying passenger in a fully-licensed passenger-carrying aircraft.
10. Any claim arising from using a two-wheeled motor vehicle over 50 cc (unless we provide cover as shown on your Booking Confirmation and the appropriate premium has been paid).
11. Any other loss connected to the event you are claiming for unless we provide cover under this insurance.
12. Any claim resulting 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.
13. Any claim arising or resulting from you being involved in any malicious, illegal or criminal act.
14. Racing of any kind (except on foot).

15. Winter sports (unless we provide cover as shown on your Booking Confirmation and the appropriate premium has been paid).
16. Any Hazardous Activity (unless we provide cover as shown on your Booking Confirmation and the appropriate premium has been paid).
17. Any claim arising or resulting from championships, or heats, or officially-organised practice, or training for these events, being a crew member on a ship or boat travelling from one country to another, ski-jumping, ice hockey, or using skeletons or bobsleighs, mountaineering (if this involves using ropes or guides), canyoning or pot holing or any equipment used for these events.
18. Any claim arising or resulting from (i) your suicide or attempted suicide, or (ii) depression, anxiety, mental strain, depressive illness of any type, or (iii) injuring yourself deliberately or putting yourself in danger (unless you are trying to save a human life).
19. Any claim resulting from you being under the influence of or in connection with the use of alcohol or drugs unless prescribed by a doctor.

SECTIONS OF INSURANCE

SECTION A - MEDICAL AND OTHER EXPENSES

(This section does not apply for trips within the Republic of Ireland).

If you go into hospital you must tell AIG Europe-Assistance Services immediately.

What you are covered for

We will pay up to the amount shown in the Table of Benefits for the following for necessary and reasonable costs as a result of you being injured or ill during your trip.

1. Emergency medical, surgical and hospital treatment. (Emergency dental treatment is covered up to €300 as long as it is to immediately relieve pain only.)
2. Up to €4,500 for either the cost of returning your body or ashes to the Republic of Ireland, or for the cost of a funeral in the country where you die if this is different from the country where you normally live.
3. Extra accommodation and travel expenses to allow you to return to the Republic of Ireland if you cannot return as you originally booked provided this has been approved by us.
 - (a) Extra accommodation for someone to stay with you and travel home with you if this is necessary due to medical advice,
 - (b) Or expenses for one relative or friend to travel from the Republic of Ireland to stay with you and travel home with you, if this is necessary due to medical advice.
4. The extra cost for you to return home following the death, serious injury or serious illness of a relative or business associate.
5. We will pay to return you to the Republic of Ireland if AIG Europe-Assistance Services think this is medically necessary, and they arrange this for you.

Special exclusions which apply to SECTION A

We will not cover the following:

1. The first €100 of each claim, for each person, unless you have purchased the Platinum Policy or paid to waive the excess under the Silver or Gold Policies. If you have a refund of the cost of treatment under the terms of the EC reciprocal health agreement (European Health Card), the excess is reduced to nil.
2. Any treatment or surgery which AIG Europe-Assistance Services thinks is not immediately necessary and can wait until you return home. The decision of AIG Europe-Assistance Services is final and binding.
3. Any expenses for treatment or surgery carried out more than 12 months after the date of the incident which you are claiming for.
4. The extra cost of single or private-room accommodation unless it is medically necessary.
5. Any treatment or medication of any kind that you receive after you return to the Republic of Ireland.
6. Pregnancy or childbirth where the expected date of delivery is within twelve weeks of the end of your trip (or sixteen weeks in the case of a multiple pregnancy).
7. Any extra costs after the time when, in our medical advisor's opinion, you are fit to be returned to the Republic of Ireland.
8. Any medical treatment of any kind occurring after an Insured Person has refused the offer of repatriation when in the opinion of the Company's medical advisors he/she is fit to travel.

Please read the general conditions and exclusions.

SECTION B - PERSONAL ACCIDENT

What you are covered for

We will pay up to the amount shown in the Table of Benefits to you or your executors or administrators if you are involved in an accident during your trip which causes you an injury which results in you becoming disabled within 12 months of the date of the accident for one of the following:

1. Permanent total disability.
2. Loss of a leg or foot.
3. Irrecoverable loss of sight in one or both eyes.
4. Complete loss of use of an arm or hand.
5. If you die, we will pay the amount shown in the Table of Benefits (this is limited to €7,000 for children aged under 16 years of age).

Please read the general conditions and exclusions.

SECTION C - PERSONAL LIABILITY

What you are covered for

We will pay up to the amount shown in the Table of Benefits if you are legally liable for accidentally:

1. injuring someone; or
2. damaging or losing somebody else's property.

Special exclusions which apply to SECTION C

We will not cover the following:

1. 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.
2. Any liability, injury, loss or damage:
 - (a) to your employees or members of your family or household or a person you employ;
 - (b) arising out of or in connection with your trade, profession or business;
 - (c) arising out of a contract you have entered into;
 - (d) arising out of you owning, possessing, using or living on any land or in buildings except temporarily for the purposes of the trip;
 - (e) arising out of you owning, possessing, or using mechanically-propelled vehicles, water craft (other than rowing boats, punts, or canoes) or air craft of any description, animals (other than horses, domestic cats, or dogs), firearms or weapons (other than guns being used for sport); or
3. The first €360 of each and every claim unless you have purchased the Platinum Policy or paid to waive the excess under the Silver or Gold Policies.

Special conditions which apply to SECTION C

It is a condition of the cover provided under this section that:

1. you must give AIG Europe Claims Services notice of any cause for a legal claim against you as soon as you know about it and send them any other documents relating to any claim; and
2. you must help AIG Europe Claims Services and give them all of 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 Europe Claims Services written permission.

Please read the general conditions and exclusions.

SECTION D - LEGAL EXPENSES

What you are covered for

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

Special exclusions which apply to SECTION D

We will not cover the following:

1. Any claim where we or our legal representatives 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.
2. The costs of making any claim against us, our agents or representatives or against any tour operator, accommodation provider, carrier or any person with whom you have travelled or arranged to travel.
3. Any costs or expenses which are based directly or indirectly on the amount of any award.
4. 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.

5. Any claims arising out of you owning, possessing, or using mechanically-propelled vehicles, water craft or aircraft of any description, animals, firearms or weapons.
6. Any claims arising out of your criminal, malicious or deliberate acts.
7. The first €360 of each and every claim unless you have purchased the Platinum Policy or paid to waive the excess under the Silver or Gold Policies.

Special conditions which apply to SECTION D

It is a condition of the cover provided under this section that:

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

Please read the general conditions and exclusions.

SECTION E - MISSED DEPARTURE

(This section does not apply for trips within the Republic of Ireland).

What you are covered for

We will pay up to the amount shown in the Table of Benefits for the reasonable extra costs of travel and accommodation you need if you cannot reach the original departure point of your booked journey on the outward or final return journey because public transport services fail or the vehicle in which you are travelling is involved in an accident or breaks down.

Special exclusions which apply to SECTION E

We will not cover the following:

1. The first €70 of each claim for each person unless you have purchased the Platinum Policy or paid to waive the excess under the Silver or Gold Policies.
2. Any claim which is the result of a strike or industrial action which you knew about or was public knowledge before you started your trip.

Special conditions which apply to SECTION E

It is a condition of the cover provided under this section that:

1. you must allow enough time to arrive at your departure point at or before the recommended time;
2. you must get confirmation of the reason for the delay and how long it lasts from the appropriate authority; and
3. if your claim relates to a vehicle breaking down, you must give us evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.

Please read the general conditions and exclusions.

SECTION F - PERSONAL BELONGINGS, BAGGAGE AND MONEY

What you are covered for

We will pay up to the amount shown in the Table of Benefits for the following:

F1 - Personal Belongings and Baggage

We will pay for the following.

1. After taking off an amount for wear, tear and loss of value, we will pay or replace (at our discretion) for the loss, theft of or damage to property owned by you with a limit for any one item, set or pair as detailed in the Table of Benefits.
2. After taking off an amount for wear, tear and loss of value, we will pay for loss, theft of or damage to valuable items that you own. We will pay up to the amount shown in the Table of Benefits in total.
3. We will pay up to the amount shown in the Table of Benefits for buying essential items if your baggage is delayed during an outward journey for more than 12 hours. We will pay €30 per 12-hour period. You must get written confirmation of the length of the delay and receipts for any items that you buy. We will take any payment we make for delayed baggage from the amount of any claim if your baggage is permanently lost (not available under the Extended Stay policy).

F2 - Personal Money

We will pay for the following.

1. We will pay up to the amount shown in the Table of Benefits for the loss or theft of cash, or traveller's cheques, if you can give us evidence that you owned them and evidence of their value.

We will pay only up to the amount shown in the Table of Benefits. (Not

available if you have purchased the Extended Stay policy).

F3 - Passport and Travel Documents

We will pay for the following.

1. We will pay up to the amount shown in the Table of Benefits for the cost of replacing your passport, travel tickets, lift passes, Green Cards and pre-paid admission tickets.

Note: We provide cover for theft or loss from unattended motor vehicles, trailers or caravans under sub-sections F1 and F3 only. We will only pay up to €150 for each person.

Special exclusions which apply to SECTION F

We will not cover:

1. The first €70 of each claim for each sub-section, for each person (except for Section F1.3 unless you have purchased the Platinum Policy or paid to waive the excess under the Silver or Gold Policies).
2. Breakage of fragile articles (including china, glass, sculpture and video equipment) or sports equipment whilst in use (other than ski equipment if the appropriate premium has been paid) unless being transported by a carrier and damage due to fire or other accident to the sea vessel, aircraft, or vehicle they are being carried in.
3. Theft, loss of or damage to pedal cycles, motor vehicles, marine equipment and craft, household goods and winter sports equipment (unless the appropriate winter sports premium has been paid).
4. Theft, loss of or damage to dentures, bridgework, corneal lenses, spectacles, sunglasses, mobile phones, artificial limbs or hearing aids.
5. Wear and tear, loss of value, mechanical or electrical breakdown or damage caused by any process of cleaning, repairing or restoring, or damage caused by leaking powder or fluid carried within your baggage.
6. Shortages due to mistakes or neglect.
7. Any 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 acknowledgement for.
8. If your belongings are delayed or held by any customs or other officials legally taking your belongings.
9. Cash which you do not carry on your person (unless it is held in a safety deposit box).
10. Theft, loss or damage to photographic, electrical, audio equipment and/or jewellery not carried in your hand baggage while you are travelling.
11. Any item, set or pair where you are unable to provide reasonable proof of ownership or value (for example original receipts).
12. Property you leave unattended in a public place.
13. Any loss, theft or damage to items carried on a vehicle roof rack.
14. Theft, loss or damage to baggage or personal belongings during a journey unless you report this to the carrier and get a property irregularity report at the time of the loss.
15. Damage caused to suitcases, holdalls or similar carriers unless you cannot use the damaged item.
16. Loss or theft of personal belongings or baggage while not in your control or while in the control of any person other than an airline or carrier.
17. Money carried by children.
18. Loss of passport if you do not report the loss to the Consular Representative of your home country within 24 hours of discovery and obtain a report confirming the date of loss and the date on which a replacement passport was obtained.
19. Travellers cheques where the provider will replace losses without charge (other than a service charge).

Please read the general conditions and exclusions.

SECTION G - CANCELLING AND CUTTING SHORT YOUR HOLIDAY

What you are covered for

We will pay up to the amount shown in the Table of Benefits for travel and accommodation expenses that you have paid or have agreed to pay under a contract and which you cannot get back if it is necessary and unavoidable for you to cancel or cut short your trip or any local pre-paid excursions as a result of the following:

1. You dying, becoming ill or injured.
2. The death, injury or illness of a relative, business associate or a person with whom you have booked to travel or a relative or friend living abroad with whom you plan to stay.
3. If you are called for jury service or as a witness (but not as an expert witness) or you are put in quarantine.

- An accident to a vehicle in which you were planning to travel which happens within seven days before the date you planned to leave which leaves the vehicle unusable (this applies to self-drive holidays only).
- 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 because of an emergency.
- If you are made redundant as long as you are entitled to payment under the current redundancy payments law and that, at the time of booking your trip, you had no reason to believe that you would be made redundant.
- If the police need you to remain in the Republic of Ireland after a fire, flood or burglary at your home or place of business within 48 hours before the date you planned to leave.

Special exclusions which apply to SECTION G

We will not cover the following:

- The first €70 of each claim, or €30 for each loss of deposit, for each person unless you have purchased the Platinum Policy or paid to waive the excess under the Silver or Gold Policies.
- Any claim which results from depression, anxiety, mental strain, or a depressive illness of any type.
- You not wanting to travel.
- Any extra costs resulting from you not telling the holiday company as soon as you know you have to cancel your holiday.
- Pregnancy, if your expected date of delivery is within twelve weeks of the end of your trip, (sixteen weeks in the case of a multiple pregnancy).
- Cancelling or cutting short the trip because of a medical condition or any illness related to a medical condition which you knew about or should have known about before the start of this insurance. This applies to you, a relative, business associate or person you are travelling with and any person you were depending on for the trip.
- The cost of your original return trip if this has already been paid and you need to cut short your journey.
- If you have to cut short your trip and do not return to the Republic of Ireland.
- Failure to obtain the required inoculations, vaccinations, passport or visas
- Civil commotion, strike, lock-out, blockades, actions of government of any country or threat of any such event.

Special condition which applies to SECTION G

It is a condition of the cover provided under this section that:

- You must obtain prior authorisation from AIG Europe-Assistance Services if you have to cut short your holiday and return early to the Republic of Ireland.

Please read the general conditions and exclusions.

SECTION H - ABANDONING YOUR HOLIDAY AND TRAVEL DELAY

What you are covered for

We will pay if the start of your pre-booked outward or return international journeys by aircraft, sea vessel or cross-channel train are delayed, due to circumstances outside your control. You must be delayed by at least 12 hours on each occasion.

Travel Delay

(This benefit is not available if you have purchased the Silver or the Extended Stay policy options)

This section does not apply for trips within the Republic of Ireland.

We will pay €15 for each full 12-hour period of delay, up to the amount shown in the Table of Benefits, as long as you eventually go on the trip.

Abandonment

(This benefit is not applicable if you have purchased the Silver or the Extended Stay policy options)

If it is necessary for you to have to cancel your outward trip as a result of a delay lasting more than 24 hours, we will pay an amount equal to the cost of your trip up to the amount shown in the Table of Benefits less any amounts that we can get back.

Special exclusions which apply to SECTION H

We will not cover the following:

- The first €70 of each claim for each person for abandonment unless you have purchased the Platinum Policy or paid to waive the excess under the Gold Policy.
- Any claim that results from strikes or industrial action which were public knowledge before the start of your trip.

Special conditions which apply to SECTION H

It is a condition of the cover provided under this section that:

- you must have checked in for your trip at or before the recommended time; and
- you get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.

Please read the general conditions and exclusions.

SECTION I - HOSPITAL BENEFIT

(This Section is not available if you have purchased the Silver or the Extended Stay policy options)

This Section does not apply for trips within the Republic of Ireland.

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 A (Medical and other expenses) of this insurance, you go into hospital as an in-patient outside the Republic of Ireland. We will pay €15 for each complete 24-hour period.

Note: The amounts we will pay under this section are meant to help you pay extra expenses such as taxi fares and phone calls.

Please read the general conditions and exclusions.

SECTION J - HIJACK

(This Section is not available if you have purchased the Silver or the Gap policy options)

What you are covered for

We will pay €150 for each full 24-hour period if the aircraft or sea vessel in which you are travelling is hijacked on the original, pre-booked journey for a period over 24 hours.

We will only pay up to the amount shown in the Table of Benefits.

Special exclusion which applies to SECTION J

We will not cover the following:

- Any claim resulting from you acting in a way which could cause a claim under this section.

Special condition which applies to SECTION J

It is a condition of the cover provided under this section that:

- you must provide us a written statement from an appropriate authority confirming the hijack and how long it lasted.

Please read the general conditions and exclusions.

SECTION K - DISASTER

(This Section is not available if you have purchased the Silver or the Extended Stay policy options)

What you are covered for

We will pay up to the amount shown in the Table of Benefits for the cost of providing other similar accommodation if your booked accommodation cannot be lived in because of a fire, flood, earthquake or storm.

Special exclusions which apply to SECTION K

We will not cover the following:

- The first €70 of each claim, for each person unless you have purchased the Platinum Policy or paid to waive the excess under the Gold Policy.
- Any expenses that you can get back from any tour operator, airline, hotel or other provider of services.
- Any expenses that you would normally have to pay during the period shown on your Booking Confirmation.
- Any claim resulting from you travelling against the advice of the appropriate national or local authority.

Special conditions which apply to SECTION K

It is a condition of the cover provided under this section that:

- you must give us a written statement from an appropriate public authority confirming the reason and nature of the disaster and how long it lasted;
- any event that results in a claim under this section was not known about before you left from your international departure point; and
- you must give us evidence of all the extra costs you had to pay.

Please read the general conditions and exclusions.

Sections L, M and N are only available if you have purchased the Platinum Policy.

SECTION L - CATTERY AND KENNEL

What you are covered for

We will pay €35 for each full 24-hour period of delay for extra kennel or

cattery fees if the start of your original pre-booked return journey by aircraft, sea vessel or cross-channel train is delayed because of circumstances outside your control. You must be delayed by at least 24 hours and we will pay up to amount shown on the Table of Benefits.

Special exclusions which apply to SECTION L

What you are not covered for

1. Any claim that results from a strike or industrial action which you knew about before the start of your trip.
2. Any kennel or cattery fees you pay outside the Republic of Ireland or as a result of quarantine regulations.

Special conditions which apply to SECTION L

It is a condition of the cover provided under this section that:

1. you must have checked in for your trip at or before the recommended time;
2. you get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted;
3. any amount we pay under this section only applies to domestic cats or dogs that you own; and
4. you must get a written statement from the appropriate kennel or cattery confirming any extra charges that you have to pay.

Please read the general conditions and exclusions.

SECTION M - HOME HELP

What you are covered for

We will pay up to the amount shown on the Table of Benefits for home help in the Republic of Ireland following illness or accidental injury during your trip.

Provided

1. You have a valid Medical expenses claim for the same incident.
2. Your medical practitioner certifies in writing that you require home help.
3. We repatriated you and home help is required immediately on your return to the Republic of Ireland or following your discharge from hospital in the Republic of Ireland.

Special exclusions which apply to SECTION M

What you are not covered for

1. Any claim arising from a trip taken within the Republic of Ireland.
2. For any amount that can be recovered by you, from other sources.
3. If claims evidence requested by us, cannot be provided.

Please read the general conditions and exclusions

SECTION N - SECURING YOUR HOME

What you are covered for

We will pay up to the amount shown on 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.

Special exclusions which apply to SECTION N

What you are not covered for

1. For any work not arranged or authorised in advance by us.
2. Any claim for work undertaken outside the dates of your trip.
3. For any amount that can be recovered by you, from other sources.
4. If claims evidence requested by us, cannot be provided.

Please read the general conditions and exclusions

WINTERSPORTS COVER

Sections O, P, Q and R are not applicable if you have purchased the Extended Stay or Seniors policy options.

The following sections (Sections O, P, Q and R) are only applicable if the appropriate premium has been paid for winter sports cover.

SECTION O - PISTE CLOSURE

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, or too much, snow in your pre-booked holiday resort, all lift systems are closed for more than 24 hours. We will pay for either:

1. the cost of transport to the nearest resort up to €30 for each full 24-hour period; or
2. up to €30 for each full 24-hour period if you are unable to ski and there is no other ski resort available.

Special conditions which apply to SECTION O

It is a condition of the cover provided under this section that:

1. you get a written statement from the management of the resort confirming the reason for the closure and how long it lasted;
2. the pre-booked holiday resort where you are staying is at least 1000 metres above sea level; and
3. if you buy this insurance within 14 days of the date you plan to leave and if you know about any reason that could cause you to claim under this section, we will not provide cover for you.

Please read the general conditions and exclusions.

SECTION P - AVALANCHE COVER

What you are covered for

We will pay up to the amount shown in the Table of Benefits for reasonable extra travel and accommodation expenses that you need to pay if your pre-booked outward or return journey is delayed for more than 12 hours from your scheduled arrival time because of an avalanche.

Special exclusion which applies to SECTION P

We will not cover the following:

1. The first €70 of each claim, for each person unless you have purchased the Platinum Policy or paid to waive the excess under the Silver or Gold policies.

Special condition which applies to SECTION P

It is a condition of the cover provided under this section that:

1. you get a written statement from the appropriate authority confirming the reason for the delay and how long it lasted.

Please read the general conditions and exclusions.

SECTION Q - SKI HIRE

What you are covered for

We will pay €30 for each full 24 hour period for the costs of hiring other ski equipment. We will pay up to €300 if:

1. the skis that you own are lost or delayed during your trip for over 12 hours; or
2. the skis that you own are lost or damaged during the course of your trip.

Special exclusions which apply to SECTION Q

We will not cover the following:

1. Any claim involving damage to your skis where you do not bring them back to the Republic of Ireland so we can inspect them.
2. Any theft or loss which you do not report to the police within 24 hours of discovering it and getting a written acknowledgement.
3. Any theft, delay, loss of or damage to personal belongings or baggage while it is transported unless you report this, at the time, to the carrier and get a property irregularity report.

Special condition which applies to SECTION Q

It is a condition of the cover provided under this section that:

1. We take any payment made under this section from any claim under sub-section F1 (Personal belongings and baggage) of this insurance.

Please read the general conditions and exclusions.

SECTION R - SKI PACK

What you are covered for

We will cover you for a proportion of the cost of your ski pack (if you have already paid and can't get the money back) if you are ill or injured while you are on holiday and you are medically certified as being unable to use it. Ski pack consists of ski school, ski hire and the cost of any lift pass. The most we will pay for each insured person is €300 a week and no more than €450 altogether.

Please read the general conditions and exclusions.

TABLE OF BENEFITS FOR SILVER, GOLD AND PLATINUM

Section	Benefit	SILVER COVER		GOLD COVER		PLATINUM COVER	
		Sum Insured to:	Excess	Sum Insured to:	Excess	Sum Insured to:	Excess
A	Medical and other expenses	€ 3,000,000	€ 100	€ 10,000,000	€ 100	Unlimited	Nil
B	Personal Accident	€ 15,000	Nil	€ 35,000	Nil	€ 40,000	Nil
C	Personal Liability	€ 1,000,000	€ 360	€ 2,500,000	€ 360	€ 2,800,000	Nil
D	Legal Expenses	€ 10,000	€ 360	€ 35,000	€ 360	€ 70,000	Nil
E	Missed Departure	€ 450	€ 70	€ 1,000	€ 70	€ 1,500	Nil
F1	Personal Belongings and Baggage	€ 700	€ 70	€ 3,000	€ 70	€ 3,500	Nil
	Single Article Limit	€ 150	Nil	€ 350	Nil	€ 450	Nil
	Valuables Limit	€ 150	Nil	€ 350	Nil	€ 550	Nil
	Baggage Delay	€ 250	Nil	€ 450	Nil	€ 450	Nil
F2	Personal Money	€ 250	€ 70	€ 450	€ 70	€ 700	Nil
	Cash Limit	€ 150	Nil	€ 300	Nil	€ 450	Nil
F3	Passport and Travel Documents	€ 250	€ 70	€ 350	€ 70	€ 450	Nil
G	Cancelling and Cutting Short your trip	€ 1,500	€ 70 (€ 30 Loss of Deposit)	€ 7,000	€ 70 (€ 30 Loss of Deposit)	Final Invoice Cost of Holiday	Nil
H	Abandoning your holiday	Nil	Nil	€ 7,000	€ 70	Final Invoice Cost of Holiday	Nil
	Travel Delay	Nil	Nil	€ 15 per 12 hours up to € 450	Nil	€ 15 per 12 hours up to € 750	Nil
I	Hospital Benefit	Nil	Nil	€ 15 per 24 hours up to € 3,000	Nil	€ 15 per 24 hours up to € 4,500	Nil
J	Hijack	Nil	Nil	€ 1,000	Nil	€ 1,000	Nil
K	Disaster	Nil	Nil	€ 1,000	€ 70	€ 1,000	Nil
L	Cattery and Kennel	Nil	Nil	Nil	Nil	€ 700	Nil
M	Home Help	Nil	Nil	Nil	Nil	€ 150	Nil
N	Securing Your Home	Nil	Nil	Nil	Nil	€ 1,000	Nil
Winter Sports Cover is only available upon payment of appropriate additional premium (this cover is not available if you have arranged the Senior policy option)							
O	Piste Closure	€ 300	Nil	€ 300	Nil	€ 300	Nil
P	Avalanche Cover	€ 300	€ 70	€ 300	€ 70	€ 300	Nil
Q	Ski Hire	€ 300	Nil	€ 300	Nil	€ 300	Nil
R	Ski Pack	€ 300	Nil	€ 300	Nil	€ 450	Nil

TABLE OF BENEFITS FOR EXTENDED STAY PRODUCT

Section	Benefit	Sum Insured to:	Excess
A	Medical expenses	€ 1,500,000	€ 100
B	Personal Accident	€ 7,000	Nil
C	Personal Liability	€ 1,000,000	€ 360
D	Legal Expenses	€ 10,000	€ 360
E	Missed Departure	€ 450	€ 70
F1	Personal Belongings and Baggage	€ 700	€ 70
	Single Article Limit	€ 150	Nil
	Valuables Limit	€ 150	Nil
F2	Personal Money	Nil	Nil
	Cash Limit	Nil	Nil
F3	Passport and Travel Documents	€ 250	€ 70
G	Cancelling and Cutting Short your trip	€ 1,500	€ 70 € 30 Loss of Deposit
H	Abandoning your holiday and Travel Delay	Nil	Nil
I	Hospital Benefit	Nil	Nil
J	Hijack	Nil	Nil
K	Disaster	Nil	Nil
L	Cattery and Kennel	Nil	Nil
M	Home Help	Nil	Nil
N	Securing Your Home	Nil	Nil