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Insurancebookers.ie Travel Insurance POLICY SUMMARY

The purpose of this Policy Summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. You still need to read the Policy Wording for a full description of the terms of the insurance, including the policy definitions.

This Policy Summary does not form part of the Policy Wording.

Insurance Provider

This insurance is provided by Insurancebookers Limited and underwritten by AIG UK Limited.

Purpose of the Insurance

The purpose of this travel insurance policy is to provide cover for losses arising as a result of specified events that occur before or during a trip, including: emergency medical expenses, theft or loss of baggage and cancellation.

The cover provided is subject to certain limits and excesses, as set out in the Schedule of Benefits (see the final four pages of this Policy Summary).

Significant Features, Conditions and Exclusions

The cover provided is subject to certain conditions and exclusions. The table below sets out the significant features of the cover and the conditions and exclusions that apply. To ensure the policy is suitable for you, you are advised to read the Policy Wording which sets out all of the features, conditions and exclusions.

Significant Features	Conditions and Exclusions	Policy Wording Reference
<p>Emergency Medical Expenses Silver cover Up to €3,000,000</p> <p>Gold cover Up to €10,000,000</p> <p>Platinum cover Unlimited</p> <p>Extended stay Up to €1,500,000</p> <p>An excess of €100 per person, per incident applies unless you have arranged Platinum cover or you have paid an excess waiver under Silver or Gold cover</p>	<p>The cover provided includes:</p> <ul style="list-style-type: none">• emergency medical, surgical and hospital treatment and ambulance costs;• additional accommodation and travel expenses if you cannot return to the Republic of Ireland as scheduled; and• repatriation to the Republic of Ireland if it is medically necessary. <p><u>Significant Conditions:</u></p> <ul style="list-style-type: none">• If you need inpatient medical treatment, you must contact the Medical Emergency Assistance Company, AIG Travel Assist, immediately on phone number +44 (0) 1273 400 610; and• Additional accommodation and travel expenses and repatriation costs must be approved in advance by AIG Travel Assist. <p><u>Significant Exclusions:</u></p> <ul style="list-style-type: none">• Cover is not provided if:<ul style="list-style-type: none">- the claim relates to a medical condition or illness which you knew about before you bought this insurance;- you are travelling against medical advice or with the intention of receiving medical treatment;- you are receiving or waiting for hospital investigation or treatment for any undiagnosed condition or set of symptoms or you have been given a terminal prognosis;	<p><i>Pages 4 and 5, Section B1</i></p> <p><i>Page 2, Medical and Other Emergencies</i></p> <p><i>Page 1 'Health Conditions'</i></p> <p><i>Page 3, General Exclusions, number 1</i></p>

Significant Features	Conditions and Exclusions	Policy Wording Reference
	<ul style="list-style-type: none"> - you are suffering from or have suffered from any diagnosed psychological or psychiatric disorder, anxiety or depression; or - the claim relates to pregnancy if you are more than 26 weeks pregnant at the start of or during your trip. <p>If there is a change in your health or the health of anyone travelling with you, a relative or a close business associate, which happens after the policy has been issued and before you travel, you should contact the insurancebookers.ie Helpline on 01 488 3506 or by e-mailing enquiries@insurancebookers.ie. We have the right to alter the terms of cover in line with the change in risk.</p>	
<p>Cancellation and cutting short your holiday</p> <p>Silver cover and Extended stay cover Up to €1,500</p> <p>Gold cover Up to €7,000</p> <p>Platinum cover Up to final invoice cost of holiday</p> <p>An excess of €70 (€30 if loss of deposit) per person, per incident applies unless you have arranged Platinum cover or you have paid an excess waiver under Silver or Gold cover</p>	<p>Cover is provided for loss of travel and accommodation expenses you have paid or have agreed to pay under contract, and which you cannot get back, if it is necessary and unavoidable for you to cancel or cut short your trip for specified reasons, including:</p> <ul style="list-style-type: none"> • you dying, becoming seriously ill or being injured; and • the death, injury or serious illness of a relative, close 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. <p><u>Significant Conditions:</u></p> <ul style="list-style-type: none"> • If it is necessary for you to cut short your trip and return to the Republic of Ireland, you must contact AIG Travel Assist immediately. <p><u>Significant Exclusions:</u></p> <ul style="list-style-type: none"> • Cover is not provided if: <ul style="list-style-type: none"> - the reason for cancellation or curtailment relates to a medical condition or illness which you knew about or should have known about before you bought this insurance. <p>This applies to you, a relative, a close business associate, a person you are travelling with and any person upon whom the trip may depend.</p>	<p><i>Pages 4, 5 and 6, Sections A and C</i></p> <p><i>Page 2, Medical and Other Emergencies</i></p> <p><i>Page 1, 'Health conditions'</i></p> <p><i>Page 3, General Exclusions, number 1</i></p>

Significant Features	Conditions and Exclusions	Policy Wording Reference
<p>Your Personal Belongings and Baggage</p> <p>Silver cover and Extended stay cover Up to €700 Limit for any one item, set or pair – €150 Valuables Limit – €150</p> <p>Gold cover Up to €3,000 Limit for any one item, set or pair – €350 Valuables Limit – €350</p> <p>Platinum cover Up to €3,500 Limit for any one item, set or pair – €450 Valuables Limit – €550</p> <p>An excess of €70 per person, per incident applies unless you have arranged Platinum cover or you have paid an excess waiver under Silver or Gold cover</p>	<p>Cover is provided for loss, theft or damage to personal belongings and baggage owned by you (not borrowed or rented) during your trip</p> <p><u>Significant Conditions:</u></p> <ul style="list-style-type: none"> In the event of a claim an allowance may be made in respect of wear and tear and loss of value; and In the event of a claim you must provide receipts or other proof of ownership wherever possible for the items being claimed. <p><u>Significant Exclusions:</u></p> <ul style="list-style-type: none"> Cover is not provided if: <ul style="list-style-type: none"> you do not report the loss or theft of belongings or baggage to the police within 24 hours of discovering it and do not obtain a written police report; you leave your belongings or baggage unattended in a public place; the loss, theft or damage occurs whilst your belongings or baggage are in the custody of the airline or transport company unless you report this to the carrier and get a written report (a property irregularity report will be required if the loss, theft or damage takes place whilst in the care of an airline); or the loss, theft or damage to valuables occurs whilst not being carried in your hand luggage while you are travelling. 	<p><i>Page 7, Section F1</i></p> <p><i>Page 3, General Definitions, ‘pair or set of items’</i></p> <p><i>Page 7, Definition relating to section F1, ‘valuables’</i></p>
<p>Your Personal Money</p> <p>Silver cover Up to €250. Cash limit - €150</p> <p>Gold cover Up to €450. Cash limit - €300</p>	<p>Cover is provided for cash and traveller’s cheques lost or stolen during your trip.</p> <p><u>Significant Conditions:</u></p> <ul style="list-style-type: none"> In the event of a claim, you must be able to provide evidence of ownership and value (for example, receipts, bank statements or cash-withdrawal slips). 	<p><i>Page 7, Section F3</i></p>

Significant Features	Conditions and Exclusions	Policy Wording Reference
<p>Platinum cover Up to €700. Cash limit - €450</p> <p>Extended stay No cover An excess of €70 per person, per incident applies unless you have arranged Platinum cover or you have paid an excess waiver under Silver or Gold cover</p>	<p><u>Significant Exclusions:</u></p> <ul style="list-style-type: none"> • Cover is not provided if: <ul style="list-style-type: none"> - you do not report the loss or theft of personal money to the police within 24 hours of discovering it and do not obtain a written police report; or - if, at the time of loss or theft, the personal money was not carried with you or held in locked safety deposit facilities. 	<p><i>Page 7, Section F3</i></p>

Limitations		
<p>Excluded Countries</p>	<p>The geographical area which you are entitled to travel to is shown on your policy schedule. No cover is provided under this policy for any trip in, to or through Afghanistan, Cuba, Liberia or Sudan. No cover is provided for claims 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.</p>	<p><i>Page 2, 'Geographical Areas' and Page 4, General Exclusions, numbers 4 and 12</i></p>
<p>Age Limits</p>	<p>To be eligible for cover the following age limits apply at the time you buy this insurance: Single trip – under 75 years of age Annual multi-trip – under 65 years of age Extended stay – under 35 years of age The main applicant must be 18 years of age or over at the date of purchase.</p>	<p><i>Page 2, 'Age Limits'</i></p>
<p>Residency</p>	<p>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.</p>	<p><i>Page 1, 'Residency'</i></p>
<p>Sports and Activities</p>	<p>You must contact the insurancebookers.ie Helpline on 01 488 3506 or e-mail enquiries@insurancebookers.ie if you are planning to participate in a sport or activity which is not shown in the list of covered activities on page 12 of the policy wording. Please note that for certain sports and activities cover under section H (Personal liability) will not apply.</p>	<p><i>Pages 1 and 12, 'Sports and Activities'</i></p>

Limitations		
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, by paying an additional premium your policy can include Winter sports cover, Golf cover and Business cover.	<i>Pages 10 to 12, Sections P to W</i>
Law and Jurisdiction	This insurance will be governed by Irish Law unless we agree otherwise.	<i>Page 1, 'Law'</i>

Period of Insurance

Cover for cancellation begins when you book your trip or pay the insurance premium, whichever is the later, unless you have arranged an annual multi-trip policy, in which case cover for cancellation begins when you book your trip or the start date shown on your booking confirmation, whichever is the later. Cover for all other sections begins 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 finishes 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 the earlier. If you are travelling on a one-way trip, cover finishes 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 the earlier.

If you have purchased a single trip or a extended stay policy you are covered for one trip of up to a maximum of 12 months. The start and end dates of your trip are set out on your booking confirmation.

If you have purchased an annual multi-trip policy you are covered to take as many trips as you like throughout the annual period of insurance as shown on your booking confirmation provided each trip lasts no longer than 45 days. Under annual multi-trip policies, cover is also provided for up to 17 days in total for winter sports within the period of insurance.

Trips taken within the Republic of Ireland are covered provided you stay in pre-booked accommodation for at least two nights away from where you usually live. Please note that not all of the sections of cover apply to trips taken solely within the Republic of Ireland.

'Cooling-Off' Period and Your Right to Cancel Your 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.

Claim Notification

You can make a claim by contacting:

AIG Travel Assist,
PO Box 60108, London SW20 8US England
Phone: 1890 882 373 Fax: 0870 130 1953
E-mail: travelassistclaims@aig.com

Your Right to Complain

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 2157, Shoreham by Sea, West Sussex BN43 9DH 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.

Are we covered by the 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, Portsoken Street, London, E1 8BN England.

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

Section	Benefit	Sum Insured to:	Excess*
A	Cancelling Your Trip	€1,500	€70 (€30 Loss of Deposit)
B1	Medical and Other Expenses Outside of the Republic of Ireland	€3,000,000	€100
B2	Medical and Other Expenses Within the Republic of Ireland	€1,500	€100
B3	Hospital Benefit	Nil	Nil
C	Cutting Your Trip Short	€1,500	€70
D	Missed Departure	€450	€70
E1	Travel Delay	Nil	Nil
E2	Abandoning Your Trip	Nil	Nil
F1	Personal Belongings and Baggage	€700	€70
	Including: Single Article Limit	€150	
	Including: Valuables Limit	€150	
F2	Delayed Baggage	€250	Nil
F3	Personal Money	€250	€70
	Including: Cash Limit	€150	
F4	Passport and Travel Documents	€250	€70
G	Personal Accident	€15,000	Nil
H	Personal Liability	€1,000,000	€360
I	Legal Expenses	€10,000	€360
J	Hijack	Nil	Nil
K	Catastrophe	Nil	Nil
L	Pet Care	Nil	Nil
M	Home Help	Nil	Nil
N	Securing Your Home	Nil	Nil
O	Transport Home Benefit	Nil	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
	Including: Single Article Limit	€150	
P2	Winter Sports Equipment Hire	€30 per 24 hours up to €300	Nil
P3	Lift Pass	€300	€70
Q	Ski Pack	€300	Nil
R	Piste Closure	€300	Nil
S	Avalanche Cover	€300	Nil

* All excesses can be reduced to nil by paying an additional premium.

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

Section	Benefit	Sum Insured to:	Excess*
A	Cancelling Your Trip	€7,000	€70 (€30 Loss of Deposit)
B1	Medical and Other Expenses Outside of the Republic of Ireland	€10,000,000	€100
B2	Medical and Other Expenses Within the Republic of Ireland	€7,000	€100
B3	Hospital Benefit	€15 per 24 hours up to €3,000	Nil
C	Cutting Your Trip Short	€7,000	€70
D	Missed Departure	€1,000	€70
E1	Travel Delay	€15 per 12 hours up to €450	Nil
E2	Abandoning Your Trip	€7,000	€70
F1	Personal Belongings and Baggage	€3,000	€70
	Including: Single Article Limit	€350	
	Including: Valuables Limit	€350	
F2	Delayed Baggage	€450	Nil
F3	Personal Money	€450	€70
	Including: Cash Limit	€300	
F4	Passport and Travel Documents	€350	€70
G	Personal Accident	€35,000	Nil
H	Personal Liability	€2,500,000	€360
I	Legal Expenses	€35,000	€360
J	Hijack	€150 per 24 hours up to €1,000	Nil
K	Catastrophe	€1,000	€70
L	Pet Care	Nil	Nil
M	Home Help	Nil	Nil
N	Securing Your Home	Nil	Nil
O	Transport Home Benefit	Nil	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
	Including: Single Article Limit	€350	
P2	Winter Sports Equipment Hire	€30 per 24 hours up to €300	Nil
P3	Lift Pass	€300	€70
Q	Ski Pack	€300	Nil
R	Piste Closure	€300	Nil
S	Avalanche Cover	€300	€70

* All excesses can be reduced to nil by paying an additional premium.

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

Section	Benefit	Sum Insured to:	Excess
A	Cancelling Your Trip	Final Invoice Cost of holiday	Nil
B1	Medical and Other Expenses Outside of the Republic of Ireland	Unilimited	Nil
B2	Medical and Other Expenses Within the Republic of Ireland	€15,000	Nil
B3	Hospital Benefit	€15 per 24 hours up to €4,500	Nil
C	Cutting Your Trip Short	Final Invoice Cost of holiday	Nil
D	Missed Departure	€1,500	Nil
E1	Travel Delay	€15 per 12 hours up to €750	Nil
E2	Abandoning Your Trip	Final Invoice Cost of holiday	Nil
F1	Personal Belongings and Baggage	€3,500	Nil
	Including: Single Article Limit	€450	
	Including: Valuables Limit	€550	
F2	Delayed Baggage	€450	Nil
F3	Personal Money	€700	Nil
	Including: Cash Limit	€450	
F4	Passport and Travel Documents	€450	Nil
G	Personal Accident	€40,000	Nil
H	Personal Liability	€2,800,000	Nil
I	Legal Expenses	€70,000	Nil
J	Hijack	€150 per 24 hours up to €1,000	Nil
K	Catastrophe	€1,000	Nil
L	Pet Care	€35 per 24 hours up to €700	Nil
M	Home Help	€150	Nil
N	Securing Your Home	€1,000	Nil
O	Transport Home Benefit	€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	Nil
	Including: Single Article Limit	€450	
P2	Winter Sports Equipment Hire	€30 per 24 hours up to €300	Nil
P3	Lift Pass	€300	Nil
Q	Ski Pack	€450	Nil
R	Piste Closure	€300	Nil
S	Avalanche Cover	€300	Nil

TABLE OF BENEFITS FOR EXENDED 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 of 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

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.

