



Premier Travel Insurance

Please read this policy and carry it with you during your **trip**.

HEALTH NOTICE AND EMERGENCY ASSISTANCE

This policy is only available to **you** if **you** are registered with a **medical practitioner** in **Ireland**, and **you** are permanently resident in **Ireland** and have been for the past six months prior to the date of issue of this insurance.

Existing **medical condition(s)** are not covered unless they have been declared to and accepted in writing by **us**. If **you** or any person who is travelling has a **medical condition(s)**, then **you** must declare that condition to the Medical Screening Line on +353 (0)1 533 7355.

Please do not **curtail** any **trip** or incur inpatient medical expenses without first contacting the Emergency Assistance Service +44 (0)1733 224955.

Please see full requirements on pages 4-6.

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Sum

Summary of Cover

Product Description	Premier Single Trip
Maximum trip duration	365 days

		Limit	Excess
Section 1	Cancellation	€2,000	€95
Section 2	Curtailement	€2,000	€95
Section 3	Emergency Medical Expenses	€10,000,000	€95
	Emergency Dental Treatment	€350	NIL
Section 4	Hospital Benefit	€25 per full 24 hours, up to a maximum of €100	NIL
Section 5	Personal Accident & Permanent Total Disablement	€20,000	NIL
	Accidental Death Benefit	€20,000	
Section 6	Baggage & Personal Belongings	Included	
	Overall Limit	€1,500	€70
	Single Item Limit	€300	
	Total Valuables Limit	€300	
	Delayed Baggage (after 12 hours)	€100 maximum	NIL
Section 7	Personal Money	Included	€70
	Overall Limit	€350	
	Cash Limit	€350	
Section 8	Loss of Passport, Driving Licence & Visa	€100	NIL
Section 9	Travel Disruption Travel Delay	Included €20 for the first 12 hours. €10 per 12 hours thereafter, up to a maximum of €300	Nil
	Additional Travel & Accommodation Costs	€500	NIL
	Trip Abandonment (after 24 hours)	€2,000	€95
	Kennel & Cattery Costs	€20 per 24 hours, up to a maximum of €200	NIL
Section 10	Missed Departure / Missed Connection	€800	€70
Section 11	Uninhabitable Accommodation	€1,000	NIL
Section 12	Personal Liability	€2,000,000	€70
Section 13	Legal Expenses	€15,000	€70
Section 14	Hijack	€50 per 24 hours, up to a maximum of €350	NIL
Section 15	Withdrawal of Services	€50 per 24 hours, up to a maximum of €500	NIL

Contact Details

	Telephone	Email
Claims Department	+353 (0)1 533 7353	claims@white-horse.ie
Emergency Medical Assistance Service	+44 (0)1733 224955	N/A
Medical Screening Service	+ 353 (0)1 533 7355	N/A

For full claims procedures and further claims contact details, please see page 27.

Other Useful Contacts

	Website
Department of Foreign Affairs	www.dfa.ie/travel/travel-advice
European Health Insurance Card (EHIC)	www.hse.ie
Medicare Australia	www.medicareaustralia.gov.au

Important Information

Thank **you** for taking out this travel Insurance with **us**.

This policy wording, **your** policy schedule and any endorsements form a contract of insurance between **you** (the insured named on the policy schedule) and **us** and explains the definitions, conditions, exclusions and limits of cover **we** provide. This contract is only valid when **you** have a valid policy schedule and have paid the appropriate premium.

It is very important that **you** carefully read the terms, conditions and exclusions of this insurance policy to ensure that **you** are properly covered for **your** planned **trip**.

The contract of insurance

This policy is a contract between **you** and **us**. The following elements form the contract of insurance:

- The policy schedule.
- This policy wording.
- Any endorsements applicable to **your** policy as set out in **your** policy schedule.
- Any **medical screening endorsement(s)**.

Who is covered

Your policy schedule shows the persons who are insured under the policy and any special terms and conditions that may apply. Cover is only available to persons resident in **Ireland** and is only valid for round **trip(s)** starting in **Ireland** and ending/returning to **Ireland**. **You** must have a permanent residential address in **Ireland**.

You cannot purchase or renew a policy once **you** have reached the age of 71 years.

What is covered

You are covered for:

1. Holidays and leisure **trip(s)**.
2. **Trip(s)** within the geographic region as shown on **your** policy schedule. **You** must observe the travel advice provided by the Department of Foreign Affairs (www.dfa.ie/travel/travel-advice).
3. Participating in sports and activities as detailed in Section 16 Sports and Activities. **You** are not covered for **hazardous activities**, other than those specified in Section 16 Sports and Activities, unless **we** agree to include these, and **you** have paid the appropriate premium required.

Limits of cover and excess

The limits of cover under each section are shown on the Summary of Cover and apply to each insured person. This policy schedule has an **excess** as shown on the Summary of Cover which will be deducted in the event of a claim under certain sections. The **excess** is applicable per person, per policy section, per insured incident.

When cover starts and ends

Cancellation cover starts from the date **you** have purchased this insurance policy and ends when **you** leave **your home** to commence the **trip**.

All other sections of cover start from when **you** leave **your home** to commence the **trip**. Cover applies for the duration of the booked **trip** (or earlier return to **Ireland**), including the period of travel directly to the departure point and back **home** directly 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 up to 30 days maximum.

Cancellation rights

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** policy for a refund of **your** premium. If during this 14-day period **you** have travelled, made a claim or intend to make a claim, then **we** are entitled to recover all costs for those services that **you** have used. If the notice of cancellation is received outside the 14-day cooling-off period, no premium will be refunded, however discretion may be exercised in exceptional circumstances such as bereavement or a change to the policy resulting in **us** declining to cover **your medical condition(s)**.

Disclosing relevant facts

There is certain information that **we** need to know as it may affect the terms of the insurance cover **we** offer **you**. **You** must, to the best of **your** knowledge, have given accurate answers to the questions **we** have asked when buying this policy. If **you** have not answered the questions truthfully, it could result in **your** policy being invalid and that could leave **you** with no right to make a claim.

If **you** think that any of **your** answers might be incorrect, or if **you** need any help, please contact **us** as soon as possible and **we** will be able to confirm if **we** are still able to offer **you** cover under this policy.

This is not a private medical health insurance policy

We will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available. **We** reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate. In the event of medical treatment becoming necessary for which reimbursement will be sought, **we** or **our** representatives will require unrestricted access to all of **your** medical records and information.

Geographical limits

Europe

Trip(s) made within these countries Aland Islands, Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Canary Islands, Channel Islands, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Faro Islands, Finland, France, Georgia, Germany, Gibraltar, Greece, Guernsey, Holy See (Vatican City State), Hungary, Iceland, Israel, Italy, Jersey, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Melilla, Mediterranean Islands, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Spain, Svalbard and Jan Mayen, Sweden, Switzerland, Turkey, Tunisia, The Azores, The Canary Islands, The Channel Islands, Ukraine, United Kingdom, and territories formerly known as USSR, west of the Ural Mountains.

Worldwide (exc. USA, Canada and Caribbean)

Trip(s) made within any country excluding the USA, Canada and the Caribbean.

Worldwide (inc. USA, Canada and Caribbean)

Trip(s) made within any country.

Medical Condition(s)

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

At the time of taking out this policy:

Do **you** have or have **you** had any **medical condition(s)** for which **you** are taking or have taken prescribed medication or are waiting to receive, or have received treatment (including surgery, tests, or investigations), within the last 12 months?

If No:

Including if **you** have had no **medical condition**, please read the conditions below to see if they apply to **you**.
(If none of them apply then **your medical condition(s)** will be covered).

If Yes:

It is a condition of this policy that **you** will not be covered under Section 1 - Cancellation, Section 2 - Curtailment, Section 3 - Emergency Medical Expenses, Section 4 - Hospital Benefit and Section 5 - Personal Accident for any claims arising directly or indirectly from this **medical condition(s)**, unless **you** contact **us** on +353 (0)1533 7355 and **we** have agreed in writing to cover **your medical condition(s)**.

If **you** have a **medical condition** that is listed in the table below, then **you** do not need to declare any of the listed conditions to **us** as they will be covered for no additional premium, provided **you** have not been prescribed medication and are not waiting to receive, or have not received treatment (including surgery, tests, or investigations) for this condition within the last 12 months.

Medical Conditions Table				
Acid reflux or Gastric reflux	Blindness or partial sightedness	Deafness (or Partial hearing loss)	Hay fever	Irritable bowel syndrome (IBS)
Acne	Cataracts	Glaucoma	Hypothyroidism	Polycystic ovary syndrome

Health Declaration

In Either Circumstances:

It is a condition of this insurance policy that **you** will not be covered under Section 1 - Cancellation, Section 2 - Curtailment, Section 3 - Emergency Medical Expenses, Section 4 - Hospital Benefit and Section 5 - Personal Accident for any claims arising directly or indirectly from:

- A. At the time of taking out this policy:
- Any **medical condition** for which **you** or an **immediate relative** or a **travelling companion** are aware of, but have not had a diagnosis.
 - Any **medical condition** for which **you** or an **immediate relative** or a **travelling companion** have received a terminal prognosis.
 - Any **medical condition** for which **you** or an **immediate relative** or a **travelling companion** are on a waiting list for or have the knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home.
- B. At any time
- Any **medical condition** **you** have in respect of which a **medical practitioner** has advised **you** not to travel or would have done so had **you** sought his/her advice, but despite this, **you** still travel.
 - Any surgery, treatment or investigations for which **you** intend to travel outside of **Ireland** to receive (including any expenses incurred due to the discovery of other **medical conditions** during and/or complications arising from these procedures).
 - Any **medical condition** for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**.
 - Your** travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.

You should also refer to the "General Exclusions" on page 26.

Definitions

Whenever the following words appear in bold in this insurance policy, they will always have these meanings:

Appointed Adviser

The solicitor or appropriately qualified person, firm or company, including **us**, who is chosen to act for **you** in **your** claim for compensation.

Bodily Injury

An identifiable physical injury sustained by **you** due to a sudden, unexpected, external and specific event. Injury as a result of **your** unavoidable exposure to the elements shall be deemed to have been caused by **bodily injury**.

Close Business Associate

Any person whose absence from business for one or more complete days at the same time as **your** absence prevents the effective continuation of that 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, per vaginal bleeding, miscarriage or threatened miscarriage, medically necessary emergency Caesarean section, medical necessary termination and premature births. This definition is only applicable if the complication occurs more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

Computer System

Any computer hardware, software, communication system or electronic device (including smartphones, laptops, tablets and wearable devices), server, cloud, microcontroller or similar system (including any associated input, output or data storage device, networking equipment or backup facility).

COVID

COVID-19, coronavirus disease, severe acute respiratory syndrome coronavirus (SARS-COV-2) or any mutation or variation of these.

Curtail / Curtailment

Return early to **your home** before the scheduled return date.

Cyber-Terrorism

- Any unauthorised, malicious or illegal act (or the threat of such an act), involving access to or the processing, use or operation of any **computer system**;
- Any error or omission involving access to or the processing, use, or operation of any **computer system**;
- Any partial or total unavailability or failure to access, process, use or operate any **computer system**; or
- Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount relating to the value of such data.

Epidemic

A contagious disease recognised by the World Health Organization (WHO) or an official government authority in **your home** country or **your** journey destination.

Excess

Where applicable, the **excess** is the first amount of each claim, per section, for each separate incident, payable for each **insured person**.

Expert Witness

A person who testifies in a court of law because they have specialist knowledge in a particular field or area of expertise, entitling that person to testify about their opinion on the meaning of facts.

Family

You and **your** spouse (or co-habiting partner) and **your** financially dependent children, aged under 18 years in full time education, at the inception date of **your** policy, all normally resident with **you** and named on the policy schedule.

Hazardous Activities

Participating in any sport or activity which could pose an increased risk or danger to **you** and may require **you** to take additional precautions to avoid injury or claim (a list of included sports activities covered by this insurance are shown in Section 16 - Sports and Activities).

Hijack

The unlawful seizure or wrongful exercise of control of an aircraft or conveyance in which **you** are travelling as a passenger.

Home

Your residential address in **Ireland**.

Immediate Relative

Mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, stepparent, step-child, step-brother, step-sister, co-habiting partner (including common law and civil partnerships), legal guardian or foster child.

Ireland

The Republic of **Ireland**.

Irrecoverable

We will only cover costs that **you** have not already recovered and which **you** are not entitled to recover from another third party.

Legal Action

Work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by **you**: to the European Court of Justice, European Court of Human Rights or similar International body; or to enforce a judgement or legally binding decision.

Legal Costs

Fees, costs and expenses (including Value Added Tax) which **we** agree to pay for **you** in connection with **legal action**. Also, any costs which **you** are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs **we** agree to pay.

Loss of Limb

Physical, permanent and total loss of use at or above the wrist or ankle.

Loss of Sight

The complete, irrecoverable and irremediable loss of all sight in one or both eyes.

Medical Condition(s)

Any disease, **serious illness** or **bodily injury**.

Medical Practitioner

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

Medical Screening Endorsement

An endorsement issued by the appointed medical screening team who are authorised to act on behalf of **us**.

Natural Catastrophe

Hurricane, tornado, tsunami, earthquake, volcanic eruption, storm, flood, landslide, wildfire or high water.

Pandemic

An **epidemic** that is recognised as being a **pandemic** by the World Health Organization (WHO) or an official government authority in **your home** country or **your** journey destination.

Permanent Total Disablement

Disablement as a result of which there is no business or occupation, which **you** are able to attend and to which having lasted for a period of 12 months, is, at the end of that period, beyond hope of improvement.

Personal Accident

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

Personal Baggage

Your suitcases (or similar luggage carriers) and their contents usually taken on a **trip**, together with articles worn or carried by **you** for **your** individual use during **your trip**. (Not including any specialised items, medical or otherwise, unless specified on **your** policy schedule).

Personal Money

Cash, travel tickets and passports held by **you** for social domestic and/or pleasure purposes.

Public Transport

Train, coach, bus, aircraft and sea vessel which runs to a regular schedule with fare paying passengers.

Quarantine

Mandatory confinement, intended to stop the spread of a contagious disease to which **you** or a **travelling companion** has been exposed.

Redundancy

Any person being declared redundant, who is under 66 years and under the normal retiring age for someone holding that person's position, and who has been employed for 2 continuous years with the same employer at the time of being made redundant.

Scuba Diving

Conventional **scuba diving** only. **We** do not cover solo diving, cave diving, any dive which takes **you** below **your** current qualification limit, any dive for gain or reward, or any dive below 30 metres under any circumstances (50 metres if additional premium is paid). **You** are limited to **your** current qualification limit, unless accompanied by a qualified instructor, taking part in a recognised course requirement of **your** chosen diving association. **You** must hold a current P.A.D.I. (Professional Association of Diving Instructors), B.S.A.C. (British Sub Aqua Club), SAA (Sub Aqua Association), C.M.A.S. (Confederation Mondiale Des Activités Subaquatiques) or equivalent internationally recognised qualification and follow their relevant Association, Club or Confederation rules and guidelines at all times or **you** must only dive under the constant supervision of a properly licensed diving instructor and follow their rules and instructions at all times.

Serious Illness

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

Single Item

Any one article, pair or set of articles (including golf clubs) or collection which are used or worn together.

Travelling Companion

A person(s) with whom **you** have booked to travel, or are travelling with, on the same booking invoice and without whom **your** travel plans would be impossible.

Trip(s)

Any holiday or leisure journey made by **you** within the area of travel shown on **your** policy schedule which begins and ends in **Ireland** during the period of insurance.

Unattended

When **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property.

Valuables

Watches (including devices such as Fitbits), furs, jewellery, photographic equipment, binoculars, telescopes, spectacles, sunglasses, computers and/or computer accessories (including laptops, games & gaming consoles), PDA's and tablet devices (including iPads and eBooks), video cameras, audio visual equipment, televisions, mobile phones and satellite navigation devices.

We / Us / Our

White Horse Insurance Ireland dac, their agents or sub-agents.

Winter Sports

Skiing, snowblading, snowboarding, sledding, tobogganing, snow sleds, snow sleighs, sleigh rides, snow rafting, ski flying, ski/snowboard acrobatics, ski/snowboard stunting, bobsled, bobsleigh, dogsledding, glacier walking and skeleton.

Winter Sports Equipment

Skis, bindings, ski boots, ski poles, snowboards, helmets, gloves and specialised clothing.

You / Your(s) / Yourself

Each insured person as shown on **your** schedule.

Section 1: Cancellation

What is Covered

You are covered up to the limit as shown on the Summary of Cover for loss of travel and accommodation expenses, which were cancelled before **you** were due to leave **your home** for which **you** have paid or are contracted to pay, providing the cancellation is necessary and unavoidable (and is not as a result of mere disinclination to begin **your trip** as arranged) due to any cause listed below occurring during the period of insurance:

1. **Bodily injury, serious illness, death or complications of pregnancy and childbirth** of:
 - a) **you**;
 - b) any person with whom **you** are intending to travel with;
 - c) any person with whom **you** are intending to stay;
 - d) an **immediate relative**;
 - e) a **close business associate** of **yours**.

(1) **NOTE:** Under a, b & d above, this will include being diagnosed with an **epidemic or pandemic** disease, such as **COVID-19**.

2. **You** become pregnant after the date **you** purchased this policy (or booked **your trip** whichever is later) and **you** will be more than 26 weeks pregnant at the start of, or during **your trip**. Or, if **you** become pregnant after the date **you** purchased this policy, and **your medical practitioner** advises that **you** are not fit to travel due to **complications of pregnancy and childbirth**.
3. **You** being called for jury service, attending court as a witness (but not as an **expert witness**), or **redundancy** (for **you** or for any person with whom **you** had arranged to travel).
4. **Your home** or place of business being made uninhabitable, within 14 days of travel, or the Gardaí/police asking to see **you** after theft from **your home** which occurred within 14 days of travel.
5. **Your** posting overseas, or emergency and unavoidable duty if **you** are a member of the medical or nursing professions, armed forces, Gardaí/police, fire or ambulance services.
6. If **you**, or any person with whom you are intending to travel are quarantined before **your trip** by order or other requirement of a government or public authority, based on their suspicion that **you** specifically have been exposed to a contagious disease (including an **epidemic** or a **pandemic** disease such as **COVID-19**). This does not include any **quarantine** that applies generally or broadly to some or all of a population or geographical area, or that applies based on where **you** are traveling to, from or through.
7. This section is extended to cover **you** if **you** have to cancel **your trip** as a result of the Department of Foreign Affairs (www.dfa.ie/travel/travel-advice), the World Health Organization (WHO) or similar body issuing a directive prohibiting all travel, or all but essential travel, to the country or specific area or event to which **you** were booked to travel, providing the directive came into force after **you** purchased this insurance or booked the **trip** (whichever is the later).

(2) **NOTE:** Under 7 above, this does not include advice due to an **epidemic or pandemic** disease, such as **COVID-19**.

8. **You** or a **travelling companion** being refused boarding of the **public transport** on which **you** are booked to travel, on the order of the carrier, due to **you** or **your travelling companion** displaying symptoms of an **epidemic or pandemic** disease, such as **COVID-19**.

Special Conditions Relating to Claims

You must comply with the terms of contract of the travel agent, tour operator or provider of transport and/or accommodation, and seek financial compensation and a refund of **your** tickets, expenses and fees from them in accordance with the terms of the contract, and, where applicable, exercise **your** rights under consumer protection legislation to obtain a refund and/or compensation.

What is Not Covered

1. The policy **excess** shown on the Summary of Cover (€20 in respect of loss of deposit only claims) of any incident. This applies to each insured person making a claim.
2. Medically related claims where a medical certificate has not been obtained if **you** cancel **your trip** due to:
 - (a) stress, anxiety, depression or any other mental or nervous disorder that **you** are suffering from **you** must provide (at **your own expense**) a medical certificate from a consultant specialising in the relevant field.
 - (b) any other **bodily injury, serious illness, disease or complications of pregnancy and childbirth**, **you** must provide (at **your own expense**) a medical certificate from a **medical practitioner** stating that this necessarily and reasonably prevented **you** from travelling on **your booked trip**.
3. Additional costs as a result of not immediately telling the travel agent, tour operator or provider of transport or accommodation that **you** need to cancel the **trip**. **We** will only pay the cancellation charges that would have applied at the time **you** knew it was necessary to cancel **your trip**, if a valid claim exists.
4. Any costs recoverable from another source.
5. Anything caused directly or indirectly by prohibitive regulations by the government of any country.
6. Any costs incurred on behalf of other party members who are not specified on the insurance policy schedule.
7. If the health declaration has not been complied with and **you** do not have the appropriate endorsement from the medical screening

service (see Health Declaration).

8. Any costs incurred directly or indirectly from a pre-existing condition which **you** knew about at the time of taking out this insurance or when booking **your trip**, that affects:
 - a) a **travelling companion** who is not insured under this insurance policy;
 - b) an **immediate relative** who is not travelling and is not insured under this insurance policy;
 - c) a **close business associate**;
 - d) a person you plan to stay with on **your trip**.

This exclusion does not apply if their **medical practitioner** is prepared to state that at the date **you** purchased this policy or booked **your trip**, they would have seen no substantial likelihood of their patient's condition deteriorating to such a degree that **you** need to cancel **your trip**.

9. Anything mentioned in the General Exclusions.

Section 2: Curtailment

What is Covered

You are covered up to the limit as shown on the Summary of Cover for the value of the portion of **your** travel and/or accommodation expenses calculated from the date of **your** early return **home** to **Ireland** or the date of **your** hospitalisation as an inpatient, which have not been used and which were paid before **your** departure from **your home** in **Ireland**. **You** are also covered for reasonable additional travelling expenses (Economy Class) incurred by **you** for returning to **your home** earlier than planned due to a cause listed below.

1. Accidental injury, **serious illness**, death or **complications of pregnancy and childbirth** of:
 - a) **you**,
 - b) any person with whom **you** are intending to travel with,
 - c) any person with whom **you** are intending to stay,
 - d) an **immediate relative**,
 - e) a **close business associate** of **yours**.

(1) **NOTE:** Under a, b & d above, this will include being diagnosed with an **epidemic or pandemic disease**, such as **COVID-19**.

2. **Your home** or place of business being made uninhabitable or the Gardaí/police requesting **your** presence following a theft from **your home**.
3. If **you** have to **curtail your trip** as a result of the Department of Foreign Affairs (DFA), the World Health Organization (WHO) or similar body recommending evacuation from the country or specific area in which **you** are travelling, providing the directive came into force after **you** purchased this insurance and after **you** have left **Ireland** to commence the **trip** (whichever is the later).

(2) **NOTE:** Under 3 above, this does not include advice due to an **epidemic or pandemic disease**, such as **COVID-19**.

Special Conditions Relating to Claims

1. **You** must contact the Emergency Medical Assistance Service for assistance/advice on +0044 (0)1 733 224 955 if **you** need to cut short **your trip** for an insured reason.
2. **You** must use or revalidate **your** original ticket for **your** early return. If this is not possible, **you** must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from **your** claim. If **you** do not have an original return ticket, **you** will not be reimbursed for costs incurred for **your** early return.
3. If **you** require the Emergency Medical Assistance Service to pay for arrangements, they may first need to contact the relevant **medical practitioner** to confirm **your** claim falls within the terms of **our** cover.
4. If **you** make **your** own arrangements, **you** must supply all necessary documentation to substantiate that **your** claim falls within the terms of cover.
5. This policy does not provide compensation for loss of holiday/enjoyment.

What is Not Covered

1. The policy **excess** shown on the Summary of Cover. This applies to each insured person making a claim.
2. Claims that are not confirmed as medically necessary by the Emergency Medical Assistance Service, and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming it necessary to **curtail the trip**.
3. Additional travelling expenses incurred which are not authorised by the Emergency Medical Assistance Service.
4. Unused prepaid travel tickets where repatriation has been arranged by the Emergency Medical Assistance Service.
5. Any costs incurred directly or indirectly from a pre-existing condition which **you** knew about at the time of taking out this insurance or when booking **your trip**, that affects:
 - a) a **travelling companion** who is not insured under this policy,
 - b) an **immediate relative** who is not travelling and is not insured under this policy,
 - c) a **close business associate**, or
 - d) a person you plan to stay with on **your trip**.

This exclusion does not apply if their **medical practitioner** is prepared to state that at the date **you** purchased this policy or booked **your trip**, they would have seen no substantial likelihood of their patient's condition deteriorating to such a degree that **you** need to cancel **your trip**.

6. If the health declaration has not been complied with and **you** do not have an appropriate endorsement from the medical screening service (see Health Declaration).
7. Anything mentioned in the General Exclusions.

Section 3: Emergency Medical Expenses (not private health insurance)

- (1) NOTE: It is a requirement of this insurance that **you** contact the Emergency Medical Assistance Service as soon as possible if **you** wish to return to Ireland for any of the reasons listed above or by any method other than as originally planned. Failure to do so may affect your claim.
- (2) NOTE: This is not a private health insurance policy. **We** will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available. **We** reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate. In the event of medical treatment becoming necessary for which reimbursement will be sought, **we** or **our** representatives will require unrestricted access to all **your** medical records and information.

Inpatient Treatment

If **you** are admitted to hospital as an in-patient overseas, the Emergency Medical Assistance Service must be notified immediately on +0044 (0)1 733 224 955. They will deal directly with the hospital and arrange the payment of any bills. Repatriation by specially equipped air ambulance will be available where medically necessary.

You must maintain contact with the Emergency Medical Assistance Service until **your** return to Ireland or until **you** no longer require treatment or assistance.

Out-Patient Treatment

You should submit a claim as soon as reasonably possible by email claims@white-horse.ie or by phoning + 353 (0)1 533 7353. They will advise **you** of any additional supporting documentation required (this will be dependent upon the circumstances and nature of the medical claim). All receipts for medical consultations, treatment, medication, etc. should be retained and submitted to support **your** claim.

- (3) NOTE: Travelling on a one-way ticket - **We** will not pay **you** for expenses **you** would usually have. This includes a return ticket **home** if you're travelling on a one-way ticket. If **you** do not have an original return ticket, **you** will not be reimbursed for costs incurred for **your** early return.

What is Covered

You are covered up to the limit as shown on the Summary of Cover for costs incurred outside Ireland for:

1. Emergency medical and surgical treatment and hospital charges (including necessary physiotherapy, authorised by the Emergency Medical Assistance Service).
 2. Emergency dental treatment, to relieve pain to natural teeth only, limited to amount shown on the Summary of Cover.
 3. Reasonable and necessary additional accommodation (room only) and travelling expenses to return **you** to **your home** (Economy Class), including those of one relative or friend if **you** have to be accompanied **home** on the advice of the attending **medical practitioner** or if **you** are a child and require an escort **home**.
 4. Reasonable and necessary additional accommodation (room only) and travelling expenses to return **you** to **your home** (economy class) if **you** or a **travelling companion** are refused boarding of the **public transport** on which **you** are booked to travel, on the order of the carrier, due to **you** or **your travelling companion** displaying symptoms of an **epidemic** or **pandemic** disease, such as **COVID-19**.
 5. In the event of death, reasonable cost for the conveyance of the body or ashes to **Ireland** (the cost of burial or cremation in **Ireland/home** is not included), or local funeral expenses abroad limited to €1,500.
 6. Any necessary costs **you** incur from a specialist local rescue organisation for search and rescue and emergency transfer to hospital up to €50,000 in the event of an accident whilst **you** are participating in an insured activity, provided **you** have paid the additional premium for that activity and it is shown on **your** policy schedule. Search and rescue costs are covered up to 72 hours from the time at which assistance is first summoned.
- (4) NOTE: Under 1, 3, 4 & 5 shown above, cover is included where you are diagnosed with an **epidemic** or **pandemic** disease, such as **COVID-19**, as well as **you** being subject to compulsory **quarantine** on the orders of a treating
- (4) NOTE: As **you** are an Irish resident **you** are entitled to health care through the public system in countries of the European Union (EU), European Economic Area (EEA) and Switzerland if **you** become ill or injured while on a temporary stay there.

If **you** are travelling to another EU, EEA country or Switzerland, **we** strongly recommend **you** apply for and obtain a European Health Insurance Card (EHIC) for **yourself** and/or **family** and make sure that any medical treatment is provided at hospitals or by doctors working within the terms of the reciprocal health care agreement, unless the Emergency Medical Assistance Service agree otherwise. If **you** are admitted to a private clinic, **you** may be transferred to a public hospital as soon as the transfer can be arranged safely.

If **you** currently hold a private medical insurance such as VHI, LAYA Healthcare or Irish Life Health, **you** must notify the relevant private medical insurance assistance company at the time of claiming.

What is Not Covered

1. The policy **excess** shown on the Summary of Cover. This applies to each insured person making a claim.
2. Any sums which can be recovered from another source, or which are covered under any reciprocal health arrangement.

3. Any expenses or fees for in-patient treatment or returning **home** early, which have not been reported to and authorised by the Emergency Medical Assistance Service.
4. Any expenses incurred for illness, injury or treatment required as a consequence of:
 - a. Surgery or medical treatment which in the opinion of the attending **medical practitioner** and the Emergency Medical Assistance Service can be reasonably delayed until **your** return to **Ireland**.
 - b. Medication and or treatment which at the time of departure is known to be required or to be continued during **your trip**.
5. The cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory test(s), treatment(s) or surgery which are not directly related to the injury which necessitated **your** admittance to hospital.
6. If the health declaration is not complied with and **you** do not have an appropriate endorsement from the Medical Screening Service (see Health Declaration).
7. Claims that are not confirmed as medically necessary by the attending **medical practitioner** or the Emergency Medical Assistance Service.
8. Any additional hospital costs arising from single or private room accommodation, unless medically necessary.
9. Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre.
10. Any costs incurred within **Ireland**.
11. Further costs **you** incur if **we** wish to bring **you home** early, but **you** refuse (where in the opinion of the treating **medical practitioner** and the Emergency Assistance Service **you** are fit to travel).
12. Anything mentioned in the General Exclusions.

Section 4: Hospital benefit

- (1) Note: This section does not apply to **trip(s)** within **Ireland**.
- (2) Note: This benefit is payable only if the hospital admission has been covered under the terms of the Emergency Medical Expenses section. The benefit payment is intended to contribute towards miscellaneous expenses that may be incurred whilst **you** are an in-patient (e.g. taxi fares and telephone calls). This policy does not provide compensation for loss of holiday/enjoyment.

What is Covered

You are covered up to the limit as shown on the Summary of Cover for:

1. Payment of the amount shown for each complete 24 hours **you** spend in hospital, as a result of **you** being admitted as an in-patient to a registered hospital. This is in addition to any medical expenses incurred under the Emergency Medical Expenses section.

Special Condition Relating to Claims

1. In the event of a claim, **you** must provide documentation confirming the date and time of admission and discharge.

What is Not Covered

1. Anything mentioned in the General Exclusions.

Section 5: Personal accident

What is Covered

You are covered up to the limit as shown on the Summary of Cover in respect of **loss of limb, loss of sight, permanent total disablement** or for accidental death (which will be paid to **your** legal representative), if **you** have a **personal accident** during **your trip** which, up to 12 months from the date of the accident, is the sole cause of **your** consequent death or disability.

We will only pay the benefit for **permanent total disablement** if **your medical practitioner** or specialist confirms that **you** cannot do any paid work for 12 months after the date of the accident and there is little or no hope of improvement. **You** must accept and agree to examination by **our** doctor or specialist should **we** consider it necessary to validate the claim.

- (1) NOTE: If **you** are aged under 16 years at the time of the accident, the death benefit will be limited to funeral and other reasonable costs up to €1,000 and the permanent total disablement benefit will not apply.

What is Not Covered

1. Any claims for accidental death, loss or disablement caused directly or indirectly by:
 - Disease or any physical defect or illness;
 - An injury which existed prior to the beginning of the **trip**.
2. Anything mentioned in the General Exclusions.

Section 6: Baggage and personal belongings

What is Covered

A) Personal Baggage

You are covered up to the limit as shown on the Summary of Cover for the value or repair to any of **your personal baggage** (not hired, loaned or entrusted to **you**), which is lost, stolen, damaged or destroyed (after making proper allowance for wear and tear and depreciation) limited to:

- the **single item** limit as shown on the Summary of Cover for any one item, pair or set of items;
- the **valuables** limit as shown on the Summary of Cover for all **valuables** in total.

B) Delayed Baggage

You are covered up to the limit as shown on the Summary of Cover for the cost of buying replacement necessities if **your personal baggage** is delayed in reaching **you** on **your** outward journey for at least 24 hours and **you** have a written report from the carrier (e.g. airline, shipping company etc) or tour representative. Receipts will be necessary in the event of a claim.

Special Conditions Relating to Claims

1. Any amount **we** pay **you** under B) Delayed Baggage will be deducted from the final claim settlement if **your** baggage is permanently lost.
2. **You** must obtain written proof of the incident from the Gardaí/police, **your** accommodation management, tour operator or carrier, within 24 hours of the discovery in the event of loss, burglary or theft of the baggage. Failure to do so may result in **your** claim being declined.
3. In the event of a claim for damaged items, proof of the damage must be supplied.
4. In the event of a claim for a pair or set of items, **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.
5. If the repair cost is more than the value of an item, **we** will assess the claim as if the item has been lost.
6. If **your personal baggage** or **valuables** are left in **your** locked and secure hotel room, apartment or holiday residence or **your** vehicle, the loss must be as a result of forcible & violent entry.

What is Not Covered

1. The policy **excess** shown on the Summary of Cover. This applies to each person making a claim.
2. If **you** do not exercise reasonable care for the safety and supervision of **your personal baggage & valuables**.
3. Any item, pair or set of items with a value of over €50, if an original receipt, valuation report or other acceptable proof of ownership and value cannot be supplied to support **your** claim.
4. All claims are settled on the purchase price less a deduction for wear, tear and depreciation as follows:
 - Up to 1 year old - **we** will pay 85% of the purchase price.
 - Up to 2 years old - **we** will pay 70% of the purchase price.
 - Up to 3 years old - **we** will pay 50% of the purchase price.
 - Up to 4 years old - **we** will pay 25% of the purchase price.
 - Up to 5 years old - **we** will pay 10% of the purchase price.
 - Over 5 years old - Nil
5. In the event of a claim for damaged items, proof of the damage must be supplied. The damaged articles must be retained by **you** and if requested, submitted to the claims handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.
6. If **your personal baggage** is lost, damaged or delayed in transit and **you** do not:
 - notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carrier's report (or Property Irregularity Report in the case of an airline); or
 - follow up in writing within 7 days to obtain a written carrier's report (or Property Irregularity Report in the case of an airline) if **you** are unable to obtain one immediately.
7. Loss, destruction, damage or theft of the following property:
 - contact or corneal lenses, hearing aids, dentures and false body parts or other prostheses.
 - antiques, precious stones (that are not set in jewellery), glass or china, pictures or musical instruments.
 - pedal cycles, dinghies, boats and/or ancillary equipment, vehicles or vehicle accessories (other than wheelchairs and pushchairs).
 - tools of trade.
 - perishable items, such as food.
 - **valuables** left **unattended** at any time (including in a vehicle or in the custody of carriers), unless they are with **you** or locked in a safe or safety deposit box.
 - **valuables** left as checked-in baggage.
8. Loss, destruction, damage or theft:
 - due to confiscation or detention by customs or other officials or authorities.
 - due to wear and tear, denting or scratching, moth or vermin.
 - transportation by any postal or freight service, or if sent under an air-way bill or bill of lading.

9. Mechanical breakdown or derangement, for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessels, aircraft or vehicle in which they are being carried.
10. **Personal baggage:**
 - left **unattended** at any time, unless they are in a locked and secure hotel room, apartment or holiday residence, or kept in a safe or safety deposit box or in an out-of-sight locked boot, concealed luggage compartment or under the purpose-built luggage cover of an estate or hatchback car.
 - left in an **unattended** vehicle (other than motor caravans), left for any period between the hours of 9pm and 9am local time.
11. Any shortage due to error, omission or depreciation in value.
12. Any property more specifically insured or recoverable under any other source.
13. Stamps, documents, deeds, samples or merchandise, manuscripts or securities of any kind, sports gear or activity equipment.
14. **Winter sports equipment.**
15. Sports or activity equipment whilst in use.
16. Anything mentioned in the General Exclusions.

Section 7: Personal Money

What is Covered

You are covered up to the limit as shown on the Summary of Cover for accidental loss or theft of **your own personal money** whilst being carried on **your** person or left in a locked safety deposit box. Cash is limited to the amount shown on the Summary of Cover unless **you** are under 16 years, in which case the maximum payable is €50.

Special Condition Relating to Claims

1. In the event of a claim for loss of cash **you** must provide evidence of the initial withdrawal of the cash and also evidence of how **you** coped financially immediately after the loss (e.g. currency exchange/ withdrawal slips, bank/credit card statements).

What is Not Covered

1. The policy **excess** shown on the Summary of Cover of any incident. This applies to each person making a claim;
2. If **you** do not exercise reasonable care in protecting **your personal money** against loss, theft or damage;
3. If **you** do not obtain a written Gardaí/police report within 24 hours of the discovery in the event of loss, burglary or theft of **personal money**;
4. Any shortages due to error, omission or depreciation in value;
5. Anything mentioned in the General Exclusions.

Section 8: Loss of Passport / Driving Licence and Visa Expenses

(1) **Note:** This section does not apply to **trip(s)** within Ireland.

What is Covered

You are covered up to the limit as shown on the summary of cover for:

1. Reasonable additional travel or accommodation expenses **you** have to pay whilst abroad, over and above any payment which **you** would normally have made during the **trip** if no loss had been incurred, as a result of **you** needing to replace a lost or stolen passport, visa or driving licence.
2. Any additional fees payable specifically for **you** to obtain the replacement passport itself over and above that payable in **Ireland**.
3. The equivalent (pro-rata) value of the remaining period of **your** original passport at the time of loss. For the replacement cost of any temporary passport, as well as visa or temporary work permits which were issued in **your** original passport.

Special Condition Relating to Claims

You must provide receipts for all costs incurred.

What is Not Covered

1. The policy **excess** shown on the Summary of Cover of any incident. This applies to each insured person involved in the incident causing the claim.
2. Any costs that **you** would have incurred had **you** not lost **your** passport, visa or driving licence.
3. If **you** do not exercise reasonable care for the safety or supervision of **your** passport, visa or driving licence.
4. If **you** do not obtain a written Gardaí/police report within 24 hours of the loss.
5. Loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities.
6. Anything mentioned in the General Exclusions.

Section 9: Travel Disruption

(1) Note: This section does not apply to **trip(s)** within **Ireland**.

What is Covered

We will pay **you** one of the following amounts:

1. TRAVEL DELAY:

If the **public transport** on which **you** are booked to travel is cancelled or delayed due to:

- strike or industrial action (provided that when this policy was taken out, and when the **trip** was booked, there was no reasonable expectation that the **trip** would be affected by such cause);
- adverse weather conditions;
- mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel;

leading to **your** arrival at **your** destination being delayed for more than 12 hours or **your** return journey to **your home** being delayed for more than 12 hours.

You are covered for a payment for each complete 12 hour delay, up to the maximum limit as shown on the Summary of Cover, (which is designed to help **you** pay for telephone calls made, and meals and refreshments purchased during the delay) provided **you** eventually continue with **your trip**.

OR

2. TRIP ABANDONMENT:

We will pay **you** up to the limit as shown on the Summary of Cover for any **irrecoverable** unused accommodation and travel costs and other pre-paid charges which **you** have paid or are contracted to pay if **you** abandon the **trip** because **you** were not able to travel as a result of:

- the **public transport** on which **you** were booked to travel from **Ireland** being cancelled or delayed for more than 24 hours or
- **you** being denied boarding on the flight on which **you** were booked to travel from **Ireland** (because there are too many passengers for the seats available) and no other flight could be provided within 24 hours

OR

3. ADDITIONAL TRAVEL & ACCOMMODATION:

We will pay **you** up to the limit as shown on the Summary of Cover for reasonable suitable additional accommodation (room only) and **public transport** expenses (Economy class) necessarily incurred in reaching **your** destination and/or in returning to **Ireland** as a result of:

- the **public transport** on which **you** were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off or
- **you** being denied boarding (because there are too many passengers for the seats available) and no other alternative flight could be provided within 12 hours and **you** choose to make other travel arrangements on **public transport** for **your trip** because there was no other alternative transport offered by the **public transport** operator. The amount payable will be calculated after deduction of the amount of the refund on **your** ticket(s) together with any compensation from the **public transport** operator.

If the same costs, charges or expenses are also covered under Section 10 - Missed Departure, **you** can only claim for these under one section for the same event.

In addition to the above **you** are covered for:

4. KENNEL AND CATTERY COSTS

We will pay **you** the additional cattery or kennel costs up to the limit shown in the Summary of Cover, if **you** have to return **home** later than originally booked.

Special Conditions Relating to Claims

1. In the event of a claim due to delayed **public transport**, **you** must provide documentation from the transport company confirming the period of and the reason for the delay.
2. **You** must check in according to the itinerary supplied to **you** unless **your public transport** provider has requested **you** not to travel to the airport/port.
3. **You** must get (at **your** own expense) written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these, together with details of any alternative transport offered.
4. **You** must comply with the terms of contract of the **public transport** operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation or other passenger protection scheme in the event of denied boarding, cancellation or long delays.
5. **You** can only claim under subsections 1. or 2. for the same event, not both.

What is Not Covered

1. The policy **excess** shown on the Summary of Cover of any incident. This applies to each insured person making a claim and is only applicable if **you** abandon **your trip**.
2. If **you** have not checked-in in sufficient time for **your** outward or return journey.
3. Any claims arising from withdrawal from service temporary or otherwise of the aircraft, coach, train or sea vessel on the order or recommendation of the Civil Aviation Authority or Port Authority or similar body in any country.
4. Abandonment of a **trip** once **you** have departed from **Ireland**.
5. Any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
6. Denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents.
7. Claims arising which relate to an event which is occurring, or **you** were aware could occur at the time **you** purchased this insurance, or booked **your trip** (whichever is the later).
8. Any costs claimed under another section of this policy.
9. Anything mentioned in the General Exclusions.

Section 10: Missed Departure

(1) **Note: This section does not apply to trip(s) within Ireland**

What is Covered

You are covered up to the limit as shown on **your** Summary of Cover for reasonable additional accommodation (room only) and **public transport** travel expenses (Economy class) necessarily incurred in reaching **your** destination or returning to **Ireland** if **you** fail to arrive at the departure point in time to board any onward connecting **public transport** on which **you** are booked to travel, including connections within **Ireland** on the return journey to **your home** as a result of:

1. The failure of other **public transport** or
2. Strike, industrial action or adverse weather conditions or
3. **You** being denied boarding (because there are too many passengers for the seats available).

If the same expenses are also covered under Section 9 - Travel Disruption **you** can only claim for these under one section for the same event.

Special Conditions Relating to Claims

1. **You** must check in, according to the itinerary supplied to **you** unless **your** transport provider operator has requested **you** not to travel to the airport/port.
2. **You** must get (at **your** own expense) written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
3. **You** must comply with the terms of contract of the **public transport** operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation or other passenger protection scheme in the event of denied boarding, cancellation or long delay of flights.

What is Not Covered

1. The policy **excess** shown on the Summary of Cover of any incident. This applies to each insured person making a claim.
2. If sufficient time has not been allowed for **your** journey in order to meet the check-in time(s) specified by the transport providers or agent.
3. Any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
4. Denied boarding due to **your** drug use, alcohol or solvent abuse, or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents.
5. Claims arising which relate to an event which is occurring, or **you** were aware could occur, at the time **you** purchased this insurance or booked **your trip** (whichever is the later).
6. Any costs claimed under another section of this policy.
7. Anything mentioned in the General Exclusions.

Section 11: Uninhabitable Accommodation

What is Covered

You are covered if you cannot use **your** accommodation or have to **curtail** the **trip** as a result of a **natural catastrophe**, an infectious disease or outbreak of food poisoning. **We** will pay **you** up to the limit as shown on the Summary of Cover for the following:

1. Reasonable additional accommodation (room only), up to the standard of **your** original booking, if **you** need to move to other accommodation on arrival or at any other time during the **trip** because **you** cannot use **your** booked accommodation or
2. Reasonable transport costs (economy class) to repatriate **you** to **your home** if it becomes necessary to **curtail** the **trip**, with the prior authorisation of the Emergency Assistance Service.

Special Conditions Relating to Claims

1. **You** must provide written confirmation from the appropriate public authority confirming the cause and the amount of time it lasted.
2. **You** must provide written confirmation of the additional accommodation (room only) charges incurred.

What is Not Covered

1. The policy **excess** shown on the Summary of Cover of any incident. This applies to each insured person making a claim.
2. Any cost recoverable from another source (e.g. tour operator, hotel, credit/debit card company).
3. Any claim arising as a result of **you** travelling against the advice of a local or national authority.
4. Any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your trip**.
5. Any claim arising as a result of **your** mere disinclination to carry on with **your trip**.
6. Claims arising which relate to an event which is occurring, or **you** were aware could occur, at the time **you** purchased this insurance or booked **your trip** (whichever is the later), or any time prior to **your** departure from **Ireland**.
7. Any costs claimed under another section of this policy.
8. Anything mentioned in the General Exclusions.

Section 12: Personal Liability

- (1) **NOTE: If you are using a mechanical/motorised vehicle, make sure that you are adequately insured for third party liability, as you are not covered under this insurance.**

What is Covered

You are covered up to the limit as shown on the Summary of Cover, for legal expenses and legal liability for damages incurred by **you** which are caused by an accident that happened during the **trip** and leads to claims made against **you** as a result of:

1. Accidental **bodily injury** to a person who is not a member of **your family** or household or employed by **you**.
2. Loss of or damage to any property which does not belong to **you**, is not in the charge of and is not in the control of **you** or any member of **your family**, household or employee.
3. Loss of or damage to temporary holiday accommodation that does not belong to **you**, or any member of **your family**, household or employee.

- (2) **NOTE: We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in your name for our benefit against any other party.**

What is Not Covered

1. The policy **excess** shown on the Summary of Cover of any incident. This applies to each insured person making a claim.
2. Fines imposed by a Court of Law or other relevant bodies.
3. Anything caused directly or indirectly by:
 - liability which **you** incur as a result of an agreement that **you** made which would not apply in the absence of that agreement;
4. Injury, loss or damage arising from:
 - ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, vessels (other than rowing boats, punts or canoes), animals (other than horses) or firearms or any weapons;
 - the occupation (except temporarily for the purpose of the **trip**) or ownership of any land or buildings;
 - the carrying out of any trade or profession;
 - racing of any kind;
 - any deliberate act;
 - liability covered under any other insurance.
5. Anything mentioned in the General Exclusions.

Section 13: Legal Expenses

What is Covered

You are covered if **you** die, are ill or injured during **your trip** and **you** or **your** personal representative take **legal action** to claim damages or compensation for negligence against a third party **we** will do the following:

We will appoint an adviser to act on **your** behalf.

If **you** and **we** cannot mutually agree on an **appointed adviser**, the matter can be referred to the Alternative Dispute Resolution.

For each event giving rise to a claim pay up to the amount shown on **your** policy schedule for **legal costs** for **legal action** for **you** (but no more than €15,000 in total for all persons insured on the policy).

Special Conditions Relating to Claims

1. **You** must conduct **your** claim in the way requested by the **appointed adviser**.
2. **You** must keep **us** and the **appointed adviser** fully aware of all the facts and correspondence including any claim settlement offers made to **you**.
3. **We** will not be bound by any promises or undertakings which **you** give to the **appointed adviser**, or which **you** give to any person about payment of fees or expenses, without **our** consent.
4. **We** can withdraw cover after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of **legal action** could be more than settlement.

What is Not Covered

1. Any claim:
 - reported to **us** more than 60 days after the event giving rise to the claim;
 - where **we** think a reasonable settlement is unlikely or where the cost of **legal action** could be more than the settlement;
 - involving **legal action** between members of the same household, an **immediate relative**, a **travelling companion** or one of **your** employees;
 - where another insurer or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
 - against a travel agent, tour operator or carrier, **us**, the insurer, another person insured by this policy or **our** agent.
2. **Legal costs**:
 - For **legal action** that **we** have not agreed to;
 - If **you** refuse reasonable settlement of **your** claim. **You** should use Alternative Dispute Resolution such as mediation in this situation;
 - If **you** withdraw from a claim without **our** agreement. If this occurs **legal costs** that **we** have paid must be repaid to **us** and all **legal costs** will become **your** responsibility;
 - That cannot be recovered by **us**, **you** or **your appointed adviser**, when **you** receive compensation. Any repayment will not be more than half of the compensation **you** receive;
 - Awarded as a personal penalty against **you** or the **appointed adviser** (for example not complying with court rules and protocols);
 - For bringing legal action in more than one country for the same event;
 - The funding of any appeal costs or actions to enforce a judgement or legally binding decision;
 - Anything mentioned in the General Exclusions.

Section 14: Hijack

What is Covered

You are covered up to the limit as shown on the Summary of Cover, for each complete 24 hour period **you** are the victim of a hijack.

What is Not Covered

1. If **you** or **your family** or **your** business associates have engaged in activities that could be expected to increase the risk of **hijack**;
2. Anything mentioned in the General Exclusions.

Section 15: Withdrawal of Services

What is Covered

You are covered up to the limit as shown on the Summary of Cover, for each complete 24 hour period **your** pre-booked hotel completely withdraws the following services due to strike or industrial action that started after **your** arrival:

1. Water or electrical facilities;
2. Swimming pool facilities;

3. Kitchen services, to the extent that no food is available;
4. Chambermaid facilities.

Special Conditions Relating to Claims

1. **You** must obtain a written report from the hotel management confirming the cause of the disruption, the time it started and the time it ended.
2. The services must not be restored within 24 hours.
3. The services must have been available prior to the strike or industrial action.
4. The services must have stopped after **your** arrival.

What is Not Covered

1. If **you** fail to obtain independent confirmation of the circumstances of the claim.
2. Anything mentioned in the General Exclusions.

Section 16: Sports and Activities

What is Covered

You are covered for participating in the sports and activities listed below. If **you** are participating in any activity that is not listed, **you** must contact **us** to ensure **you** have full cover, cover will not be in place until **we** have confirmed acceptance and any additional premium paid.

Sport, Activity	Special Conditions	Special Exclusions
Abseiling (see also climbing and mountaineering)	Special condition (a) applies	
Acrobatics		
Aerial safari	Special condition (a) applies	No personal accident cover
Aerobics		
Angling (see fishing)		
Aquathon		
Athletics		
Backpacking (see hiking)		
Badminton		
Ballet		
Banana boat rides	Special condition (a) applies	
Baseball		
Basketball		
Bicycle polo		
Black water rafting (cave tubing) (grades 1-3)	Special condition (a) applies	
Black water rafting (cave tubing) (grades 4-5)	Special condition (a) applies	No personal accident cover
Boating (inland and coastal waters) (see also speed boating and sailing)	Special condition (a) or (b) applies	No white water cover No personal liability cover
Boating (outside coastal waters) (see also speed boating, and sailing)	Special condition (a) or (b) and special condition (c) applies	No personal accident cover No personal liability cover
Bouldering (see rock climbing)		
Bowling (lawn, ten-pin, nine-pin, candlepin, duckpin and five-pin bowling, bowls, pétanque & boules)		
Boxing (gym or outdoor training) no competition or bouts		
Bungee/bungy jumping (maximum of 2 jumps per trip)	Special condition (a) applies	
Bungee/bungy jumping (3 jumps or more)	Special condition (a) applies	
Bushcraft (see hiking)		
Bushwalking (see hiking)		
Camel riding (day tour)	Special condition (a) applies	No personal liability cover
Camel trekking (overnight/main mode of transport)		No personal liability cover

Sport, Activity	Special Conditions	Special Exclusions
Canoeing (grades 1-3) (see kayaking)		
Canyon swing	Special condition (a) applies	
Canyoning		No personal accident cover No personal liability cover
Capoeira dancing (see dance)		
Caving (sightseeing/tourist attraction)	Recreational visit only	
Cheerleading		
Clay pigeon shooting	Special condition (a) or (b) applies	No personal liability cover
Climbing (see rock climbing or ice climbing)		
Cricket		
Croquet		
Curling		
Cycling (incidental to the trip)		
Dance (ballet, ballroom, capoeira, salsa, interpretive dance)		
Darts		
Dirt boarding		No personal liability cover
Diving (see free diving, cliff diving, high diving or scuba diving)		
Dodge ball		
Dragon boating (inland or coastal waters only)		
Duathlon		
Dune buggy	Special condition (a) or (b) applies	No personal accident cover No personal liability cover
Elephant riding	Special condition (a) applies	No personal liability cover
Elephant trekking (overnight/main mode of transport)	Special condition (a) applies	No personal liability cover
Fell running/walking (see hiking)		
Fencing		No personal liability cover
Fishing (ice)	Special condition (a) or (b) applies	
Fishing (inland or coastal waters)		Sports/leisure fishing only - no commercial or rock fishing
Fishing (outside coastal waters, deep sea fishing)	Condition (a) and condition (c) applies	Sports/leisure fishing only - no commercial
Fitness training		No cover for professional athletes
Floorball		
Fly by wire	Special condition (a) applies	
Flying (as a fare paying passenger in a licensed scheduled or chartered aircraft or helicopter)	Special condition (a) applies	
Flying (as a passenger in a glider or ultralight)		No stunt flying/aerobatics or commercial flying No personal accident cover
Flying (as a pilot or passenger of a private light aircraft)	Special condition (a) or (b) applies	No stunt flying/aerobatics or commercial flying No personal accident cover No personal liability cover
Flying (Gliding)	Special condition (a) or (b) applies	No personal accident No personal liability cover
Football (Soccer) including 5 a side		
Frisbee		
Go karting	Special condition (a) applies	No personal liability cover
Golf		

Sport, Activity	Special Conditions	Special Exclusions
Gym training (aerobics, spinning, zumba, body pump, weight training, cross training, crossfit) (see also boxing and martial arts)		
Gymnastics (also see acrobatics)		
Handball		
High diving up to 10 metres		
Hiking up to 1,500 metres (scrambling, hillwalking) (see also mountaineering)		No cover where ropes, picks or other specialist climbing equipment is required
Hiking up to 3,000 metres (scrambling, hillwalking) (see also mountaineering)		No cover where ropes, picks or other specialist climbing equipment is required
Hiking up to 4,500 metres (scrambling) on recognised routes) (see also mountaineering)		No cover where ropes, picks or other specialist climbing equipment is required
Hiking up to 6,000 metres (scrambling) on recognised routes - see also mountaineering		No cover where ropes, picks or other specialist climbing equipment is required
Hockey		
Horse riding (equestrian, dressage, show jumping, eventing)		No personal accident cover
Horse riding (leisure/social/non-competitive riding)		No racing, jumping or competitions
Hot air ballooning (ballooning)	Special condition (a) applies	No personal liability cover
Hunting (excluding Big Game)	Special condition (a) or (b) applies	No cover for Big Game hunting No personal liability cover
Hydrofoiling (see water skiing)		
Ice hockey		No personal accident cover No personal liability cover
Ice skating (indoor)		
Ice skating (outdoor) on a commercially managed rink	Special condition (a) applies	
In-line skating		
Jet boating (inland/coastal waters only)	Special condition (a) or (b) applies	No personal liability cover
Jet skiing (inland/coastal waters, white water grades 1-2 only)	Special condition (a) or (b) applies	No personal liability cover
Kayaking/Canoeing (inland/coastal waters, white water grades 1-3 only)		
Kite boarding (on land or water)		No personal liability cover
Kite buggy		No personal liability cover
Kite flying		
Kite surfing		No personal liability cover
Kite wing (land, water)		No personal liability cover
Kite wing (snow)		No personal accident cover No personal liability cover
Korfball		
Lacrosse		
Land surfing		No personal liability cover
Martial arts - no competition or bouts	Special condition (a) applies, non-competitive only	No personal accident cover No personal liability cover
Martial arts training (non-contact)		
Moped riding/scooter biking	Special condition (b) applies, a helmet must be worn	No touring or where a motorbike is the main mode of transport No personal accident cover No personal liability cover
Motor racing experience (passenger only)	Special condition (a) applies	No personal accident cover
Motor biking (on road over 125cc)	Special condition (b) applies, a helmet must be worn	No touring or where a motorbike is the main mode of transport

Sport, Activity	Special Conditions	Special Exclusions
		No personal accident cover No personal liability cover
Motor biking (on road under 125cc)	Special condition (b) applies, a helmet must be worn	No touring or where a motorbike is the main mode of transport No personal accident cover No personal liability cover
Motorbiking pillion passenger (on road only) (see Motorbiking)		
Mountain biking (on road) (see cycling)		
Mountain biking general (off road/cross country)		No mountain biking racing
Netball		
Obstacle course/assault course/trim trail (see outdoor endurance)		
Orienteering		
Outdoor endurance courses up to 3 miles		
Outdoor endurance courses up to 8 miles		
Outdoor endurance courses up to 13 miles		
Outrigger canoeing (inland or coastal waters only)		
Outward Bound	Special condition (a) applies	
Paint balling/airsoft	Special condition (a) applies	No personal liability cover
Parachuting (one jump only)	Special condition (a) or (b) applies	No personal accident cover No personal liability cover
Parasailing/Parascending (over land)	Special condition (a) or (b) applies	No personal liability cover
Parasailing/Parascending (over water)	Special condition (a) or (b) applies	No personal liability cover
Quad biking	Special condition (a) or (b) applies, a helmet must be worn	No personal accident cover No personal liability cover
Racquetball		
Rambling (see hiking, if above 1,500 metres)		
Rifle range/sports shooting	Special condition (a) or (b) applies	No personal liability cover
River boarding/hydro speeding (grades 1-3) (see also canoeing)	Special condition (a) applies	
Rock climbing (bouldering)		No soloing No personal accident cover
Rock climbing (indoor)	Special condition (a) applies	No soloing No personal accident cover
Rock climbing (outdoor/traditional/sport climbing/bolted/aid climbing/free climbing) (see also mountaineering)		No soloing No personal accident cover
Roller hockey		
Roller skating		No cover for stunting
Rollerblading		No cover for stunting
Rounders		
Rowing/sculling (inland/coastal waters)	No white water	
Running (up to marathon distance)		
Running / jogging (half marathon distance or less)		
Safari tours	Special condition (a) applies	No cover for handling or work with dangerous animals, including big cats, crocodiles, alligators, hippopotamuses, snakes elephants or bears
Sail boarding (see wind surfing)		
Sailing (inland/coastal waters)	Special condition (a) or (b) applies	No personal liability cover
Sailing (outside coastal waters)	Special condition (a) or (b) and special condition (c) applies	No personal liability cover
Sandboarding/sand skiing		
Scuba diving (to 30 metres)	Special condition (d) applies	See special exclusion (i)

Sport, Activity	Special Conditions	Special Exclusions
Scuba diving (to 50 metres)	Special condition (d) applies	See special exclusion (i) No personal accident cover
Scuba diving (unqualified/learn to dive course/discover dive with qualified instructor)	Special condition (a) applies	See special exclusion (i)
Sculling (see rowing)		
Sea kayaking/ Sea canoeing (see kayaking)		
Segway tours	Special condition (a) applies, a helmet must be worn	No personal accident cover No personal liability cover
Shark cage diving (see scuba diving)		
Skateboarding (ramp, half pipe, skate park, street)		
Skydiving/Tandem skydiving (one jump only)		No personal accident No personal liability cover
Snooker		
Snorkelling		
Soccer		
Softball		
Spearfishing		No personal liability cover
Speed boating (inland/coastal waters only)	Special condition (a) or (b) applies	No white-water cover No personal liability cover
Spelunking (see caving)		
Squash/Racquet ball		
Stand up paddle surfing/paddle boarding		
Stilt walking		
Stoolball		
Surf boat rowing		
Surfing		
Swimming (pool; enclosed, inland or coastal waters only)		
Swimming with dolphins /whales/ whale sharks (inland or coastal waters only)	Special condition (a) applies	
Table tennis		
Tandem skydiving (see skydiving)		
Tchoukball		
Ten pin bowling (see bowling)		
Tennis		
Theme parks / fairgrounds		
Tough Mudder (see outdoor endurance)		
Trail bike riding (see motorbiking)		
Tramping (see hiking)		
Trampolining		
Trapeze/High Wire	Special condition (a) applies	No personal accident cover
Trekking (see hiking)		
Triathlon/Ironman and up to long distance		
Triathlon up to middle distance		
Triathlon up to sprint distance		
Tubing on rivers (grades 1-2) (see also white water rafting)	Special condition (a) applies	No personal accident cover
Ultimate Frisbee		
Volleyball		
Wake skating (see water skiing)		
Wakeboarding (see water skiing)		
Walking (see hiking, trekking)		
War games (online gaming)		

Sport, Activity	Special Conditions	Special Exclusions
War games/military simulation (see paint balling/airsoft or rifle range/sports shooting)		
Water polo		
Water skiing (barefoot)	Special condition (a) or (b) applies	No personal liability cover
Water skiing/wakeboarding / wake skating	Special condition (a) or (b) applies	No jumping No personal liability cover
Weight training (see also gym training)		No powerlifting
White water kayaking/canoeing (see kayaking/canoeing)		
White water rafting (grades 1-3)	Special condition (a) applies	
White water rafting (grades 4-5)	Special condition (a) applies	No personal accident cover
Windsurfing (inland or coastal waters only)		No personal liability cover
Xterra/Cross Triathlon		
Yachting (see sailing)		
Yoga (class, alone/home practice)		
Zip line	Special condition (a) applies	
Zorbing	Special condition (a) applies	No personal accident cover No personal liability cover

Special Conditions

- You** must be with a professional, qualified and licensed guide, instructor or operator.
- You** must have the appropriate certification or licence to do this sport or activity at **home**. If operating a motor vehicle, the driver must have the appropriate valid Irish licence for the machine.
- You** must be within 60 miles of a safe haven (a protected body of water used by marine craft for refuge from storms or heavy seas).
- You** must hold an Irish Sub Aqua Club certificate or Professional Association of Diving Instructors certificate or equivalent, and follow the relevant Club or Association rules and guidelines at all times, or **You** must only dive under the constant supervision of a properly licensed diving school and follow their rules and instructions at all times.

Special Exclusions

- No cover for any unaccompanied dive, any dive in overhead environments or any dive for gain or reward.

Special Conditions Relating to Claims

- You** must act in a reasonable way and use all recommended safety equipment and protective clothing that is necessary and undergo any required training.

What is Not covered

Cover does not apply if **you** are;

- Taking part in activities at a professional level.
- Competing at international events as a national representative.
- Participating in **hazardous activities** or extreme pursuits other than as listed.
- Racing or participating in speed or time trials.
- Motorbike touring or where a motorbike is the main mode of transport.
- Base jumping, cliff diving, martial arts competitions, mountaineering, potholing, caving (other than sightseeing/tourist attraction), motor sports, stunt flying/aerobatics.
- Taking part in expeditions to the Arctic or Antarctic.
- Taking part in dangerous expeditions or the crewing of a vessel more than 60 miles from a safe haven.
- Anything listed in the General Exclusions.

General Conditions

- All claims must be submitted as soon as reasonably possible from the date of **your** return to **Ireland**.
- Original receipts and/or proof of ownership and value must be supplied in the event of a claim.
- You** must take all reasonable steps to recover any lost or stolen property/baggage.
- Damaged articles must be retained by **you** and, if requested, submitted to the claims handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.
- If **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.

6. In the event of a claim, if **we** require a medical examination, **you** must agree to this. In the event of death, **we** are entitled to a postmortem examination. The postmortem would be at **our** expense.
7. **You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**.
8. **We** may at any time pay to **you our** full liability under this insurance, after which no further payments will be made in any respect.
9. If, at the time of making a claim, there is any other insurance covering the same risk, **we** are entitled to contact that insurer for a contribution.
10. If a claim made by **you** or anyone acting on **your** behalf is fraudulent or fraudulently exaggerated or supported by a false statement or fraudulent means or fraudulent evidence is provided to support the claim, **we** may:
 - (1) be liable to not pay the claim,
 - (2) recover from **you** any sums paid by **us** to the insured person in respect of the claim,
 - (3) by notice to **you**, cancel the policy with effect from the date of the fraudulent act without any return of premium.
 If **we** cancel the policy under (3) above:
 - a) **we** shall not be liable to **you** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **our** liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and,
 - b) **we** need not return any of the premiums paid.
 If this insurance contract provides cover for any person who is not party to the contract ("an insured person") and a fraudulent claim is made under the contract by or on behalf of an insured person, **we** may exercise the rights set out in clause (1) above, as if there were an individual insurance contract between **us** and the insured person. However, the exercise of any of those rights shall not affect the cover provided under the contract for any other person.
11. **We** are entitled to take over and conduct in the insured person's name, the defence or settlement of any **legal action**. **We** may also take proceedings at **our** own expense and for **our** own benefit, but in the insured person's name, to recover any payment **they** have made under the policy to anyone else.

General Exclusions

You are not covered for anything caused directly or indirectly by the following, unless **you** have contacted **us** and **we** have confirmed in writing that **you** will be covered:

1. **You** not answering to the best of **your** knowledge any question(s) **we** have asked **you** at the time of buying this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy.
2. **You** not following any advice or recommendation made by the Department of Foreign Affairs (DFA) (www.dfa.ie/travel/travel-advice), World Health Organization (WHO) or any government or other official authority. This includes where:
 - Certain vaccinations or other preventative measures (such as malaria tablets) are recommended.
 - The Department of Foreign Affairs (DFA) advises against all travel, or all but essential travel.
 - **You** have travelled against the advice of a local authority at any destination **you** are travelling from, through or to. For further details on Department of Foreign Affairs (DFA) travel advice, visit www.dfa.ie/travel/travel-advice.
3. A set of circumstances which **you** knew about at the time the **trip** was booked unless **you** could not reasonably have expected such circumstances to result in a claim.
4. Any criminal act by **you**.
5. Failure to comply with the laws applicable to the country in which **you** are travelling.
6. Bankruptcy/liquidation of a tour operator, travel agent or transportation company.
7. Any other costs that are caused by the event which led to a claim, unless specifically stated in the policy.
8. Any payment, which **you** would normally have made during **your** travels, if no claim had arisen.
9. Any **trip** that is undertaken for the purpose of:
 - obtaining medical treatment (whatever the nature of this treatment).
 - against the advice of a medically qualified doctor.
 - after being given a terminal prognosis.
10. **You** drinking too much alcohol, which is evidenced by one of the following:
 - a **medical practitioner** stating that **your** alcohol consumption has caused or actively contributed to **your** injury or illness.
 - a witness report from a third party or a police incident report.
 - **your** own admission.
 - **you** having drunk so much alcohol that **your** judgment is affected, and **you** need to make a claim as a result.
11. **You** sexually transmitted diseases, solvent abuse, alcohol abuse or **your** alcohol dependency, use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a **medical practitioner**, but not for the treatment of drug addiction or alcohol dependency).
12. **You**:
 - jumping or diving from a pier(s), a wall(s), a bridge(s) or a rock(s) including tombstoning,
 - climbing on top of or jumping from a vehicle,
 - climbing or jumping from a building or balcony,
 - climbing or moving from any external part of any building to another part (excluding where stairs are being used) and falling, regardless of the height, unless **your** life is in danger, or **you** are attempting to save human life.
13. Any claim for pregnancy which falls outside the definition of **complications of pregnancy and childbirth**.
14. The cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests which are not directly related to the illness or injury which necessitated **your** admittance to hospital.
15. Any **epidemic** or **pandemic** except as expressly covered under Section 1 - Cancellation, Section 2 - Curtailment and Section 3 - Emergency Medical Expenses.

16. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
17. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
18. Any consequence whether direct or indirect of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), discharge, explosion or use of a weapon of mass destruction whether or not employing nuclear fission or fusion, or chemical, biological, radioactive or similar agents, by any party at any time for any reason, terrorist activity (although terrorist activity does not apply to claims made under Section 3 - Emergency Medical Expenses and Section 5 - Personal Accident, providing the disturbances were not taking place at the start of the insured **trip**), civil war, rebellion, revolution, insurrection, blockade, military or usurped power.
19. Air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft).
20. **We** shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.
21. If **you** are above the maximum age of the policy purchased on the date of inception or renewal.
22. Any consequences of **cyber-terrorism** including, but not limited to, the delay or cancellation of flights due to the failure of critical systems.

Comments and complaints procedures

We aim to provide a high level of service at all times. If, for any reason, **you** feel that **our** service is not of the standard **you** would expect, please tell **us**. **You** should address any enquiries or complaints, in writing to:

Customer Experience Manager,
White Horse Insurance Ireland dac,
Rineanna House,
Shannon Free Zone, Shannon,
County Clare, Ireland,
V14 CA36.
Email: complaints@white-horse.ie

If **your** complaint about the sale of **your** policy and/or claim is not resolved to **your** satisfaction and you remain dissatisfied with the final response to **your** complaint, **you** have the right to make an appeal to the Financial Services and Pensions Ombudsman (FSPO) at:

The Financial Services and Pensions Ombudsman
Lincoln House
Lincoln Place
Dublin 2
DO2 VH29
Ireland

Telephone: +353 1 567 7000
Email: info@fspo.ie
Website: www.fspo.ie

Claims procedure

All claims' notifications must be made as soon as reasonably possible of the incident giving rise to the claim. First, check this policy wording to make sure **your** claim is valid.

Cancellation Claims

The travel agent, tour operator, provider of transport or accommodation must be contacted immediately and **you** must obtain a cancellation invoice. Tickets and booking forms/receipts will also be required to support **your** claim. Submit a claim as soon as reasonably possible by emailing claims@white-horse.ie or by phoning + 353 (0)1 533 7353. They will advise **you** of any other additional supporting documentation required (this will be dependent upon the reason for the cancellation).

Curtailment Claims

Call the Emergency Medical Assistance Service on +0044 (0)1 733 224 955 or email claims@white-horse.ie if **you** are ill or injured. Their authorisation must be obtained before **you curtail your trip**. All ticket stubs/booking forms/receipts should be retained and submitted to support **your** claim. Submit a claim as soon as reasonably possible by emailing claims@white-horse.ie or by phoning +353 (0)1 533 7353. They will advise **you** of any additional supporting documentation required (this will be dependent upon the reason for the **curtailment**).

Medical Claims:

A. In-Patient Treatment

If serious injury is incurred in which **you** are admitted to hospital abroad or require significant out-patient treatment, call **our** Emergency Medical Assistance Service on +0044 (0)1 733 224 955 or email soon as reasonably possible. **You** will be given advice on what to do and the assistance **you** require. All receipts for medical consultations, treatment, medication, etc. should be retained and submitted to support **your** claim.

B. Out-Patient Treatment

Submit a claim as soon as reasonably possible by emailing claims@white-horse.ie or by phoning +353 (0)1 533 7353. They will advise **you** of any additional supporting documentation required (this will be dependent upon the circumstances and nature of the medical claim). All receipts for medical consultations, treatment, medication, etc. should be retained and submitted to support **your** claim.

Personal Baggage Claims

Written proof of the incident must be obtained from the Gardaí/police, the accommodation management, tour operator or carrier within 24 hours of the loss/theft. If the loss occurs during travel, **you** must obtain a Property Irregularity Report (PIR) from the carrier. Submit a claim as soon as reasonably possible by emailing claims@white-horse.ie or by phoning +353 (0) 1533 7353.

If **personal baggage** is delayed, obtain a written report from the carrier (e.g. airline, shipping company, etc.) is required detailing the length and cause of the delay. Retain all the receipts which relate to any emergency replacement items **you** have purchased. Submit a claim as soon as reasonably possible by emailing claims@white-horse.ie or by phoning +353 (0) 1533 7353.

Personal Money Claims

Written proof of the incident must be obtained from the Gardaí/police, the accommodation management, tour operator or carrier within 24 hours of the loss/theft. **You** may be asked to provide proof of the withdrawal of the **personal money** from the bank. Please remember that the loss of **money** must occur whilst it is carried on **your** person or whilst it is left in a locked safety deposit box. Submit a claim as soon as reasonably possible by emailing claims@white-horse.ie or by phoning +353 (0)1 533 7353.

Travel Disruption

Written confirmation must be obtained from the airline, shipping, coach or train company stating the period of the delay and the reason for the delay. Please remember that cover for travel delay is provided for specific reasons only:

- strike or industrial action (provided that when this policy was taken out and or the **trip** was booked, there was no reasonable expectation that the **trip** would be affected by such cause);
- adverse weather conditions;
- the mechanical breakdown or technical fault of the aircraft, coach or sea vessel.

Missed Departure Claims

Written confirmation must be obtained from the Transport Company, Gardaí/police or roadside assistance service confirming the location, reason and duration of the delay. Submit a claim as soon as reasonably possible by email claims@white-horse.ie or by phoning +353 (0)1 533 7353.

Personal Liability and Legal Expenses

Obtain as much information as possible, including police reports, witness details and any photographs. **You** must NOT admit liability at any time. Submit a claim as soon as reasonably possible by emailing claims@white-horse.ie or by phoning +353 (0)1 533 7353.

Your Personal Data Privacy Notice

White Horse Insurance Ireland dac holds **your** personal information in accordance with all applicable data protection laws.

To administer **your** policy White Horse Insurance Ireland dac will collect and use information about **you** provided by **you**. This notice applies to anyone who is insured under this insurance policy and whose personal information may be processed for the provision of insurance and related services.

Personal information may be used by **us** for the purposes of administering **your** policy including decision making on provision of insurance cover, underwriting, processing and claims handling. **We** may also use **your** personal information for other related matters such as customer service, analysis, complaints handling and the detection and prevention of crime. The information **you** have supplied may be passed to other insurers and reinsurers for underwriting and claims purposes or to other third party service providers used by **us** in fulfilling **your** insurance contract.

We may send **your** personal information in confidence to other companies who provide services to **us** for processing and storage. This may mean sending information to countries outside of the United Kingdom, European Union or European Economic Area that may not have the same levels of privacy legislation as in the United Kingdom, European Union or European Economic Area. When **we** do this, **we** will ensure that **we** transfer the data securely and accordingly to regulatory requirements.

You have various rights in relation to **your** personal information that is held by **us**, including the right to request access to **your** personal information, the right to correct inaccurate personal information, or the right to request the deletion or suppression of personal information where this is not restricted by any conflicting legitimate interest.

This notice explains certain aspects of how **we** use **your** information and what rights **you** have in relation to **your** personal information, however **you** can obtain more information about how **we** use **your** data by reviewing our full privacy policy. **Our** privacy policy is available to read on **our** website www.whitehorseinsurance.eu.

Your data will be treated in accordance with our privacy policy.

Governing Law

The laws of Republic of **Ireland** will apply to this policy.

Stamp Duty

The appropriate stamp duty has been or will be paid by **us** to the Revenue Commissioner in accordance with the provisions of the composition agreement entered into with them under section 5 of the Stamp Duties Consolidation Act 1999.

Details About The Underwriter

This policy is underwritten by White Horse Insurance Ireland dac. White Horse Insurance Ireland dac is registered in Ireland No. 306045. White Horse Insurance Ireland dac's registered office is Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland. White Horse Insurance Ireland dac is regulated by the Central Bank of Ireland. This can be checked by visiting their website www.centralbank.ie.