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AT THE TIME OF BOOKING AND AT THE TIME OF STARTING YOUR TRIP, YOU (OR ANYONE INSURED ON THIS POLICY) MUST BE:

• Healthy & fit to travel
• Not travelling against medical advice
• Not travelling to obtain medical treatment abroad

IF YOU ANSWER YES TO THE FOLLOWING QUESTION AND WISH YOUR MEDICAL CONDITION TO BE COVERED YOU MUST CONTACT ACCIDENT & GENERAL TO COMPLETE A MEDICAL SCREENING.

**TELEPHONE:**
- ROI (01) 299 4692
- UK/NI: (028) 956 801 33

Q. Have you been prescribed medication (including repeat prescriptions), received treatment or attended a G.P. or hospital as an outpatient or inpatient in the last 2 years?

**Important information relating to medical conditions:**

• This policy cannot provide cover relating directly or indirectly to any medical condition where you are on a waiting list or awaiting the results of any tests or investigations.

• If you have been diagnosed as having a terminal illness, this policy is NOT suitable for you and we cannot offer you cover.

You do not have to declare your condition if it is mentioned on the waived conditions list on pages 9 & 10 if it is the only one you have and is well controlled as long as you have been fully discharged from any post-operative follow up and any and all ongoing treatment or investigation.

Cover for cancellation or curtailment claims due to an immediate relative’s pre-existing medical condition is only available on Platinum Plus. Terms and conditions apply. Refer to Health of Relatives on page 7.

**IMPORTANT**

• It is **your** responsibility to review the answer to the medical question asked and if **you** are in any doubt or it is incorrect, **you** must contact Accident & General Medical Screening. The answers given form part of **your** insurance certificate.

• If someone has answered the above questions on **your** behalf, it is **your** responsibility to ensure that the answer given is correct and accurate. Any claim arising will be treated as such.

• If **you** fail to disclose a condition or if **your** answers to the medical questions are incorrect, this may result in **your** claim being turned down and **your** policy being invalid.

• No claim arising directly or indirectly from a **pre-existing medical condition** affecting **you** and known to **you** will be covered unless:

  a) **You** have declared all **pre-existing medical conditions** to **us**; and
  b) **You** have declared any changes in **your** health or prescribed medication; and
  c) **We** have accepted the condition(s) for insurance in writing; and
  d) **You** have paid any additional premium required.
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<td></td>
<td>19d Piste Closure</td>
<td>N/C</td>
<td>N/C</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>19e Avalanche Closure</td>
<td>N/C</td>
<td>N/C</td>
<td></td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>Event Cancellation</td>
<td>£1,500</td>
<td>£0</td>
<td>£1,500</td>
<td>£1,500</td>
</tr>
<tr>
<td>21</td>
<td>Cruise Cover – Connection</td>
<td>£500</td>
<td>£0</td>
<td>£500</td>
<td>£500</td>
</tr>
<tr>
<td>22</td>
<td>Natural Disaster (inc volcanic ash)</td>
<td>£3,000</td>
<td>£0</td>
<td>£3,000</td>
<td>£3,000</td>
</tr>
<tr>
<td>23</td>
<td>Excess Waiver</td>
<td>Optional</td>
<td>£0</td>
<td>Included</td>
<td>Included</td>
</tr>
</tbody>
</table>

**KEY** N/C means “Not Covered”
You are only covered for taking part in any sports or activities if they are listed below and the appropriate policy level has been purchased.

You must ensure that any activity is adequately supervised and appropriate safety equipment is worn/used at all times whilst participating in the activity.

You will not be covered for personal liability cover Section 7 whilst partaking in any of these activities

<table>
<thead>
<tr>
<th>SCHEDULE OF HAZARDOUS ACTIVITIES</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACTIVITY</td>
</tr>
<tr>
<td>4x4 Off-roading (Within organiser’s guidelines. No liability cover)</td>
</tr>
<tr>
<td>Abseiling</td>
</tr>
<tr>
<td>Aerial Safari (Chartered aircraft and organised excursion)</td>
</tr>
<tr>
<td>Aerial tram</td>
</tr>
<tr>
<td>Aerobics</td>
</tr>
<tr>
<td>Air travel (Other than as a fare paying passenger on a regular scheduled airline or licensed charter aircraft)</td>
</tr>
<tr>
<td>Air boarding</td>
</tr>
<tr>
<td>Amateur athletics</td>
</tr>
<tr>
<td>American football</td>
</tr>
<tr>
<td>Angling</td>
</tr>
<tr>
<td>Archaeological digging</td>
</tr>
<tr>
<td>Archery (Provided it is properly supervised)</td>
</tr>
<tr>
<td>Assault course</td>
</tr>
<tr>
<td>Banana boating (Only as a passenger with no right of control)</td>
</tr>
<tr>
<td>Baseball</td>
</tr>
<tr>
<td>Battle re-enactment</td>
</tr>
<tr>
<td>Beach games</td>
</tr>
<tr>
<td>Big-game hunting</td>
</tr>
<tr>
<td>Billiards / Snooker / Pool</td>
</tr>
<tr>
<td>Blokarting (No liability cover)</td>
</tr>
<tr>
<td>Bowls</td>
</tr>
<tr>
<td>Breathing Observation Bubble (BOB)</td>
</tr>
<tr>
<td>Bridge Climb / Walk (Within organiser’s guidelines)</td>
</tr>
<tr>
<td>Bungee-jumping</td>
</tr>
<tr>
<td>Camel riding</td>
</tr>
<tr>
<td>Camp America Counsellor</td>
</tr>
<tr>
<td>Canoeing / Rafting (In calm waters - not sea)</td>
</tr>
<tr>
<td>Canoeing in white waters</td>
</tr>
<tr>
<td>Canopy walking</td>
</tr>
<tr>
<td>Clay pigeon shooting (No liability cover)</td>
</tr>
<tr>
<td>Climbing (On climbing wall only)</td>
</tr>
<tr>
<td>Crewing of a vessel (Inside territorial waters)</td>
</tr>
<tr>
<td>Crewing of vessels from one country to another</td>
</tr>
<tr>
<td>Cricket</td>
</tr>
<tr>
<td>Croquet</td>
</tr>
<tr>
<td>Curling</td>
</tr>
<tr>
<td>Cycle Touring</td>
</tr>
<tr>
<td>ACTIVITY</td>
</tr>
<tr>
<td>----------</td>
</tr>
<tr>
<td>Marathon running</td>
</tr>
<tr>
<td>(Must be pre-organised in the UK or Ireland)</td>
</tr>
<tr>
<td>Martial arts</td>
</tr>
<tr>
<td>Micro lighting</td>
</tr>
<tr>
<td>Motor cycles/mopeds up to 125cc (Must wear a helmet and the driver must have a full Irish or UK motorcycle license or the local equivalent)</td>
</tr>
<tr>
<td>Motor cycles/mopeds over 125cc</td>
</tr>
<tr>
<td>Motor rallying in major and non-major events</td>
</tr>
<tr>
<td>Mountain biking (Helmet must be worn. Excluding competition, racing or extreme cycling)</td>
</tr>
<tr>
<td>Mountainineering</td>
</tr>
<tr>
<td>Netball</td>
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<tr>
<td>Orienteering</td>
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<tr>
<td>Outward bound pursuits</td>
</tr>
<tr>
<td>Paddle boarding</td>
</tr>
<tr>
<td>Parachuting (Single jump; tandem only)</td>
</tr>
<tr>
<td>Parachuting (Solo)</td>
</tr>
<tr>
<td>Parascending (when attached to a speedboat)</td>
</tr>
<tr>
<td>Pot-holing</td>
</tr>
<tr>
<td>Professional sports of any kind</td>
</tr>
<tr>
<td>Quad-biking (Under 150cc and wearing a helmet)</td>
</tr>
<tr>
<td>Racquetball</td>
</tr>
<tr>
<td>Refereeing</td>
</tr>
<tr>
<td>Ringos (Within organiser’s guidelines and no cover for personal liability)</td>
</tr>
<tr>
<td>Rock climbing (where ropes and guides are required)</td>
</tr>
<tr>
<td>Rounder’s</td>
</tr>
<tr>
<td>Rowing</td>
</tr>
<tr>
<td>Rugby football</td>
</tr>
<tr>
<td>Safaris with guns (including walking safaris)</td>
</tr>
<tr>
<td>Safaris without guns</td>
</tr>
<tr>
<td>Sailing / Yachting (Inside territorial waters – no cover for personal liability)</td>
</tr>
<tr>
<td>Sand boarding / Surfing / Skiing</td>
</tr>
<tr>
<td>Sand yachting (No racing, no personal liability cover)</td>
</tr>
<tr>
<td>Scuba-diving (Down to 30 metres provided you are with a certified Buddy)</td>
</tr>
<tr>
<td>Sea canoeing/kayaking (Within coastal waters)</td>
</tr>
</tbody>
</table>

**KEY:**

- **G** Fairsure Gold
- **P** Fairsure Platinum
- **P+** Fairsure Platinum Plus

**NOTE:** The following winter sports are not covered under this policy: Ski Acrobatics, Ski Jumping, Heli-Skiing, Bob-Sleighing, Luge, Ski Racing of any kind, the use of skeletons or bobsleighs, snow jumping stunts.
YOUR INSURERS – WHO WE ARE

This insurance is arranged by Accident & General Insurance Services Ltd and is underwritten by Europ Assistance S.A., Irish Branch.

Europ Assistance S.A is a French stock corporation, regulated by the French Insurance Code, having its registered office at 1, promenade de la Bonnette, 92230 Gennevilliers, France, registered in the Register of Commerce and Companies of Nanterre (Reference number 451 366 405) acting through its Irish office (trading as EUROP ASSISTANCE S.A., Irish Branch) whose principal establishment is located at 4th Floor, 4-8 Eden Quay, Dublin 1, D01NSW8, Ireland, registered in the Irish Companies Registration Office under number 907089.

Europ Assistance S.A. (trading as Europ Assistance S.A. Irish Branch) is regulated in France by the Autorité de Contrôle Prudential et de Résolution (ACPR) of 61 rue Taitbout, 75436 Paris Cedex 09, France.

Europ Assistance S.A. Irish Branch conducts business in Ireland in accordance with the Code of Conduct for Insurance Undertakings published by the Central Bank of Ireland.

Accident & General is a multi-agency intermediary authorised and regulated by the Central Bank of Ireland. Regulated Number 8954. Company Registration number 146193. Registered address is 6 Leopardstown Office Park, Burton Hall Avenue, Sandyford Dublin 18, D18 P6F5.

This certificate of insurance is issued subject to the conditions and exclusions of this insurance. Cover commences on payment of the appropriate premium. This policy has been sold to you on a non-advised basis and you should read this information to ensure that it meets your requirements. You may already possess alternative insurance(s) for some or all the features and benefits provided by this product; it is your responsibility to investigate this. If upon reading this policy you find it does not meet your requirements, please refer to the relevant cooling off/policy cancellation section.

Medical Warranty Questionnaire

If you answer Yes to the following question for you or anyone in your party, you must contact Accident & General to complete a medical screening.

Have you been prescribed medication (including repeat prescriptions), received treatment or attended a G.P. or hospital as an outpatient or inpatient in the last 2 years?

You do not have to declare your condition if it is mentioned on the waived conditions list on pages 9 & 10 if your condition is the only one you have and is well controlled as long as you have been fully discharged from any post-operative follow up and any and all ongoing treatment or investigation (unless otherwise mentioned on the list).

IMPORTANT

This policy cannot provide cover relating directly or indirectly to any medical condition where you are on a waiting list or awaiting the results of any tests or investigations.

If you have been diagnosed as having a terminal illness, this policy is not suitable for you and we cannot offer you cover.

It is your responsibility to review the answers to the medical question asked and noted on your certificate of insurance. If you are in any doubt or the answers are incorrect in any way, you must contact Accident & General Medical Screening on 01 299 4692 (if calling from the Republic of Ireland) or 028 956 80133 (if calling from the UK).

RELATINg TO YOU

You must comply with the following conditions to have full protection under this policy. If you do not comply we may cancel the policy, refuse to deal with your claim or we may reduce the amount of any claim payment.

Any medical information supplied in a Medical Health Declaration will be treated in the strictest confidence, will be used solely for our own internal purposes for the assessment of the risk, and will not be disclosed to any outside person or authority without the specific approval of the person whose details are shown in the Medical Health Declaration.

To be covered, you must be healthy, fit to travel and to undertake your planned trip; the insurance will NOT cover you:

a) If you are travelling against the advice of a doctor (or would be travelling against the advice of a doctor had you sought his/her advice);

b) If you are travelling with the intention of obtaining medical treatment or consultation abroad.

c) If you have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which you are awaiting investigations/consultations, or awaiting results of investigations, where the underlying cause has not been established).

No claim arising directly or indirectly from a pre-existing medical condition affecting you and known to you will be covered unless:

a) You have declared all pre-existing medical conditions to us; and
b) You have declared any changes in your health or prescribed medication; and

c) We have accepted the condition(s) for cover in writing; and

d) You have paid any additional premium required.

Each insured person who has a pre-existing medical condition must make a medical health declaration before each period of insurance and, if there are any changes in health or prescribed medication, prior to start of the period of insurance or departing on any trip.

Failure to declare all pre-existing medical conditions that are relevant to this insurance may invalidate the policy.

We may ask you to obtain, at your own expense, a medical report from your General Practitioner or Consultant in order to assess whether cover is available.

Based on our assessment of the medical information supplied, we will decide if the person is suitable for this insurance, if certain exclusions or restrictions should be imposed or if cover can be offered subject to the payment of an additional premium. If we offer cover, and if the cover is subject to the payment of an additional premium, cover will not commence until we have received full payment and provided written confirmation to you.

Please see the medical warranty above.

RECIPROCAL HEALTH AGREEMENT

Europe and EHIC
If you are travelling to European Union countries you should obtain a European Health Insurance Card (EHIC). You can apply as an Irish citizen either through your local Post Office and/or Health Board or download an application form here

http://www.hse.ie/eng/services/list/1/schemes/ EHIC/ EHIC_Application_Form.pdf

or as a citizen of the United Kingdom or Northern Ireland you can apply by downloading an application form here:

http://www.nhs.uk/NHSEngland/Healthcareabroad/EHIC

or by telephoning 0300 330 1350.

This will entitle you to benefit from the reciprocal health agreements which exist between certain European countries.

AUSTRALIA AND MEDICARE

If you are travelling to Australia and you have to go to hospital, you must register for and make use of the treatment offered under the national Medicare scheme. If you know you need treatment, you can enrol for Medicare at a DHS Service Centre. If you receive treatment before you enrol, Medicare benefits will be reimbursed for eligible visitors.

If valid medical costs have been reduced using an EHIC, other reciprocal health agreement or private health insurance, we will not deduct any excess.

EMERGENCY MEDICAL EXPENSES

The Fairsure Travel Insurance policy is NOT a Private Medical Insurance policy, and does not provide cover for procedures that can be carried out in your home country after repatriation. Medical costs in private facilities abroad will not be covered unless authorised in advance by us and no private treatment will be covered where medically suitable state facilities are available.

Medical Emergency: In the event of a medical emergency you must contact us as soon as possible on +44 (0) 2920 662 416. You MUST contact us before incurring any expenses. If you are physically prevented from contacting us immediately, you or someone designated by you must contact us within 48 hours.

IMPORTANT

Pregnancy and Childbirth
This policy is designed to provide cover for unforeseen events. Pregnancy and childbirth are not considered as unforeseen events. For the avoidance of doubt, please note that cover is ONLY given under Sections 1, 2, 4 and 5 of this policy for claims arising from complications of pregnancy and childbirth. Please make sure you read the definition of complications of pregnancy and childbirth given under the Definitions below.

HEALTH OF RELATIVES

IMPORTANT LIMITATIONS
CANCELLATION AND CURTAILMENT COVER

Important health requirements relating to you and your immediate relatives

This policy will NOT cover any claims under Sections 1 and 2 (Cancellation and Curtailment) arising directly or indirectly from any pre-existing medical condition known to you prior to the start of the period of insurance affecting any immediate relative or travelling companion who is not insured under this policy, or person with whom you intend to stay whilst on your trip if:

• a terminal diagnosis had been received prior to the start of the period of insurance; or

• they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the start of the period of insurance (unless Platinum Plus cover purchased); or

• if during the 90 days immediately prior to the start of the period of insurance they had:

i) required surgery, inpatient treatment or hospital consultations (unless Platinum Plus cover purchased); or
ii) required any form of treatment or more than 1 prescribed medication (unless Platinum Plus cover purchased)

IMPORTANT INFORMATION REGARDING PLATINUM PLUS COVER FOR CANCELLATION AND CURTAILMENT.

Cancellation or Curtailment cover for an immediate relative’s pre-existing medical conditions under Platinum Plus will only be in force if the policy is purchased within 14 days of booking the trip and there is no change in the medical condition from the time of purchasing the trip to purchasing the insurance. There is no cover for cancellation or curtailment due to a terminal diagnosis which has been received prior to the purchase of the insurance.

You should also refer to the appropriate policy sections and General Exclusions.

IMPORTANT
Consumer Insurance Act
You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:
a) supply accurate and complete answers to all the questions we or the administrator may ask as part of your application for cover under the policy;  
b) to make sure that all information supplied as part of your application for cover is true and correct;  
c) tell us of any changes to the answers you have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that your policy is invalid and claims may not be paid.

WAIVED MEDICAL CONDITIONS
The following medical conditions are covered without additional charge and subject to the normal terms and conditions of this insurance, provided (a) the insured person(s) are not awaiting surgery for the condition, and (b) the insured person(s) have been fully discharged from any post-operative follow-up and ongoing treatment or investigation.

- Abnormal Smear Test
- Achilles Tendon Injury
- Acne, Acroynx (Ingrowing Toe-nail)
- Adenoids
- Allergic Rhinitis
- Alopecia
- Anal Fissure/Fistula
- Appendectomy
- Astigmatism
- Athlete’s Foot (Tinea Pedis)
- Attention Deficit Hyperactivity Disorder
- Bell’s Palsy (Facial Paralysis)
- Benign Prostatic Enlargement
- Bladder Infection (no ongoing treatment, no hospital admissions)
- Blepharitis
- Blindness
- Blocked Tear Ducts
- Breast - Fibroadenoma
- Breast Cyst(s)

- Breast enlargement / Reduction
- Broken Bones (other than head or spine) – (no longer in plaster)
- Bunion (Hallux Valgus)
- Bursitis
- Caesarean Section
- Candidiasis (oral or vaginal)
- Carpal Tunnel Syndrome
- Cartilage Injury
- Cataracts
- Cervical Erosion
- Cervicitis
- Chlorazin
- Chicken Pox (fully resolved)
- Cholecyctectomy
- Chronic fatigue syndrome (if only symptom is fatigue and no hospital admissions)
- Coeliac Disease
- Cold Sore (Herpes Simplex)
- Common Cold(s)
- Conjunctivitis
- Constipation
- Corneal Graft
- Cosmetic Surgery
- Cyst - Breast
- Cyst - Testicular
- Cystitis (no ongoing treatment, no hospital admissions)
- Cystocele (no ongoing treatment, no hospital admissions)
- D & C
- Deaf Mutism
- Deafness
- Dental Surgery
- Dermatitis (no hospital admissions or consultations)
- Deviated Nasal Septum
- Diarrhoea and/or Vomiting (resolved)
- Dilatation and Curettage
- Dislocations (no joint replacements or hospital admissions)
- Dry Eye Syndrome
- Dyspepsia
- Ear Infections (resolved - must be all clear prior to travel if flying)
- Eczema (no hospital admissions or consultations)
- Endocervical Polyp
- Endocervicitis
- Endometrial Polyp
- Epididymitis
- Epithora (Watery Eye)
- Epispiads
- Epistaxis (Nosebleed)
- Erythema Nodosum
- Essential Tremor
- Facial Neuritis (Trigeminal Neuralgia)
- Femoral Hernia
- Fibroadenoma
- Fibroid - Uterine
- Fibromyalgia
- Fibromyositis
- Fibrositis
- Frozen Shoulder
- Gall Bladder Removal
- Ganglion
- Glandular Fever (full recovery made)
- Glaucoma
- Glue Ear (resolved - must be all clear prior to travel if flying)
- Goitre
- Gout
- Grave’s Disease
- Grommet(s) inserted (Glue Ear)
- Gynaecomastia
- Haematoma (external)
- Haemorrhoidectomy

- Breathing difficulties
- Bronchitis
- Brusitis
- Carpal Tunnel Syndrome
- Cartilage Injury
- Cataracts
- Cervical Erosion
- Cervicitis
- Cholecyctectomy
- Chronic fatigue syndrome (if only symptom is fatigue and no hospital admissions)
- Coeliac Disease
- Cold Sore (Herpes Simplex)
- Common Cold(s)
- Conjunctivitis
- Constipation
- Corneal Graft
- Cosmetic Surgery
- Cyst - Breast
- Cyst - Testicular
- Cystitis (no ongoing treatment, no hospital admissions)
- Cystocele (no ongoing treatment, no hospital admissions)
- D & C
- Deaf Mutism
- Deafness
- Dental Surgery
- Dermatitis (no hospital admissions or consultations)
- Deviated Nasal Septum
- Diarrhoea and/or Vomiting (resolved)
- Dilatation and Curettage
- Dislocations (no joint replacements or hospital admissions)
- Dry Eye Syndrome
- Dyspepsia
- Ear Infections (resolved - must be all clear prior to travel if flying)
- Eczema (no hospital admissions or consultations)
- Endocervical Polyp
- Endocervicitis
- Endometrial Polyp
- Epididymitis
- Epithora (Watery Eye)
- Epispiads
- Epistaxis (Nosebleed)
- Erythema Nodosum
- Essential Tremor
- Facial Neuritis (Trigeminal Neuralgia)
- Femoral Hernia
- Fibroadenoma
- Fibroid - Uterine
- Fibromyalgia
- Fibromyositis
- Fibrositis
- Frozen Shoulder
- Gall Bladder Removal
- Ganglion
- Glandular Fever (full recovery made)
- Glaucoma
- Glue Ear (resolved - must be all clear prior to travel if flying)
- Goitre
- Gout
- Grave’s Disease
- Grommet(s) inserted (Glue Ear)
- Gynaecomastia
- Haematoma (external)
- Haemorrhoidectomy
• Haemorrhoids (Piles)
• Hallux Valgus (Bunion)
• Hammer Toe
• Hay Fever
• Hernia (not Hiatus)
• Herpes Simplex (Cold Sore)
• Herpes Zoster (Shingles)
• Hip Replacement (no subsequent arthritis and never any dislocation of a joint replacement)
• Hives (Nettle Rash)
• Housemaid’s Knee (Bursitis)
• HRT (Hormone Replacement Therapy)
• Hyperthyroidism (Overactive Thyroid)
• Hypospadias
• Hypothyroidism (Underactive Thyroid)
• Hysterectomy (provided no malignancy)
• Impetigo
• Indigestion
• Influenza (full recovery made)
• Ingrowing Toe-nail (Acroynx)
• Inguinal Hernia
• Insomnia
• Intercostal Neuralgia (no admissions)
• Intertrigo
• Irritable Bowel Syndrome (IBS) (provided definite diagnosis made and no ongoing investigations)
• Keinboeck’s Disease
• Keratoconus
• Knee Injury - Collateral/cruciate ligaments
• Knee Replacement (no subsequent arthritis and never any dislocation of a joint replacement)
• Kohlers Disease
• Labyrinthitis
• Laryngitis
• Learning Difficulties
• Leptothrix
• Leucoderma
• Lichen Planus
• Ligaments (injury)
• Lipoma
• Macular Degeneration
• Mastitis
• Mastoidectomy (resolved - must be all clear prior to travel if flying)
• Menopause
• Menorrhagia
• Migraine (provided definite diagnosis is made and there are no ongoing investigations)
• Miscarriage
• Mole(s)
• Molluscum Contagiosum
• Myalgia (Muscular Rheumatism)
• Myalgic Encephalomyelitis (ME) (if the only symptom is fatigue and no hospital admissions)
• Myxoedema
• Nasal Infection
• Nasal Polyp(s)
• Nettle Rash (Hives)
• Neuralgia (no hospital admissions)
• Nosebleed(s)
• Nystagmus
• Osgood-schlatter’s Disease
• Osteochondritis
• Osteosclerosis
• Overactive Thyroid
• Parametritis
• Pediculosis
• Pelvic Inflammatory Disease
• Photodermatosis
• Piles
• Post Viral Fatigue Syndrome (if the only symptom is fatigue and no hospital admissions)
• Pregnancy (provided no complications)
• Prickly Heat
• Prolapsed Uterus (womb)
• Pruritis
• Psoriasis (no hospital admissions or consultations)
• Repetitive Strain Injury
• Retinitis Pigmentosa
• Rhinitis (Allergic
• Rosacea Ruptured Tendons
• Salpingo-ooophoritis
• Scabies
• Scalp Ringworm (Tinea Capitis)
• Scheuermann’s Disease (provided no respiratory issues)
• Sebaceous Cyst
• Shingles (Herpes Zoster)
• Sinusitis
• Skin Ringworm (Tinea Corporis)
• Sleep Apnoea (no machine used to assist breathing)
• Sore Throat
• Sprains
• Stigmatism
• Stomach Bug (resolved)
• Strabismus (Squint)
• Stress Incontinence (no urinary infections)
• Synovitis
• Talipes (Club Foot)
• Tendon Injury
• Tennis Elbow
• Tendinitis
• Testicles – Epididymitis / Hydrocele / Varicocele
• Testicular Cyst
• Testicular Torsion (Twisted Testicle)
• Throat Infection(s)
• Thyroid – Overactive Thyroid Deficiency
• Tinea Capitis (Scalp Ringworm)
• Tinea Corporis (Skin Ringworm)
• Tinea Pedis (Athlete’s Foot)
• Tinnitus
• Tonsilitis
• Tooth Extraction / Toothache
• Torn Ligament
• Torticollis (Wry Neck)
• Trichomycosis
• Turner’s Syndrome
• Urethritis (no ongoing treatment, fully recovered
• URTI (Upper Respiratory Tract Infection) (resolved, no further treatment)
• Urticaria
• Uterine Polyp(s)
• Uterine Prolapse
• Varicoclea
• Varicose Veins - legs only, never any ulcers or cellulitis (if GP has confirmed that client is fit to travel)
• Vasectomy
• Verruca
• Vitiligo
• Warts (benign, non-genital)
• Womb Prolapse (uterus)

We will provide the services and benefits described in this policy:
• during the period of insurance
• within the geographical limits
• subject to the limits of cover, and all other terms, conditions and exclusions contained in this policy
• to persons who have resided in the Republic of Ireland or UK Area or Channel Islands (dependent on where you purchased the policy) for 6 months prior to purchasing the policy and intend to return there at the end of their trip (except in the case of a one-way trip)
• following payment of the appropriate premium for the level of cover selected

This policy will be effected in the country of purchase and subject to the laws of that country.

Claims will be paid in the currency in which the premium was paid.

**FAIRSURE COVER**

- Single trip cover has a maximum trip duration of 185 days.
- Multi-trip cover has a maximum trip duration of 45 days. The period of cover is 365 days from date of purchase. There is no limit on the number of trips that may be undertaken in any one period of 365 days. The maximum number of days’ cover for winter sports activities in any one period of 365 day is 17 days.
- Annual multi-trip cancellation cover starts from the start date of your policy, not from the date you take out the policy. Single trip cover cancellation cover starts from the date you take out the policy.
- Winter sports cover is not available to persons aged over 65 years on the first date of travel.
- FAIRSURE annual multi-trip cover is not available to persons aged 70 years or over on the date cover starts.
- For all policies, trips must start and end in your home country except in relation to one-way trips, and you must have a return ticket.

**DEFINITIONS**

Wherever the following words and phrases appear in this policy they will always have these meanings:

**ACCIDENTAL BODILY INJURY**
A sudden, violent, external, unexpected specific event, which occurs at an identifiable time and place, which solely and independently of any other cause results, within 12 months, in the death, loss of limb, loss of sight or the permanent total disablement of an insured person.

**ASSISTANCE COMPANY**
The emergency service provider nominated by us. Global Response is our nominated emergency service provider.

**BUSINESS EQUIPMENT**
All computer and ancillary equipment (including hardware and related software) owned by or leased, hired or rented to the insured person, and communication equipment including mobile phones owned by, leased, hired or rented to you for use in connection with your employment or business.

**CLOSE BUSINESS ASSOCIATE**
Any person whose absence from business for one or more complete days at the same time as your absence prevents the proper continuation of that business

**COMPANY FUNDS**
Cash, currency, bank notes, cheques, postal and money orders, travel tickets, passports, and travellers’ cheques, held by you on behalf of the business.

**COMPLICATIONS OF PREGNANCY AND CHILDBIRTH**
Toxaemia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post-partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirths, miscarriage, medically necessary emergency Caesarean sections/medically necessary emergency termination and any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

**CUTAILMENT**
Return early to your home in your home country.

**DOCTOR**
A registered practising member of the medical profession who is not related to you or to any person with whom you are travelling.

**EXCESS**
The first amount of each claim as shown on the schedule of cover. This is payable by each insured person.

**EVENT**
A concert, sporting event, match, competition, or other public entertainment for which tickets are bought before the date of travel, taking place at a specific location on a specific date, or other organised event/occasion e.g. wedding abroad, scout jamboree, amateur competition which is the main purpose of your trip.

**FAMILY**
Up to two adults and their children, (including step children, foster children, grandchildren and children under legal guardianship) under the age of 18 (or under the age of 23 years if in full time education), all permanently residing together.

**GEOGRAPHICAL LIMITS**
The countries for which you have paid the appropriate premium, as specified on the Certificate of Insurance, except those countries or parts of countries where the Department of Foreign Affairs (DFA) or Foreign & Commonwealth Office (FCO) has advised against travel or all but essential travel.

**UNITED KINGDOM**
Scotland, England, Wales, Northern Ireland, Channel Islands and the Isle of Man.
EUROPE
The continent of Europe, including all countries west of the
Ural Mountains, Canary Islands, Iceland, The Azores, islands
in the Mediterranean and non-European countries bordering
the Mediterranean (except Algeria, Lebanon and Libya).

WORLDWIDE EXCLUDING NORTH AMERICA
All countries worldwide, excluding The United States,
Canada, The Caribbean.

WORLDWIDE INCLUDING NORTH AMERICA
All countries worldwide.

GOLF EQUIPMENT
Objects or articles usually carried by golfers required to
participate in the game of golf, including golf clubs, golf
shoes, golf bag, umbrella and waterproof clothing.

GOVERNMENT TRAVEL ADVICE
Travel advice as issued by the Department of Foreign Affairs of
the government of The Republic of Ireland or The Foreign and
Commonwealth Office of The United Kingdom Government.

HAZARDOUS ACTIVITIES
The activities listed on pages 5 & 6 are defined as hazardous
activities. Cover for these activities is included for
recreational, amateur purposes only unless otherwise stated.
If you wish to undertake a pursuit or activity which is not
listed in this policy or are in any doubt as to whether cover
will apply, please call our Travel Helpline on (01) 874 8458.

HOLIDAY/TRIP
A pre-booked journey within the countries of the
gеográphical limits, as stated on the certificate of
insurance, during the period of insurance and commencing
and ending in your home country.

HOME
Your residential address in Republic of Ireland, United
Kingdom of Great Britain and Northern Ireland, the Isle of
Man or the Channel Islands.

HOME COUNTRY
The country where you are resident and have permanently
resided for 6 months or more.

IMMEDIATE RELATIVE
Spouse or common-law partner, parent, parent-in-law,
step-parent, legal guardian, children (including legally
adopted, foster and step-children, and daughter/son-in-
law), sibling (including step-siblings and sister/brother-in-
law), uncle, aunt, niece, nephew, grandparent, grandchild,
or fiancé(e).

INSURED PERSON
The person(s) named on the Insurance Certificate for this
policy and for whom the appropriate premium has been paid.

LOSS OF LIMB
Physical severance at or above the wrist or ankle.

LOSS OF SIGHT
The complete and permanent blindness in one or both eyes.

MANUAL WORK
Work involving the interaction with wild animals of any kind,
the installation, assembly, maintenance, repair or use of
heavy electrical, mechanical or hydraulic plant or machinery,
or working more than 3 meters above the ground.

MEDICAL CONDITION
Any medical or psychological disease, sickness, condition,
illness or injury

ONE-WAY TRIP
A single continuous journey during the period of insurance,
but with cover ceasing 12 hours after the time you first
leave the Immigration Control of your destination country.

PERIOD OF INSURANCE: The period shown on the
certificate of insurance. Subject to:

• FAIRSURE Single Trip Cover - The maximum period of
cover is 185 days from date of travel, except in the case of
one-way trips where cover ceases 12 hours after the
time you first leave the Immigration Control of your
destination country.

• FAIRSURE Multi-Trip Cover - The period of cover is
365 days from date of purchase. Within that period of
cover the maximum period for any one holiday/trip for
which cover is provided is 45 days. There is no limit on
the number of trips that may be undertaken in any one
period of 365 days.

The maximum number of days’ cover for winter sports
activities in any one period is 17 days for Platinum or
Platinum Plus Cover or as shown on your certificate of
insurance if a winter sports option has been purchased.

NOTE: For any of the Single trip and Annual Multi-trip
options, if you travel for more than the number of days
for which you have paid for cover, you will not be covered
after the last day for which you have paid. There is no
cover under the Cancellation Section of this policy outside
the period of insurance. However, if during the period
of insurance, you book a trip with a start date after the expiry
of your Annual Multi-trip policy then Cancellation cover
will continue for that trip provided you renew this policy
on or before its expiry date and there is no gap in cover.

Cancellation cover applies under each of the Fairsure cover
options as soon as the premium has been paid and the
Certificate of Insurance is issued. Under the Fairsure Multi-
trip cover option, cancellation cover starts from the start date
of your policy, not from the date you take out the policy (Unless
the policy is a renewal and there is no gap between policies).
The **cancellation section** applies in respect of each departure from **your home country** during the period of cover.

The remaining covers apply for the duration of the booked **holiday / trip** (or earlier return to **your home country**) plus the period of travel from **home** to departure point and back **home** afterwards, not exceeding 24 hours in each case. If **your** return is unavoidably delayed for an insured reason cover will be extended free of charge for the period of that delay. As the cancellation cover under Section 1 commences immediately the premium has been paid, no refund of premium can be allowed unless the policy is cancelled within fourteen days of the date of issue or receipt of the terms and conditions, whichever is later.

**PERMANENT TOTAL DISABLEMENT**
Disability which entirely prevents **you** from attending to business or occupation of any and every kind which lasting for 12 months is, at the expiry of that period, in the opinion of an independent qualified specialist, beyond hope of improvement.

**PERSONAL ACCIDENT**
Accidental bodily injury caused solely and directly by outward violent and visible means.

**PERSONAL BAGGAGE**
Suitcases, holdalls, haversacks and the like, and their contents including clothing as usually carried by travellers for their own use; also, infants’ pushchairs but not tents, dinghies and other items not usually packed as baggage.

**NOTE 1:** Items hired to **you**, and all items loaned or entrusted to **you** are excluded (other than skis and **ski equipment** where the appropriate winter sports premium has been paid).

**NOTE 2:** This travel insurance is not intended to cover expensive items for which **you** should take out full ‘Personal Possessions’ insurance under **your** Home Contents policy.

**PERSONAL MONEY**
**Your** cash, currency, bank notes, cheques, postal and money orders, travel tickets, passports, travellers’ cheques, held and owned by **you**.

**Personal liability**
**Your** legal liability for damages resulting from an accident.

**PRE-EXISTING MEDICAL CONDITION**
Any **medical condition**, disease, illness or injury for which you received prescribed medication, including repeat prescriptions or for which you received treatment or investigation or attended a G.P, hospital (as an outpatient or inpatient) in the last 2 years, or any terminal illness.

**PUBLIC TRANSPORT**
A train, bus, coach, ferry service or scheduled flight operating to a published timetable.

**REDUNDANCY**
Any insured person being unexpectedly declared redundant within the terms of the current redundancy legislation or any subsequent employment legislation. If **you** are self-employed **your** business going unexpectedly into liquidation.

**STRIKE/INDUSTRIAL ACTION**
Any form of organised action which is carried out with the intention of preventing, restricting, disrupting or otherwise interfering with the production of goods or the provision of services.

**TRIP/HOLIDAY**
A pre-booked journey within the countries of the geographical limits, as stated on the certificate of insurance, during the period of insurance and commencing and ending in **your home country**.

**SINGLE ARTICLE**
A single article or a pair or set (two or more objects grouped or belonging together having certain features in common and that are used in conjunction with each other).

**WE/US/OUR**
Europ Assistance S.A, Irish Branch.

**WINTER SPORTS**
Activities carried out as detailed in the Winter Sports Section of the Hazardous Activities Schedule on Page 6.

**WINTER SPORTS EQUIPMENT**
Skis, ski-bindings, ski boots, ski poles and snowboards.

**YOU/YOUR**
Each **insured person** including their legal personal representative(s) where necessary.
SECTION 1 - CANCELLATION

YOU ARE COVERED FOR:

GOLD COVER
The cancellation, after the date of issue of the policy, of your unrecoverable travel and/or accommodation expenses.

PLATINUM AND PLATINUM PLUS COVER
In addition to the above, you are also covered for prepaid green fees, prepaid match tickets or prepaid concert, entertainment and theme park tickets if you have selected the Platinum or Platinum Plus level of cover, which have not been used and for which you have paid or contracted to pay.

WE WILL PAY:
Up to the amount shown in the Schedule of Cover for the cover level you have chosen if the cancellation of your holiday/trip is necessary and unavoidable due to any of the following:

1. The illness, injury, death or being subject to quarantine of:
   a) You;
   b) The person with whom you are intending to travel and on whom your trip depends;
   c) An immediate relative of yours or of any person with whom you are intending to travel and on whom your trip depends or any person you are planning to stay with;
   d) A close business associate of yours.

2. You being called for jury service or as a witness in a Court of Law (but not as an expert witness or where your employment would normally require you to attend court).

3. Your redundancy or the redundancy of any person with whom you are intending to travel arising during the period of cover, provided that we are informed in writing immediately notification of redundancy is received.

4. Your home or place of business being made uninhabitable due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damages, burst pipes, impact by aircraft, vehicles, animals or the police requesting your presence following burglary or attempted burglary at your home or place of business.

We will pay Up to €100/£100 for any charges payable by you to seek refunds from your carrier for airport taxes, airport charges, service charges, facility charges, user fees, security charges or air passenger duty relating to your cancellation of your trip.

WE WILL NOT PAY FOR:

1. The excess unless you have chosen the Platinum or Platinum Plus level of cover or purchased the excess waiver option.

2. Claims under subsection 1 of this section where a medical certificate has not been obtained from the attending doctor confirming it is necessary to cancel the holiday/trip.

3. More than the cancellation charge that would have applied had you notified the travel agent/tour operator or provider of transport/accommodation immediately it was found necessary to cancel the holiday/trip.

4. Any claim arising directly or indirectly from a known pre-existing medical condition affecting you unless you have declared all pre-existing medical conditions to us and have acceptance in writing from us.

5. Any claim arising directly or indirectly from a pre-existing medical condition, known to you prior to the start of the period of insurance, affecting any immediate relative, travelling companion who is not insured under this policy or person with whom you intend to stay whilst on your trip if:
   a) a terminal prognosis has been received prior to the period of insurance;
   b) they were on a waiting-list, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the start of the period of insurance (unless you have purchased the Platinum Plus cover); or
   c) during the 90 days immediately prior to the period of insurance they had;
      i) required surgery, inpatient treatment or hospital consultations (unless you have purchased the Platinum Plus cover); or
      ii) required any form of treatment or more than 1 prescribed medication (unless you have purchased the Platinum Plus cover).

6. Claims relating to a non-travelling relative’s pre-existing medical condition unless Platinum Plus has been purchased within 14 days of booking (Single Trip Only) and/or the medical condition has arisen or deteriorated from the time of purchasing the trip to purchasing the insurance.

7. Cancellation caused by pregnancy or childbirth unless the cancellation is certified by a doctor confirming it is necessary to cancel the holiday/trip prior to the booking of the trip.

8. Claims arising from actual or planned strike or industrial action which was common knowledge at the time you booked the trip.

9. Failure by the provider of any part of the booked trip to supply the service or transport unless the event is specifically covered under Section 21 of this policy and the additional premium has been paid. You should direct any claim in this case to the provider involved.

10. Anything arising directly or indirectly from the following causes:
    a) Prohibitive regulations by the government of any country.
    b) Any circumstance known to you likely to cause cancellation prior to the period of insurance or the booking of the trip.

11. Claims arising due to your disinclination to travel.

12. Anything mentioned in the General Exclusions.

IMPORTANT NOTICE
Under the new European Union (EU) travel regulations (Montreal Convention), you are entitled to claim compensation from your carrier if you check in on time but you are denied boarding because there are not enough
your flight is cancelled or delayed. The carrier must offer you financial compensation. You must notify the carrier or travel agent immediately you know the trip is to be cancelled, to minimise your loss as far as possible. If you fail to notify the carrier or travel agent immediately it is found necessary to cancel the trip, our liability shall be restricted to the cancellation charges that would have applied had such failure not occurred.

If you cancel the trip due to unforeseen illness or injury you must provide a medical certificate from the treating doctor stating that this prevented you from travelling.

SPECIAL CONDITIONS RELATING TO CLAIMS
Your cancellation must be necessary and unavoidable for you to claim. Disinclination to travel will not be covered. If your outward flight, sea-crossing or international coach or train journey is cancelled by the carrier, you must provide us with written documentation from the carrier, specifying the reason for the cancellation.

If you cancel your trip because your presence is required by the police in connection with burglary or fire affecting your home during your trip, you must provide us with written documentation from the police confirming that the loss or damage occurred during the trip.

SECTION 2 – CURTAILMENT

IMPORTANT NOTICE
If you have to curtail your holiday/trip you must contact the Assistance Company on +44 (0) 2920 662 416

If you do not contact the Assistance Company but make your own arrangements to return home early, your claim will be limited to €650/£500 or the actual costs incurred by you whichever is less.

YOU ARE COVERED FOR:
Reasonable costs of returning you to your home plus the value of the unused portion of your travel and accommodation costs paid for prior to departure.

WE WILL PAY:
Up to the amount shown in the Schedule of Cover for the cover level you have chosen if you have to cut short your holiday/trip and have to return home due to any of the following:
1. The death, severe injury or serious illness that happens during your trip of:
   a) You or any person with whom you are travelling and on whom your trip depends or any person you had planned to stay with; or
   b) An immediate relative of yours; or
   c) A close business associate of yours.
2. Your home or place of business being made uninhabitable due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees riot or civil commotion, malicious damages, burst pipes, impact by aircraft, vehicles, animals, or the police requesting your presence following burglary or attempted burglary at your home or place of business.

NOTE - Claim payments for curtailments are calculated pro-rata on the total cost of the holiday paid in advance, after deducting the cost of the outward and return transport. The calculation will start from the date of return to your home country.

WE WILL NOT PAY FOR:
1. The excess as shown in the schedule of cover unless you have chosen the Platinum or Platinum Plus level of cover or purchased the excess waiver option.
2. Claims under subsection 1 of this section where a medical certificate has not been obtained from the attending doctor confirming it is necessary to curtail the holiday/trip.
3. Any claim arising directly or indirectly from a known pre-existing medical condition affecting you unless you have declared all pre-existing medical conditions to us and have acceptance from us in writing.
4. Additional travelling expenses incurred, which are not authorised by us.
5. More than €650/£500 or the actual costs incurred by you (whichever is the lesser) if you do not contact the Assistance Company prior to curtailing your holiday/trip.
6. Any claim arising directly or indirectly from a pre-existing medical condition, known to you prior to the period of insurance, affecting any travelling companion who is not insured under this policy; a person with whom you intend to stay whilst on your trip or your close business associate if:
   a) a terminal prognosis was received prior to purchasing the insurance;
   b) they were on a waiting-list, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the start of the period of insurance (unless you have purchased the Platinum Plus cover);
   c) required surgery, inpatient treatment or hospital consultations (unless you have purchased the Platinum Plus cover); or
   d) required any form of treatment or more than 1 prescribed medication (unless you have purchased the Platinum Plus cover).
7. Curtailment caused by pregnancy or childbirth unless the curtailment is certified by a doctor as necessary due to complications of pregnancy and childbirth.
8. Anything mentioned in the General Exclusions.

SECTION 3 - PERSONAL ACCIDENT

YOU ARE COVERED FOR:
A lump sum payment if you suffer an accidental bodily injury during the trip, which, within 12 months, is the sole and direct cause of death or permanent total disablement.
WE WILL PAY
To you or your legal personal representatives the amount shown in the Schedule of Cover for the cover level you have chosen if; you suffer accidental bodily injury during the trip which, within 12 months is, the sole and direct cause of death or permanent total disablement, as per the following:

1. loss of limb, total and permanent loss of sight in one or both eyes
2. permanent total disablement
3. Death

NOTE - If you are aged 65 years and over, the death benefit will be limited to funeral and other expenses up to €3,000/£2,000 and the permanent total disablement benefit will not apply.

IMPORTANT
Any claim under this section is limited to 50% of the benefit payable if the injury is as a result of undertaking a covered hazardous activity.

WE WILL NOT PAY FOR:
1. Injury not caused solely by outward, violent and visible means.
2. Your disablement caused by mental or psychological trauma not involving your bodily injury.
3. Any claims for death, loss or disablement caused by or arising directly or indirectly from:
   a) Disease or any existing physical disability or illness
   b) Any injury which existed prior to the start of the holiday/trip
   c) Pregnancy
   d) An incident which is as a result of any hazardous activity unless cover for that activity unless the appropriate level of cover has been purchased. In such cases where there is cover, 50% of the overall benefit is payable.
   e) Any claims arising directly or indirectly as a result of any pre-existing medical conditions unless you have declared all pre-existing medical conditions to us and have acceptance from us in writing
4. Any more than one of the benefits 1 or 2 above in respect of any one occurrence.
6. Anything mentioned in the General Exclusions.

SECTION 4 – EMERGENCY MEDICAL AND REPATRIATION EXPENSES

ATTENTION:
In the event of a medical emergency the Assistance Company must be contacted by the insured person or someone acting on their behalf at the first available opportunity.

GLOBAL RESPONSE: TEL +44 (0) 2920 662 416

Failure to contact the Assistance Company could result in your claim being limited to €650/£500.

For travel to the United States of America: We will only pay for reasonable and necessary emergency medical treatment, surgical, hospital, ambulance and nursing fees and charges. This means costs that are incurred for approved, eligible medical services or supplies up to 150% of the published medical rates for the same or similar treatment as payable by US Medicare.

We reserve the right to limit payment to what our medical officer deems reasonable.

If our medical officer advises a date when it is feasible and practical to repatriate you, but you choose instead to remain abroad, our liability to pay any further costs under this section after that date ceases and will be limited to what we would have paid if your repatriation had taken place at the time we specified.

YOU ARE COVERED FOR:
Medical and related expenses, including emergency expenses necessarily and reasonably incurred outside of your home country, if during the holiday/trip you become ill or are injured or need emergency dental treatment for the immediate relief of pain only and not requiring the use of precious metals (Platinum or Platinum Plus cover only).

WE WILL PAY:
Up to the amount shown in the Schedule of Cover for the cover level you have chosen in respect of expenses necessarily and reasonably incurred for:
1. Any unforeseen emergency medical and surgical treatment, hospital and nursing home charges.
2. Reasonable and necessary costs for additional accommodation and travelling expenses (Economy Class unless agreed by the Assistance Company) if it is necessary to remain beyond your scheduled return date. This includes, with prior authorisation of the Assistance Company, reasonable costs for someone to travel to, remain with you and accompany you home.
3. (Platinum or Platinum Plus cover only) Emergency dental treatment (for immediate relief of pain only and not involving the use of precious metals).
4. In the event of your death reasonable expenses incurred for the conveyance of the body or ashes to your home country or local funeral expenses abroad as shown in the Schedule of Cover.

NOTE - All receipts must be retained and produced in the event of a claim. Your claim may be rejected if receipts are not produced.

If in the opinion of the doctor in attendance and the Assistance Company Medical Officer, you are fit to travel, we reserve the right to:

a) Repatriate you to your home country; or
b) b) Arrange for your transfer to another hospital, clinic or location of our choice abroad.

WE WILL NOT PAY FOR:
1. The excess as shown in the Schedule of Cover unless you have chosen the Platinum or Platinum Plus level cover for the cover level you have chosen.
1. Any elective (non-emergency) treatment or surgery, unless the claim is certified by a doctor as necessary due to complications of pregnancy and childbirth.

2. Treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre unless confirmed as medically necessary by your Medical Officer.

3. Any claims arising directly or indirectly as a result of any pre-existing medical conditions, unless you have declared all pre-existing medical conditions to us and have acceptance from us in writing.

4. Any claims arising directly or indirectly from covered winter sports or hazardous activities where the correct cover level has not been chosen or additional premium paid.

5. Any dental treatment or diagnostic procedure which is not solely for the immediate relief of pain or discomfort, or to alleviate distress in eating.

6. Air-sea rescue and transfer costs;

7. Medical treatment in your home country. This is intended to cover things like phone calls, and taxi costs for visitors.

8. Treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury.

9. More than €650/£500 in respect of medical expenses incurred by you if you did not contact the Assistance Company prior to incurring these expenses.

10. Any pre-planned or expected medical treatment or diagnostic procedure.

11. Any expenses incurred for illness, injury or treatment required in consequence of:
   a) surgery or medical treatment which in the opinion of the attending doctor and the Assistance Company’s Medical Officer can or could have been reasonably delayed until your return to your home country.
   b) medication which at the time of departure you knew you needed.

12. Preventative treatment which can be delayed until you return to your home country.

13. Your claim if you have not obtained a written certificate of fitness and ability to travel where you are undergoing medical treatment at the time of paying the final holiday/trip balance.

14. Any elective (non-emergency) treatment or surgery, including exploratory tests which are not directly related to the illness or the injury which necessitated your admittance into hospital.

15. Treatment for cosmetic purposes unless the Assistance Company’s Medical Officer agrees that such treatment is necessary as the result of an accident covered under this policy.

16. Any dental treatment or diagnostic procedure which is not solely for the immediate relief of pain or discomfort, or to alleviate distress in eating.

17. Any dental treatment or diagnostic procedure if you have not purchased the Platinum or Platinum Plus level of cover.

18. Expenses incurred as a result of a tropical disease when you have not had the recommended inoculations and/or taken the recommended medication.

19. Claims arising directly or indirectly from covered winter sports or hazardous activities.
DELAYED PERSONAL BAGGAGE
Up to the amount shown in the Schedule of Cover towards the cost of buying replacement necessities (receipts will be necessary in the event of a claim). Cover applies to your outward journey only.

PERSONAL MONEY
Up to the amount shown in the Schedule of Cover for the cover level you have chosen.

NOTE
- The maximum we will pay for any one article, or for any one pair or set of articles, is shown in the Schedule of Cover. If you cannot provide an original receipt, valuation report or other satisfactory proof of ownership (e.g. a photograph of you wearing the article) and value to support the claim, payment for any one article, or for any one pair or set of articles, will be limited to a maximum of €75/£50.
- Evidence of replacement value is not sufficient.
- The maximum we will pay for all articles lost, damaged or stolen in any one incident is limited to €250/£200 if you cannot provide satisfactory proof of ownership and value.
- The maximum we will pay under this policy for all valuables owned by each insured person is shown in the Schedule of Cover.
- The maximum we will pay for sunglasses or prescription glasses of any kind is €150 / £125 per insured person.
- The maximum we will pay for mobile telephones is subject to the Single Article Limit of the level of cover chosen.
- The maximum we will pay for personal baggage or valuables lost, damaged or stolen from a beach or poolside is €150 / £125 per insured person.
- The maximum we will pay for any cigarettes or alcohol lost, damaged or stolen is €75/£50 in total.

WE WILL NOT PAY:
1. The excess unless you have chosen the Platinum or Platinum Plus level of cover or purchased the excess waiver option. This is charged twice on claims that include both personal baggage and money.
2. If you do not exercise reasonable care for the safety and supervision of your personal baggage and money.
3. If you do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft.
4. If you do not obtain a written carrier’s report if your personal baggage is lost or damaged in transit (or a Property Irregularity Report (P.I.R.) in the case of an airline).
5. For anything that can be replaced by the issuer.
6. For loss arising from confiscation or detention by Customs or other officials or authorities.
7. For loss, destruction, damage or theft of dentures; bonds; securities; stamps or documents of any kind, including driving licences and passports; musical instruments; glass; china; antiques; pictures; pedal cycles; hearing aids; unused mobile telephone rental charges or prepayments; coupons; vehicles or accessories; boats and/or ancillary equipment; samples or merchandise or business goods or specialised equipment relating to a trade or profession.
8. For loss due to wear and tear, denting or scratching, moth or vermin.
9. For loss of valuables left as checked-in personal baggage.
10. For mechanical breakdown or malfunction; breakage of fragile or brittle articles unless caused by fire or by accident to the vessel, aircraft or vehicle in which they are being carried.
11. For personal baggage stolen from:
   a) An unattended vehicle unless it was in the locked boot of the vehicle and there is evidence of forcible entry;
   b) A vehicle left for any period between the hours of 2100hrs and 0900hrs;
   c) A hatchback vehicle unless the personal baggage was in the locked boot of the vehicle, below the rear parcel shelf and out of sight.
12. For any shortages due to error, omission or depreciation in value.
13. For claims for lost or stolen property unless a receipt (or other acceptable evidence) for the purchase of the original goods is produced.
14. For anything mentioned in the General Exclusions.

SPECIAL CONDITIONS RELATING TO CLAIMS:
We have the option to either pay you for the loss, or replace, reinstate or repair the items concerned.

Claims are paid based on the value of the goods at the time that they are lost and not on a ‘new for old basis’ or replacement cost basis; an appropriate deduction is made for wear, tear, and depreciation.

You must take suitable precautions to ensure the safety of your personal baggage, and must not leave it unsecured, unattended or beyond your reach at any time.

If claiming for your goods that were stolen or lost you should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the claim.

Within 24 hours of discovery of the incident, you must report loss of personal baggage to the local police or to the carrier, as appropriate, (damage to personal baggage in transit must be reported to the carrier before you leave the baggage hall and a Property Irregularity Report (PIR) must be obtained), or to your hotel or accommodation management, or to the tour operator representative.

You must produce to us written documentation from one of the parties listed above confirming that the loss or theft occurred during the trip, otherwise no claim will be paid.

IMPORTANT NOTICE:
Under the new European Union (EU) travel regulations (Montreal Convention) you are entitled to claim compensation from your carrier if your checked-in luggage is damaged or lost by an EU airline. You must claim compensation from the carrier within seven days. If your checked-in luggage is delayed, you must claim compensation from the carrier within 21 days of its return.
SECTION 7 - PERSONAL LIABILITY

YOU ARE COVERED FOR:
Your legal expenses and legal liability for damages payable to a third party resulting from an accident occurring during the holiday / trip.

WE WILL PAY:
Up to the amount shown in the Schedule of Cover for the cover level you have chosen in respect of any one occurrence for claims made against you for:

1. Accidental bodily injury caused to a person who is not a member of your family or employed by you.
2. Loss or damage to any property which you do not own and is not hired, loaned or borrowed by you or any member of your family, or an employee of yours.
3. Damage to your temporary holiday/trip accommodation that does not belong to you or to any member of your family or employee.

WE WILL NOT PAY:
1. Claims arising directly or indirectly from any agreement or contract which adds any liability which would not have existed otherwise.
2. Claims for injury, loss or damage arising directly or indirectly from:
   a) Ownership or use of firearms, aircraft, horse-drawn or mechanically propelled vehicles, vessels, sail or powered boats other than rowing boats, punts or canoes, animals other than horses, domestic dogs or cats.
   b) The occupation (except temporarily for the holiday / trip) or ownership of any land or buildings.
   c) The carrying out of any trade or profession.
   d) Racing of any kind.
   e) Wilful or malicious acts.
3. Liability for which indemnity is provided under any other insurance.
4. For any injury, illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV-related illness including AIDS and/or any mutant derivatives or variations thereof.
5. Liability which was as a result of undertaking any hazardous activity.
6. For anything mentioned in the General Exclusions.

SECTION 8 - PERSONAL ASSISTANCE

THIS SECTION IS ONLY AVAILABLE IF YOU HAVE CHOSEN THE PLATINUM OR PLATINUM PLUS LEVELS OF COVER

In all cases where you use the services offered in this section, you will still be able to make a claim under any other section of the policy. If you need to use any of the services in this section, contact the Assistance Company who will help you. Tel: +44 (0) 2920 662 416.

YOU ARE COVERED FOR:
The costs incurred in providing the following services:
1. The transmission of up to two urgent messages to your home in your home country following your illness, accident, unforeseen travel delay problems or other unforeseen problems arising.
2. Advice in replacing essential medication or prescription drugs which have been lost or are unobtainable in the country you are in.
3. Help with obtaining names and addresses of local doctors, hospitals, clinics and dentists when consultation or minor treatment is required.
4. Advice and, where possible assistance, with the replacement of lost /stolen tickets and travel documents and referral to suitable travel offices.
5. Advice in obtaining contact details of bank, police and embassy if your credit card(s) or charge card(s) are lost or stolen.

WE WILL NOT PAY:
1. For the cost of any replacement articles, documents, drugs or other medicines
2. For anything mentioned in the General Exclusions.
3. The provision of services referred to in this section is at the sole discretion of the Assistance Company. In certain circumstances or locations, it may not be possible to provide the services mentioned. This section is intended to provide advice and assistance; we do not accept any liability or additional expenses that may be caused either directly or indirectly by the provision of this service.

SECTION 9 - LOST/STOLEN TRAVEL TICKETS

YOU ARE COVERED FOR:
The loss or theft of any prepaid non-refundable tickets valid for travel on public transport outside your home country including Inter-Rail passes, Eurail passes, Amtrak passes, Ameripass tickets and such like, provided the original ticket is personalised to be used only by you.

WE WILL PAY:
Up to the amount shown on the Schedule of Cover in this document for the cover level you have chosen towards the cost of obtaining a replacement ticket to enable you to continue your journey, or towards the cost of travel back to your home country, whichever is the less.

WE WILL NOT PAY:
1. The excess unless you have chosen the Platinum or Platinum Plus level of cover or purchased the excess waiver option.
2. If you do not exercise reasonable care for the safety and supervision of your non-refundable ticket.
3. If you do not obtain a written police report within 24 hours of the discovery in the event of theft of the ticket.
4. If you do not obtain a written report from the service provider.
5. Anything that can be replaced by the issuer.
6. For your prepaid non-refundable tickets stolen from a. an unattended vehicle b. a hotel room, unless the ticket was in a locked safe.
7. For anything mentioned in the General Exclusions.

SECTION 10 - LOST PASSPORT EXPENSES

YOU ARE COVERED FOR:
The cost of a temporary passport and reasonable additional travel or accommodation expenses you incur abroad in obtaining a temporary passport.

WE WILL PAY:
Up to the amount shown in the schedule of cover for the cover level you have chosen if your passport is lost or stolen.

WE WILL NOT PAY:
1. If you do not exercise reasonable care for the safety and supervision of your passport.
2. If you do not obtain a written police report within 24 hours of discovery of the loss.
3. For loss, arising from confiscation or detention by Customs or other officials or authorities.
4. Anything that can be replaced by the issuer.
5. If your passport is stolen from:
   a) an unattended vehicle
   b) a hotel room unless the passport was in a locked safe.
6. For anything mentioned in the General Exclusions.

SPECIAL CONDITIONS RELATING TO CLAIMS:
Within 24 hours of discovery of the incident you must report loss of your passport to the local police or to the carrier, as appropriate, or to your hotel or accommodation management, or to the tour operator representative.

You must provide us with written documentation from one of the parties listed above confirming that the loss or theft occurred during the trip otherwise no claim will be paid.

SECTION 11 - TRAVEL DELAY ABANDONMENT

YOU ARE COVERED FOR:
Cancellation or delay of more than 12 hours beyond the intended departure (as specified on your travel ticket) or arrival time of your pre-booked flight, sea crossing, coach or train departure to or from your home country as a result of:
1. Strike or industrial action (provided that when the policy was issued there was no reasonable expectation that the holiday/trip would be affected by such cause).
2. Adverse weather conditions.
3. Mechanical breakdown or technical fault of the aircraft.

WE WILL PAY:
1. The amount shown in the Schedule of Cover for the first full 12 hours that you are delayed for each full 12-hour delay thereafter up to the maximum shown in the Schedule of Cover.
2. Up to the amounts shown on the Schedule of Cover as chosen by you not otherwise recoverable if you abandon your trip on the outward leg of your journey (after a full 24-hour delay).

Or alternatively
You can make use of airport lounge access on delays on your outward journey after a delay of at least 4 hours. (This section does not apply to trips within your home country)

WHAT YOU ARE COVERED FOR

AIRPORT LOUNGE ACCESS
If the outward flight (first leg only) on which you are booked to travel is delayed by at least four hours as a result of:

1. strike or industrial action provided that when this policy was taken out, there was no reasonable expectation that the trip would be delayed;
2. adverse weather conditions;
3. mechanical breakdown or technical fault of the aircraft.

We will provide access to an airport lounge, where available. Lounge access will become available on the announcement of a minimum four-hour delay, not, for example, two consecutive two-hour delays.

You must have access to a mobile device so that you can receive an SMS message in order to gain access to the lounge.

To take advantage of this benefit you will need to call the 24-hour access phone number: +44 (0)1689 892252

You will need to quote your policy number and flight details. If your claim is valid you will then be sent an SMS message which will give you access to an airport lounge for the duration of your delay.

There may be occasions when this benefit is unavailable:
1) If the lounge is closed when the delay occurs – during the night, for instance
b) If the lounge is at full capacity
3) If you or another insured person fail to meet the lounge terms and conditions such as dress code or minimum age

WE WILL NOT PAY:
1. The excess (if your claim is under 2, abandonment) unless you have chosen the Platinum or Platinum Plus level of cover or purchased the excess waiver option.
2. If you did not check-in for the public transport departure in accordance with the recommended check-in time limits.
3. If you do not obtain written confirmation from the public transport company stating the period and the reason for the delay.
4. If your claim arises from a strike and/or industrial
action existing or known of on the date of purchase of this policy or arranging the trip whichever is later.

5. If you have made a claim under Section 16 – Non-Operation of Flight.

6. If the aircraft on which you are booked to travel is withdrawn from service as a result of ash or other debris arising from a volcano. You should direct any claim in this event to the transport operator involved.

7. Any costs relating to airport taxes, airport charges, service charges, facility charges, user fees, security charges or air passenger duty. You should obtain a refund for your carrier for such charges.

8. For anything mentioned in the General Exclusions.

IMPORTANT NOTICE
Under the new European Union (EU) travel regulations, you are entitled to claim compensation from your carrier if your flight is delayed for more than five hours. The airline must offer to refund your ticket.

SECTION 12 - MISSED DEPARTURE/ CONNECTION

YOU ARE COVERED FOR:
Necessary additional travel and accommodation expenses that you incur to reach your pre-booked destination.

WE WILL PAY:
Up to the amount shown in the Schedule of Cover for the cover level you have chosen for necessary additional travel and accommodation expenses if you arrive at the point of international departure and/or any intermediate departure point en-route on your pre-booked journey too late to begin or continue the booked holiday/trip as a result of a failure of public transport or due to an accident or mechanical failure involving the vehicle in which you were travelling, provided that you have taken reasonable steps to complete the journey to the departure point on time to check-in in accordance with the recommended check-in limits.

WE WILL NOT PAY:
1. If your claim arises from withdrawal of service of an aircraft or sea vessel on the recommendation of a port authority or the Civil Aviation Authority or any similar body in any country.
2. If your claim arises from a strike and/or industrial action existing on the date you purchased this insurance or at the time of booking any trip whichever is the later.
3. If the reason for the failure of the public transport is within the control of the provider.
4. If the aircraft on which you are booked to travel is withdrawn from service as a result of ash or other debris arising from a volcano. You should direct any claim in this event to the transport operator involved.
5. For anything mentioned in the General Exclusions.

SPECIAL CONDITIONS RELATING TO CLAIMS
You must take every reasonable step to commence and complete the journey to the departure point and check in for the flight, sea crossing, coach or train journey on time. You must obtain written confirmation from the carrier stating the period and reason for the delay.

SECTION 13 - HIJACK

YOU ARE COVERED FOR:
A benefit per day in the event of the aircraft in which you are travelling being hijacked.

WE WILL PAY:
A benefit per 24 hours up to the maximum shown in the schedule of cover for the duration of the hijack.

WE WILL NOT PAY:
1. If you or your family or your business connections have engaged in activities that could be expected to increase the risk of hijack.
2. For anything mentioned in the General Exclusions.

SECTION 14 - CATASTROPHE

YOU ARE COVERED FOR:
The cost of providing replacement similar accommodation if booked and pre-paid accommodation is inhabitable due to fire, flood, earthquake or storm.

WE WILL PAY:
Up to the amount shown in the schedule of cover if you cannot stay in your booked accommodation because of one of the causes specified above.

WE WILL NOT PAY:
1. The excess unless you have chosen the Platinum or Platinum Plus level of cover or purchased the excess waiver option.
2. Any expenses that you can recover from any tour operator, airline, hotel or other provider of services,
3. Any expenses that you would normally have to pay during the period of your holiday/trip.
4. Any claim resulting from you travelling against the advice of the appropriate international, national or local authority.
5. If you do not provide a written statement from an appropriate public authority confirming the reason and nature of the disaster and how long it lasted.
6. For any event that results in a claim under this Section which was known about before you left from your international departure point.
7. If you do not provide evidence of all the extra costs you had to pay.
8. For anything mentioned in the General Exclusions.
SECTION 15 - GOVERNMENT TRAVEL ADVICE

Should the Department of Foreign Affairs or the Foreign and Commonwealth Office advise against travel, or all but essential travel, after you have purchased your policy or have booked your trip:

YOU ARE COVERED FOR:

CANCELLATION
Cancellation fees payable by you if you cancel your trip for:
- a) Travel and accommodation;
- b) Ski hire, ski school, lift passes, prepaid green fees, prepaid match tickets and prepaid concert tickets if the appropriate cover option has been chosen, you have paid the additional premium and it is mentioned on the Certificate of Insurance.

CURTAILMENT
The value of the unused portion of your travel and accommodation costs. This section will also cover ski hire, ski school, lift passes, prepaid green fees, prepaid match tickets and prepaid concert tickets not used by you if the appropriate cover option has been chosen, you have paid the additional premium and it is mentioned on the Certificate of Insurance.

MISSED DEPARTURE/ CONNECTION
Necessary additional travel and accommodation expenses that you incur in order to reach your booked destination.

ADDITIONAL EXPENSES
Additional expenses incurred in respect of travel and accommodation expenses incurred by you as a result of a government travel advice that is the sole cause of an interruption to your pre-booked travel itinerary.

WE WILL PAY:

CANCELLATION
Up to the amount shown in the Schedule of Cover if the cancellation arises as a direct result of government travel advice issued not to travel to your intended destination that is announced within seven days of the pre-booked departure date.

CURTAILMENT
Up to the amount shown in the Schedule of Cover if you have to cut short your trip and have to return home due to events occurring in the country you are visiting as a result of which government travel advice is issued advising you to leave the country for your own safety.

MISSED DEPARTURE/ CONNECTION
Up to the amount shown in the Schedule of Cover for necessary additional travel expenses if your outward or return journey is cancelled as a result of the airline or ferry company on which you are booked to travel, cancelling the service as a direct result of government travel advice.

ADDITIONAL EXPENSES
Up to the amount shown in the Schedule of Cover if you incur additional accommodation expenses or if you incur additional travel expenses if your pre-booked return transportation is cancelled or delayed as a result of the airline you are booked to travel on cancelling the service as a direct result of government travel advice.

WE WILL NOT PAY:
1. If the airline or other carrier or tour operator make alternative arrangements to accommodate you or rearrange flights.
2. For any claim arising as a result of a terrorist incident or threat of a terrorist incident occurring.
3. For anything mentioned in the General Exclusions.

SECTION 16 - NON-OPERATION OF FLIGHT

THIS SECTION IS ONLY AVAILABLE IF YOU HAVE CHOSEN THE PLATINUM OR PLATINUM PLUS LEVELS OF COVER

YOU ARE COVERED FOR:
Necessary additional travel and accommodation expenses you incur in order to reach your booked destination.

WE WILL PAY:

Up to the amount shown in the Schedule of Cover in respect of necessary and unavoidable additional travel and accommodation expenses, incurred by you if you arrive at the point of international departure and/or any intermediate departure point en-route on either your outward or return journey and the flight on which you are booked, is not operating and the first available flight offered to you by the carrier is more than 24 hours later than your original scheduled time of departure.

WE WILL NOT PAY:
1. If your claim arises from withdrawal of service of an aircraft or sea vessel on the recommendation of a port authority or the Civil Aviation Authority or any similar body in any country.
2. If your claim arises from a strike and/or industrial action existing or known of on the date you purchased this insurance or at the time of booking any trip whichever is later.
3. If written confirmation from the carrier is not provided confirming the cancellation/non-operation of your original booked flight.
4. If written confirmation from the carrier is not provided giving details of the alternative flight offered to you.
5. If you do not have original receipts confirming the additional travel and/or accommodation costs incurred by you.
6. If you have made a claim under Section 11 - Travel Delay/Abandonment.
7. For anything mentioned in the General Exclusions.
SECTION 17 - BUSINESS COVER

THIS SECTION IS ONLY AVAILABLE IF YOU HAVE CHOSEN THE PLATINUM OR PLATINUM PLUS LEVELS OF COVER.

YOU ARE COVERED FOR:

COMPANY FUNDS
Company funds lost or stolen whilst being carried on your person or left in a locked safety deposit box.

BUSINESS EQUIPMENT
Business equipment which is lost, stolen, damaged or destroyed.

REPLACEMENT COLLEAGUE
Travel expenses to send a colleague to replace you on a business trip, if you become ill or are injured while abroad and are forced to curtail or are otherwise unable to continue conducting your business as a result of your illness or injury. If you do not contact the Assistance Company but make your own arrangements to have a replacement colleague join you, your claim will be limited to €650/£500 or the actual costs incurred whichever is the lesser.

WE WILL PAY:

COMPANY FUNDS
Up to the amount shown in the Schedule of Cover for lost or stolen company funds.

BUSINESS EQUIPMENT
Up to the amount shown in the Schedule of Cover. Claims in respect of single articles or a pair or set of articles which is / are lost, stolen, damaged or destroyed will be limited to the amount shown in the Schedule of Cover.

NOTE - In the event of a claim in respect of a pair or set of articles we shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.

REPLACEMENT COLLEAGUE
Up to the amount shown in the Schedule of Cover in respect of extra travel and accommodation costs incurred as a result of a colleague of yours having to replace you if you are unable to attend to the business which was the purpose of your trip or if you have to cut short your trip and have to return home due to any of the following:

1. The death, severe injury or serious illness of:
   a) You or any person with whom you are travelling and on whom your trip depends,
   b) An immediate relative of yours, or
   c) A close business associate of yours.
2. Your home or place of business being made uninhabitable due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damages, burst pipes, impact by aircraft, vehicles, animals, the police requesting your presence following burglary or attempted burglary at your home or place of business.

WE WILL NOT PAY:

1. Any claim arising directly or indirectly from a known pre-existing medical condition affecting you unless you have declared all pre-existing medical conditions to us and have acceptance from us in writing.
2. Any claim arising directly or indirectly from a pre-existing medical condition, known to you prior to the period of insurance, affecting your close business associate if:
   a) a terminal prognosis was received prior to the period of insurance;
   b) they were on a waiting-list, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the start of the period of insurance; (unless you have purchased the Platinum Plus option)
   or during the 90 days immediately prior to the period of insurance they had;
   c) required surgery, inpatient treatment or hospital consultations (unless you have purchased the Platinum Plus option); or
   d) required any form of treatment or more than 1 prescribed medication (unless you have purchased the Platinum Plus option)
3. For additional travel and accommodation costs incurred where it is not confirmed as medically necessary that you were unable to attend the business which was the purpose of your trip and / or where a medical certificate has not been obtained from the attending doctor abroad confirming it is necessary to curtail the trip.
4. More than €650/£500 or the actual additional travelling and accommodation costs incurred (whichever is the lesser) if you do not contact the Assistance Company prior to arrangements being made to have a colleague replace you while abroad. 5. If you do not exercise reasonable care for the safety and supervision of your company funds and/or business equipment.
5. If you do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of your company funds and / or business equipment.
6. If you do not obtain a written carrier’s report if your business equipment is lost or damaged in transit (or a Property Irregularity Report (P.I.R.) in the case of an airline.
7. For loss due to confiscation or detention by Customs or other officials or authorities.
8. For loss, theft, damage or destruction of dentures; bonds; securities; stamps or documents of any kind, including driving licences and passports; musical instruments; typewriters; glass; china; antiques; pictures; pedal cycles; hearing aids; coupons; vehicles or accessories; boats and/or ancillary equipment.
9. For loss due to wear and tear, denting or scratching, moth or vermin.
10. For loss of valuables left as checked-in personal baggage.
11. For mechanical breakdown or malfunction, breakage of fragile or brittle articles unless caused by fire or by accident to the vessel, aircraft or vehicle in which they are being carried.
12. For business equipment stolen from:
   a) an unattended vehicle unless it was in the locked boot of the vehicle and there is evidence of forcible entry;
   b) A vehicle left for any period between the hours of 2100hrs and 0900hrs;
   c) A hatchback vehicle unless the business equipment was in the locked boot of the vehicle, below the rear parcel shelf and out of sight.
13. For any shortages due to error, omission or depreciation in value.
14. For claims for lost or stolen business equipment unless a receipt (or other acceptable evidence) is produced.
15. For additional travelling and accommodation costs incurred in a colleague replacing you abroad, which are not authorised by us.
16. For anything mentioned in the General Exclusions.

SECTION 18 - GOLF COVER

GOLF COVER IS ONLY AVAILABLE IF YOU HAVE CHOSEN THE PLATINUM OR PLATINUM PLUS LEVELS OF COVER.

SECTION 18A - GOLF EQUIPMENT

LOSS, THEFT OR DAMAGE

WE WILL PAY:
Up to the amount shown in the Schedule of Cover for the value or repair of golf equipment (after making proper allowance for wear, tear and depreciation). Claims will be limited to £250 / £200 in respect of a single club and / or other items of golf equipment that are lost, stolen, damaged or destroyed.

NOTE - in the event of a claim in respect of a set of golf clubs we shall be liable only for the value of that part of the set which, is lost, stolen, damaged or destroyed.

DELAY
If your golf equipment is delayed reaching you on your outward journey for at least 12 hours and for which you have written confirmation from the carrier or tour operator, we will pay a benefit per day up to the amount shown in the Schedule of Cover towards the cost of hiring alternative golf equipment. If your golf equipment is permanently lost or stolen any amount payable will be deducted from the total claim.

IMPORTANT NOTICE:
Under the new European Union (EU) travel regulations, you are entitled to claim compensation from your Carrier if your checked-in luggage is damaged or lost by an EU airline, you must claim compensation from the Carrier within seven days. If your checked-in luggage is delayed, you must claim compensation from the Carrier within 21 days of its return.

WE WILL NOT PAY
1. If you do not exercise reasonable care for the safety and supervision of your golf equipment.
2. If you do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of your golf equipment.
3. If you do not obtain a written carrier’s report if your golf equipment is lost or damaged in transit (Property Irregularity Report (P.I.R.) in the case of an airline or carrier).
4. For loss due to confiscation or detention by Customs or other officials or authorities.
5. For loss, destruction, damage or theft due to wear and tear, denting or scratching, moth or vermin.
6. For any additional value an item of golf equipment may have because it is part of a pair or a set.
7. For golf equipment stolen from:
   a) An unattended vehicle unless it was in the locked boot of the vehicle and there is evidence of forcible entry;
   b) A hatchback vehicle unless the golf equipment was in the locked boot of the vehicle, below the rear parcel shelf and out of sight.
   c) A vehicle left for any period between 2100hrs and 0900hrs regardless of where it was left in the vehicle; or
8. For anything mentioned in the General Exclusions.

SECTION 18B - GREEN FEES

CANCELLATION OR CURTAILMENT

YOU ARE COVERED FOR:
The value of the unused portion of your prepaid green fees, paid for prior to departure.

WE WILL PAY:
You up to the amount shown in the Schedule of Cover in respect to prepaid green fees if cancellation of your trip is necessary and unavoidable due to the following:
1. A valid claim under either Section 1 (Cancellation) or Section 2 (Curtailment) of this policy.

WE WILL NOT PAY:
1. Claims where a medical certificate has not been obtained from the attending doctor confirming it is necessary to curtail or cancel the holiday/trip.
2. For anything arising directly or indirectly from the following causes:
   a) Prohibitive regulations by the government of any country.
   b) Any circumstances known to you likely to cause cancellation prior to the period of insurance.
3. For anything mentioned in the WHAT WE WILL NOT PAY under Section 1 (Cancellation), Section 2 (Curtailment) and General Exclusions.

NOTE - If you have to curtail your holiday/trip for an insured reason you must contact the Assistance Company who will arrange for your repatriation to your home country.
DELAYED ARRIVAL

WE WILL PAY:
Up to the amount shown in the Schedule of Cover in respect of prepaid green fees if your arrival at your final destination is delayed for more than 12 hours because of strike, riot, civil commotion, accident, mechanical breakdown of the public transport you are travelling on or adverse weather conditions as a result of which you are unable to utilise the prepaid green fees on the day of your arrival.

WE WILL NOT PAY:
1. If you do not obtain written confirmation from the carrier or tour operator, confirming the delay and stating the cause.
2. For anything mentioned in What we will not pay under Section 11 Travel Delay and the General Exclusions.

GOLF COURSE CLOSURE

WE WILL PAY:
The amount per each full day if the course you have prepaid green fees for is closed due to adverse weather conditions up to a limit as shown in the Schedule of Cover.

WE WILL NOT PAY:
1. If the course closure, the prepayment of green fees and the fact of there being no credit allowed, is not certified by the secretary / manager of the club in respect of which the green fees have been prepaid.
2. If the club has allowed a credit in respect of the unused green fees or has rebooked a tee time for you.
3. For anything mentioned in the General Exclusions.

SECTION 18C - HOLE IN ONE

YOU ARE COVERED FOR:
Up to the amount shown in the Summary of Cover in the event of your scoring a hole-in-one during your holiday/trip.

WE WILL NOT PAY:
1. If you are not a member of a recognised golf club affiliated to a National Golfing Union and hold an official National Golfing Union Handicap.
2. If you do not have your scorecard signed by your playing partner(s) who must be members of a National Golfing Union.
3. If the golf course at which the hole-in-one is scored is not affiliated to the Golfing Union of the country in which it is located.
4. If your scorecard is not countersigned by the secretary/manager of the club at which the hole-in-one has been scored.
5. If temporary greens and/or tee boxes are in use.
6. For anything mentioned in the General Exclusions.

SECTION 19 - WINTER SPORTS COVER

THESE SECTIONS ARE ONLY AVAILABLE IF YOU HAVE CHOSEN THE PLATINUM OR PLATINUM PLUS LEVELS OF COVER OR HAVE CHOSEN THE WINTER SPORTS OPTION ON MULTI-TRIP GOLD, HAVE PAID THE ADDITIONAL PREMIUM AND IT IS MENTIONED THE CERTIFICATE OF INSURANCE

SECTION 19A - SKI EQUIPMENT

YOU ARE COVERED FOR:
The loss, theft, damage or destruction of ski equipment belonging to you or hired by you.

WE WILL PAY:
Up to the amount shown in the Schedule of Cover for the cover level you have chosen for the value or repair of ski equipment (after making proper allowance for wear, tear and depreciation) if owned by you or up to €200/£150 if the ski equipment has been hired by you.

NOTE - In the event of a claim in respect of a pair or set of articles, we will be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed. Skis are covered when locked to a roof rack, which is itself locked to the roof of a vehicle.

WE WILL NOT PAY:
1. The excess unless you have chosen the Platinum or Platinum Plus level of cover or purchased the excess waiver option
2. If you do not exercise reasonable care for the safety and supervision of your ski equipment or ski equipment hired by you.
3. If you do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of the ski equipment.
4. If you do not obtain a written carrier’s report if your ski equipment is lost or damaged in transit (or a Property Irregularity Report in the case of an airline).
5. If you do not have receipted evidence if the ski equipment has been hired by you.
6. For loss, theft, damage or destruction by Customs or other officials or authorities.
7. For damage due to wear and tear.
8. For ski equipment stolen from:
   a) An unattended vehicle unless it was in the locked boot or for vehicles without a separate boot, locked in the vehicle and covered from view and there is evidence of forcible entry to the vehicle confirmed by a police report;
   b) A vehicle left for any period between 2100hrs and 0900hrs regardless of where it is located in the vehicle.
9. For anything mentioned in the General Exclusions.
SECTION 19B - SKI PACK

YOU ARE COVERED FOR:
The proportional amount of irrecoverable pre-paid charges that you have paid or contracted to pay for ski equipment hire, lift passes and ski school costs.

WE WILL PAY:
Up to the amount shown in the Schedule of Cover for the cover level you have chosen if you are necessarily prevented from skiing for more than 48 hours following injury or illness during the period of your holiday/trip.

WE WILL NOT PAY:
1. The excess unless you have chosen the Platinum or Platinum Plus level of cover or purchased the excess waiver option
2. Anything mentioned in WHAT WE WILL NOT PAY in Section 4 Medical Expenses.
3. For anything mentioned in the General Exclusions.

SECTION 19C - SKI HIRE

YOU ARE COVERED FOR:
The cost of necessary hire of ski equipment.

WE WILL PAY:
Up to the amount shown in the Schedule of Cover for the cover level you have chosen if you are deprived of your own ski equipment following:
1. Loss or damage to it;
2. It being misdirected or delayed in transit resulting in you being deprived of the use of your ski equipment for 12 hours or more on your outward journey and being unable to ski as a result.

WE WILL NOT PAY:
1. The excess for each of you unless you have chosen the Platinum or Platinum Plus level of cover or purchased the excess waiver option
2. If you do not retain all hire receipts in respect of the hire of alternative ski equipment.
3. If you do not obtain a written carrier’s report if your ski equipment is lost or damaged in transit (or a Property Irregularity Report (P.I.R.) in the case of an airline).
4. For anything mentioned in the General Exclusions.

SECTION 19D - PISTE CLOSURE

YOU ARE COVERED FOR:
The total closure of all ski facilities in your resort due to adverse weather conditions.

WE WILL PAY:
A benefit per day up to the amount shown in the Schedule of Cover for transportation costs to the nearest resort where there are adequate snow conditions, or compensation per day in the event of there being no suitable resort available.

WE WILL NOT PAY:
1. If you are able to obtain compensation in respect of:
   a) Total closure of skiing facilities in your resort from any other source, or:
   b) If the total closure of the skiing facilities in your resort is not certified by a representative of the tour operator or of the management of the resort visited.
2. If the closure of the piste is due to avalanche danger, strikes or closure of the lift system.
3. For anything mentioned in the General Exclusions.

SECTION 19E - AVALANCHE COVER

YOU ARE COVERED FOR:
Additional travel and accommodation expenses necessarily incurred if the outward or return journey is delayed beyond the scheduled arrival time as a direct result of avalanche, subject to the delay in arrival being of at least 12 hours.

WE WILL PAY:
The amount shown in the Schedule of Cover per 12 hours up to a maximum shown.

WE WILL NOT PAY:
1. If a claim has been submitted under Section 1 or 2.
2. For anything mentioned in the General Exclusions.

SECTION 20 - EVENT CANCELLATION

THIS SECTION IS OPTIONAL

THE FOLLOWING BENEFITS ARE ONLY AVAILABLE IF YOU HAVE CHosen THE EVENT CANCELLATION OPTION, HAVE PAID THE ADDITIONAL PREMIUM AND IT IS MENTIONED ON THE CERTIFICATE OF INSURANCE.

YOU ARE COVERED FOR:
Cancellation & Curtailment cover (Sections 1 & 2) which is extended to include up to the amount shown in the Schedule of Cover in respect of your part of the pre-paid travel accommodation and entrance fees, which are irrecoverable from any other source, following the cancellation of a specific event which was the principle reason for your booked trip as a direct or indirect result of one of the reasons listed below, which were not announced or known prior to the date you purchased this insurance or at the time of booking any trip whichever is later:

WE WILL PAY
1. For the closure of the venue or denial of access to the venue by order of the applicable authority.
2. Closure of the venue or denial of access to the venue due to fire, explosion, lightening, and impact by aircraft or failure of the main power supply.
3. Cancellation of the event due to the bankruptcy of the organisers.
4. Non-appearance of the named leading performer in the event, and non-acceptability of any substitute.
5. The Irish Government or the UK Foreign and Commonwealth office advising against travel or all but essential travel to the country or area where the event is due to take place.
6. Cancellation of the event due to adverse weather conditions, war, strike, or civil commotion prior to start of travel.

WE WILL NOT PAY:
1. If the event is rescheduled to take place within 24 hours of the original date and time as originally published.
2. For anything mentioned in the General Exclusions. All other terms, conditions and exclusions of Section 1 & 2- Cancellation and Curtailment apply to this endorsement, as do the general terms, conditions and exclusions of the Fairsure policy.

SECTION 21 - CRUISE CONNECTION

THE FOLLOWING BENEFITS ARE ONLY AVAILABLE IF YOU HAVE CHOSEN THE CRUISE COVER OPTION, HAVE PAID THE ADDITIONAL PREMIUM AND IT IS MENTIONED ON THE CERTIFICATE OF INSURANCE.

YOU ARE COVERED FOR:
The amount shown in the Policy Schedule for reasonable additional onward travel expenses and accommodation (room only) necessarily incurred in reaching the next available embarkation point of your cruise itinerary if you fail to arrive at the original embarkation point in time to board the cruise ship on which you are booked to travel, or your failure to disembark at the original disembarkation place and time to reach your international flight departure point, as a direct result of:

1. the failure of any scheduled public transport
2. the failure of your booked cruise ship
3. strike, industrial action or adverse weather conditions.

SPECIAL CONDITIONS RELATING TO CLAIMS
You must allow sufficient time for the scheduled public transport, cruise ship or other transport to arrive on schedule and to deliver you to your embarkation point or International Departure point. This is at our discretion.

WE WILL NOT PAY
1. Claims arising directly or indirectly from:
   a) Strike or industrial action or air traffic control delay existing or publicly announced by the date you purchased this insurance or at the time of booking any trip whichever is later.
   b) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Irish Aviation Authority or a Port Authority or any similar body in any country.
2. Additional expenses where the planned public transport operator has offered reasonable alternative travel arrangements.
3. Any delay caused by quarantine on the cruise ship due to contagious disease.
4. Anything mentioned in the general exclusions.

SECTION 22 - NATURAL DISASTER
(INCLUDING VOLCANIC ASH)

THE FOLLOWING BENEFITS ARE ONLY AVAILABLE IF YOU HAVE CHOOSEN THE NATURAL DISASTER OPTION, HAVE PAID THE ADDITIONAL PREMIUM AND IT IS MENTIONED ON THE CERTIFICATE OF INSURANCE.

YOU ARE COVERED:
For Cancellation / Abandonment of your trip or expenses incurred if you are delayed or stranded on your return journey as a direct result of a natural disaster (tsunami, earthquake, volcanic eruption, landslide, natural fire, tornado, flood or hurricane) occurring after the date you purchased this insurance or at the time of booking any trip whichever is the later.

WE WILL PAY:
1. Cancellation and Abandonment: Up to €3,000 in all for any one holiday/trip to reimburse you for the unused travel and/or accommodation costs which you have paid or are contracted to pay and which you cannot recover from any other source when you are prevented from travelling to their destination abroad due to:
   a) the public transport on which you are booked to travel from your home country on the outbound leg of your holiday/trip being cancelled and not replaced or reinstated within 24 hours of its scheduled departure time or delayed by at least 24 hours from its scheduled departure time; or
   b) the Travel Advice Unit of the Department of Foreign Affairs or the Foreign and Commonwealth Office issuing a directive advising against all, or all but essential travel to your destination
2. Travel Delay / Stranded Abroad:
   a) Up to the amount shown in the Summary of Cover for meals, refreshments and telephone calls;
   b) Up to the amount shown in the Schedule of Cover if you are stranded abroad – for reasonable costs incurred by you for hotel accommodation and transport between the airport and the hotel;
   c) Up to the amount shown in the Schedule of Cover for additional pet care fees incurred if you are delayed for 24 hours or stranded abroad for a longer period; when the scheduled departure of the public transport in which you are booked to travel your holiday/trip from or to your home country is delayed.

SPECIAL CONDITIONS
1. Cover will only apply where a recognised government or public authority body, acting on behalf of such government or public authority, of the country to or from which you are travelling has issued a directive:
   a) prohibiting all travel, or all but essential travel, to or from or
   b) recommending evacuation from:
      i) the country or specific area or event to which you were travelling provided that the directive came into force after your holiday/trip was booked (or after the start date of the period of...
insurance, if later) or in the case of curtailment or rearrangement, you had left your home country to commence the holiday/trip.

2. You must:
   a) check-in before the scheduled departure time shown on your travel itinerary; and
   b) comply with the travel agent, tour operator and transport providers contract terms; and
   c) maintain contact with the public transport operator and;
   d) if stranded abroad:
      i) make every reasonable effort to return to your home country at the earliest opportunity;
      ii) not accept a refund from the public transport operator for the return leg of your holiday/trip to your home country, unless you can arrange an alternative method of returning to your home country at an earlier time than if you had allowed the original public transport operator to return you to your home country.
   e) provide us with written confirmation from the operator that the public transport on which you were scheduled to travel was cancelled or delayed as a direct result of a natural disaster, and if appropriate, the length of the delay;
   f) make every reasonable effort to recover the additional costs and expenses incurred from the public transport operator or any other available source.

WE WILL NOT PAY:

1. Any charge or expense paid for with, or settled using, any kind of promotional voucher or points, timeshare, property bond or points scheme, or any claim for management fees, maintenance costs or exchange fees in relation to timeshares or similar arrangements.
2. Any claim for costs and/or expenses recoverable from any other source.

GENERAL EXCLUSIONS

WE WILL NOT COVER:

1. Any circumstance known to you before purchasing this insurance or at the time of booking any trip which could reasonably be expected to result in a claim.
2. Loss, damage or expense which at the time of happening is insured by, or would, but for the existence of this policy, be insured by any other existing certificate, policy or any motoring organisation’s service. If you have any other policy in force, which may cover the event for which you are claiming, you must tell us. Examples of this would include (but are not limited by) Private Medical Insurance, Home Contents Insurance, Gadget Insurance or through the carrier). This exclusion shall not apply to Personal Accident cover under Section 3.
3. Any losses which are not directly covered by the terms and conditions of this policy. Examples of losses we will not pay for include loss of earnings due to being unable to return to work following injury or illness happening while on a trip and replacing locks if you lose your keys.
4. Costs of telephone calls or faxes, meals, taxi fares (with the sole exception of the taxi costs incurred for the initial journey to a hospital abroad due to an insured person’s illness or injury), interpreters’ fees, time-share maintenance fees, holiday property bonds or points and any additional travel or accommodation costs (unless pre-authorised by us as part of a valid claim under Section 4 Medical/medical related expenses and Medical Emergency Assistance, Section 1 Cancellation, or Section 2 Curtailment.)
5. Any deliberately careless or negligent act or omission by you.
6. Your intentional self-injury or wilful exposure to needless risk (except in an attempt to save human life)
7. Any claim arising or resulting from your own intentional illegal or criminal act.
8. Your suicide or attempted suicide, you deliberately injuring yourself.
9. Any claim arising directly or indirectly from your drug addiction or solvent abuse, alcoholism, excessive alcohol intake, or you being under the influence of drug(s).
10. Wilful exposure to exceptional risk, except in an attempt to save human life.
11. Hazardous activities as defined on the Hazardous Activities Table on page 5&6 unless you have chosen the appropriate level of cover.
12. Any hazardous activities not shown on the hazardous activities table.
13. Winter sports unless you have chosen Fairsure Platinum or Platinum Plus Level of cover or the Winter Sports optional cover, paid the appropriate premium and it is mentioned on the Certificate of Insurance. There is no cover for the Winter Sports as listed on the Winter Sports table on page 6.
14. Participation in any formal organised competition involving any hazardous activities or winter sports (as defined on pages 5&6) unless otherwise specifically mentioned on the Hazardous Activities table on page 5&6.
15. Fighting except in self-defence.
16. Any act of terrorism; this exclusion will not apply to Personal Accident Section or Medical Emergency Expenses Section provided you have not participated in or conspired in such activities.
17. Any legal liability directly or indirectly relating to:
   a) Ionising radiation or contamination by radioactivity from any waste from the combustion of nuclear fuel;
   b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear machinery or any part of it;
   c) Pressure waves caused by aircraft and other flying objects travelling faster than the speed of sound.
18. You travelling to a country or specific area or event to which the Irish or UK government has advised persons not to travel.
20. Any payment which you would normally have made during your travels if nothing had gone wrong.
21. Any claim directly or indirectly relating to the malfunction of any computer equipment as a result of a computer
virus. This exclusion does not apply to claims under Section 3 Personal Accident and Section 4 Medical Related Expenses and Medical Emergency Assistance.

22. Any claim when you have not paid the appropriate premium for your planned trip. If you travel for more than the number of days for which you have paid for cover, you will not be covered after the last day for which you have paid.

23. Loss of any kind arising from the provision of, or any delay in providing, the services to which this policy relates, unless negligence on our part can be demonstrated.

24. Any loss or damage directly or indirectly caused by the provision of, or any delay in providing, the medical (or medical related) services to which the cover under this policy relates, whether provided by us or by anybody else (whether or not recommended by us and/or acting on our behalf) unless negligence on our part can be demonstrated.

25. Any loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any cause whatsoever.

GENERAL CONDITIONS

1. Cover will not be valid unless each insured person has declared all necessary pre-existing medical conditions to us and they have been formally accepted by us in writing. (Please refer to the Important Health Requirements).

2. During each period of insurance and before you depart on each trip you must declare to the Accident & General Medical Screening Helpline any change in your health or medical status. This change must be accepted in writing by us before cover will be continued. If you are unsure as to whether you need to tell us about a change you should contact the Accident & General Medical Screening Helpline.

3. No payment will be made under the policy without appropriate evidence to confirm the details of the claim.

4. Any certificates, information, evidence and receipts required by us must be obtained at your expense (originals must be provided). If we require a medical examination you must agree to this and in the event of death we are entitled to a post mortem examination, both at our expense.

5. You should take all reasonable steps to recover any lost or stolen article.

6. You must exercise reasonable care for the supervision and safety of both you and your property. You must take all reasonable steps to avoid or minimise any claim. You must act as if you are not insured.

7. You must avoid needless self-exposure to peril unless you are attempting to save human life.

8. In the event of a valid claim you shall allow us the use of any relevant travel tickets you are not able to use because of the claim.

9. If any claim is found to be fraudulent in any way this policy is void and all claims will be denied.

10. You should not admit liability, offer or promise to make any payment without written consent from us.

11. We are entitled to take over your rights in the defence or settlement of a claim, or to take proceedings in your name for our own benefit against another party and we shall have full discretion in such matters. This is to enable us to recover any costs we have incurred from any third party who may have liability for the costs.

12. We may, at any time, pay to you our full liability under this policy after which we will accept no further liability.

13. Where it is possible for us to recover sums that we have paid out under the terms of the policy, you must cooperate fully with us in any recovery attempt we make. We will pay all costs associated with the recovery. Should you instigate your own recovery from other parties the sums we have paid out under the terms of the policy must be reimbursed from any recovery you have made.

14. We may give 7 days’ notice of cancellation of this policy by recorded delivery to you at your last known address. In this case, we shall refund to you the unexpired pro-rata portion of the premium you have paid.

15. You will be required to repay to us, within one month of our request to you, any costs or expenses we have paid on your behalf which are not covered under the terms and conditions of this policy.

16. The period of cover under this policy can only be extended by the issue of a continuation policy, provided no claim is pending and there are no known circumstances which may give rise to a claim and if the original policy has not yet expired.

17. Claims must be notified to us in writing within 28 days of the claim arising.

18. When engaging in any sport or holiday activity (not excluded under General Exclusions) you must accept and follow the supervision and tuition of experts qualified in the pursuit or activity in question, and you must use all appropriate precautions, equipment and eye protection.

19. Although we are prepared to cover you when undertaking certain sports and activities, the availability of the insurance cover does not, in itself, imply that we consider such sports and activities to be safe. At all times you must satisfy yourself that you are capable of safely undertaking the planned sport or activity and you must take care to avoid injury, accident or loss to yourself and to others.

20. You will be covered when travelling by recognised public transport between countries, but not if you are being paid to crew a private motor or sailing vessel or are travelling by private plane.

WHAT TO DO IN THE CASE OF MEDICAL EMERGENCY

In the event of a Medical Emergency or if you need to return home early you must contact the Assistance Company as soon as possible. Details of how to contact them are shown below. Failure to contact the Assistance Company may result in your claim being limited to €650/£500.

The emergency assistance provided for you by this insurance is operated by the Assistance Company. In the event of any illness, injury, accident or hospitalisation which requires:
IN THE CASE OF A MEDICAL EMERGENCY PLEASE CONTACT:

GLOBAL RESPONSE
Tel: +44 (0) 2920 662 416
Fax: +44 (0) 2920 468 797
Email: operations@global-response.co.uk

The Assistance Company may be able to guarantee costs on your behalf. When contacting the Assistance Company please tell them you have Accident & General Travel Insurance Fairsure Single & Multi Trip and give them your policy number along with a telephone number where you can be contacted.

NOTE: You must retain receipts for medical and additional costs incurred and you are responsible for any policy excess which should be paid by you at the time of treatment.

If you need medical treatment you must contact the Assistance Company immediately. Failure to do so could mean we will reduce the amount we pay for medical expenses.

REPARTIATION OF PATIENTS
If you have to return to your home country under section 2 (Emergency medical, repatriation & associated expenses), you must contact the Assistance Company. If you do not, this could mean that we will not provide cover or we may reduce the amount we pay for your return to your home country. We reserve the right to repatriate you should our medical advisors consider you fit to travel.

HOW TO MAKE A CLAIM
You can print the claim form from the OSG website at www.osgtravelclaims.ie.

On the website you will be able to get general advice about how to submit a claim and you can print the claim form and submit it to OSG. This will speed up the processing of your claim.

Claim forms can also be obtained by requesting them from:

Fairsure Travel Insurance Claims,
OSG, Merrion Hall, Strand Road,
Sandymount, Dublin 4,
Tel: +353 (1) 261 2192 or email travel@osg.ie

Return your completed claim form (remembering to keep a copy for your records) to Fairsure Claims together with all original documentation required including:

• Your certificate of insurance
• Confirmation of booking
• Original receipts in respect of medical expenses
• Original medical reports as appropriate
• Proof of ownership in respect of claims for lost/stolen personal baggage, tickets etc.
• Police report (obtained within 24 hours of discovery) in the event of theft of personal property

• Evidence of delay in the event of a claim under the Travel Delay or Missed Departure/Connection sections
• Other evidence as appropriate to your claim including the specific information requested on the claim form.

COMPLAINTS PROCEDURE
It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure below:

IF YOUR COMPLAINT IS ABOUT THE SALE OF THE POLICY
Please contact your agent who arranged the insurance on your behalf at:

CUSTOMER SERVICE DEPARTMENT
ACCIDENT & GENERAL INSURANCE SERVICES LTD.
6 Leopardstown Office Park
Burton Hall Avenue
Sandyford
Dublin 18
D18 P6F5
Tel: +353 (1) 874 8458
E-mail: sales@accidentgeneral.ie

IF YOUR COMPLAINT IS ABOUT A MEDICAL ASSISTANCE CLAIM
Please contact the Assistance Company who dealt with your claim at:

THE COMPLAINTS DEPARTMENT
Global Response
Regus House
Falcon Drive
Cardiff
CF10 4RU
Or
Email: customerservices@global-response.co.uk

IF YOUR COMPLAINT IS ABOUT ANY OTHER CLAIM
Please contact:

THE CHIEF EXECUTIVE OFFICER
OSG Outsourcing Services Group Limited
Merrion Hall
Strand Road
Sandymount
Dublin 4
Tel: +353 (1) 661 5344
E-mail: info@osg.ie
If it is not possible to reach an agreement, **you** have the right to make an appeal to the Insurance Ombudsman of Ireland or the Financial Ombudsman Service in the United Kingdom. This also applies if **you** are insured in a business capacity but have a group annual turnover of less than €3 million. You may contact the Insurance Ombudsman of Ireland at:

**INSURANCE OMBUDSMAN OF IRELAND**  
3rd Floor  
Lincoln House  
Lincoln Place  
Dublin 2

**Local**: 1890 882090  
**Tel**: +353 1 6620899  
**Fax**: +353 1 6620890  
**E-mail**: enquiries@financialombudsman.ie

If **you** are resident in the United Kingdom that authority is the:

**THE FINANCIAL OMBUDSMAN SERVICE**  
Exchange Tower,  
London, E14 9SR

**Tel 1**: 0800 023 4 567  
**Tel 2**: 0300 123 9 123  
**Email**: complaint.info@financial-ombudsman.org.uk

**Your** statutory rights are not affected if **you** choose to follow any of the complaints procedures above. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

**POLICY CANCELLATION PROVISIONS**  
If **you** decide that for any reason, this policy does not meet **your** insurance needs then please return it to **your** agent within 14 days from the day of purchase or the day on which **you** receive **your** policy documentation, whichever is later. On the condition that **you** have not travelled and no claims have been made or are pending, **we** will refund **your** premium in full. Thereafter **you** may cancel the insurance cover at any time by informing **your** agent however, no refund of premium will be payable.

The Insurer is not bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days’ notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address. Valid reasons may include but are not limited to:

a) Fraud  
b) Non-payment of premium  
c) Threatening and abusive behaviour  
d) Non-compliance with policy terms and conditions

**DATA PROTECTION**

**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.

**We** may also send the information in confidence to other companies including those located outside the European Economic Area.

**ACCIDENT & GENERAL INSURANCE SERVICES LTD**  
6 Leopardstown Office Park  
Burton Hall Avenue  
Sandyford  
Dublin 18  
D18 P6F5

**Tel**: +353 (1) 874 8458  
**E-mail**: sales@accidentgeneral.ie

To ensure **we** are consistent in providing **our** customers with quality service, **we** may record your telephone call.
IN THE EVENT OF A MEDICAL EMERGENCY

GLOBAL RESPONSE
Tel: +44 (0) 2920 662 416  Fax: +44 (0) 2920 468 797 (Claims number please)
Email: operations@global-response.co.uk

TO MAKE A CLAIM UPON RETURN HOME

OSG
Tel: + 353 (1) 261 2192  www.osgtravelclaims.ie  Email: travel@osg.ie

CHECKLIST
PLEASE ASK YOURSELF THE FOLLOWING

• Do I have any pre-existing medical condition that I need to tell you about?
  If Yes then please contact Medical Screening on
  o  ROI  01 299 4692
  o  UK  028 956 801 33

• Do I have any relatives with ongoing medical conditions?
  o  If YES, consider Platinum Plus cover

• Will I engage in any winter sports on my trip?
• Will I engage in any hazardous activities on my trip?
  o  If YES, consider Platinum cover

IF YOU WISH ANYTHING CLARIFIED, PLEASE CONTACT OUR TRAVEL HELPLINE ON
TEL: +353 (1) 874 8458

IF YOU HAVE PURCHASED AN FAIRSURE MULTI-TRIP POLICY, THE MAXIMUM DURATION OF ANY
TRIP IS 45 CONSECUTIVE DAYS AND CANCELLATION COVER ONLY COMMENCES ON THE START
DATE OF THE POLICY