

Travel Insurance

getcover.com ROI Policy Booklet

Section	Single and Gold Annual Policies	Single and Gold Annual Policies - Excess	Silver Annual	Backpacker	Silver Annual & Backpacker Excess
Cancellation & Curtailment	Up to €7,000	€85 (€40 Loss of Deposit)	Up to €1,500	Up to €1,500	€85 (€40 Loss of Deposit)
Catastrophe	Up to €2,000	€85	Nil	Up to €1,000	€85
Medical Expenses Including emergency assistance services	Up to €10,000,000	€125	Up to €3,000,000	Up to €4,000,000	€125
Hospital Benefit	€25 a day up to €1,000	N/A	€20 a day up to €400	€20 a day up to €450	N/A
PERSONAL EFFECTS, BAGGAGE & PERSONAL MONEY COVER (cover provided if the appropriate additional premium has been paid under the Backpacker policy)					
Personal Effects & Baggage	Up to €2,500		Up to €1,100	Up to €1,000	
Single Item Limit	€500		€250	€300	
Valuables Limit in total	€500	€85	€250	€300	€85
Travel Documents	€500		Nil	€200	
Delayed Baggage	€100 a day up to €200		€100 a day up to €200	€150	
Mugging Benefit	€70 a day up to €700	N/A	Nil	Nil	N/A
Unused Excursions	Up to €200	N/A	Nil	Nil	N/A
Personal Money	Up to €800	€85	Up to €350	Up to €300	
Cash Limit	€300		€200	€200	€85
Cash (aged under 18)	€100		€100	€75	
Travel Delay	€35 for each 12 hour period up to €500	N/A	€20 for first 12 hour period and €10 for each subsequent 12 hours up to €100	€30 for each 12 hour period up to €150	N/A
Holiday Abandonment	Up to €5,000	€85	Up to €1,500	Up to €2,000	€85
Hotel Services Failure/Withdrawal of services	€70 per day up to €700	N/A	Nil	Nil	N/A
Pet Care	€35 a day up to €315	N/A	Nil	Nil	N/A
Missed Departure	Up to €2,000	€85	Up to €700	Up to €725	€85
Personal Accident	Max Benefit €40,000		Max Benefit €25,000	Max Benefit €38,000	
Loss of limbs or sight (aged under 66)	€40,000		Up to €25,000	€38,000	
Permanent Total Disablement (aged under 66)	€40,000	N/A	Up to €25,000	€38,000	N/A
Death benefit (aged 18 – 65)	€8,000		Up to €5,000	€19,000	
Death benefit (aged under 18)	€4,000		Up to €2,500	Nil	
All benefits (aged 66 and over)	€4,000		Nil	Nil	
Personal Liability	Up to €3,250,000	€400	Up to €2,000,000	Up to €2,000,000	€400
Legal Expenses	Up to €20,000	€400	Up to €15,000	Nil	€400
WINTERSPORTS (cover provided if the appropriate additional premium has been paid)					
Ski Equipment					
Owned	Up to €1,000		Nil	€650	
Hired	€500	€85	Nil	€365	N/A
Single Item Limit	€500		Nil	€365	
Ski Hire	€35 a day up to €350	N/A	€20 a day up to €200	€20 a day up to €200	N/A
Ski Pack	€100 a day up to €500	N/A	€75 a week up to €300	€75 a week up to €300	N/A
Piste Closure	€35 a day up to €350	N/A	€20 a day up to €200	€20 a day up to €200	N/A
Avalanche Closure	Up to €400	€85	Up to €100	Up to €100	N/A
GOLF COVER (cover provided if the appropriate additional premium has been paid)					
Golf Equipment	€1,500	€85			
Equipment Hire	€50 a day up to €500	N/A	Nil	Nil	N/A
Non-Refundable Golfing Fees	€120 a day up to €500	N/A			
CAMPING & FIELD SPORTS EQUIPMENT (cover provided if the appropriate additional premium has been paid. Only available under a Single Trip policy)					
Camping and field sports equipment owned by a Group	Up to €700	€75	Nil	Nil	N/A
BUSINESS COVER (provided if the appropriate additional premium has been paid)					
Business Equipment	Up to €3,250				
Single Item Limit	€800				
Computer Equipment Single and Total Item Limit	€2,500	€85	Nil	Nil	N/A
Samples	€800				
Delayed Business Equipment	€150 a day up to €500				
Business Equipment Hire	€240 a day up to €1,200	€85	Nil	Nil	N/A
Business Money	Up to €1,600	€85	Nil	Nil	N/A
Cash Limit	€800	€85	Nil	Nil	N/A
REPEAT COVER (cover provided if appropriate additional premium has been paid)					
Repeat Cover					
Curtailment Europe	Nil	Nil	Nil	Up to €500	
Resuming the Trip Europe				Up to €500	N/A
Curtailment Worldwide				Up to €1000	
Resuming the Trip Worldwide				Up to €1000	
CONNECTING FLIGHT COVER (cover provided if appropriate additional premium has been paid)					
Connecting Flight Cover	N/A	N/A	N/A	Up to €750	N/A

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READ ME FIRST

The **underwriter** hereby draws **your** attention to some important features of the travel insurance master **policy** under which **you** are covered. If **you** would like more information, please contact **us** at www.getcover.com.

HEALTH

The **policy** excludes any claim directly or indirectly related to a heart, circulatory, lung, cancerous or chronic medical condition suffered by **you** or any person on whom the **trip** depends. Should **you** be aware of any condition which fits this criteria, **you** should read this evidence of insurance carefully and follow the medical screening process contained on page 5.

RECIPROCAL HEALTH AGREEMENT

Travellers to European Union countries should obtain a European Health Insurance Card from their local Post Office. This will entitle them to benefit from the reciprocal health agreements which exist between certain European Countries. In the event of a claim being accepted for medical expenses which has been reduced by the use of a European Health Insurance Card, or Private Health Insurance, the deduction of the **excess** under Section B will not apply.

AGE LIMITS

The cover under the **policy** will not apply to any person aged 76 or over at the date of departure on a single **trip** cover, aged 70 or over at the start of a Gold Annual multi-trip **policy**, or aged 61 or over at the start of a Silver annual **policy**, or aged 45 or over at the time of departure on a Backpacker cover. No cover for **wintersports** or **hazardous sports or leisure activities** will be given to any person aged 76 or over on a single **trip policy**, aged 70 or over on a Gold annual **policy**, aged 70 or over on a Silver annual **policy** or 45 or over on a backpacker **policy**.

PROPERTY CLAIMS

These claims are paid based on the value of goods at the time **you** lose them and not on a 'new for old' or replacement cost basis. An amount for wear, tear and depreciation will be deducted. Certain items of personal property are not covered. Police reports are required for all losses involving theft and other losses require alternative appropriate reports, such as an airline property irregularity report, a hotel manager's report, etc.

EVIDENCE OF INSURANCE

You should read this document carefully. It gives **you** details of what is and is not covered and the conditions of the cover. Cover will vary from **policy to policy** and **underwriter to underwriter**. A copy of the master **policy** number under which **you** are insured is available by request.

CONDITIONS, EXCLUSIONS AND WARRANTIES

Conditions and exclusions will apply to individual sections of the **policy**, while general exclusions and conditions will apply to the whole of the **policy**. It is a condition of the **policy** that all **material facts** must be disclosed to the **underwriter** at the time of taking out the insurance. Failure to do so may result in the **underwriter's** treating the **policy** as null and void.

DATA RECOGNITION FAILURE

There is limited cover under the **policy** for claims arising from the failure of computers and other data processing systems to correctly recognise the true calendar date. The exact extent of this exclusion can be ascertained by reading exclusion 1 of the Exclusions which apply to all sections of the insurance on page 15.

HAZARDOUS ACTIVITIES

You are covered when **you** are participating in any of the **acceptable sports and leisure activities** listed on page 4 of this document, or if **you** have paid the additional premium to include **wintersports** cover on a single **trip policy**, Gold annual **policy** or backpacker **policy**. **You** will only be covered when **you** are participating in any of the **hazardous sports and leisure activities** listed on page 4, if **you** have advised **us** at the time **you** bought the **policy**, paid the appropriate additional premium before **your trip** commenced and the cover is shown on **your validation certificate**.

PERSONAL LIABILITY

There is no cover for personal liability claims arising directly or indirectly from, happening through or in consequence of: (a) ownership, possession or use of any vehicle, automobile, aircraft, watercraft or any mechanically propelled conveyance; or (b) **your** participation in any **hazardous sport or leisure activity**.

POLICY LIMITS

All sections of the **policy** have limits on the amount the **underwriter** will pay under that section. There are also specific limits under the **personal effects** and baggage section for: **single items, valuables**, items for which an original receipt, proof of purchase or an insurance valuation (obtained prior to loss) is not supplied.

POLICY EXCESSES

Under most sections of the **policy**, claims will be subject to an **excess**. The **excess** will be applied per person, per section and per incident under which a claim is made. This means that **you** will be responsible for the first part of the claim. The amount **you** have to pay is the **excess**.

REASONABLE CARE / UNATTENDED PROPERTY

You must exercise reasonable care to prevent illness, injury or loss or damage to **your** property, as if uninsured. There is no cover for property left unattended in a place to which the general public has access. There is no cover for loss of **money** which was not carried on **your** person unless placed in a safety deposit box or similar locked, fixed receptacle.

GOVERNING LAW

This **policy** shall be governed by and construed in accordance with the Law of Ireland unless otherwise stated.

COMPLAINTS PROCEDURE

If **you** have any cause for complaint regarding this insurance, please refer to the Complaints Procedure on page 17.

MANUAL EMPLOYMENT

The **policy** will automatically cover the following only, bar work and fruit picking (not involving the use of agricultural machinery. If the appropriate additional premium is paid and confirmed on your **certificate** then manual work will be covered up to heights of 3 metres and will **exclude** the use of mechanical machinery.

DRIVING ABROAD

Cover under the medical expenses and personal accident sections of the **policy** are extended to include claims arising as a consequence of **you** travelling as a driver or passenger in any private motor vehicle or motorcycle under 50cc.

It should be noted that no coverage exists under the personal liability section of the **policy** for claims arising out of the use or possession of a motorised vehicle. Therefore, **you** are urged to seek confirmation from the vehicle owner or hirer that this area of coverage is adequately provided for under an alternative insurance **policy**.

CANCELLATION

We hope **you** are happy with the cover this **policy** provides. However, if after reading this certificate, this insurance does not meet with **your** requirements, please return it to Getcover.com, within 14 fourteen days of issue Getcover.com will refund **your** premium. The **Insurer** shall not be bound to accept renewal of any Insurance and may at any time cancel any insurance document by sending 14 days notice to the **Insured** at his last known address. Provided the premium has been paid in full the **Insured** shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the Insurance refund.

TRAVEL INSURANCE

This document only constitutes a valid insurance certificate when it is issued in conjunction with a valid Schedule of Benefits for Single Trip and Annual policies between 01/09/2008 and 30/09/2009. All policies must expire prior to 30/09/2010. For Backpacker policies between 01/09/2008 and 30/09/2009, all policies must expire prior to 31/03/2010. Your Schedule of Benefits details the sections of this document under which you are covered.

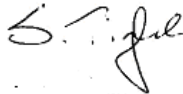
The Insurance

The Insurer for this policy is:
White Horse Insurance Ireland Ltd
Registered Office:
14 Clyde Road, Ballsbridge, Dublin 4

This evidence of insurance is to confirm that those persons who have paid the appropriate premium are insured under Master Certificate Number WHIL/GOCOVER/09/2008

This document only constitutes a valid evidence of insurance when it is issued in conjunction with a validation certificate/booking invoice.

Signed for and on behalf
of the Underwriter.



**Steve Tighe - General Manager
White Horse Insurance Ireland
Limited**

GOLD ANNUAL, SILVER ANNUAL OR SINGLE TRIP COVER TERRITORIAL LIMITS

Area 1 Republic of Ireland/United Kingdom/Channel Islands/Northern Ireland, Europe (excluding Algeria, Israel, Libya and Lebanon)

Area 2 Worldwide excluding USA and Canada.

Area 3 Worldwide including USA and Canada.

BACKPACKER COVER TERRITORIAL LIMITS

Area 1 Europe (excluding Algeria, Israel, Libya and Lebanon).

Area 2 Australia and New Zealand

Area 3 Worldwide including USA and Canada.

PRE-EXISTING MEDICAL CONDITIONS

1. Have **you** or anyone travelling with **you** ever received treatment for 18 months prior to taking out this **policy**:
 - a) a heart related or circulatory condition (such as a heart condition, hypertension, blood vessel disease or a stroke); and/or
 - b) a lung or breathing condition (other than well-controlled asthma when suffered in isolation); and/or
 - c) a cancerous condition; and/or
 - d) a chronic illness;
2. Have **you**, anyone travelling with **you** or any other person upon whose health the **trip** depends, received hospital in-patient treatment during the 6 months prior to the date of taking out this **policy**?

If **you** have answered 'Yes' to any of the above questions, **you** must call the **Medical Screening Company** to find out if cover can be granted.

Telephone: + 0818 211 812
Monday - Friday 9:30am - 5:00pm
Saturday 10.00am – 1.00pm

Please note that the **Medical Screening Company** cannot offer cover in the following circumstances:

- i. If **you** are travelling against the advice of a medical practitioner; or
 - ii. If **you** are travelling for the purpose of obtaining medical treatment; or
 - iii. If **you** are on a hospital waiting list, or awaiting the results of medical tests or investigations; or
 - iv. If **you** are suffering from anxiety, stress and depression; or
 - v. If **you** have received a terminal prognosis by a registered doctor prior to taking out this insurance.
- Should **we** require any additional premium and **you** accept **our** offer, this should be paid to the **Medical Screening Company** either by credit card or cheque within 14 days. Should **you** decide not to pay the additional premium, the declared health condition will not be covered. Any additional health conditions not declared to **us** will not be covered.

PREGNANCY

As is consistent with the treatment of all pre-existing medical conditions under the **Policy**, the **Policy** does not intend to cover the normal costs or losses otherwise associated with pregnancy (including multiple pregnancy) or childbirth. This includes, but is not limited to, delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications. The **Policy** does, however, cover **you** should complications arise with **your** pregnancy due to accidental injury or unexpected illness which occurs while on **your** trip.

POLICY QUERIES

If **you** have a query regarding this insurance please contact **us** at www.getcover.com

WHILE YOU ARE AWAY

24 HOUR MEDICAL & EMERGENCY ASSISTANCE

WHAT TO DO IN THE CASE OF MEDICAL EMERGENCY

The emergency assistance provided for **You** by this Insurance is operated by **AXA Assistance**.

In the event of any illness, injury, accident or hospitalisation involving anyone insured under this policy where the anticipated costs are like to exceed €450 **You** must notify **the Assistance Company**. They will direct **You** to an appropriate medical facility and may be able to guarantee costs on **Your** behalf.

When contacting **the Assistance Company** please state that **Your** insurance is provided by White Horse Insurance Ireland Limited.

By telephone: + 44 (0) 845 223 5563

By fax: +44 (0) 870 220 3101

Note: You must retain receipts for medical & additional costs incurred.

HOSPITAL TREATMENT ABROAD

If **You** are admitted into hospital abroad **You** must contact **the Assistance Company** immediately. If **You** do not, this could mean that **We** will not provide cover or **We** will reduce the amount **We** pay for medical expenses. If **You** are not admitted to hospital but **You** receive medical treatment abroad as an outpatient, **You** should pay the hospital or clinic and claim back **Your** medical expenses from 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 A1 (Cancellation and Curtailment) or, Section B (Medical, Emergency and Repatriation) **the Assistance Company** 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. **the Assistance Company** reserve the right to repatriate **You** should **Our** medical advisors view **You** as being fit to travel.

The Assistance Company may be contacted from anywhere in the world to provide assistance to **You**.

WHEN YOU RETURN HOME

Making a Claim

For all Sections

If **you** need to make a claim, please obtain a claim form no later than 45 days after the event by:

- Telephoning White Horse Insurance Claims on **0818 946 910, Monday to Friday 9.30am - 5.00pm**, quoting reference: WHIIL/GOCOVER/09/2008; or
- Writing to White Horse Insurance Ireland Limited, PO Box 644, Shannon, Co Clare, quoting the above reference.

When returning the claim form, please include all relevant documentation. Please send originals – not photocopies (keep copies for **your** records). For all claims **you** will need to send **your** original insurance **certificate** and **your** original holiday booking invoice.

Sports and Leisure Activities

Acceptable sports & leisure activities

Category 1 Acceptable sports and leisure activities

The following activities are automatically included within the cover:

Archery, if adequately supervised (amateur); badminton (amateur); baseball (amateur); basketball (amateur); beach games; black water rafting (grades 1 to 4); bungee jumping (up to 3 jumps); canoeing; clay pigeon shooting; cricket (amateur); cycling (excluding BMX or mountain biking); dinghy sailing; dragon racing; dune surfing; fell walking; fencing; fishing; football (amateur); golf (amateur); hiking (under 2000 metres altitude); horse riding (up to 7 days); hot air ballooning which has been organised in the **ROI** prior to departure; ice skating; jet boating; jet skiing; jogging; korfbal; marathon running (amateur); motorcycling up to 50cc (excluding the use of quad bikes); narrow river & canal boat cruises; netball (amateur); orienteering; outward bound pursuits; paintballing; parasailing (over water); pony trekking; racquetball; rambling (under 2,000 metres); reindeer sleigh ride; river canoeing; roller skating; roller blading (line skating); rounders; rowing; running-sprint/long distance (amateur); safari (**ROI** organised, no fire arms); sail boarding; sailing within territorial limits; scuba diving up to 30 metres, if adequately supervised; snorkeling; squash (amateur); surfing (amateur, under 14 days); tennis (amateur); track events; trekking (under 2000 metres altitude); triathlon; ultimate frisbee; volleyball (amateur); war games (no weapons); water polo (amateur); water skiing (amateur); white water rafting (Grade 1 to 4); windsurfing (amateur); work abroad including manual work being restricted to bar work and fruit picking (not involving the use of agricultural machinery); yachting (racing/crewing inside territorial waters)

The following activities are not included in the definition:

White water canoeing; bmx or mountain biking; horse jumping; hunting on horseback; polo on horseback; scuba diving within 24 hours prior to departure.

Hazardous sports & leisure activities

The following activities are considered to be **hazardous sports & leisure activities**. You will only be covered whilst participating in this **hazardous sport or leisure** activity, if **you** have paid the appropriate additional premium before **your trip** commenced and the activity is shown on **your certificate**.

The underwriter will not:

- cover any child aged under 10, who is not supervised by an adult when participating in a **hazardous sport or leisure activity**; or
- cover any person aged 66 or over, who is participating in a **hazardous sport or leisure activity**; or
- provide any cover if **you** receive any financial reward or gain as a result of participating in the **hazardous sport or leisure activity**; or
- pay any personal liability claim, which arises directly or indirectly, as a result of **you** participating in a **hazardous sport or leisure activity**.

Category 2 Hazardous sports & leisure activities

Boxing training (no contact); camel riding; camogie; cave rafting; cycle touring; deep sea fishing; dinghy sailing (competitive); dog sledging; elephant riding; expedition training/winter mountaineering skill training; flying as passenger in a private plane, helicopter or small aircraft (other than for transport purposes); frisbee (competitive); gaelic football; go karting (specific use); gymnastics; hiking (between 2,000 and 6,000 metres altitude); hockey; horse riding and pony trekking (over 7 days); hot air ballooning (non-**ROI** organised); hurling; hydro zorbing; kayaking; kick sledging; lacrosse; manual work up to heights of 3 metres (excluding the use of mechanical machinery); martial arts (training only); use of motorcycles over 50cc; mountain biking; off-roading; quad biking; rugby (amateur); safari (non-**ROI** organised and not involving the use of firearms); scuba diving between 15 and 30 metres in depth, over 14 days; sea canoeing; ski-dooing; surfing (over 14 days, amateur); trekking (between 2,000 and 6,000 metres altitude).

The following activities are not included in the definition:

Hunting on horseback; polo on horseback; horse jumping; hot air ballooning organised in the **ROI** prior to travel; safari's organised in the **ROI**; scuba diving within 24 hours prior to departure; scuba diving below 30 metres in depth.

Category 3 Hazardous sports & leisure activities

Abseiling; american football (amateur); black water rafting (grades 5 to 6 inclusive); freefalling; flying as a pilot; gliding; outdoor endurance events; paragliding; parasailing (over land); parachuting except in the USA (2 jumps maximum); rock abseiling; sailing (outside territorial waters); sand boarding; sand yachting; sky diving except in the USA (2 jumps maximum); snow mobilising; tandem sky diving except in the USA (2 jumps maximum); white water canoeing; white water rafting (grade 5 to 6 inclusive); yachting (racing / crewing) – outside territorial waters; zip lining; zip lining in to water.

Category 4 Hazardous sports & leisure activities

Animal riding (other than specified); bmx cycling; bob sleighing; canyoning; hang-gliding; heli-skiing; high diving (Amateur), excluding cliff diving); horse jumping; ice hockey; kite surfing; land yachting; luging; micro lighting; motor rallies; off-piste skiing; parachute jumping (excluding jumps in the USA); parapente; parasailing; rock scrambling (under 4,000 metres); scuba diving (between 30 and 40 metres in depth) if BSAC, PADI, DIWA, SSI or SSA member; show jumping; skateboarding; ski blading; snowboarding (competitive); snow sledging; tobogganing; via ferrata; wrestling (amateur).

The following are not included in the definition:

Hunting on horseback, polo on horseback, major events, parachute jumping in the USA, scuba diving if you are not BSAC, PADI, DIWA, SSI or SAA member. scuba diving within 24 hours prior to departure.

If you wish to participate in a category 2, 3 or 4 hazardous sport, please contact us at: www.getcover.com

The following Sports and leisure activities are specifically excluded under this policy:

Base jumping; banana boating; boxing; caving; free rock climbing; hunting/shooting; hunting on horseback; martial arts (competition); motor racing (all types not including rallying as defined in category 4); mountaineering; parachuting in the USA; polo; pot holing; scuba diving within 24 hours of departure.

DEFINITIONS

Any word defined below will have the same meaning wherever it is shown in **your Evidence of Insurance** in bold print. **We** have listed the definitions in alphabetical order.

Accident, accidental

A sudden, unexpected, unusual, specific, violent, external event which occurs at a single identifiable time and place and independently of all other causes, resulting directly, immediately and solely in physical bodily injury which results in a loss.

The following are not included in the definition:

- the contracting of any disease, illness and/or medical condition,
- the injection or ingestion of any substance,
- any event which directly or indirectly exacerbates a previously existing physical bodily injury.

Act of terrorism

An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone, or on behalf of, or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Assistance Company

AXA Assistance

Business equipment

Computer equipment, communication devices and other business related equipment which is carried by you in the course of your business.

Business money

Bank and currency notes and coins and cheques which are issued to you by your employer (or if you are self-employed is issued from your business bank account) solely for business purposes.

Cancellation costs

Travel and accommodation expenses paid or contracted to be paid by you in respect of your trip.

Camping and field sports equipment which is owned by a Cub/Scout or Brownie/Guide group or similar group for children aged 16 and under, that is organising the insured trip.

Certificate/Policy/Evidence

An insurance validation **certificate** or booking invoice used by the issuing agent to validate and activate this insurance wording. Wherever the word "**policy**" is shown, it shall be deemed to mean Master **Policy** issued to Getcover and Co Ltd.

Close business associate

A person in the same employment as you in your country of residence, whose absence from work or place of employment for one or more complete days at the same time as you, prevents the effective continuation of that business.

Common-law partner(s)

Any couple (including same sex) in a common law relationship or who have co-habitated for at least 6 months.

Country of residence

The country in which you live, for the majority of the year.

Curtailed Costs

Travel costs necessarily incurred to return you home before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of accommodation, car hire and excursions attributable to each complete day which is not spent overseas.

The following are not included in the definition:

- all costs attributable to the outward and return travel tickets, whether used or unused.

Excess

The first amount **you**, and each person named on the insurance **certificate**, have agreed to pay towards a claim under each section of the **policy**.

Family Policy

Husband and wife (couple co-habiting for at least 6 months) plus all children under 23 living at **home** and in full time education and travelling with a Getcover.com insured parent.

Golf cover

Upon payment of an additional premium at the time of taking out this **policy**, **you** can extend the cover to include **golf equipment**, **golf equipment** hire and non-refundable golfing fees.

Golf equipment

Golf clubs, golf bag, non motorised golf trolley and golf shoes.

Government Levy

A **Republic of Ireland** Government levy which must be paid by **you** in addition to the insurance premium.

Home

Your usual place of residence in the **ROI**.

Illness

Any disease, infection, bodily disorder which is unexpectedly contracted by you prior to your trip or unexpectedly manifests itself for the first time during your trip.

Material fact

Any fact which is known to **you**, which is likely to influence the **underwriter** in the acceptance or assessment of this insurance.

Medical screening company – BAS Affinity Services Limited

Money

Bank and currency notes and coins and cheques.

One-way trip

A journey where **you** are emigrating. The cover will begin when **you** leave **your home** and ends no later than 24 hours after the time **you** first leave the immigration control of **your** final destination country.

Pair or set

Two or more items of **personal effects** which are complimentary or used or worn together.

Period of insurance for a single trip or one-way trip cover

The **trip duration**, as shown in **your certificate**. Cover under the cancellation section of the **policy**, starts from the date the **certificate** is issued and ends at the start of **your trip**.

The cover under all other sections of the **policy**, starts at **your trip** departure and ends on **your return home** or expiry of the **policy**, whichever is first.

Period of insurance for a Backpacker policy

The **trip duration**, as shown in **your certificate**. Cover under the cancellation section of the **policy**, starts from the date the **certificate** is issued and ends at the start of **your trip**.

The cover under all other sections of the **policy**, starts at **your trip** departure and ends on **your return home** or expiry of the **policy**, whichever is first.

Under a backpacker policy you are entitled to break up your journey with 2 trips home for up to 14 days at your own expense during the period of insurance.

Period of insurance for an annual multi-trip policy

The period starting and ending on those dates shown on **your certificate**.

An annual multi-trip **policy** automatically includes cover for any number of **trips** within the **period of insurance**, providing that each **trip** does not exceed 31 days in length. This maximum **trip** length can be extended to 90 days on a Gold policy, where the appropriate additional premium has been paid and is confirmed on your certificate.

24 days wintersports covered is provided under the Gold and Silver policy if the appropriate additional premium has been paid and is confirmed on your certificate.

Cover under the cancellation section of **your policy**, starts from the later of either:

- the date the **certificate** is issued; or
- the time at which the **trip** is booked; and ends at which ever happens first:
- the start of **your trip**; or
- the expiry of the **policy**.

The cover under all other sections of the **policy**, starts at **your trip** departure and ends on either:

- **your return home**; or
- the expiry of the **policy**; or
- **your trip** exceeding the maximum **trip** length; whichever is first.

Travel within the **ROI** is applicable for trips over 50 miles from **home** (where accommodation has been pre-booked for at least two nights).

Wintersports will only be covered if **you** have paid the appropriate additional premium before **your trip** commences and this is shown on **your** evidence of insurance.

Personal effects

Luggage, clothing, **valuables** and personal items which are owned by **you** and have been either taken or purchased on the **trip**.

The following are not included in the definition:

Antiques, any property held or used for any business or professional purposes, bicycles, binoculars, bonds, coupons, documents of any kind, **money**, securities, stamps, travellers cheques, cellular phones, computer and telecommunication equipment of any kind, contact or corneal lenses, diving equipment, furs, musical instruments, spectacles and sunglasses.

Pre-existing medical condition

Any of the following conditions, known to **you**, which has been suffered or for which medical advice, treatment or medication has been received, 18 months prior to the date of issue of this insurance:

- any heart or circulatory condition (e.g. heart condition, hypertension, blood vessel disease or a stroke); and/or
- any lung or breathing condition (other than mild, well-controlled asthma suffered in isolation); and/or
- any cancerous condition; and/or
- any chronic illness.
- any hospital in-patient treatment for any medical condition suffered during the six months prior to taking out this insurance.

Public transport

A train, bus, coach, ferry service or scheduled airline flight operating to a published timetable to join the booked travel itinerary.

Redundancy, redundant

You becoming unemployed under the Employment Protection Act. **You** must have been given a Notice of **Redundancy** and be receiving payment under the current **redundancy** payments legislation.

The following are not included in the definition:

- any employment which has not been continuous and with the same employer;
- any employment which is not on a permanent basis;
- any employment which is on a short term fixed contract;
- any instance where **you** had reason to believe that **you** would be made **redundant** at the time of booking **your trip**.

Relative

Brother, brother-in-law, **common law partner**, daughter, daughter-in-law, fiancé(e), grandchild, legal guardian, parent, parent-in-law, sister, sister-in-law, son, son-in-law, or spouse.

Resident

You are within the **Republic of Ireland** at the time of arranging this insurance and at the time of **your** departure.

ROI

Republic of Ireland.

Single item

Any one article, **pair**, **set** or collection.

Ski equipment

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

Sports equipment

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

The following are not included in the definition:

- **ski equipment**
- **golf equipment.**

Total disablement

Means **you** are prevented from engaging in paid employment or paid occupation of any and every kind, but for children any occupation not normally reserved for the handicapped.

Trip, Trip duration

A journey which begins when **you** leave **your home** and ends on **your** return, during the **period of insurance**, to either
a **your home**, or
b a hospital or nursing home in the **ROI**, following **your** repatriation.

Underwriter

White Horse Insurance Ireland Limited

Valuables

Animal skins, articles made of or containing gold, silver or other precious metals, audio and audio visual equipment (including their media), all electronic equipment, cameras, jewellery, leather goods, photographic equipment, precious or semi-precious stones, silks, telescopes, watches.

We, Us, Our

White Horse Insurance Ireland Limited

Wintersports

Guided cross country skiing, heli skiing, mono skiing, off-piste skiing or snowboarding, recreational racing, ski blading, skiing, snow boarding and snow sledging.

The following are not included in the definition:

Freestyle skiing, ice hockey, lugging, off-piste skiing or snowboarding in areas designated as unsafe by resort management, off-piste skiing or snow boarding where there is an avalanche warning in place, parapenting, ski acrobatics and stunting, ski bob racing, ski flying, ski jumping, ski racing or training, the use of skeletons or bobsleighs, snow mobiling, tobogganing.

You, your

Any person named on the **certificate**.

SECTION A1

CANCELLATION & CURTAILMENT

What You Are Covered For:

The **underwriter** will pay, up to the amount shown in the Schedule of benefits on **your certificate**, for **your** proportion of the costs which **you** have paid or agreed to pay and which **you** cannot recover from any source, if it is necessary and unavoidable to cancel or cut short **your** trip as a result of:

- (a) death, **accidental bodily injury or unexpected illness**, during the **period of insurance** of:
 - **you**; or
 - a person **you** are travelling with; or
 - a **relative**; or
 - a **close business associate** who lives in the **Republic of Ireland**; or
 - a friend or **relative** who lives abroad with whom **you** were staying.
- (b) **you** or the person **you** are travelling with:
 - being required in the **Republic of Ireland** for jury service, as a witness in a Court of Law; or
 - being under compulsory quarantine; or
 - being required to be present by the police, as a result of **your home** or their **home** or usual place of business in the **Republic of Ireland** suffering a burglary within seven days of the start of **your trip**; or
 - suffering accidental damage to **your home** or to **your** travelling companion's **home** within seven days of the start of **your trip**; or
 - being made **redundant** under the **Redundancy** Payments Act; or
 - being pregnant and **you** or the person **you** are travelling with, are expected to give birth within fourteen weeks of the booked start date or return date of **your trip**; or
 - suffering any medical complications arising from pregnancy or childbirth prior to the twenty sixth week; or
 - being posted overseas or receiving emergency requirements of duty in the Armed Forces, Police, Fire, Nursing or Ambulance Services.

If **you** have paid the additional premium to include **hazardous sport and leisure activities**, **we** will also pay **you** a percentage of any unused pre-paid **trip** costs, if **you** have to cut short **your trip** by returning

home to the ROI, following **accidental bodily injury** whilst participating in the **hazardous sport or leisure activity**.

In addition, if **you** have booked a self drive holiday and it is necessary to cancel **your trip** as a result of **your** vehicle being involved in an **accident** within seven days of the start of **your** intended **trip**, **we** will pay for **your** proportion of the costs which **you** have paid or agreed to pay and which **you** cannot recover from any other source.

What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 15-16 in connection with claims made under section A1:

- the **excess** as shown in the Schedule of benefits on **your certificate**;
- any claim for curtailment which has not been approved by **the Assistance Company**, prior to **your** return to the **ROI**;
- any claim which is not supported by written medical confirmation and clinical reports from medical service providers as well as other proof of the happening of an event causing **you** to cancel or cut short **your trip**;
- any costs which **you** have paid or agreed to pay, if **your trip** is cancelled or curtailed for the following reasons:
 - i claims arising directly or indirectly as a result of a **pre-existing medical condition** relating to **you**, **your** travelling companion, a **relative** or **close business associate** of yours or **your** travelling companion, or the person with whom **you** have arranged to stay whilst on the **trip**, unless declared to and agreed by White Horse Insurance.
 - ii the person whose medical condition giving rise to the claim:
 - a is travelling for the purpose of having medical treatment during the **trip duration**; or
 - b is travelling against the advice of a medical practitioner; or
 - c has received a terminal prognosis by a registered doctor before taking out this insurance; or
 - d is on a hospital waiting list; or
 - e is awaiting the results of medical investigations.
 - iii **you** have failed to have any recommended vaccines, inoculations or medications prior to **your trip**
 - iv **you** have failed to get the relevant passport or visa
 - v unlawful or criminal proceedings against **you** or a person **you** are travelling with
 - vi **redundancy**, which is not notified during the **period of insurance**
 - vii **your** disinclination to travel, phobias, anxiety or stress
 - viii **your** personal financial circumstances, other than **you** being made **redundant** after the issue date of the **certificate**
 - ix the death or illness of any pets or animals
 - x **your** late arrival at the airport or port after check in or booking in time
- any costs in respect of the following:
 - i any claims arising directly or indirectly from the cancellation or curtailment of travel arrangements in any way caused or contributed to by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority.
 - ii loss of air passenger duty
 - iii unused timeshare property, air miles or other promotions of this nature
 - iv **your** loss of enjoyment of the **trip**, however caused
 - v **your** failure to advise **us** of any **material fact** prior to the issue of the **certificate** or prior to **your** departure on **your trip**

- vi unused portions of **your** original ticket, where repatriation has been made
- vii **your** travel expenses for **you** to return to the **ROI**, if **you** do not already possess pre-paid return travel tickets
- viii any cancellation or **curtailment costs** which the **underwriter** would not have had to pay, had **you** notified the travel agent, tour operator or provider of transport or accommodation immediately after **you** knew **you** would be cancelling or curtailing **your trip**
- ix any repair costs to **your** private motor vehicle
- x any claim resulting from **you** or a person with whom **you** are travelling, being posted overseas or receiving an emergency requirement of duty, following an **act of terrorism**, war, or invasion.

SECTION A2 CATASTROPHE (not available under the Silver Annual Insurance policy)

What You Are Covered For:

If **you** are forced to move from **your** pre-booked and pre-paid accommodation as a result of:

- fire, explosion
- lightning
- earthquake

the **underwriter** will pay travel and accommodation expenses **you** incur, to enable **you** to

- continue **your trip**; or
- if **you** are unable to continue with **your trip**, return **you** to **ROI**, up to the amount shown in the Schedule of benefits on **your certificate**.

What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 15-16 in connection with claims made under section A2:

- the **excess** as shown in the Schedule of benefits on **your certificate**.
- any costs which cannot be substantiated by a written report from the local or national authority who ordered **your** relocation which confirms the exact cause for the relocation
- any costs or expenses payable by or recoverable from **your** tour operator, airline, hotel or other provider of accommodation or transport
- any costs or expenses if **you** decide not to remain in **your** booked accommodation, although it is considered safe and acceptable to continue living there
- if closure was applicable before arrival at **your** destination.

SECTION B

MEDICAL, EMERGENCY & REPATRIATION EXPENSES

What You Are Covered For:

The underwriter will pay up to amount shown in the Schedule of Benefits on your certificate, for up to 12 months after the start date of the treatment, if you sustain accidental bodily injury or unexpected illness while on your Trip, for;

- (i) **Medical and treatment expenses**
 - medical, surgical and hospital expenses incurred outside the **ROI**
 - emergency dental treatment for the relief of pain up to €300
- (ii) **Travel and accommodation expenses**
 - reasonable additional travel and room only accommodation expenses incurred by **you** and one person travelling with **you**, as a result of **you** receiving medical advice from a registered doctor in attendance and the **underwriter's**

medical advisors, that **you** originally planned return journey **home** to the **ROI**, is impossible due to medical reasons.

The most the **underwriter** will pay for accommodation costs is €1,500 per person.

(iii) Repatriation expenses

- the cost of returning **you** to the **ROI** by medically appropriate means where, in the opinion of the **underwriter's** medical advisors, such a return is medically necessary.

(iv) Funeral expenses

If **you** die during the **trip** or **one-way trip**, the **underwriter** will pay up to €4,500 for the following:

- the funeral expenses in the country where **you** death occurs, or
- the cost of returning **your** body or ashes **home** to the **ROI**.

What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 15-16 in connection with claims made under section B:

- the **excess** as shown in the Schedule of benefits on **your certificate**
- any costs or expenses, if **you** have not advised White Horse Insurance Claims and received their agreement to these costs, in the event of **you**:
 - a dying, or
 - b incurring medical or treatment expenses above €450, or
 - c being involved in an **accident**, or
 - d being admitted to hospital, or
 - e curtailing **your trip** due to medical reasons; or
 - f missing **your** flight due to medical reasons
- any medical costs or expenses, if **you** are in Australia and **you** have not enrolled with Medicare
- claims arising directly or indirectly as a result of a **pre-existing medical condition** relating to **you**, **your** travelling companion, a **relative** or **close business associate** of **yours** or **your** travelling companion, or the person with whom **you** have arranged to stay whilst on the **trip**, unless declared to and agreed by the medical screening company.
- any medical, hospital or treatment expenses in the **ROI**
- any medical hospital or treatment, funeral or repatriation expenses incurred as a result of participating in a **hazardous sport or leisure activity**, unless **you** have paid the additional premium prior to travel and cover is confirmed on **your certificate**.
- any medical, hospital, treatment, funeral or repatriation expenses if **you**:
 - a have received a terminal prognosis by a registered doctor before taking out this insurance, or
 - b are travelling for the purpose of obtaining medical treatment, or
 - c are travelling against the advice of a medical practitioner, or
 - d are on a hospital waiting list, or
 - e are awaiting the results of medical investigations
- any medical, hospital, treatment expenses, which in the opinion of the **underwriter's** medical advisors, are not essential or can be reasonably delayed until **your** return **home** to the **ROI**
- any costs arising from **you** arranging a single or private accommodation room in a hospital, clinic or nursing home
- dental treatment which is not for the purpose of relieving immediate pain or suffering
- any medical, hospital or treatment expenses, which have not been authorised at the time by a recognised registered medical practitioner
- any medical, hospital or treatment expenses, which **you** have incurred after:
 - a **you** have refused the offer of repatriation when, in the opinion of the doctor in attendance and the **underwriter's** medical advisors, **you** are fit to travel b the **underwriter** has repatriated **you** to

your final destination, rather than the **ROI**, during **your one way trip**

- any physiotherapy or associated treatment costs, if they are not part of an on-going treatment programme for an accidental bodily injury, which in the opinion of the **underwriter's** medical advisors, can be reasonably delayed until **your** return **home**
- non continuous treatment
- any up-grades from economy class travel, unless the **underwriters** medical advisors specify this necessary on medical grounds
- any costs or expenses if **you** do not have a pre-paid return ticket to the **ROI** at the start of **your trip**
- any medication or drugs which **you** know **you** will need at the start of the **trip**
- the cost of any treatment or surgery, including exploratory tests, which are not directly related to the illness or injury, for which **you** went into hospital or clinic abroad
- loss, or damage to false dentures, false limbs, hearing aids, contact or corneal lenses or prescription spectacles
- any repatriation expenses to the **ROI**, if **you** are travelling on a **one way trip** and **your** final destination is nearer.

SECTION C

HOSPITAL BENEFIT

(not available under the **Backpacker Insurance policy**)

What You Are Covered For:

The **underwriter** will pay **you** the amount shown in the Schedule of benefits on **your certificate**, for every complete 24 hours **you** spend in a hospital abroad as an in-patient during **your trip**, as a direct result of **you** suffering sustaining accidental bodily injury or unexpected illness which is covered under the Medical Emergency & Repatriation Expenses section of this **policy**.

What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 15-16 in connection with claims made under section C, if **you**:

- are an in-patient at a hospital or clinic in the **ROI**
- are not receiving continuous treatment
- are an in-patient at a hospital or clinic, which has not been authorised and arranged by the **Assistance Company**.

SECTION D1

PERSONAL EFFECTS, TRAVEL DOCUMENTS & DELAYED BAGGAGE

(Travel Documents not available under the **Silver Annual Insurance policy**)

What You Are Covered For:

(a) Personal effects and baggage

The **underwriter** will pay for accidental loss, theft of or damage to **your personal effects**, up to the amount shown in the Schedule of benefits on **your certificate**.

(b) Travel Documents

The **underwriter** will pay for any reasonable expenses **you** incur, whilst obtaining replacement passports, green cards, visas, accommodation vouchers and petrol coupons or travel tickets which have been lost or stolen during the **trip**, up to the amount shown in the Schedule of benefits on **your certificate**.

(c) Baggage delay

The **underwriter** will pay for the purchase of essential items, up to the amount shown in the Schedule of benefits on **your certificate**, if **your personal effects** are delayed or lost in transit on **your** outward journey for more than 24 hours.

What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 15-16 in connection with claims made under section D1:

- the **excess** as shown in the Schedule of benefits on **your certificate**
- claims for theft of **your personal effects** and baggage if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- more than €70 per **single item**, up to a maximum of €280 in total for any one claim, if **you** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss
- any claim if the loss, damage or theft occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- wear, tear, or depreciation
- loss, theft or damage arising from the delay, detention, seizure or confiscation by Customs or other officials
- damage caused by the leakage of powder or liquid carried within **your personal effects** or baggage
- any breakage of fragile articles, unless the breakage is caused by fire or an **accident** involving the vehicle in which **you** are being carried
- claims arising for loss, theft or damage to:
 - a prams or buggies, or
 - b wheelchairs, or
 - c pedal cycles, or
 - d motor vehicles, or
 - e marine equipment, or
 - f diving equipment, or
 - g watercraft, surfboards, sailboards or their related accessories, or
 - h **sports equipment**, other equipment or fittings of any kind
- damage to, or loss or theft of **your personal effects** or baggage, if they have been left:
 - a unattended, in a public place
 - b in the custody of a person who does not have an official responsibility for the safekeeping of the property
 - c in an unattended motor vehicle
- loss or damage to **sports equipment**, whilst in use
- loss, theft or damage to:
 - a anything being shipped as freight or under a Bill of Lading; or
 - b dentures; or
 - c bridgework; or
 - d artificial limbs; or
 - e hearing aids of any kind; or
 - f items being carried on a vehicle roof rack
- loss, theft or damage to **valuables**, which at the time of such loss, theft or damage were located in checked-in luggage or an unattended motor vehicle
- any claim for baggage delay if **you** cannot supply receipts for the essential items purchased and written confirmation from the carrier as to the length of delay.

SECTION D2 MUGGING BENEFIT

(not available under the **Backpacker Insurance cover**)

What You Are Covered For:

The **underwriter** will pay **you**, up to the amount shown in the Schedule of benefits on **your certificate**, for every complete 24 hour period **you** spend in a hospital abroad as an in-patient during **your trip**, as a direct result of injuries sustained whilst being mugged.

What You Are Not Covered For:

We will not pay the following in addition to the general exclusions on page 15-16 in connection with claims made under section D2: if **you**

- are an in-patient at a hospital or clinic in the **ROI**; or
- are an in-patient at a hospital or clinic which has not been authorised by AXA Assistance.

SECTION D3 UNUSED EXCURSIONS

(not available under the **Backpacker or Silver Annual Insurance cover**)

What You Are Covered For:

The **underwriter** will pay **you**, up to the amount shown in the Schedule of benefits on **your certificate**, for the cost of excursions pre-booked in **your country or residence**, which **you** were unable to use as a direct result of being a hospital in-patient due to an accident or illness which is covered under Section B.

SECTION E PERSONAL MONEY

What You Are Covered For:

The **underwriter** will pay for the loss, theft or suspected theft of **your money** and travellers cheques during **your trip**, up to the amount shown in the Schedule of benefits on **your certificate**.

What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 15-16 in connection with claims made under section E:

- the **excess** as shown in the Schedule of benefits on **your certificate**
- any loss or theft of **money** if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- any claim, if the loss or theft occurs whilst in the custody of an airline or other carrier
- any loss, if **you** have not taken reasonable steps to prevent a loss happening
- loss or theft of **money** that is:
 - not on **your** person; or
 - not deposited in a safe, safety deposit box or similar locked fixed container in **your trip** accommodation
- loss or theft of travellers cheques, if the issuer provides a replacement service
- depreciation in value, currency changes, shortage caused by any error or omission, loss or damage arising from delay, seizure, confiscation or detention by Customs or other officials.

SECTION F1 & F2 TRAVEL DELAY & HOLIDAY ABANDONMENT

What You Are Covered For:

(a) Travel Delay

The **underwriter** will pay **you** the amount shown in the Schedule of benefits on **your certificate**, if **your** planned:

- first outward flight, rail or sea trip from **your home** in the **ROI**; or
- final inbound flight, rail or sea trip to **your home** in the **ROI** is delayed for 12 hours or more.

(b) Holiday abandonment

The **underwriter** will pay, up to the amount shown in the Schedule of benefits on **your certificate**, for travel and accommodation expenses which **you** have paid or have contracted to pay and which **you** cannot recover from any source, if **your** holiday or journey is necessarily cancelled following a delay of 24 hours or more from the scheduled departure time.

What You Are Not Covered For:

The **underwriter** will not pay the following in addition to the general exclusions on page 15-16 in connection with claims made under section F1 & F2:

- any compensation if **you** have not got written confirmation from the airline, railway or shipping company or their handling agents, which shows the reason for the delay or cancellation of **your** holiday, the scheduled departure time and the actual departure time of **your** flight, rail journey or sailing, if applicable.
- any delay which is due to strike or industrial action which had started or was announced before **you** took out the **policy**.
- compensation under both the 'travel delay' and 'holiday abandonment' sections of the **policy**.
- any claims arising directly or indirectly from the delay of travel arrangements in any way caused or contributed to by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority.

SECTION G

HOTEL SERVICES

FAILURE/WITHDRAWAL OF SERVICES

(not available under the Backpacker and Silver Annual Insurance policies)

What You Are Covered For:

If **your** pre-booked hotel, due to strike or industrial action, completely withdraws the following:

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

the **underwriter** will pay **you** the amount shown in the Schedule of Benefits on **your certificate**, for each complete 24 hours **you** are without these facilities.

What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 15-16 in connection with claims made under section G

- the **excess** as shown in the Schedule of Benefits on **your certificate**
- any costs which cannot be substantiated by a written report from the local or national authority who ordered your relocation which confirms the exact cause for the relocation
- any costs or expenses payable by or recoverable from **your** tour operator, airline, hotel or other provider of accommodation or transport
- any costs or expenses if you decide not to remain in **your** booked accommodation, although it is considered safe and acceptable to continue living there.

SECTION H

PET CARE

(not available under the Backpacker and Silver Annual Insurance cover)

What You Are Covered For:

If **you** are delayed as a result of a covered event under Section B and as a result incur additional kennelling fees, the **underwriter** will pay **you** the amount shown in the Schedule of Benefits on **your certificate**, for each and every complete 24 hour period of delay.

What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 15-16 in connection with

claims made under section H:

- any fees, if **your** pet's stay does not exceed the pre-booked period of accommodation
- any fees, which did not form part of the original pre-booked duration for **your** pet.

SECTION I

MISSED DEPARTURE

What You Are Covered For:

The **underwriter** will pay **you**, up to the amount shown in the Schedule of benefits on **your certificate**, for reasonable additional accommodation and travel expenses, if **you** arrive at **your** last departure point from the **ROI** or the last departure point for **your** return trip to the **ROI**, too late to board **your** booked flight, train or sailing, as a result of the following:

- scheduled **public transport** services failing to get **you** to **your** destination in time due to strike, industrial action, adverse weather conditions or mechanical breakdown, or
- the private motor vehicle in which **you** were travelling suffering from a mechanical breakdown or failure, or
- the private motor vehicle in which **you** were travelling being directly involved in a road traffic accident, which resulted in mechanical breakdown or failure.

What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 15-16 in connection with claims made under section I:

- the **excess** as shown in the Schedule of benefits on **your certificate**
- any upgrade in accommodation
- any claim arising as a result of **you** not having taken reasonable steps to complete the journey to the departure point on time
- any claim relating to internal flights
- any claim, if the adverse weather, strike or industrial action was in existence or publicly declared before **you** started **your** journey to the departure point
- any claim in respect of mechanical breakdown or failure, if **your** private motor vehicle, has not been properly serviced and maintained
- any repair costs to **your** private motor vehicle
- any claims for vehicle breakdown or failure, which are not substantiated by a written report from a rescue service or garage
- any claim arising as a result of **you** using a taxi as **your** mode of transport.

SECTION J

PERSONAL ACCIDENT

What You Are Covered For:

The **underwriter** will pay **you** or **your** estate a lump sum, as shown in the Schedule of benefits on **your certificate**, if

you suffer bodily injury as a result of an **accident** during **your trip** which causes:

- **your** death, or
- permanent loss of one or more limbs by physical separation at or above the wrist or ankle, or
- permanent loss of all sight in one or both eyes, or
- permanent and **total disablement** from carrying out **your** usual occupation.

What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 15-16 in connection with claims made under section J:

- any benefit where **your** death, injury or loss does not occur within 180 days of the **accident**
- any benefit as a result of participating in a **hazardous sport or leisure activity**, unless **you** have paid the additional premium prior to travel and cover is confirmed on **your certificate**
- any benefit if **you** cannot prove to the **underwriter** that the permanent **total disablement** has continued for 12 months from the date of the injury and in all probability will continue for the remainder of **your** life
- more than one lump sum under this section
- any benefit if **you** can not prove to the **underwriter** when a claim is made for permanent **total disablement** at the date of the **accident** **you** were under the statutory retirement age and in full time employment.

SECTION K PERSONAL LIABILITY

What You Are Covered For:

The **underwriter** will pay for **your** legal liability inclusive of all associated legal fees and costs, in total up to the amount shown in the Schedule of Benefits, for any event which relates to an incident caused by **you** during the **trip** or **one way trip**, which results in:

- injury, illness or disease to another person
- loss or damage to property which does not belong to **you**, any member of **your** family or anyone in **your** service and is not in the custody, control or care of **you**, any member of **your** family or anyone in **your** service.

What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on pages 15-16 in connection with claims made under section K:

- the excess as shown in the Schedule of benefits
- claims arising directly or indirectly from, happening through or in consequence of:
 - contractual liability, employers liability, or liability to a member of **your** family, anyone in **your** service, **your** travelling companion's family or to **your** travelling companion; or
 - animals belonging to **you**, or in **your** care, custody or control; or
 - wilful, malicious or unlawful acts, criminal acts or assault; or
 - the ownership, possession or use of firearms or weapons of any kind; or
 - the pursuit of trade, business or profession; or
 - ownership, possession, use or occupation of land or buildings (other than occupation only of any temporary residence); or
 - the influence of intoxicating liquor or drugs; or
 - claims arising directly or indirectly from, happening through or in consequence of ownership, possession or use of any motorised or mechanical vehicle (including attached trailers or caravans), automobile, aircraft, watercraft or vessel, or any mechanically propelled conveyance; or
 - claims for legal fees and costs resulting from any criminal proceedings.

SECTION L LEGAL EXPENSES

(not available under the **Backpacker Insurance cover**)

What You Are Covered For:

The **underwriter** will pay, up to the amount shown in the Schedule of benefits on **your certificate**, for legal

costs and expenses incurred in pursuing legal proceedings against third parties for compensation and damages arising from or out of **your** death, **serious illness** or personal **accident** during **your trip**.

What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 15-16 in connection with claims made under section L:

- the **excess** as shown in the Schedule of benefits on **your certificate**
- any costs or expenses which have been incurred without prior approval of the **underwriter**
- any claim where the **underwriter** considers **your** prospect of success in achieving a reasonable benefit to be insufficient
- any claim emerging from the pursuance to a contingent fee agreement between **you** and **your** counsel
- any claim for travel and accommodation expenses which **you** have incurred whilst pursuing legal action
- any claim arising from **you** pursuing legal proceedings as part of and (or) on behalf of a group or organization
- any claim for legal costs where **you** are pursuing a legal action against the **underwriter** or it's agents a member of **your** family or a travelling companion.
- any claim for legal costs where **you** are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence.

WINTERSPORTS COVER

If **you** have paid the additional premium to include **wintersports** cover on a single **trip** cover and the cover is shown on **your certificate**, cover sections M-Q inclusive apply:

SECTION M SKI EQUIPMENT (not available under the **Silver Annual Insurance Policy**)

What You Are Covered For:

The **underwriter** will pay, up to the amount shown in the Schedule of benefits on **your certificate**, for accidental loss, theft of or damage to **ski equipment**, which is owned or hired by **you**. If **you** own the **ski** equipment, the **underwriter** will take off the following amounts for wear and tear:

AGE OF SKI EQUIPMENT DEDUCTION

Up to 1 year old 10% of purchase price
1 to 2 years old 30% of purchase price
2 to 3 years old 50% of purchase price
3 to 4 years old 70% of purchase price
4 to 5 years old 80% of purchase price

What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 15-16 in connection with claims made under section M:

- the **excess** as shown in the Schedule of benefits on **your certificate**
- claims for **ski equipment** which is owned by **you**, if it is over five years old
- claims for **ski equipment**, if **you** have not returned **your** original **ski equipment** to the **ROI** for **our** inspection
- more than **your** liability for the loss or damage to any hired **ski equipment**
- any claim for loss or theft of **ski equipment**, if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number

- any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- more than €70 per **single item**, up to a maximum of €280 in total for any one claim, if **you** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss
- claims arising from delay, detention, seizure or confiscation by Customs or other officials
- claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading
- damage to, or loss or theft of **ski equipment**, if it has been left:
 - unattended in a public place; or
 - left in an unattended motor vehicle; or
 - in the custody of a person who does not have an official responsibility for the safekeeping of the property.

SECTION N SKI HIRE

What You Are Covered For:

If **your own ski equipment** is:

- lost, stolen or damaged; or
- misdirected or delayed in transit by more than 12 hours the **underwriter** will pay for the cost of hiring **you** the necessary **ski equipment** for each 24 hour period **you** are without **your own ski equipment**, up to the amount shown in the Schedule of benefits on **your certificate**.

What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 15-16 in connection with claims made under section N:

- the **excess** as shown in the Schedule of benefits on **your certificate**
- any claim for loss or theft of **your own ski equipment** if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- any claim, if the loss or theft of **your own ski equipment** occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- claims arising from **your own ski equipment** being delayed, detained, seized or confiscated by Customs or other officials
- claims for loss or theft of, or damage to **your own ski equipment**, whilst being shipped as freight or under a Bill of Lading
- damage to, or loss or theft of **your ski equipment**, if it has been left:
 - a unattended in a public place; or
 - b in an unattended motor vehicle; or
 - c in the custody of a person who does not have an official responsibility for the safekeeping of the property.

SECTION O SKI PACK

What You Are Covered For:

If **you** are unable to use **your** ski pass, tuition or ski hire due to:

- being involved in an **accident**; or
 - **your** sickness; or
 - the loss or theft of **your** ski pass
- the **underwriter** will pay **you**, up to the amount shown in the Schedule of benefits on **your**

certificate, for the proportionate value of any unused ski pass, ski hire or tuition fee.

What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 15-16 in connection with claims made under section O:

- the **excess** as shown in the Schedule of benefits on **your certificate**
- any claim, if the loss or theft of **your** ski pass is not notified to the police within 24 hours of its discovery and **you** have obtained a written report, which includes the crime reference number.
- any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- loss or theft of **your** ski pass, if it was left:
 - a unattended in a public place; or
 - b in an unattended motor vehicle; or
 - c in the custody of a person who does not have an official responsibility for the safekeeping of the property
- claims arising directly or indirectly as a result of **your pre-existing medical condition**, if **you** have not advised the **Assistance Company** before the start of **your trip**, have agreed the additional terms and paid any additional premium
- claims arising from a medical condition which is not substantiated by a report from the treating doctor, confirming **your** inability to ski.

SECTION P PISTE CLOSURE

What You Are Covered For:

The **underwriter** will pay a benefit, as shown in the Schedule of benefits on **your certificate**, if **you** are unable to ski for a continuous period in excess of 12 hours, due to a lack of snowfall or adverse weather conditions during the months of December to March inclusive (April to October in the Southern hemisphere), at **your** pre-booked **wintersports** resort.

What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 15-16 in connection with claims made under section P:

- any benefit, if **you** are not skiing in a pre-booked **wintersports** resort which is 1,000m above sea level
- any benefit, if **you** are unable to provide a report from the resort management substantiating **your** claim
- any benefit, if an alternative resort is available
- any benefit, if the piste closure was in existence prior to **your** arrival in **your** pre-booked **wintersports** resort.

SECTION Q DELAY DUE TO AVALANCHE

What You Are Covered For:

If **your** outward or return journey is delayed by at least 12 hours beyond the scheduled departure time as a direct result of an avalanche in **your** pre-booked **wintersports** resort, the **underwriter** will pay **you** an amount, as shown in the Schedule of benefits on **your certificate**, for additional travel and accommodation expenses.

What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 15-16 in connection with claims made under section Q:

- the **excess** as shown in the Schedule of benefits on **your certificate**
- any claim, if **you** are unable to provide a report from the resort management substantiating **your** claim
- any additional compensation under sections F1, F2 or I of the **policy**.

GOLF COVER

Sections R – T inclusive do not apply under the Backpacker and Silver Annual Insurance cover)

If **you** have paid the additional premium to include **golf cover** and the cover is shown on **your certificate**, cover sections R-T inclusive apply:

SECTION R GOLF EQUIPMENT

What You Are Covered For:

The **underwriter** will pay, up to the amount shown in the Schedule of benefits on **your certificate**, for accidental loss, theft of or damage to **golf equipment** which **you** own.

What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 15-16 in connection with claims made under section R:

- the **excess** as shown in the Schedule of benefits on **your certificate**
- more than €70 per **single item**, up to a maximum of €280 in total for any one claim, if **you** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss
- **golf equipment** which is over five years old
- any claim for loss or theft of **golf equipment** if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- claims arising from delay, detention, seizure or confiscation by Customs or other officials
- claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading
- damage to, or loss or theft of **golf equipment**, which is being carried on a vehicle roof rack
- damage to, or loss or theft of **golf equipment**, if it has been left:
 - a unattended in a place to which the public have access; or
 - b left in an unattended motor vehicle; or
 - c in the custody of a person who does not have an official responsibility for the safekeeping of the property; or
- any claim for damage to **golf equipment** whilst in use.

SECTION S GOLF EQUIPMENT HIRE

What You Are Covered For:

If **your** own **golf equipment** is:

- lost, stolen or damaged; or
- misdirected or delayed in transit by more than 12 hours the **underwriter** will pay for the cost of hiring **you** the necessary **golf equipment** for each 24 hour period **you** are without **your** own **golf equipment**, up to the amount shown in the Schedule of benefits on **your certificate**.

What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 15-16 in connection with claims made under section S:

- any claim for loss or theft of **your** own **golf equipment** if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- any claim, if the loss or theft of **your** own **golf equipment** occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- claims arising from **your** own **golf equipment** being delayed, detained, seized or confiscated by Customs or other officials
- claims following loss or theft of, or damage to **your** own **golf equipment** whilst being shipped as freight or under a Bill of Lading
- damage to, or loss or theft of **your** own **golf equipment**, which is being carried on a vehicle roof rack
- damage to, or loss or theft of **your** own **golf equipment**, if it has been left:
 - a unattended in a place to which the public have access; or
 - b left in an unattended motor vehicle; or
 - c in the custody of a person who does not have an official responsibility for the safekeeping of the property.

SECTION T NON-REFUNDABLE GOLFING FEES

What You Are Covered For:

The **underwriter** will pay **you**, up to the amount shown in the Schedule of benefits on **your certificate**, the proportionate value of any non refundable:

- pre-paid green fees; or
- **golf equipment** hire fees; or
- tuition hire fees which are not used due to:
- **you** being involved in an **accident**; or
- **your** sickness; or
- the loss or theft of documentation which prevents **you** from participating in the pre-paid golfing activity.

What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 15-16 in connection with claims made under section T:

- claims arising directly or indirectly as a result of **your pre-existing medical condition**, where **you** have not declared it to the medical screening company before the start of **your trip**, have agreed the additional terms and paid any additional premium prior to departure
- claims arising from a medical condition which is not substantiated by a report from the treating doctor confirming **your** inability to play golf.
- any claim for loss or theft of **your** documents if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- any claim, if the loss or theft of **your** documents occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)

SECTION U CAMPING AND FIELD SPORTS EQUIPMENT (cover only available under the Elite Single Trip policy)

What You Are Covered For:

The **Underwriter** will pay up to the amount shown in the Schedule of benefits on **your certificate**, for accidental loss, theft of or damage to the **Camping and field sports equipment you** are responsible for during your trip.

What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 15-16 in connection with claims made under section U:

- the **excess** as shown in the Schedule of Benefits on **your certificate**
- claims for theft of the Camping and field sports equipment **you** are responsible for if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- more than £50 per single item, up to a maximum of £250 in total for any one claim, if **you** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss
- any claim if the loss, damage or theft occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- wear, tear, or depreciation
- loss, theft or damage arising from the delay, detention, seizure or confiscation by Customs or other officials
- damage caused by the leakage of powder or liquid carried with the **Camping and field sports equipment you** are responsible for
- any breakage of fragile articles, unless the breakage is caused by fire or an **accident** involving the vehicle in which **you** are being carried.

BUSINESS COVER

(Sections V – X inclusive do not apply under the **Backpacker and Silver Annual Insurance policy**)

If **you** have paid the additional premium to include business cover and the cover is shown on **your certificate**, cover sections V–X inclusive apply:

**SECTION V
BUSINESS EQUIPMENT****What You Are Covered For:****(a) Business equipment**

The **underwriter** will pay, up to the amount shown in the Schedule of benefits on **your certificate**, for accidental loss, theft of or damage to **your business equipment**.

Following this accidental loss, theft or damage to **your business equipment**, the **underwriter** will also pay for any emergency courier expenses **you** have incurred, in obtaining any **business equipment**, which is essential to **your** intended business itinerary, up to the amount shown in the Schedule of benefits on **your certificate**.

(b) Business equipment delay

The **underwriter** will pay for the hire or purchase of essential items, up to the amount shown in the Schedule of benefits on **your certificate**, if **your business equipment** is delayed or lost in transit on **your** outward journey for more than 24 hours.

What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 15-16 in connection with claims made under section V:

- the **excess** as shown in the Schedule of benefits on **your certificate**

- more than €70 per **single item**, up to a maximum of €280 in total for any one claim, if **you** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss
- claims for theft of **your business equipment**, if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- any claim if the loss, damage or theft occurs during a journey and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- wear, tear, or depreciation
- loss, theft or damage arising from the delay, detention, seizure or confiscation by Customs or other officials
- damage caused by the leakage of powder or liquid carried with **your business equipment**.
- any breakage of fragile articles, unless the breakage is caused by fire or an accident involving the vehicle in which **you** are being carried
- damage to, or loss or theft of **your business equipment**, if it has been left/located
- unattended, in a place to which the public have access; or
- in the custody of a person who does not have an official responsibility for the safekeeping of the property; or
- in an unattended motor vehicle; or
- in checked-in luggage
- loss, theft or damage to anything being shipped as freight or under a Bill of Lading
- any claim for **business equipment** delay, if **you** cannot supply receipts for the essential items purchased and written confirmation from the carrier as to the length of delay.

**SECTION W
BUSINESS EQUIPMENT HIRE****What You Are Covered For:**

If **your business equipment** is:

- lost, stolen or damaged; or
- misdirected or delayed in transit by more than 12 hours the **underwriter** will pay for the cost of hiring **you** the necessary **business equipment** for each 24 hour period **you** are without **your business equipment**, up to the amount shown in the Schedule of benefits on **your certificate**.

What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 15-16 in connection with claims made under section W:

- the **excess** as shown in the Schedule of benefits on **your certificate**
- any claim for loss or theft of **your own business equipment** if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- any claim, if the loss or theft of **your own business equipment** occurs during a journey and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- claims arising from **your own business equipment** being delayed, detained, seized or confiscated by Customs or other officials
- claims following loss or theft of, or damage to your own **business equipment** whilst being shipped as freight or under a Bill of Lading
- damage to, or loss or theft of **your own business equipment**, which is being carried on a vehicle roof rack
- damage to, or loss or theft of **your own business equipment**, if it has been left/located:
 - a unattended in a place to which the public have access; or

- b in an unattended motor vehicle; or
- c in the custody of a person who does not have an official responsibility for the safekeeping of the property; or
- d in checked-in luggage

SECTION X BUSINESS MONEY

What You Are Covered For:

The **underwriter** will pay for the loss or theft of **your** business **money** and travellers cheques during **your** **trip**, up to the amount shown in the Schedule of benefits on **your** **certificate**.

What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 15-16 in connection with claims made under section X:

- the **excess** as shown in the Schedule of benefits on **your** **certificate**
- any loss or theft of business **money**, if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- any loss, if **you** have not taken reasonable steps to prevent a loss happening
- loss or theft of business **money** that is:
 - a not on **your** person; or
 - b not deposited in a safe, safety deposit box or similar locked fixed container in **your** **trip** accommodation
- loss or theft of business **money** that does not belong to:
 - a **your** employer; or
 - b **you**, if **you** are self employed
- loss or theft of travellers cheques, if the issuer provides a replacement service
- depreciation in value, currency changes or shortage caused by any error or omission
- loss or damage arising from delay, seizure, confiscation or detention by Customs or other officials.

SECTION Y REPEAT COVER (only available under the Backpacker Insurance policy)

What You Are Covered For:

The **Underwriter** will pay **you** up to the amount as shown in the Schedule of benefits on **your** **certificate** for additional travel and accommodation expenses incurred by **you** as a result of returning to the Irish Republic to retake public or university exams and will provide cover to take **you** back to your original trip destination in order to resume **your** trip provided cover was issued before **you** sat your initial exam.

What You Are Not Covered For:

The **Underwriter** will not be responsible for the following in addition to the general exclusions on page 15-16 in connection with claims made under section Y:

- the **excess** as shown in the Schedule of benefits on **your** **certificate**
- claims arising which are not substantiated by an official exam report
- claims which are not authorised by White Horse Insurance Claims
- if the results of your examination are known or are available to **you** prior to **your** original departure date
- more than the cost of the flight arranged by the **Assistance Company** or the actual costs incurred by **you** whichever is the lesser) if **you** chose not to accept the flight arranged by the **Assistance Company**

- the cost of **your** flight home should your original flight ticket allow **you** to return to **Republic of Ireland** at the required time to take the exam

SECTION Z CONNECTING FLIGHT COVER (only available under the Backpacker Insurance policy)

What You Are Covered For:

If your inbound flight to Republic of Ireland and/or any connecting flights are missed due to the flight immediately prior to the connection being delayed by at least 3 hours or cancelled, the **underwriter** will pay **you**, up to the amount shown on the Schedule of benefits on **your** **certificate**, for any reasonable additional travel expenses **you** incur in purchasing alternative transport, either by air, sea, rail or road, to complete this particular **trip**.

What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on pages 15-16 in connection with claims made under Section Z :

- any compensation if **you** have not got written confirmation from the airline or its authorised agent, which shows the reason for the delay, the scheduled departure time, the expected duration of the delay of **your** flight or full details of any refund given in respect of an unused flight
- any compensation if **you** have chosen to use the flight ticket, relating to the flight that has been cancelled, at a later date for a totally separate **trip**
- any delay which is due to strike or industrial action which had started or was announced before **you** took out this **policy**
- any compensation for a flight cancellation, which is not due to a delay of in excess of three hours
- if the time difference between the initial flight and the commencement of the connecting flight is less than three hours
- **Your** failure to check-in according to the itinerary supplied to **you**
- any compensation which is payable under this section of cover, will take into account any refund **you** have received from the airline or its authorised agent in respect of any unused flight
- compensation under both the 'connecting flight cover' and 'Travel Delay' sections of this policy.

EXCLUSIONS WHICH APPLY TO ALL SECTIONS OF THE INSURANCE

The **underwriter** is not responsible for any claims arising:

1. which are claims in any way caused or contributed to by:
 - i the failure of; or
 - ii the fear of the failure of; or
 - iii the inability of
 any equipment or any computer programme to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date.
2. which are directly or indirectly caused by, occasioned by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the claim:
 - **act of terrorism**; or
 - nuclear detonation, reaction, nuclear radiation or contamination, howsoever such nuclear detonation, reaction, nuclear radiation or radioactive contamination may have been caused; or
 - war, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, civil

- commotion assuming the proportions of or amounting to an uprising, military or usurped power or martial law or confiscation by order of any government or public authority; or
- seizure or illegal occupation; or
 - confiscation, requisition, detention, legal or illegal occupation, embargo, quarantine, or any result of any order of public or government authority which deprives **you** of the use or value of **your** property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade; or
 - discharge of pollutants or contaminants, which pollutants and contaminants shall include but not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment; or
 - chemical or biological release or exposure of any kind; or
 - attacks by electronic means including computer hacking or the introduction of any form of computer virus; or
 - threat or hoax, in the absence of physical damage due to an **act of terrorism**; or
 - any action taken in controlling, preventing, suppressing or in any way relating to any **act of terrorism**
3. from **you** travelling against Foreign Office advice or where it is deemed unsafe for **you** to travel
 4. from loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising therefrom, or any consequential loss or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from:
 - ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning of nuclear fuel, or
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
 5. from **you** engaging in any illegal or criminal act
 6. from any consequential loss whatsoever (claims shall only be paid for those losses which are specifically stated under the terms of the **policy**, except as provided in Section D, relating to loss of travel documents)
 7. directly or indirectly out of **your** financial incapacity
 8. which, but for the existence of the **policy**, would be covered under any other
 - insurance policy (policies), including any amounts recovered by **you** from private health insurance; or
 - EHC payments; or
 - any reciprocal health agreements; or
 - airlines; or
 - hotels; or
 - home contents insurers; or
 - any other recovery by **you**, which is the basis of a claim
 9. from the tour operator, airline or any other company, firm or person either becoming insolvent or being unable to or unwilling to fulfil any part of their obligation
 10. from **your** death, injury or illness as a result of participating in:
 - a **hazardous sport or leisure activity** whilst on **your trip**, unless **you** have paid the additional premium prior to travel and cover is confirmed on **your certificate**
 - **wintersports**, if **you** have not paid the additional premium before **your trip** departure and it is not shown on **your certificate**
 - any of the above, if **you** are receiving any personal financial reward or gain during the **period of insurance**, unless the **underwriter**
- has agreed to this and **you** have paid the appropriate additional premium
11. from:
 - wilful, self inflicted injury or illness; or
 - committed or attempts to commit suicide; or
 - wilful exposure to danger, except in an attempt to save a human life; or
 - solvent abuse; or
 - being under the influence of alcohol or drugs, except those prescribed by a registered Doctor and not those drugs prescribed for drug addiction; or
 - a failure to obtain any recommended vaccines, inoculations or medications prior to **your trip** departure; or
 - sexually transmitted diseases; or
 - Acquired Immune Deficiency syndrome (AIDS); or
 - HIV or diseases connected to AIDS
 12. from anxiety, stress or depression which results in inpatient treatment
 13. from **you** entering into, exiting from an aircraft or descending from an aircraft; which is not a fully licensed passenger carrying aircraft; in which **you** are travelling as a passenger or a member of the crew for the purpose of undertaking any trade or technical operation therein or thereon
 14. from **your** wilful exposure to peril. **You** must exercise reasonable care to prevent illness, injury or loss or damage to **your** property as if uninsured
 15. directly or indirectly from **you** being engaged in any manual employment during **your trip** other than for bar work or fruit picking (not involving the use of agricultural machinery) and manual work up to the height of 3 metres (not involving the use of mechanical machinery)
 16. which have not been proven and the amount of the claim substantiated.
 17. if you are travelling against the advice of a medical practitioner

CONDITIONS WHICH APPLY TO ALL SECTIONS OF THE INSURANCE

1. All **material facts** must be disclosed to the **underwriter** at the time of taking out this insurance. Failure to do so may result in the **underwriter's** treating this **policy** as null and void. If **you** are in any doubt as to whether a fact is 'material', then for **your** own protection, it should be disclosed. All information provided in purchasing this insurance, shall form the basis of the contract. **You** should keep a record (including copies of letters) of all information provided to **us** for the purpose of entering into this contract.
2. **You** must tell **us** as soon as possible about any change in risk which affects the insurance, including **you**, a person **you** are travelling with, a **close business associate** or **relative** receiving confirmation of a medical condition or currently being under medical investigation, change in the sporting or leisure activities **you** intend to participate in during **your trip** or any additional person(s) to be insured under the **policy**.

The **underwriter** has the right to reassess **your** insurance cover and premium after **you** have advised the **medical screening company** of any relevant information. If **you** do not advise the **medical screening company** of all the relevant information, the **underwriter** may quote the wrong terms, reject or reduce **your** claim, or **your policy** may become invalid.
3. **You** must be in the **ROI** at the time of taking out this insurance and intend to return to the **ROI** within the **trip duration**, unless **you** have arranged a **one-way trip**.
4. The **underwriter** will not consider any claim where **you**:

- have disclosed a **material fact** or **pre-existing medical condition** to the medical screening company and have not paid the additional premium that was required by the **underwriter** before **your trip** departure date.
 - are travelling against medical advice.
5. **We** will refund in full **your** premium if, within 14 days of the Date of Issue of the **certificate**, **you** decide it does not meet **your** needs, as long as **you** have not commenced **your trip** or made a claim. No refund in premium will be given after this period.
 6. Whilst participating in any **hazardous sport or leisure activity**, **you** must take reasonable care at all times to ensure **your** own safety and the safety of those around **you**. Such reasonable care involves following the directions of any instructor and (or) expedition leader and following the normal and reasonable safety procedures suggested or recommended by the recognised controlling body of the sport or activity concerned, or the safety procedures commonly exercised in pursuing the sport or activity in question at all times.
 7. **You** or **your** legal representative's must provide the **underwriter** with all **certificates**, information and evidence they require and in the format they require.
 8. **You** must, as often as required, agree to a medical examination on behalf of the **underwriter** at **your** expense.
 9. In the event of **your** death, the **underwriter** shall be entitled to have a post-mortem examination at their own expense.
 10. Any items which become the subject of a claim for damage, must be retained for the **underwriter's** inspection and shall be forwarded to their Agent's upon request at **your** or **your** legal personal representative's expense. All such items shall become the property of the **underwriter** following final settlement of the claim.
 11. In the event of any occurrence which may give rise to a claim under the **policy**, **you** must take all reasonable steps to minimise any loss arising out of such a claim.
 12. **You** must submit any claim to the **underwriter** within **45** days of the incident.
 13. This insurance is non-transferable. No premium will be refunded, either in full or on a pro-rata basis, after the expiry of the money back guarantee.
 14. The **underwriter** and **you** are entitled to choose the law applicable to this insurance contract. The **underwriter** chooses the Law of Ireland.
 15. The **underwriter** may, at its own expense, take proceedings in **your** name to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this insurance and any amount so recovered shall belong to the **underwriter**.
 16. In the event that **you** recover, by any means, damages from any third party in respect of personal accident in the circumstances defined in section I, all benefits paid to **you** under section I shall be repaid to the **underwriter**.
 17. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the **policy**, all benefits thereunder and premiums paid shall be forfeited.
 18. If at the time of loss, damage or liability covered under the **policy**, **you** have any other insurance or guarantee which covers the same loss, damage or liability, the **underwriter** will only pay a rateable share of the claim.

COMPLAINTS PROCEDURE

Should **you** have any query or complaint regarding a claim, in the first instance please write to:

The Operations Director
White Horse Insurance Ireland Limited
PO Box 644
Shannon
Co Clare
Republic of Ireland

If **your** query or complaint relates to a customer service or site related issue, in the first instance, please write to:

The Operations Manager
Getcover & Company
Getcover House
Unit 6, Leopardstown Office Park
Sandyford, Dublin 18
Republic of Ireland.

If **you** are still not satisfied with our decision after following the above procedure, **you** may then write to:

The Financial Services Ombudsman's Bureau
Third Floor
Lincoln House
Lincoln Place
Dublin 2
Republic of Ireland

LoCall: 1890 882090
Tel: 00353 (1) 6620 899
Fax: 00353 (1) 6620 890

Please note the Ombudsman will not consider **your** case until **you** have followed the complaints procedure by writing to White Horse Insurance Ireland Limited, as outlined above.

Please quote **your** insurance reference number and **your** claim number in all **your** correspondence to all parties involved with this procedure.

This procedure is intended to provide **you** with a prompt and practical service with any complaints that **you** may have, and does not affect **your** legal rights.

COMPENSATION SCHEME

White Horse Insurance Ireland Limited is covered by the Financial Services Compensation Fund. If White Horse Insurance Ireland Limited cannot meet their obligations **you** may be entitled to compensation from The Financial Services Compensation Fund. The Insurance Compensation Fund provides funds for liquidators so that they may pay the valid claims of insolvent insurers. The fund will provide an amount up to £2,000 or 90% of the net loss, whichever is less. **You** can get more information about compensation fund arrangements from the Financial Services Authority.

DATA PROTECTION ACT 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

STAMP DUTY

Stamp duty has been or will be paid to the Revenue Commissioners in accordance with the provisions of Section 5 of the Stamp Duty Consolidation Act 1999.