



For the Switched On Traveller

Travel Insurance Policy Wording

Single Trip and Annual Multi Trip insurance

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1. POLICY INFORMATION

ABOUT YOUR CONTRACT OF INSURANCE

This policy wording and the **policy certificate** form a contract of insurance between the underwriters, Collinson Insurance Europe Limited, and those people specified on **your policy certificate** and must be read together. Please check **your policy certificate** carefully to ensure the cover **you** have purchased meets **your** needs. This contract is only valid when **you** have a valid **policy certificate** and have paid the appropriate premium. **You** must be at least 18 years old when purchasing this policy. Any questions **you** have on the cover can be checked online under the Frequently Asked Questions section available at switchedoninsurance.com/travel/help or **you** can talk to a customer services agent by emailing travel.sales@switchedoninsurance.ie

GOVERNING LAW AND JURISDICTION

Our policy is governed and interpreted in accordance with the laws and courts of **Ireland**, which will have exclusive jurisdiction on any dispute between **you** and **us**, unless otherwise required by law.

All communication in relation to this insurance between **you** and **us** will be in English.

REGULATORY INFORMATION

Who is the manufacturer of this product?

This policy is co-manufactured by Collinson Insurance Europe Limited (CIEL) and Switched on Insurance Coöperatief U.A.

Who is the insurer?

This policy is underwritten by Collinson Insurance Europe Limited (CIEL), an entity regulated and authorised by the Malta Financial Services Authority, with a registration number C89977 and registered office at Third Floor, Development House, St. Anne Street, Floriana, FRN 9010, Malta. This can be verified at: <https://www.mfsa.mt/financial-services-register>. CIEL is regulated by the Central Bank of Ireland for customer protection rules.

CIEL provides the cover under this policy but does not make any personal recommendations.

Who is the distributor of this policy, handles any sales complaints and provides customer services?

This policy is distributed by Switched on Insurance Coöperatief U.A, trading as SwitchedOn Insurance whose registered office is Schimmelt 2 -16, office 401, 5611ZX, Eindhoven, the Netherlands. Switched on Insurance Coöperatief U.A is a firm authorised and regulated by the AFM under licence number 12050054. This can be verified at: www.afm.nl/en/sector/registers/vergunningenregisters.

Switched on Insurance Coöperatief U.A. distributes the Travel Insurance on behalf of CIEL and receives a portion of the premium to manage the Switched on Travel Insurance business. Switched on Insurance Coöperatief U.A. is not obliged, either contractually or otherwise, to introduce a minimum level of business to CIEL. Further details are available on request. Switched on Insurance Coöperatief U.A. is regulated by the Central Bank of Ireland for consumer protection rules.

Who handles claims, complaints and emergency assistance service? (excluding Gadgets)

CIEL appointed Collinson Insurance Solutions Europe Limited (CISEL) to administer claims, complaints and emergency assistance services. CISEL is an entity licenced and authorised in Malta by the Malta Financial Services Authority with a registration number C89980, and registered address 3rd Floor, Development House, St Anne Street, Floriana FRN 9010, Malta.

Who handles claims and complaints for the Gadgets cover?

CIEL appointed Taurus Insurance Services Limited to administer the claims and complaints for the Gadgets cover. Taurus Insurance Services Limited is an entity licensed and authorised in Gibraltar by the Financial Services Commission with a registration number 5566 and registered address Unit 2.2.09, Block 2 Eurotowers, Europort Road, GX11 1AA, Gibraltar.

CANCELLING OR AMENDING YOUR POLICY

Please email us on travel.sales@switchedoninsurance.ie as soon as **you** are aware that **your** policy does not meet **your** needs. **You may cancel within 14 days of the receipt of your documentation. Providing you have not started a trip, made a claim, or intend to make a claim, we will give you a full refund. If you cancel outside of the 14-day cooling-off period, no premium will be refunded.**

However, discretion may be exercised in exceptional circumstances to provide a refund for unused cover, those exceptional circumstances being bereavement or an unexpected change to **your** policy resulting in **us** being unable to continue to cover **you**. The unused premium will be calculated on a sliding scale basis as follows:

Refund scale outside the 14-day cooling off period for exceptional circumstances only

1 Single Trip Policies Before Travel

- 75% refund
- No refund can be given once a trip has started

2 Annual Multi Trip Policies

Number of months policy was live before cancellation	% Refund	Number of months policy was live before cancellation	% Refund
1 month	75%	7 months	20%
2 months	60%	8 months	15%
3 months	50%	9 months	10%
4 months	40%	10 months	5%
5 months	30%	11 months	0%
6 months	25%	12 months	0%

We may cancel **your** policy by giving **you** 14 days’ notice in writing, if this happens, **we** will refund the unused premium in line with the above scale and advise **you** the reason for the cancellation. Reasons can be (but not limited to) **you** failing to pay the full and correct premium, or if **you** do not meet the [Medical Health Requirements](#) or residential eligibility.

Once **your** policy has been cancelled **your** cover will end and **you** will not be able to make a claim.

TRAVELLING COMPANION NOT INSURED WITH US

Any costs or expenses for a person not insured by this policy. For example, if **you** pay for someone else’s accommodation and have to cancel the **trip**. **You** won’t be able to claim for ‘the person who **you** are travelling with’ accommodation costs.

FRAUD

If a claim is found to be fraudulent in any way, including use of fraudulent means to obtain any benefit, this policy shall become void meaning it no longer exists from the date of the fraudulent claim and the premium paid will be lost. Any benefits received by **you** for any claim found to be fraudulent, must be repaid to **us**. **We** may inform the An Garda Síochán or the appropriate authorities of the circumstances and may incur external costs or expenses to investigate the fraud. For any claim found to be fraudulent, **we** may seek to recover such external costs or expenses from **you**.

RESIDENTIAL ELIGIBILITY

To be eligible to purchase this policy **your home** address must be in **Ireland**. By this **we** mean, **you** and all **insured persons**:

- 1. have an address in **Ireland**; and
- 2. have lived in **Ireland** for at least 6 of the previous 12 months; and
- 3. are registered with a doctor or medical facility in **Ireland**.

PRIVATE MEDICAL INSURANCE (PMI)

If **you** confirmed **you** have domestic **PMI** cover when **you** purchased this policy, **you** are agreeing to the following:

- 1. the domestic **PMI** cover is already in force that covers each **insured persons** shown on the **policy certificate** and will cover the entire duration of **your trip**.
- 2. the cover provided by the domestic **PMI** includes a minimum of €55,000 medical expenses cover whilst travelling outside of **Ireland**.
- 3. **you** will comply fully with the terms and conditions of **your** domestic **PMI** policy.
- 4. **your** domestic private medical insurer will be responsible for all medical expenses costs covered by **your** domestic **PMI** and **our** cover will not commence under this policy until **you** have reached the domestic **PMI** policy limits or **you** have confirmation there is no cover under that policy.

Please note: The amount of cover under **your** domestic **PMI** will depend on **your** insurer and the plan **you** have chosen. The terms and conditions of **our** insurance will differ from those of **your** domestic **PMI**. **You** will need to read both policies carefully to ensure **you** understand the differences and that **our** product is suitable for **your** needs.

RENEWING ANNUAL MULTI-TRIP POLICIES

If **you** opted-in to the automatic renewal, **we** will renew **your** policy to avoid any unintended break in **your** policy cover. **We** will write to **you** at least 3 weeks before **your** policy is due to expire to provide **you** with details of the new premium and any changes to the policy terms and conditions. If **you** are still eligible and happy with the renewal information, **you** do not need to contact **us** further. Payment will be taken from the original credit/ debit card two weeks before the renewal date. **We** will remind **you** to tell us about any changes to **your** personal circumstances, including any new or changes to existing medical conditions. If **you** do not want **us** to automatically renew **your** policy, **you** need to tell **us** this by contacting customer services. Once payment has been taken **you** can still cancel the policy and obtain a full refund, provided **you** contact **us** within 14 days from the date **you** receive the policy documentation, and **you** have not made or are intending to make a claim under the renewed policy. Refunds for the unused portion of the premium outside the 14-day cooling off period are only available for exceptional circumstances. Policies can be renewed during a **trip**, however, **we** advise **you** to avoid this where possible so that **you** have continuous cover in place.

Please note that **your** renewed policy will only be valid if:

- 1. **You** have told us about any changes to **your** Policy details (including any changes in health conditions) as **you** will still be required to contact **us** to declare any Pre-Existing Medical Conditions, as outlined in **your** renewal invitation; and
- 2. **Your** credit card or debit card details have not changed and payment is successfully taken from **your** card.

PURCHASING AFTER YOUR TRIP HAS STARTED

If **you** are travelling solely within **Ireland**, **you** cannot purchase a policy after **you** leave **home** to start the **trip**. If **you** are travelling outside of **Ireland**, then it is possible to purchase a policy up to the point **you** board **your** transportation for **your** international departure. However, if **you** are aware of a reason to make a claim at the time of purchase, **your** claim will not be covered.

AUTOMATIC POLICY EXTENSIONS

If **you** are unable to return **home** as planned due to a reason covered by this policy, **your** cover will automatically extend until **you** are able to return **home** or until **you** are admitted to a hospital or medical facility in **Ireland**.

When **your** return is delayed by an insured reason other than a medical emergency, cover is only extended until travel arrangements can be made to return **home**. All cover will end under this policy if **you** choose not to return **home** as soon as **you** can.

WHEN COVER STARTS AND ENDS

Single Trip

From the time of buying this insurance to the time **you** leave **home** to start **your trip**, cover is only available under Cancelling **Your Trip**. Once **you** leave **home** to start the **trip**, Cancellation cover ends, and all other sections of the policy begins.

Cover under all sections of the policy apart from Cancelling **Your Trip** ends:

- At midnight on the end date shown on **your policy certificate** even if **you** have not returned **home**. Or
- When **you** return to **your home** address in **Ireland** even if this is before **your** booked return date. Or
- Upon **your** admission to a hospital or medical facility in **Ireland** if **we** are repatriating **you home** under [Emergency Medical Expenses](#). Cover ends even if this is before **your** booked return date, or before **your trip** is due to end.

Annual Multi-Trip

Cover under Cancelling **Your Trip** is effective from the start date of **your** policy period as shown on **your policy certificate** or when **you** book a **trip**, depending on which happens last. Once **you** leave **home** to start the **trip**, Cancellation cover for that **trip** ends, while cover under all other sections of the policy begins. If **you** have multiple **trips** booked, Cancellation cover is effective until **you** leave **home** to start each **trip**. If a booked **trip** falls after the date **your** policy is due to renew, **you** must pay the premium to renew **your** policy for cover to continue.

Cover under all sections of the policy apart from Cancelling **Your Trip** ends:

- At midnight on the end date shown on **your policy certificate** even if **you** have not returned **home**. Or
- At midnight of the day, **you** reach the policy maximum **trip** duration; or
- When **you** return to **your home** address in **Ireland** even if this is before **your** booked return date. Or
- Upon **your** admission to a hospital or medical facility in **Ireland** if **we** are repatriating **you home** under [Emergency Medical Expenses](#). Cover ends even if this is before **your** booked return date, or before **your trip** is due to end.

DECLARING EXISTING MEDICAL CONDITIONS

This policy does not automatically provide cover for medical conditions **you** are already experiencing when **you** purchase this policy or when **you** book **your trip** (whichever happens last). Please review the [Medical Health Requirements](#) and ensure **you** answer the Medical Screening questions fully and accurately for everyone insured on the policy.

SUMS INSURED AND EXCESSES

Each section of the policy has a limit on the amount **we** will pay for each **insured person**, called the sum insured. The amount **we** pay up to varies by level of cover (Standard, Premium and Ultimate). Some sections of cover are not available under Standard. Claims under most sections of the policy will be subject to an excess, which also varies by level of cover. The sums insured, inner limits and excess amount for each section are set out in the [Table of Benefits](#). Please check the [Table of Benefits](#) against **your policy certificate** to ensure the level of cover **you** have purchased meets **your** needs.

Excesses apply for each claim logged with **us**, for each section of the policy **you** are claiming under and for each **insured person** who is making a claim. When **we** are settling a claim directly with **you**, **we** will deduct the excess from the claim payment before **you** receive it. Where **we** are settling claims directly with a medical provider or other supplier, **you** will be responsible for paying **us** the excess.

OPTIONAL EXTRAS

The following Optional Extras are available to be purchased for an additional premium:

1. Winter Sports
2. Cruise
3. Trip Disruption (Terrorism, Natural Catastrophe And Airspace disruption)
4. Golf
5. Personal Baggage – Gadgets – upgraded cover
6. Excess Waiver

These can be added to **your** policy at the time of the original purchase, or by emailing the Customer Service team on travel.sales@switchedoninsurance.ie prior to commencing **your** trip.

COVERED AREA

The area **you** have selected to buy confirms the country/location **your** policy is valid for. Cover under this policy is not valid if **you** travel to an area that is higher than the area **you** purchased. For example, if **you** have purchased a policy to Europe 2, but **you** travel to Worldwide 2. It is important to check the area of cover on **your policy certificate**.

Europe 1

Albania, Andorra, Armenia, Belgium, Bosnia-Herzegovina, Bulgaria, Corsica, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Great Britain, Hungary, Iceland, Italy, Kosovo, Latvia, Lichtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Monaco, Moldova, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, Russia, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Sweden, Switzerland, Tunisia, Ukraine, Vatican City

Europe 2

Europe 1, and Cyprus, Spain including Balearic and Canary Islands, Greece and Turkey

Worldwide 1

All countries worldwide excluding the United States, Canada, Bermuda, Greenland, Caribbean Islands and Mexico

Worldwide 2

All countries

Please note Europe 1 and Europe 2 are combined into one area, as Europe under Annual Multi Trip Policies.

TRIP AND AGE LIMITS

Single Trip

The maximum **trip** duration **you** can purchase varies by age as follows:

Age at date of starting the policy	Maximum Trip Duration
Up to 65	183 days
66-75	62 days
76+	31 days

Annual Multi-Trip

The maximum **trip** duration **you** can purchase varies by level of cover as follows:

Level of Cover	Maximum Trip Duration
Standard	31 days for each trip
Premium	45 days for each trip
Ultimate	60 days for each trip

Winter sports the maximum age for this Optional Extra is 65, at the date of starting the policy.

IRELAND COVER

For Annual Multi-Trip policies, **you** must have booked and paid for 2 night's accommodation for **Ireland** cover to apply. Not all sections of cover apply if **your trip** is solely within **Ireland**, the following sections of cover are available:

TRIP DISRUPTION

- Cancelling Your Trip
- Cutting Short Your Trip

PERSONAL BELONGINGS

- Personal Baggage
- Money and Travel Documents

OTHER

- Personal Accident
- Personal Liability

INSURANCE COMPENSATION FUND

You may be entitled to compensation from the Insurance Compensation fund if **your** insurer cannot meet their obligations. The Irish Insurance Compensation Fund provides funds for liquidators so that they may pay the valid claims of insolvent insurers. The fund will provide an amount up to 20,000 Euros or 90% of the net loss, whichever is lesser. **You** can get more information about compensation fund arrangements from the [Central Bank of Ireland](#).

2. MEDICAL HEALTH REQUIREMENTS

This policy does not automatically provide cover for medical conditions **you** are already experiencing when **you** purchase this policy or when **you** book **your trip** (whichever happens last). If **you** answer “Yes” to any of the Medical Screening Questions, **you** must contact **us** and answer a series of further questions regarding **your** health to determine if **we** can provide cover. **You** may have to pay an additional premium for **your** conditions to be covered. If **you** do not wish to pay the additional premium, **we** will not be able to sell **you** a policy.

Eligibility

There will be no cover under this policy if anyone named on the policy is travelling under the following circumstances:

- If **you** have been diagnosed with a terminal illness.
- **You** are travelling with an undiagnosed condition(s) that **you** were undergoing / awaiting tests or consultations at the time of buying the policy or booking the **trip** (whichever **you** do last).
- If **you** are travelling intending to receive or knowing **you** will require medical treatment, including any pre-planned/arranged consultations, reviews or appointments that could lead to treatment.
- If **you** are travelling against the advice of a **medical practitioner** or would be travelling against their advice if **you** asked for it.

What this means

If any of the points listed above apply to anyone named on the policy during any part of a **trip** then cover will NOT apply under any section of this policy for all insured travelling on that same **trip**, whether they meet the eligibility or not, this exclusion will apply for the full duration of the **trip**.

Screening criteria

If **you** are only declaring any of the following **you** do not need to contact **us** to answer further questions

- Coughs, colds, Influenza (flu) where **you** have not required any treatment for any complications, such as pneumonia, and have not required any hospital admission.
- COVID19 if **you** have not required hospital admission.
- Any contraceptive device/treatment.
- Any national routine checks e.g. well-woman/well-man, that do not result in a diagnosis of any kind or requires further reviews or investigations.
- **You** have only had one course of antibiotic treatment in the 12 months prior to purchasing this policy and **you** are not taking any antibiotics when **you** are travelling.

MEDICAL SCREENING QUESTIONS

All questions must be answered in full and accurately. If **you** have medical conditions to declare, and **you** fail to contact **us** or answer accurately then **you** are at risk of:

- **Your** claim being declined, and **your** premium being retained, and
- Losing any cover under this policy, or
- **Your** claim not being paid in full.

Please be aware if **you** are answering medical screening questions on behalf of another person to be insured on this policy **you** must be as aware of their full medical record, including any medications they are currently taking and any treatment they are undergoing, as if they are **your** own.

Please confirm if any of the following apply to **you** or someone to be insured under this policy:

Q1. Is any insured person suffering from a psychiatric or psychological condition?

Q2. Has any insured person ever suffered from;

- a) A cardiovascular or heart-related condition such as a heart attack, angina, chest pain or hypertension?
- b) A lung or respiratory-related condition (not including stable, well controlled asthma if there is no other medical condition)?
- c) Any form of cancer whether in remission or not?
- d) A cerebro-vascular condition such as a stroke or T.I.A (transient ischaemic attack)?
- e) A renal condition or diabetes?

Q3. In the 12 months before the purchase of this policy and until the start of any insured journey has any insured person suffered from a medical condition for which they:

- a) Is being prescribed regular medication?
- b) Is receiving treatment of any kind?
- c) Has required an organ transplant or required dialysis?

If **you** answer “YES” to any of these questions, please contact **our** medical screening service by emailing travel.sales@switchedoninsurance.ie

Changes in your health after you have purchased or renewed a policy

If **you** experience a change in health such as a new or increased medication, any referral for tests or a specialist appointment, or a new diagnosis/course of treatment at any time after **you** bought or renewed a policy, **you** need to re-check whether **you** now answer “yes” to one or more of the Medical Screening Questions and if **you** do, contact **us** to check **your** cover. This includes when **you** receive the results of tests/investigations. **We** reserve the right to alter the terms of this insurance based on **your** health changing mid-term. Following **your** medical screening **we** will tell **you** either:

- That **you** can continue to be covered at no additional cost; or
- To continue to be covered **you** will need to pay an additional premium; or
- **We** cannot continue to cover **you**.

If **you** have already purchased or renewed **your** policy and **you** have contacted **us** to advise a change in **your** health and do not wish to pay the additional premium, or if **we** can no longer provide cover, **you** may either:

- Submit a claim under “cancelling your trip”, for consideration; or
- Ask **us** to cancel **your** policy so **you** can arrange cover elsewhere. If **you** cancel **your** policy, we will refund the unused cover, if **you** have not made or are planning to make a claim.

Indirectly related claims

This policy does not cover claims that are directly or indirectly related to an undeclared or incorrectly declared medical condition. An indirectly related medical condition means a medical problem that is more likely to happen because of another medical problem **you** already have. For example, if **you**:

- have high blood pressure, high cholesterol, or diabetes, **you** are more likely to have a heart attack or a stroke.
- suffer from asthma (diagnosed over 50), chronic obstructive pulmonary disease, or other lung disease, **you** are more likely to get a chest infection.
- have or have had cancer, **you** are more likely to suffer from a secondary cancer.

Pregnancy

Pregnancy or medical conditions arising from pregnancy are covered provided **you** will not be more than 28 weeks pregnant by the time **your trip** is due to start (or 24 weeks for multiple births) and a **medical practitioner** or midwife confirms that **you** are fit to travel.

If **you** are confirmed not fit to travel, or if **you** will be more than 28 weeks pregnant at the start of **your trip**, (24 weeks for multiple births), **you** can make a claim under “Cancelling Your Trip” provided **you** purchased this policy/booked a **trip** before **you** were aware **you** would not be able to travel.

3. MAKING A CLAIM

First, check **your** policy certificate and the appropriate section of your policy wording to make sure that what **you** are claiming for is covered. For all claims, excluding Gadget(s), **you** can set up a claim on-line or by telephone, you must ensure that **you** have all relevant documents and any receipts, please see claims evidence below.

- On-line: <https://switchedontravel.collinsoninsurance.com/>
- Telephone: 00353 46 907 7409
- Email: switchedontravelire@collinsoninsurance.com

All claims must be submitted within 60 days of **your** return from **your** trip. **You** must assist **us** in providing all requested information, including completing any requested forms, or **you** may experience a delay in the processing of **your** claim. When claims settlements are made by BACS (Bank Automated Clearing System) or other electronic banking system method, **you** will be responsible for supplying **us** with the correct bank account details and **your** full authority for **us** to remit monies directly to that account. Provided that payment is remitted to the bank account designated by **you**, **we** shall have no further liability or responsibility in respect of such payment, and it shall be **your** sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to **us**.

Claims are administered by Collinson Insurance Solutions Europe Limited, Office 14 Kells Enterprise and Technology Centre, Kells Business Park, Cavan Road, Kells, County Meath, A82 E1C6, Ireland.

24-hour Emergency Medical Assistance

You must contact the medical emergency service once you know you will be in a medical facility for at least 1 night's stay; or if **you** incur medical costs above €500.

- Telephone: +44 (0) 144 444 2318

Assistance services are administered by Collinson Insurance Solutions Europe Limited, Office 14 Kells Enterprise and Technology Centre, Kells Business Park, Cavan Road, Kells, County Meath, A82 E1C6, Ireland.

If **you** are in SPAIN, GREECE, CYPRUS, PORTUGAL, MALTA, EGYPT, BULGARIA or TURKEY and need out-patient medical treatment please provide a copy of **your** policy documentation to the treating **medical practitioner** and your treatment will be paid by Global Excel Management Europe in line with the policy entitlements. You will be asked to fill in a simple form to confirm the treatment. The **medical practitioner** will send the form to Global Excel together with the balance of the medical bill after deduction of the excess **you** may have paid to the **medical practitioner**. The **medical practitioner** can email these details to: eu.client.cc@globalexceleurope.com

Gadget Claims

For Gadget claims, please contact Taurus Insurance Services Limited. To process **your** claim quickly, read **our** Claims Guide and complete the Claim Form at <https://ireland-tiga.taurus.claims/>. Please also send **us** the requested documentation as soon as reasonably possible after discovering the incident (or as soon as reasonably possible after returning to Ireland if the incident was abroad). **We** may consider delays in reporting **your** claim if there are exceptional circumstances and no additional loss to **us**.

You can contact the **claims administrator** on 00353 1906 1968 or soi.ie.tiga@taurus.gi

4. CLAIMS EVIDENCE

Before a **claim** can be paid, **you** may be asked to provide supporting documentation to validate cover and the circumstances of the loss. The table below sets out what documentation **you** may be asked to provide.

Depending on the details of each claim **we** may ask for additional supporting documentation to that listed below.

SECTION(S)	DOCUMENTATION
All sections	• Policy Certificate.. • Proof that you booked travel and accommodation, such as a booking invoice.
Cancelling your trip, Cutting short your trip, Emergency Medical Expenses and Medical Repatriation	• Confirmation of all cancellation(s) including any refunds already given. • Medical reports / medical certificate / evidence that your lateral flow test is positive if claiming for Covid-19. • Details of any domestic Private Medical Insurance (PMI) you have, including information about claim outcomes which would impact claims against our policy. • Booking terms and conditions. • Death certificates. • Invoices and receipts for your expenses. • Receipts or confirmation of any payments you have made. • A letter from your employer proving your redundancy. • A An Garda Síochána/police report for any lost/stolen travel documents.
Delay and Abandonment	• Written confirmation from the carrier stating the period of and reason for any delay. • Receipts confirming additional transport costs.
Substitute Accommodation	• Evidence from your original accommodation provider of the length and reason for closure of the accommodation. • Evidence of additional costs you have incurred.
Missed Departure (Ireland and Outside Ireland)	• A An Garda Síochána/police or motoring authorities report stating any delay and the cause. • Evidence of vehicle recovery or repair. • Evidence of the costs of additional accommodation and transport.
Personal Baggage and Baggage Delay, Personal Money and Travel Documents	• A An Garda Síochána/police report or a written report from the travel provider detailing your reported loss. • A An Garda Síochána/police report for any lost/stolen item(s) • Property irregularity report from an airline. • Written confirmation from the airline or travel company stating the length of delay. • Proof of ownership and value of items claimed for such as receipts. • Claims for loss or theft of mobile phones we will ask for proof, the service provider has been contacted and asked to discontinue the service. Evidence of withdrawal of bank notes or currency.
Gadget	• A An Garda Síochána / police report or written report from the travel provider detailing your reported loss. • Proof of ownership of the gadget such as receipts. • If requested, proof of usage of the gadget. • Your gadget to support a claim for damage. If gadgets are not provided the claim will be dealt as a lost gadget claim. • Proof gadgets were in your possession and in a good working order prior to the start date of your trip.

5. GENERAL CONDITIONS

The following conditions apply to all sections of the wording:

1. At the time of purchasing this insurance **you** will have been asked questions to enable **us** to assess **your** risk, failure to answer accurately and honestly could lead to **your** policy being invalid and all claims will be forfeited. If the answers given change after the policy was purchased **you** must notify **us** of this change.
2. **You** must pay the excess shown in the [Table of Benefits](#) (unless **you** have paid an additional premium to waive the excess)
3. **You** must take all reasonable steps to avoid or minimise any claim. At all times **you** must act as if **you** are not insured.
4. **We** can request specific information to assess **your** claim. Please review [Claims Evidence](#) where **we** have set out what documentation **we** will ask **you** to provide. **We** are entitled to ask for any further evidence not listed if required due to the circumstances of **your** claim at **your** own cost.
5. If a claim is found to be fraudulent in any way, including use of fraudulent means to obtain any benefit, this policy shall become void meaning it no longer exists from the date of the fraudulent claim and the premium paid will be lost. Any benefits received by **you** for any claim found to be fraudulent, must be repaid to **us**. We may inform the An Garda Síochána/police or the appropriate authorities of the circumstances and may incur external costs or expenses to investigate the fraud. For any claim found to be fraudulent, **we** may seek to recover such external costs or expenses from **you**.
6. **You** must not make any payment; admit liability, offer or promise to make any payment without written consent from **us**.
7. **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 another party.
8. If at the time of any incident, loss or damage there is any other indemnity or insurance which wholly or partly covers the same occurrence, the underwriters shall not be liable to pay or contribute towards the loss or damage except in excess of the sums recovered or recoverable under the other indemnity or insurance.
9. **You** must assist **us** in pursuing a recovery from any third party, government department or other insurers by providing all details required and by completing any necessary forms.
10. **You** must follow the "Important information" where listed under individual sections of the policy
11. If **you** confirmed **you** have domestic **PMI** cover when **you** purchased this policy, it is a condition that:
 - a. The domestic **PMI** cover is already in force that covers each **insured person** shown on the **policy certificate** and will cover the entire duration of **your trip**.
 - b. The cover provided by the domestic **PMI** includes a minimum of €55,000 medical expenses cover whilst travelling outside the of **Ireland**.
 - c. **You** will comply fully with the terms and conditions of **your** domestic **PMI** policy.
 - d. **Your** domestic private medical insurer will be responsible for all medical expenses costs covered by **your** domestic **PMI** and **our** cover will not commence under this policy until **you** have reached the domestic **PMI** policy limits or **you** have confirmation there is no cover under that policy.

6. GENERAL DEFINITIONS

The words listed below when shown in bold text will always have the meaning set out below.

Home

The address where **you** live in **Ireland**.

Home country Ireland.

Immediate relative

Your mother, father, sister, brother, spouse, civil partner, fiancé/e, **your** children (including adopted and fostered), grandparent, grandchild, parent-in-law, daughter-in-law; sister-in-law, son-in-law, brother-in-law, aunt, uncle, cousin, nephew, niece, step-parent, step-child, step-brother, step-sister or legal guardian/Legal next of kin.

Excess Waiver

The reduction of the Excess to zero.

Ireland

The Republic of Ireland; **your home country** and place of residence as stated in the [Residential Eligibility](#). For the avoidance of doubt, this does not include Northern Ireland.

Medical practitioner

A registered practising member of the medical profession who is not related to **you** or to a **travelling companion** or is anyone **you** are intending to stay with.

Policy Certificate

The document issued by us which sets out the names of the **insured persons**, area of cover, the level of cover, type of policy, the period of insurance, additional cover options and any other special conditions and terms used to confirm the correct cover is in place when a claim is made.

Private Medical Insurance (PMI)

Medical insurance **you** or **your** employer pays for in addition to the public health care **you** receive which incorporates cover for medical expenses abroad and is shown in the Policy Schedule.

Public Transport/Transport/Transportation

A company operating under a licence to carry passengers, working to a published timetable and/or published fares. This includes but is not necessarily limited to airlines, taxi firms, coach, ferry and rail operators.

Travelling Companion

The person **you** have booked to travel with on the **trip** but not insured on the same travel insurance.

Trip

A single journey that begins and ends in **Ireland**, starting when **you** leave **your home** address to travel to **your** departure point to begin **your** journey. The start and end dates when cover under all sections of this policy applies, (except for Cancelling Your Trip), are detailed on **your policy certificate** for single trip policies or in the case of annual multi **trip** policies, is the duration limit of each single journey taken in a 12-month period. For Annual Multi-Trip policies, **you** must have booked and paid for 2 night's accommodation for **Ireland** cover to apply.

In certain circumstances cover will cease at a different time to the stated end date on **your policy certificate** or **your** stated duration limit. For clarification, cover under **your trip** ends:

- At midnight on the end date shown on **your policy certificate** even if **you** have not returned **home**, unless **you** have purchased an Annual Multi-trip policy and **you** renew **your** policy while on **your trip** (**your** total **trip** duration including the renewed policy cannot exceed the maximum limit). This does not apply if **you** are unable to return **home** due to a claimable event, when **your** policy automatically extends; or
- For Annual Multi-Trip policies, at midnight of the day **you** reach **your** stated maximum policy **trip** duration; or
- When **you** return to **your home** address in **Ireland** even if this is before **your** booked return date.
- Upon **your** admission to a hospital or medical facility in **Ireland** if **we** are repatriating **you home** under [Emergency Medical Expenses](#). Cover ends even if this is before **your** booked return date, or before **your trip** is due to end.

War

Armed conflict between nations, invasion, act of foreign enemy, hostilities (whether war declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

We / Us / Our

Collinson Insurance Europe Limited.

You / Your / Insured person

Each person named on the **Policy Certificate**.

7. TABLE OF BENEFITS

All amounts shown below apply per person, per section, per claim up to the limits shown. Any cover that is shown as available for an additional premium is only covered where **your** policy schedule states that the cover has been added.

Important for Trips solely within Ireland: only the sections of cover marked as † are included in your Annual Multi-Trip policy.

TRIP DISRUPTION SECTIONS OF COVER						
SECTION	STANDARD	EXCESS	PREMIUM	EXCESS	ULTIMATE	EXCESS
Cancelling Your Trip †	€1,500	€100	€3,000	€75	€6,000	€50
Missed Departure from the home country	€300	€100	€1,000	€75	€1,250	€50
Delay and Abandonment						
Delay (per 12 hours/max)	€25/€250	Nil	€35/€350	Nil	€50/€500	Nil
Abandonment	€1,500	€100	€3,000	€75	€6,000	€50
Cutting Short Your Trip †	€1,500	€100	€3,000	€75	€6,000	€50
Missed Departure and Connections Outside the home country	€300	€100	€1,000	€75	€1,250	€50
Substitute Accommodation	€500	€100	€750	€75	€1,000	€50

TRIP DISRUPTION (including Terrorism, Natural Catastrophe and Air Space Disruption) – Optional extra, cover available for an additional premium						
SECTION	STANDARD	EXCESS	PREMIUM	EXCESS	ULTIMATE	EXCESS
Cancelling Your Trip	€1,500	€100	€3,000	€75	€6,000	€50
Missed Departure from the home country	€300	€100	€1,000	€75	€1,250	€50
Delay and Abandonment						
Delay (per 12 hours/max)	€25/€250	Nil	€35/€350	Nil	€50/€500	Nil
Abandonment	€1,500	€100	€3,000	€75	€6,000	€50
Cutting Short Your Trip	€1,500	€100	€3,000	€75	€6,000	€50
Missed Departure and Connections Outside the home country	€300	€100	€1,000	€75	€1,250	€50
Additional Daily Benefit (per day/max)	€50/€500	Nil	€50/€500	Nil	€50/€500	Nil
Substitute Accommodation	€500	€100	€750	€75	€1,000	€50

MEDICAL SECTIONS OF COVER						
SECTION	STANDARD	EXCESS	PREMIUM	EXCESS	ULTIMATE	EXCESS
Air Doctor**	3 appointments per person/per trip	Nil	3 appointments per person/per trip	Nil	3 appointments per person/per trip	Nil
Emergency Medical Expenses and Medical Repatriation (including additional accommodation and travelling expenses)	€10,000,000	€100	€15,000,000	€75	€15,000,000	€50
Emergency Dental Treatment	€250	€100	€400	€75	€1,000	€50
Hospital Benefit (per complete 24 hours of inpatient treatment/maximum)	€20/€500	Nil	€50/€1,500	Nil	€50/€2,000	Nil
Overseas Funeral Costs or Repatriation of Remains	€5,000	€100	€8,000	€75	€10,000	€50

** Cover is only available for **trips** taken outside of **Ireland**. Three separate medical events per policy and for each medical event up to three appointments per person listed on the policy.

PERSONAL BELONGINGS SECTIONS OF COVER						
SECTION	STANDARD	EXCESS	PREMIUM	EXCESS	ULTIMATE	EXCESS
Personal Baggage †	€1,000	€100	€2,000	€75	€3,000	€50
Single Article Limit	€250	€100	€300	€75	€400	€50
Valuables Limit	€250	€100	€500	€75	€600	€50
Money and Travel Documents †	€400	€100	€500	€75	€750	€50
Cash Limit	€200	€100	€400	€75	€500	€50
Baggage Delay (per complete 24 hours/maximum)	€50/€200	Nil	€75/€500	Nil	€150/€750	Nil

GADGET COVER						
SECTION	STANDARD	EXCESS	PREMIUM	EXCESS	ULTIMATE	EXCESS
Accidental Damage, Theft, Malicious Damage and Loss	Nil	Nil	€750	€75	€1,000	€50

GADGET COVER – Optional extra, cover available for an additional premium						
SECTION	STANDARD	EXCESS	PREMIUM	EXCESS	ULTIMATE	EXCESS
Accidental Damage, Theft, Malicious Damage and Loss	€1,000	€100	€1,000	€75	Nil	Nil
Accidental Damage, Theft, Malicious Damage and Loss	€2,000	€100	€2,000	€75	€2,000	€50
Accidental Damage, Theft, Malicious Damage and Loss	€3,000	€100	€3,000	€75	€3,000	€50

PERSONAL ACCIDENT, PERSONAL LIABILITY AND LEGAL SECTIONS						
SECTION	STANDARD	EXCESS	PREMIUM	EXCESS	ULTIMATE	EXCESS
Personal Accident †						
Permanent Total Disablement	€0	Nil	€25,000	Nil	€25,000	Nil
Loss of one or more limbs or loss of sight in one or both eyes	€0	Nil	€25,000	Nil	€25,000	Nil
Death Benefit (18-70)	€0	Nil	€10,000	Nil	€25,000	Nil
Death Benefit (under 18)	€0	Nil	€2,500	Nil	€5,000	Nil
Death Benefit (over 70)	€0	Nil	€2,500	Nil	€5,000	Nil
Personal Liability †	€2,000,000	€100	€2,000,000	€75	€2,000,000	€50
Legal Expenses cover	€25,000	€100	€25,000	€75	€25,000	€50

WINTER SPORTS UPGRADE - Optional extra, cover available for an additional premium *						
SECTION	STANDARD	EXCESS	PREMIUM	EXCESS	ULTIMATE	EXCESS
Winter Sports Equipment and Lost/Stolen Lift Pass	€500	€100	€750	€75	€1,000	€50
Winter Sports Equipment - Single article limit	€250	€100	€350	€75	€500	€50
Ski Hire (per day/max)	€50/€500	Nil	€50/€500	Nil	€50/€500	Nil
Ski Pack	€500	€100	€500	€75	€500	€50
Piste Closure (per day/max)	€20/€300	Nil	€30/€450	Nil	€40/€600	Nil
Avalanche Cover	€300	Nil	€300	Nil	€300	Nil

* Winter sports Optional Extra is a mandatory requirement if **your trip** involves any winter sports activity to have cover under other sections of the policy.

CRUISE UPGRADE - Optional extra, cover available for an additional premium

SECTION	STANDARD	EXCESS	PREMIUM	EXCESS	ULTIMATE	EXCESS
Missed Departure and Connections outside Ireland including Port Connections	€750	€100	€750	€75	€750	€50
Missed Port	€100/€1000	Nil	€150/€1,500	Nil	€200/€2,000	Nil
Cruise Interruption	€750	€100	€750	€75	€750	€50
Cabin Confinement	€50/€500	Nil	€75/€750	Nil	€100/€1,000	Nil
Unused Excursions	€150	Nil	€150	Nil	€150	Nil
Increased Personal Belongings	€2,500	€100	€3,000	€75	€3,500	€50
Increased Personal Belongings - Single article limit	€500	€100	€750	€75	€1,000	€50

GOLF UPGRADE - Optional extra, cover available for an additional premium

SECTION	STANDARD	EXCESS	PREMIUM	EXCESS	ULTIMATE	EXCESS
Golf Equipment	€1,000	€100	€1,500	€75	€2,000	€50
Golf Equipment - Single article limit	€300	€100	€400	€75	€500	€50
Golf equipment hire (per day/max)	€25/€250	Nil	€40/€400	Nil	€50/€500	Nil
Loss of Green Fees (per day/max)	€25/€250	Nil	€40/€400	Nil	€50/€500	Nil

8. TRIP DISRUPTION SECTIONS OF COVER

This policy offers cover if **your trip** is disrupted by one of the events listed in each section under "What is Covered".

Important information

Where to go first for a refund when cancelling your trip. This policy is designed to provide a refund of **your** unused **travel and accommodation costs**, at the point **we** are satisfied that these expenses cannot be refunded elsewhere. If **your trip** has been booked or paid for via one or more of the following, **you** must contact them to discuss a refund before claiming from **us**:

- A Tour Operator.
- An Airline.
- Any other travel, accommodation, or service provider.
- Credit or debit card provider or other payment providers such as PayPal.

If **you** are unable to obtain a refund at first (**we** consider vouchers as **you** are receiving a refund) and **we** assess that **your travel provider** is legally obliged to refund **you**, **we** will ask **you** to make a reasonable attempt to pursue payment from them before **we** consider **your** claim.

Compensation while travelling. Regulations exist to assist and compensate **you** when delays occur **with air travel**. Regulation EU261 for example offers protection when **you** are travelling on a European based airline or with any airline in Europe. Please approach **your** airline as soon as **you** are aware of a delay impacting **your** flight. If **you** miss **your** departure, have problems connecting or need to cut **your trip** short, **you** should also check with **your travel provider**, (if **you** booked with a tour operator the Package Travel Directive, in most circumstances offers **you** financial/non-financial assistance) to discuss if they will arrange and compensate **you** for onward travel.

Essential Travel / Department of Foreign Affairs (DFA) travel advisories
From time to time the DFA will advise to only undertake essential travel to a particular destination. If **your trip** is not essential and **you** choose to travel contrary to the DFA's advice, **we** will only cover a claim if the cause is not linked to the reason for the advice. This limitation applies even if **you** have purchased an optional Trip Disruption Optional Extra. **You** may be able to travel with full cover if **we** authorise in writing that **your trip** is essential before **you** depart. Please note there is no cover under this policy if other government regulations or actions are in place restricting travel (see Government Restrictions below).

If the DFA have advised against all travel to **your** destination, there is no cover under this policy apart from the "Cancelling Your Trip" section in the "Trip Disruption (including terrorism, natural catastrophe and air space disruption) optional extra".

Knowing your trip would be disrupted. There is no cover if **you** bought this policy or booked **your trip** (whichever is last) when **you** were aware of **your trip** would be cancelled or disrupted. For example, **you** buy a policy/book a **trip** after the DFA announce against travelling to **your** destination or after the media announce air traffic control are striking at the time **you** will be travelling.

Government restrictions. Apart from "Cancelling Your Trip" in the Trip Disruption (including terrorism, natural catastrophe and air space disruption) optional extra, there is no cover under this policy where the claim is the result of a regulation, or action of a government restricting travel such as locking down an area, out-lawing travel, shutting borders or revoking visas. This exclusion applies regardless of such restrictions not being in place at the time **you** booked the **trip**. This does not include governments putting health checks or medical testing requirements in place. Please refer to the exclusions listed under each section.

Trip disruption definitions

The following list of definitions apply specifically to the Trip Disruption sections of cover and appear in bold throughout. See also [General Definitions](#) for the meaning of other bolded words.

Crew

Employed staff that work and operate on a ship, aircraft or train whilst in flight/motion (this does not include ground staff or baggage handlers).

Cyber Terrorism

The actual use or threat of use of disruptive activities against computers and networks, with the intention to cause harm, spread fear or cause disruption of infrastructure.

Event date

The point in time a **natural catastrophe** or **terrorism event** occurred as reported in the media or announced by a government, as determined by **us**.

Epidemic

An outbreak of disease that spreads quickly and affects many individuals at the same time in a community.

Natural Catastrophe

Volcanic activity, volcanic ash, earthquake, tsunami, hurricane, cyclone, flooding of more than 50 square kilometres, wildfire of more than 50 square kilometres.

Pandemic

An **epidemic** occurring worldwide, or over a very wide area that crosses international boundaries.

Terrorism Event

An event that has been declared a **terrorism event** by government of **Ireland** or by the government of the country where the event happened, not including a terrorist attack that involves the use or threat of nuclear, chemical, or biological devices or **cyber terrorism**.

Travel and Accommodation Costs

The following costs that have been paid or are contracted to pay; which include accommodation and travel costs including excursions, park tickets, ATOL fees, booking fees, Administration fees, change fees, credit card fees, seat selections, check-in fees, baggage fees, car parking expenses, cattery and kennel fees, car hire, and airport hotel.

Travel Provider

Accommodation provider, airline, cruise operator, ferry operator, hotel, online travel aggregator, travel agent, train operator, tour operator, **travel provider**.

Trip Disruption exclusions

The following apply to all Trip Disruption sections of cover.

You are not covered for the following:

1. Unused **Travel and accommodation** costs that **you** can get refunded from another source.
2. Any claim where **you** bought this policy or booked the **trip**, knowing **you** would have to claim.
3. Any claim caused by an **epidemic or pandemic** (apart from some cover for COVID-19 as set out in the sections to follow).
4. Claims which are the result of **you** not obtaining a visa or a visa being withdrawn.
5. **You** not wanting to go on or continue with the **trip**.
6. Where applicable, the excess for each section unless **you** have purchased the **Excess Waiver** option and it is shown on **your Policy Certificate**.
7. When **your trip** is cancelled or disrupted because **you** do not have the correct vaccinations or proof of vaccinations.
8. More than the maximum sum insured for each section. See the [Table of Benefits](#).
9. When **you** do not provide the documentation, **we** ask for to support **your** claim. Please refer to the [Claims Evidence](#) section.
10. Any claim resulting from the Department of Foreign Affairs advising against all travel to **your** destination (unless you have purchased the Trip Disruption Optional Extra).
11. The insolvency or failure of any **travel provider** to provide a service due to inability to trade.
12. Anything not listed under "What is covered" under each section.
13. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.
14. Any claim caused by **Cyber Terrorism**.
15. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
16. Any claim arising from **war** and warlike activities whether declared or not.

Cancelling Your Trip

Description of Cover

Cover applies before **you** leave **home** to start **your trip**. **We** will pay up to the [Sum Insured](#) for unused **travel and accommodation costs** when **you** are unexpectedly forced to cancel due to one of the reasons listed under "What is Covered".

Important information

Telling your travel and accommodation provider you need to cancel.

You must tell **your travel provider**, as soon as **you** know **you** must cancel. If **you** delay, the cancellation charges may increase, and **we** will not cover the additional charges. If **you** are claiming following a diagnosis from a **medical practitioner**, **you** should contact **your travel provider** within 7 days of being made aware that cancellation is necessary.

Health of non-travelling people. **You** may have to cancel due to the poor health of an **immediate relative**, **travelling companion** or a person **you** are planning to stay with. For cover to apply **we** require that a **medical practitioner** confirms in writing that when **you** purchased this policy or booked the **trip**:

- The non-insured party was not seriously ill in hospital or receiving palliative care and
- There was no reason to expect their state of health to deteriorate so much that **you** would need to cancel.

Vouchers, credit notes and reward points. **Trips** already refunded by a voucher or credit note cannot be claimed while still valid. For **trips** paid by reward points **we** will pay the face value of the points not the advertised value of a **trip**.

✓ What is Covered	✗ What is Not Covered
- The death, injury, or illness of: You - An immediate relative - A travelling companion or their immediate relative - A person you are planning to stay with. - A medical practitioner advises against travel due to your or your travelling companions underlying health conditions, including pregnancy. - Discovering that you or your travelling companion are pregnant after the date you bought this policy or after the date the trip was booked (whichever you did last). The booked return date must be after you will be 28 weeks pregnant (24 weeks for multiple births). You are called for jury service or as a witness in a court of law, but not as an expert witness or if your employment would normally require you to attend court. You are made involuntarily redundant, provided you qualify for a redundancy payment under current legislation in Ireland. You are a member of the Armed Forces, Police, Fire, certified medical professional you must stay in your home country because your leave is cancelled, or you must remain on official duty abroad. Your home is damaged and unsafe to leave within 7 days of the start of your trip, as confirmed by an emergency service. Yours or your travelling companion's passport, visa or any other document that is required to leave Ireland are stolen within 7 days of when you are due to depart from Ireland, and you are unable to replace them before departure. You are confirmed unable to participate in a pre-planned and pre-paid activity by a medical practitioner, provided the activity is the main purpose of your trip. You are certified as too ill to travel due to COVID-19 by a medical practitioner.	- Claims for illness or injury where a medical certificate has not been obtained from a medical practitioner confirming it was necessary to cancel the trip. - A claim for an existing medical condition suffered by you unless we have been told of the condition and accepted cover in writing (please see Medical Health Declaration). - Taxes (which can be reclaimed by you through your travel agent, tour operator or airline). - Any costs associated with timeshares, holiday property bonds or similar arrangements apart from direct rental charges for the period of your trip. - Alcohol and/or drug abuse or alcohol and/or drug dependency, which is evidenced by your medical records or the opinion of a medical practitioner. - If you are under the influence and/or miss-use of any prescribed/unprescribed/illegal medication or drug. - Claims arising because a government has imposed travel restrictions in your home country or abroad that impact your travel plans. Such as, but not limited to; locking down geographical regions, making your travel illegal, revoking visas, or closing borders. This excludes travel advice issued by the Department of Foreign Affairs. - Anything listed under the Trip Disruption Exclusions.

Cancelling Your Trip can be upgraded to include the cover listed next if **you** pay an additional premium. Check **your policy certificate** for confirmation of which Optional Extras **you** have purchased.

CANCELLING YOUR TRIP - Optional upgrade for large scale events	
✓ What is Covered	✗ What is Not Covered
- Up to 7 days before the certificated departure of your trip the Department of Foreign Affairs advise against all or all but essential travel to an area you are travelling to due to a reason other than COVID-19, provided there are no other government travel restrictions in place. - A natural catastrophe or terrorism event occurs within 20 kilometres of your booked accommodation and your trip start date is within 14 days of the event date.	- Claims arising because a government has imposed travel restrictions to the geographical location you live in Ireland or that impact your trip, such as, but not limited to; locking down geographical regions, making your travel illegal, revoking visas, or closing borders. This Excludes travel advice issued by the Department of Foreign Affairs. - Taxes (which can be reclaimed by you through your travel agent, tour operator or airline). - Any costs associated with timeshares, holiday property bonds or similar arrangements apart from direct rental charges for the period of your trip. - Claims under "What is Covered" point 1 where you purchased the policy or booked the trip (whichever you did last) after the Department of Foreign Affairs advise against all or all but essential travel to your destination. - Anything listed under the "Trip Disruption Exclusions".

Missed Departure from Ireland

Description of Cover

- 1. Additional **travel and accommodation costs** to get **you** to **your** destination if **you** are delayed on the way to **your** departure point in **Ireland** and this causes **you** to miss pre-booked transportation. Or
- 2. If the only reasonable alternative **transport** means **you** will lose more than 50% of **your trip**, **you** can claim for unused **travel and accommodation costs** under “Cutting Short Your Trip”.

We will pay up to the [Sum Insured](#) if the reason for **you** missing **your** departure is listed under “What is Covered”.

Ensure **you** discuss additional travel and accommodation needs with **your travel provider** before claiming from **us**. See “[Compensation While Travelling](#)”.

✓ What is Covered	✗ What is Not Covered
1. Delay or cancellation of public transport due to: a. Industrial action b. Bad weather not including anything listed as a natural catastrophe c. The technical fault or breakdown of public transport when the fault or breakdown originated on the public transport you are travelling on, including bird strikes. d. Shortage of crew 2. The vehicle you are travelling in is involved in an accident, breaks down, is delayed by an incident that causes traffic jams or road closures. 3. The flight you are travelling on is diverted.	1. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making your travel illegal. 2. When you start your trip in Ireland you are living in an area where travel has been restricted by the government and you are travelling against those restrictions. 3. Costs associated with repair or recovery of a vehicle. 4. Delays caused by a natural catastrophe, or terrorism event. 5. When airspace is closed. 6. Trips taken just within Ireland. 7. If you travelled against a non-essential advisory from the Department of Foreign Affairs and the cause of the claim is related to the advisory. See information on Essential Travel. 8. Anything listed under the “Trip Disruption Exclusions”.

Missed Departure from **Ireland** can be upgraded to include the cover listed next if **you** pay an additional premium. Check **your policy certificate** for confirmation of which Optional Extras **you** have purchased.

MISSED DEPARTURE FROM IRELAND - Optional upgrade for large scale events	
✓ What is Covered	✗ What is Not Covered
1. Delay or cancellation of public transport due to a. A natural catastrophe. b. A terrorism event. c. The presence of unauthorised, unmanned aircraft d. Air traffic control restrictions including airspace closure. e. Failure of air traffic control or airport computer systems, not including system failure caused by cyber terrorism. f. An event occurring at your departure point that causes its closure or evacuation.	1. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making your travel illegal. This excludes travel advice issued by the Department of Foreign Affairs. 2. When you start your trip in Ireland you are living in an area where travel has been restricted by the government and you are travelling against those restrictions. 3. Trips taken just within Ireland. 4. If you travelled against a non-essential advisory from the Department of Foreign Affairs and the cause of the claim is related to the advisory, unless we provided cover in writing. See information on Essential Travel. 5. Anything listed under the Trip Disruption Exclusions.

Delay and Abandonment

Description of Cover

1. Delay Benefit

- a. Leaving Ireland
For costs **you** may incur whilst **you** are at **your** place of departure before **you** leave **Ireland**, such as restaurant meals, refreshments, or even additional accommodation. Once **you** have arrived at **your** departure point and have checked in (or attempted to check in), if the departure of **your** pre-booked **public transport** is delayed, this benefit will be awarded for each full 12 hours **your transport** is delayed up to the [Sum Insured](#).
- b. Returning to Ireland
For costs **you** may incur whilst **you** are abroad, such as restaurant meals, refreshments, or even additional accommodation. If **your** pre-booked **public transport** is delayed or cancelled, in its departure, this benefit will be awarded for each full 12 hours **your transport** is delayed up to the [Sum Insured](#).

Alternatively, **you** may wish to consider part (2) Additional transport costs.

Or

- 2. Additional transport costs
If **you** are outside **Ireland** and delayed by at least 24 hours beyond **your** original return date, **we** will pay up to the sum insured for additional **transport** costs to return **you home** when these are not paid by **your** travel provider. See information on [Compensation While Travelling](#).
- 3. Abandonment
If **you** are on the outward leg of **your** journey from **Ireland** and delayed by at least 12 hours, **you** can claim for unused **travel and accommodation costs** or;

If the only reasonable alternative **transport** means **you** will lose more than 50% of **your trip**, **you** can claim for unused **travel and accommodation costs** under “Cutting Short Your Trip”.

✓ What is Covered	✗ What is Not Covered
1. Industrial action. 2. Bad weather not including anything listed as a natural catastrophe. 3. Technical fault of any public transport which delays the scheduled departure of your pre-booked transport, including bird strikes. 4. Shortage of crew.	1. Claims caused by a government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making your travel illegal. 2. Delays caused by a natural catastrophe or a terrorism event. 3. When airspace is closed. 4. Trips taken just within Ireland. 5. Claims also paid under Missed Departure. 6. If you travelled against a non-essential advisory from the Department of Foreign Affairs and the cause of the claim is related to the advisory. See information on Essential Travel. 7. Anything listed under the Trip Disruption Exclusions.

Delay and Abandonment can be upgraded to include the cover listed next if **you** pay an additional premium. Check **your policy certificate** for confirmation of which Optional Extras **you** have purchased.

DELAY AND ABANDONMENT - Optional upgrade for large scale events

✓ What is Covered	✗ What is Not Covered
1. A natural catastrophe. 2. A terrorism event. 3. The presence of unauthorised, unmanned aircraft. 4. Air traffic control restrictions including airspace closure. 5. Failure of air traffic control not including system failure caused by cyber terrorism. 6. An event occurring at your departure or arrival point that causes its closure or evacuation.	1. Claims caused by a government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making your travel illegal. 2. Trips taken just within Ireland. 3. Claims paid under Missed Departure. 4. If you travelled against a non-essential advisory from the Department of Foreign Affairs and the cause of the claim is related to the advisory, unless we provided cover. See information on Essential Travel 5. Anything listed under the Trip Disruption Exclusions.

Cutting Short Your Trip

If an emergency listed under "What is covered" forces **you** to end **your trip** earlier than **your** original return date, **we** will pay for the following:

1. The unused part of **your travel and accommodation costs**
2. Additional **travel and accommodation** costs necessary to get **you home** before **your** original return date.

Up to the [Sum Insured](#) for this section.

For claims to be valid **you** must contact **us** before making travel arrangements back to **Ireland** so that **we** can authorise additional costs to return **home** early.

1. Unused Trip Cost

The costs covered under this section must be pre-paid under contract before **your trip** begins.

We pay for each full 24-hour period not used from the time you:

- Start the return journey; or
- go into hospital as an inpatient; or
- are confirmed unable to participate in a pre-planned and pre-paid activity by a **medical practitioner**, provided the activity is the main purpose of **your trip**.

Where **we** are also paying under (2) "Additional costs to Return Home Early", **we** will not pay for the cost of **your** unused return flight.

2. Additional Costs to Return Home Early

We will pay necessary additional costs over and above the cost of **your** original return ticket, of the same class **you** were due to travel **home** on. There is no cover if **you** had not purchased a return fare at the time **you** cut short **your trip**, or if **your travel provider** transfers **your** original return ticket to a different flight. In the event that we are medically repatriating **you** and **you** have no pre-booked and paid return **trip**, the cost of an economy flight(s) will be deducted from your claim.

Important information

Health of non-travelling people. **You** may have to cut short **your trip** due to the poor health of an **immediate relative**, **travelling Companion** or a person **you** are planning to stay with. For cover to apply **we** require that a **medical practitioner** confirms in writing that when **you** purchased this policy or booked the **trip**:

- The non-insured party was not seriously ill in hospital or receiving palliative care and
- There was no reason to expect their state of health to deteriorate so much that **you** would need to cancel.

Vouchers, credit notes and reward points. For **trips** paid by vouchers, credit notes or reward points **we** will pay the face value of the voucher / points not the advertised value of a **trip**.

Contacting Us. If **you** need to return **home** early **you** must contact us before you travel back (Telephone +44 (0) 144 444 2681) so that **we** can authorise any additional travel or accommodation expenses costs.

✓ What is Covered	✗ What is Not Covered
1. The death, injury, or serious illness of: a. You b. An immediate relative c. A travelling companion or their immediate relative d. A person you are planning to stay with 2. An emergency service confirms you need to return home early due to an unexpected event happening while you were on your trip that has made your home unsafe to be left uninhabited. 3. You are a member of the Armed Forces, An Garda Síochána, Fire, or a certified medical professional and your leave is cancelled necessitating the end of your trip. 4. Following a positive diagnosis of COVID-19, The death or hospitalisation of: a. You b. An immediate relative c. A travelling companion d. A person you are planning to stay with.	1. Early return home claims when we did not authorise the travel arrangements. 2. Claims where a medical certificate has not been obtained from the attending medical practitioner abroad confirming it was necessary to cut short the trip. 3. A claim arising directly or indirectly from an existing medical condition suffered by you unless we have been told of the condition and accepted cover in writing (see Medical Health Requirements). 4. Claims for death, illness or injury when you do not have a valid claim under Emergency Medical Expenses. 5. Claims caused by a government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, revoking visas or making your travel illegal. This does not include travel advice issued by the Department of Foreign Affairs. 6. Taxes which can be reclaimed by you through your travel agent, tour operator or airline. 7. Any additional costs arising from you deciding to travel to any other destination other than your home country 8. Any costs associated with timeshares, holiday property bonds or similar arrangements apart from direct rental charges for the period of your trip. 9. Claims if you purchase this policy or book a trip after you test positive for COVID-19 and this led to your illness/hospitalisation. 10. If you travelled against a non-essential advisory from the Department of Foreign Affairs and the cause of the claim is related to the advisory. See information on Essential Travel. 11. Claims under early return where you have not booked a return journey. 12. Anything listed under the "Trip Disruption Exclusions".

Cutting Short Your Trip can be upgraded to include the cover listed next if **you** pay an additional premium. Check **your policy certificate** for confirmation of which Optional Extras **you** have purchased.

CUTTING SHORT YOUR TRIP - Optional upgrade for large scale events

✓ What is Covered	✗ What is Not Covered
- During your trip the Department of Foreign Affairs advise against all or all but essential travel to your destination for a reason other than COVID-19 and advise trips are cut short and return to Ireland. - If a natural catastrophe or terrorism event occurs within 20 kilometres of your accommodation during your trip.	- Early return home claims when we did not authorise the travel arrangements. - Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making your travel illegal. This does not include travel advice issued by the Department of Foreign Affairs. - Taxes which can be reclaimed by you through your travel agent, tour operator or airline. - Any additional costs arising from you deciding to travel to any other destination other than your home country. - Any costs associated with timeshares, holiday property bonds or similar arrangements apart from direct rental chargers for the period of your trip. - Claims under early return where you have not booked a return journey. - If you travelled against a non-essential advisory from the Department of Foreign Affairs and the cause of the claim is related to the advisory. See information on Essential Travel - Anything listed under the Trip Disruption Exclusions.

Substitute Accommodation

Description of Cover

This section covers additional accommodation costs if **you** are forced to move from **your** pre-booked accommodation and into an alternative at the same destination. **You** must be on **your trip** and have checked in to **your** original accommodation, it must be uninhabitable for a reason listed under

"What is Covered" for at least 24 hours. **We** will pay up to the [Sum Insured](#) for the same standard of accommodation as **you** originally booked when **your travel provider** does not supply an alternative.

✓ What is Covered	✗ What is Not Covered
- An outbreak of food poisoning at your accommodation that forces it to close. - Fire or storm damage (not listed as a natural catastrophe). - The following key services not being provided at your booked accommodation; electricity, water (including no hot water), insufficient hotel staff available due to industrial action.	- Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making your travel illegal. This does not include travel advice issued by the Department of Foreign Affairs. - Damage caused by natural catastrophe or a terrorism event. - Costs that go above the standard of accommodation you originally booked Trips taken just within Ireland. - If you travelled against a non-essential advisory from the Department of Foreign Affairs and the cause of the claim is related to the advisory. See information on Essential Travel - Anything listed under the "Trip Disruption Exclusions".

Substitute Accommodation can be upgraded to include the cover listed next if **you** pay an additional premium. Check **your policy certificate** for confirmation of which Optional Extras **you** have purchased.

SUBSTITUTE ACCOMMODATION - Optional upgrade for large scale events

✓ What is Covered	✗ What is Not Covered
Natural catastrophe. - A terrorism event.	- Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making travel illegal. - Costs in excess of the standard of accommodation you originally booked. Trips taken just within Ireland. - If you travelled against the advice of the Department of Foreign Affairs and the cause of the claim is related to the advisory. See information on Essential Travel. - Anything listed under the "Trip Disruption Exclusions".

Missed Departure and Connections Outside Ireland

Description of Cover

This section covers:

1. Additional **travel and accommodation costs** and
2. The cost of essential prescription medication when **your** supply runs out.

If **you** miss pre-booked **transportation** due to an event listed under "What is Covered", stranding **you** abroad. **We** will pay up to the [Sum Insured](#) which applies to **your trip** and not each time **your trip** is disrupted.

If **you** have paid the additional premium to Optional Extra **your** level of cover to include the "Trip Disruption (including terrorism, natural catastrophe and air space disruption) optional extra" in addition to the above, **we** will pay a daily benefit for each 24-hour period **you** are abroad beyond **your** original return date up to 10 days.

Important information

Planning your connections. **You** must plan to leave enough time between arriving at **your** connection point and departing for the next leg of **your** journey, which should be at least the minimum time recommended for transfer by **your transport** provider. If **you** have purchased the [Cruise Optional Extra](#) cover is extended to include each port on **your** cruise itinerary.

Return journey. For cover to apply on **your** return journey to **Ireland**, **you** must have a return journey booked.

Compensation while travelling. Ensure **you** discuss additional travel and accommodation needs with **your travel provider** before claiming from **us**.

✓ What is Covered	✗ What is Not Covered
1. Delay or cancellation of public transport due to: a. Industrial action b. Bad weather not including anything listed as a natural catastrophe c. Technical fault of any public transport which delays the scheduled departure of your pre-booked transport, including bird strikes. d. Shortage of crew 2. The vehicle you are travelling in is involved in an accident, breaks down, is delayed by an incident that causes traffic jams or road closures. 3. Your flight being diverted. 4. Travel documents are lost or stolen whilst you are outside Ireland.	1. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making the travel illegal. This does not include travel advice issued by the Department of Foreign Affairs. 2. Costs associated with repair or recovery of a vehicle. 3. Delays caused by natural catastrophe or terrorism event or airspace closure. 4. Trips taken just within Ireland. 5. Claims for the return journey when you have no return trip booked. 6. If you travelled against the advice of the Department of Foreign Affairs and the cause of the claim is related to the advisory unless we provided cover in writing. See information on Essential Travel. 7. You must have a valid claim under the Personal belongings section if you are making a claim under "What is covered" 4. 8. Anything listed under the "Trip Disruption Exclusions".

Missed Departure and Connections Outside **Ireland** can be upgraded to include the cover listed next if **you** pay an additional premium. Check **your policy certificate** for confirmation of which Optional Extras **you** have purchased.

MISSSED DEPARTURE AND CONNECTIONS OUTSIDE IRELAND - Optional upgrade for large scale events

✓ What is Covered	✗ What is Not Covered
1. Delay or cancellation of public transport due to: a. A natural catastrophe b. A terrorism event c. The presence of unauthorised, unmanned aircraft d. Air traffic control restrictions including airspace closure e. Failure of air traffic control not including system failure caused by cyber terrorism f. An event occurring at your departure point that causes its closure or evacuation	1. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making your travel illegal. This does not include travel advice issued by the Department of Foreign Affairs 2. Trips taken just within Ireland. 3. If you travelled against a non-essential advisory from the Department of Foreign Affairs and the cause of the claim is related to the advisory. See information on Essential Travel. 4. Claims for the return journey when you have no return trip booked. 5. Anything listed under the "Trip Disruption Exclusions".

9. MEDICAL SECTIONS OF COVER

The following sections provide cover when **you** are receiving emergency medical treatment because of the onset of an illness or injury during **your trip**.

Medical expenses incurred in **Ireland** are not covered.

Medical cover does not automatically apply when **you** take part in certain sports and activities. If **you** are taking part in winter sports, **you must** purchase the [Winter Sports](#) Optional Extra. For other sports and activities please check the [Sports and Activities](#) section of this policy to see if cover applies.

Important information

Medical health requirements. This insurance does not automatically provide cover for medical conditions **you** are already experiencing when **you** purchase this policy or for conditions **you** experienced in the past. Please review the [Medical Health Requirements](#).

Medical treatment. Cover applies if **you** are receiving medical treatment for a symptomatic illness or an injury. There is no cover if **you** test positive for a disease but require no medical treatment.

Private Medical Insurance (PMI). This policy is not **private medical insurance (PMI)**. If **you** have confirmed that **you** have a domestic **PMI** policy, cover applies under this travel insurance policy when **your** domestic **PMI** has a minimum of €55,000 for overseas medical expense. Cover is only available under this travel insurance policy for an insured event and only once the overseas medical expense limits on **your** domestic **PMI** are exhausted.

Emergency Treatment. This policy is not **private medical insurance (PMI)**. We cover treatment which cannot wait until **you** return home from **your trip**, with the aim of ensuring **you** are well enough to return to **Ireland**, which may include cutting short **your trip**, or to continue **your trip** as planned.

Essential Travel / Department of Foreign Affairs (DFA) travel advisories. From time to time the DFA will advise to only undertake essential travel to a particular destination. If **your trip** is not essential and **you** choose to travel contrary to the DFA's advice, **we** will only cover a claim if the cause is not linked to the reason for the advice (subject to bullet point below). **You** may be able to travel with full cover if **we** authorise in writing that **your trip** is essential before **you** depart. Please note there is **no cover** under this policy if other government regulations or actions are in place restricting travel.

If the DFA have advised against all travel to **your** destination, there is **no cover** under this section.

Requirement to Contact Us. Where **you** have confirmed **you** hold domestic **private medical insurance (PMI)** in **Ireland**, **you** or someone acting on **your** behalf must contact **your** **PMI** assistance provider once **you** are aware **you** will be admitted as an inpatient for at least one night's stay. If **you** do not have **PMI** in **Ireland** or did not indicate **you** have domestic **PMI** cover when purchasing **our** policy, **you** or someone **You** or someone acting on **your** behalf must contact **us**. If **you** do not contact **us** as soon as **you** are aware of **your** admittance and this causes **our** costs to increase, **we** will only pay for the costs **we** would have paid if **you** had contacted **your** **PMI** provider or **us** straight away. Additional **transportation** or accommodation costs are only covered when they are pre-authorised by **us**. Telephone number +44 (0) 144 444 2318.

Outpatient Treatment. If **you** are in SPAIN, GREECE, CYPRUS, PORTUGAL, MALTA, EGYPT, BULGARIA or TURKEY and need out-patient medical treatment please provide a copy of **your** policy documentation to the treating **medical practitioner** and **your** treatment will be paid by Global Excel Management Europe in line with the policy entitlements. **You** will be asked to fill in a simple form to confirm the treatment. The **medical practitioner** will send the form to Global Excel together with the balance of the medical bill after deduction of the excess **you** may have paid to the **medical practitioner**. The **medical practitioner** can email these details to: eu.client.cc@globalexceleurope.com

Reciprocal Health Agreements. Europe: If **you** are a resident of **Ireland** **you** are entitled to state-provided medical healthcare when temporarily visiting countries in the European Union (EU) only. **You** will have access to treatment at the same cost as residents of the country **you** are visiting. In some countries, state healthcare is not completely free to residents and there may be a cost for **your** treatment. **You** can apply for a EHIC (European Health Insurance Card) for yourself, partner, and any dependent children under the age of 16. **You** can find information on how to apply online at hse.ie. If **we** agree to pay for a medical expense which has been reduced by a value at least equivalent to the excess because **you** have used an EHIC, **we** will not deduct the excess under "Emergency Medical Expenses, and Medical Repatriation".

Australia: There are reciprocal medical treatment arrangements for **Ireland** nationals travelling in Australia. If **you** need medical treatment in Australia, **you** must enrol with a local MEDICARE office. **You** do not need to enrol when **you** arrive, but **you** must do this after the first occasion **you** receive treatment. In-patient and out-patient treatment at a public hospital will then be available free of charge or at a minimal cost. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE website www.medicareaustralia.gov.au.

Medical definitions

The following list of definitions apply to all sections of the Medical Cover and appear in bold throughout. See also [General Definitions](#) for the meaning of other bolded words.

Manual Work

Work that is physical, including construction, installation, assembly and building work. Including working with domestic or wild animals, humanitarian, carer, or work in any medical capacity. This does not include bar and restaurant staff, non-professional musicians / singers and fruit pickers (who do not use machinery).

Medical practitioner

A registered practicing member of the medical profession who is not related to **you** or to a **travelling companion** or is anyone **you** are intending to stay with.

Medical exclusions

The following exclusions apply to all sections of the Medical Cover,

You are not covered for;

1. Where applicable, the excess for each section unless **you** have purchased the **Excess Waiver** option and it is shown on **your Policy Certificate**.
2. More than the maximum sum insured for each section. See the [Table of Benefits](#).
3. When **you** do not provide the documentation, **we** ask for to support **your** claim. Please refer to the [Claims Evidence](#) section.
4. Any claim relating directly or indirectly to an existing medical condition unless **you** have told **us** about the condition, and **we** have accepted cover in writing (see [Medical Health Requirements](#)).
5. Any other loss, damage or additional expense resulting directly or indirectly from the cause of **your** claim, unless **we** provide cover under this insurance. For example, a claim for loss of earnings after **you** have been injured on a **trip** is not covered.
6. Unnecessary exposure to risk or danger, except in an endeavour to save a human life.
7. Deliberately injuring **yourself**.
8. When **you** drink too much alcohol which is evidenced by one of the following:
 - a. a **medical practitioner** stating that **your** alcohol consumption has caused or actively contributed to **your** injury or illness.
 - b. the results of a blood test which shows that **your** blood alcohol level exceeds 0.19% which is approximately 4 times the legal drink driving limit in **Ireland**.
 - c. a witness report from a 3rd party or a Gardaí/police incident report.
 - d. **your** own admission.
9. Medical claims arising from alcohol and/or drug abuse or alcohol and/or drug dependency which is evidenced by **your** medical records or the opinion of a **medical practitioner**.
10. When **you** are under the influence and/or miss-use of any prescribed/un-prescribed/illegal medication or drug (including any solvents or substances).
11. **You** or any person climbing, jumping, or moving balcony to balcony or across the outside of a building, regardless of the height.
12. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in **Ireland** or to the destination **you** are travelling to. If **you** have travelled against the Department of Foreign Affairs (DFA) advising against non-essential **trips** and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the DFA advisory. See information on [Essential Travel](#).
13. Any claim resulting from the Department of Foreign Affairs advising against all travel to **your** destination.
14. Any claim arising as a result of **you** driving a motor car/motor vehicle or riding a motorcycle unless the appropriate licence is held by the driver of the vehicle e.g. a full Irish driving licence, or a valid IBT certificate. The licence/certificate must be relevant to the vehicle in use. **You** must be following the local safety laws, ride on recognised roads and in respect of motorcycling the engine capacity is 125cc or lower.
15. Riding or use of quad bikes, ATVs, electronic scooters, e-bikes or segways are not covered at any time
16. Any claim caused by **you** undertaking **manual work**.
17. Any claim where **you** are taking part in or training for any sport or activity in a professional capacity.
18. Any claim arising from taking part in winter sports unless **you** have purchased the Winter Sports Optional Extra.

19. Claims arising when **you** are taking part in a sport or activity that **we** do not cover.
20. Any claim arising or resulting from **you** being involved in any malicious, reckless, illegal, or criminal act including **your** failure to comply with the laws applicable to the country in which **you** are travelling.
21. We will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to

the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.
22. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
23. Any claim arising from **war** and **war** like activities whether declared or not.

Air Doctor

Description of Cover

24 / 7 Outpatient Treatment

In the event that **you** require outpatient treatment, **you** now have access to medical professionals in many locations around the world 24/7. Choose between video consultation, appointment at a clinic or a visit to your hotel room. All appointment charges will be covered by this travel insurance, so no need to fill out a claim form and no excess. Simply arrange a consultation at **your** convenience.

We will send **you** an email 24 hours after purchase with a link to access the service. In addition **we** will send a SMS the day before **your** Single Trip starts, and for Annual Multi-trip the day before **your** policy starts, with a direct link to access the service.

✓ What is Covered	✗ What is Not Covered
1. This service allows up to 3 separate medical events per policy and for each medical event up to 3 appointments per person listed on the policy.	1. This service is not available for trips solely taken within Ireland .

Important information

1. No prescription charges will apply if **your** appointment takes place at a clinic that has a dispensing chemist.
2. If there is no dispensing chemist at the clinic, **you** will either be given a prescription, or the prescription will be sent to a chemist by the treating doctor and **you** will need to pay for medication and claim upon **your** return **home**.
3. If **your** medical situation needs to be handed over from an outpatient case to an inpatient case and requires hospital admission, **you** will be handed over to **our** emergency medical assistance team. For any inpatient cases, no excess will be applicable.

Emergency Medical Expenses and Medical Repatriation

Description of Cover

1. Emergency Medical Expenses

Providing **you** have a valid claim under this policy, this section covers additional medical expenses, up to the **Sum Insured**, if during **your trip** abroad **you** become ill or suffer an injury and it is necessary to receive treatment from a **medical practitioner** as an inpatient or outpatient. Medical expenses incurred in **Ireland** are not covered.

2. **Medical repatriation** if there is a valid claim under (1), this section provides cover up to the **Sum Insured** when **you** are not well enough to return **home** as planned or continue **your** journey as planned. If **you** choose not to follow **our** instructions to be repatriated **home** or to be moved to a medical facility in a different location, coverage under all sections of this policy will end. Costs must be pre-authorised by **us**, as soon as **you** are aware that **you** will be admitted as an inpatient for at least 1 nights stay **you**, or someone acting on **your** behalf must contact **us**. In the event that we are medically repatriating **you** and **you** have no pre-booked and paid return **trip**, the cost of an economy flight(s) will be deducted from **your** claim.

✓ What is Covered	X What is Not Covered
1. Medical costs arising from treatment received as either an inpatient or outpatient except where you have confirmed at the point of purchase that you have domestic PMI cover, our cover will only commence once you have exceeded your domestic PMI overseas cover. 2. Medical repatriation or evacuation costs when arranged by us. 3. The cost of services provided by an ambulance or the taxi fare for the first journey to a medical facility. 4. Telephone charges that you incur contacting us up to a maximum of €100. 5. Taxi fares, to and from a medical facility provided the reason for the journey is for you to receive medical treatment or collect prescribed medication up to €100. 6. Emergency dental work for the relief of pain only up the Sum Insured.	1. Any claim relating directly or indirectly to a pre-existing medical condition unless you have told us about the condition, and we have accepted cover in writing (see Medical Health Requirements). 2. Any costs when you are travelling against the advice of a medical practitioner (or would be travelling against the advice of a medical practitioner had you asked for advice). 3. Any overseas medical or repatriation costs covered by your domestic PMI where you confirmed at the point of purchase that you have a domestic PMI policy covering your trip. 4. Any costs which in the opinion of the treating medical practitioner or in our opinion are not medically necessary or can be delayed until your return to your home country. If the treating medical practitioners' opinion is not the same as our doctor's opinion, then our doctor's opinion takes priority. 5. Additional costs incurred if you choose not to follow our repatriation plan. 6. If you have been diagnosed with a terminal illness before starting the trip. 7. A private room unless approved by us and we agree this is medically necessary. 8. Medication and/or treatment which at the time you started the trip you knew would be needed. 9. The cost of COVID-19 tests. 10. Any claim arising from anyone not taking prescribed medication correctly or not following medical advice to manage your condition correctly. 11. Any costs where you are travelling for the purposes of obtaining medical or dental treatment, or in the knowledge that you will need treatment, tests, or investigations. 12. Expenses incurred because you have not had vaccinations recommended to travel to your destination to protect against tropical diseases 13. Medical expenses incurred in Ireland. 14. Search and rescue costs billed to you by a government, regulated authority or private organisation spent in connection with looking for and rescuing you 15. Costs if you are asymptomatic and not receiving treatment to deal with an illness. 16. Anything listed under the Medical Exclusions.

Additional Accommodation and Travelling Expenses

Description of Cover

If you have a covered claim under "Emergency Medical Expenses and Medical Repatriation" section and we consider it is medically necessary, this section covers the following:

1. Additional costs for one person to stay with **you**: or
2. Additional costs for one person to travel **out** from **Ireland** to stay with **you**: or
3. Additional costs for accommodation of a similar standard originally booked (if **you** are unable to use **your** original booked accommodation) within the period of the planned **trip**, or if it is medically necessary for **you** to stay after the date **you** were due to return **home**.
4. Where it is necessary, **we** will pay to send one appropriate person to collect a child and escort them **home**.

No transport or accommodation costs are covered unless they are pre-authorised by **us**.

Hospital Benefit

Description of Cover

This section pays a set monetary amount as shown in the [Table of Benefits](#), for each full 24-hour period **you** are hospitalised as an in-patient, up to a maximum number of days, provided **you** have a covered claim.

Overseas Funeral Costs or Repatriation of Remains

Description of Cover

In the event of **your** death outside **Ireland** this section will cover either the cost of a funeral in the country in which **you** died or the costs of bringing **your** remains back to **your home country** up to the amount shown in the [Table of Benefits](#). **We** will make all the funeral or repatriation arrangements. Please note costs not authorised by **us** are not covered.

10. PERSONAL BELONGINGS SECTIONS OF COVER

This policy offers cover if the personal belongings **you** own and take with **you** on a **trip** are lost, stolen, damaged or destroyed.

Important information

How we assess how much **we** will pay **you**:

1. **Wear tear and loss of value:** What **we** pay is based on the value of the items when they were lost or damaged. A deduction will be made for wear, tear and loss of value based on the age of the property. The amount **we** will deduct is set out in the Depreciation Table below.

Depreciation Table – the table below sets out the amount deducted from **your** claim.

AGE OF PROPERTY	CLOTHING AND PERSONAL EFFECTS	JEWELLERY/VALUABLES	COSMETICS, TOILETRIES & PERFUMES	WINTER SPORTS AND GOLF EQUIPMENT (upon payment of additional premium for the Optional Extra)
0-1 month	0	0	50%	5%
1-6 months	5%	0	50%	10%
6 – 12 months	10%	0	50%	15%
1 – 2 years	15%	5%	60%	35%
2 – 3 years	20%	10%	70%	55%
3 – 4 years	25%	15%	80%	70%
4 – 5 years	30%	20%	90%	80%
6 years +	40%	25%	95%	100%

You must take reasonable steps to protect your personal belongings from loss, theft, or damage:

- **Unattended items.** Do not leave **your** baggage **unattended**. There is no cover if **your** belongings are lost, stolen, damaged or destroyed while **unattended**.
- **While you are in transit.** **Valuables, money, and travel documents** should be carried with **you** whenever possible. There is no cover for **valuables, money, and travel documents** checked into the hold or left unattended. This would apply unless the public transport carrier insists, they are checked in. Please note, this does not apply to the Gadget section.
- **Storing items while on the trip.** When **you** are not traveling and not present in **your** accommodation, **valuables, money and travel documents** not taken with **you** must be kept in a locked safety deposit. If no safety deposit box is available, they must be stored out of plain view.

Requirement to report lost or stolen baggage:

You must report lost or stolen items within 48 hours to the An Garda Síochána/police and provide **us** with their report. If **your** baggage goes missing while in the custody of a transport provider, **you** need to obtain a property irregularity report from them. This includes bags that are delayed in transit.

Personal Belongings definitions

The following list of definitions apply specifically to the Personal Baggage sections of cover and appear in bold throughout. See also [General Definitions](#) for the meaning of other bolded words.

Gadgets

Mobile phones, smart phones, laptops (including custom built), tablets, digital cameras, games consoles, video cameras, camera lenses, Bluetooth headsets, Bluetooth speakers, satellite navigation devices, e-readers, head/earphones, smart watches or a wrist worn health and fitness trackers.

Medical Fittings

Dentures, prosthesis, and hearing aids.

Money

Hard currency, i.e. bank notes and coins.

Single Item

Each item carried in **your** personal baggage on a **trip**. A pair or set of items (for example earrings) will be considered a single item.

Travel Documents

Travel tickets, Green Card, driving licence, visas, prepaid car-hire or accommodation vouchers and passports.

2. **Limits on single items / valuables.** A limit is applied to each **single item** and to all **valuables and electronic equipment** **you** have taken with **you**. The limits are set out on the [Table of Benefits](#).

Unattended

When not in transit where **you** or anyone travelling with **you**, who has **your** authority to be in control of **your** personal baggage, are not in full view of **your** property, or are not able to stop a third party from taking or interfering with **your** property. While in transit baggage (excluding **valuables** and **gadgets**) must be held in a hold or luggage area as required by the public transport carrier.

Valuables

Watches, jewellery, items made of or containing precious stones, semi-precious stones, gold, silver or platinum.

Personal Belongings exclusions

The following apply to all Personal Belongings Sections of Cover.

You are not covered for;

1. Where applicable, the excess for each section unless **you** have purchased the **Excess Waiver** option and it is shown on **your Policy Certificate**.
2. More than the maximum sum insured for each section. See the [Table of Benefits](#).
3. When **you** do not provide the documentation, **we** ask for to support **your** claim. Please refer to the [Claims Evidence](#) section.
4. Sports equipment while in use. Winter sports and golf equipment can be covered when the additional premium has been paid to purchase an Optional Extra.
5. Claims for loss or theft when **you** are not able to provide **us** with a Gardaí/police report or a property irregularity report.
6. The following items: **medical fittings**, boats, pedal cycles, motorised vehicles, food or drink or goods containing tobacco.
7. Fragile items are not covered for damage while in transit. For example, anything made of china or glass.
8. Any secondary loss, damage or additional expense arising from **your** claim beyond the actual value of the item you are claiming for. For example, cost of replacing locks after losing **your** keys on a **trip** is not covered, or the cost of travelling to an airport to pick up **your** baggage after it has been delayed in transit.
9. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in **Ireland** or to the destination **you** are travelling to. If **you** have travelled against the Department of Foreign Affairs (DFA) advising against non-essential **trips** and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the DFA advisory. See information on [Essential Travel](#).

10. Any claim resulting from the Department of Foreign Affairs advising against all travel to **your** destination.

11. Loss, damage, or delay caused by confiscation or detention by Customs or other officials or authorities.

12. Loss following any variation in exchange rates.

13. Claims for winter sports or golf equipment when **you** have not purchased the appropriate Optional Extra.

14. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.
15. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.

16. Any claim arising from **war** and **war** like activities whether declared or not.

17. Items owned by a business or used for business purposes, including cash.

Personal Baggage

Description of Cover

This section covers **you** for items owned by **you** that are lost, stolen, damaged or destroyed during **your trip** up to the [Sum Insured](#).

✓ What is Covered	✗ What is Not Covered
1. Personal baggage items that are lost, stolen, damaged or destroyed on the trip after a deduction is made for wear, tear and loss of value (see the Depreciation Table) and a limit is applied to each single item and to all valuables.	1. Personal baggage left unattended or in the custody of any person unless they are a family member, travelling companion or have an official responsibility for the safety and supervision of your property. 2. Valuables lost, stolen or damaged in transit that have been checked in unless your carrier insisted the items were checked in. 3. Valuables not carried with you or kept in a locked safety deposit box in your accommodation when one is available. If a safety deposit box is not available, there is no cover for valuables not stored safely and hidden from plain view. 4. Items stolen from an unattended vehicle unless they were kept in a locked glove compartment, roof box, rear boot or luggage and is covered so as not to be visible from the outside of the vehicle and there are signs of forced entry. 5. Claims for any gadgets. Please submit a claim under the Gadget section for any theft, loss, or damage to any Gadgets. 6. Anything listed under the Personal Belongings Exclusions.

Gadgets

If you purchase the Premium or Ultimate level of cover, you are automatically covered for Gadget cover. The increased limits under the optional extra cover only apply if the appropriate additional premium has been paid. Please check the Table of Benefits against your policy certificate to ensure the level of cover you have purchased meets your needs.

This section provides cover for your **gadget(s)** against **theft, loss, accidental damage** and **malicious damage** when **you** are on a trip. The **gadget(s)** must be in good condition and full working order at the commencement of **your trip**.

Confirmation of cover

When **you** purchased **your** travel **gadget** Insurance **you** selected the level of cover suitable for **you**. **Your** level of cover will be confirmed in **your** policy certificate. It's important that **you** read this wording and **your** policy certificate to make sure that everything you've told **us** is correct. Please read this policy carefully so that **you** understand the cover **we** are giving **you**. **You** must follow the terms and conditions set out in this policy wording. It's important that **you** keep this policy wording and **your** policy certificate in a safe place in case **you** need to look at them later.

Rules for Gadgets

We can only insure **gadget(s)** that are:

1. bought new or refurbished from a VAT registered company and supplied with **evidence of ownership**. If bought overseas the company must be registered for the equivalent tax; or

2. bought second hand or gifted to **you**. As long as **you** have **evidence of ownership**, which corresponds to criteria 1 above. **You** will also need a signed letter from the original owner confirming that **you** own the **gadget**. The **evidence of ownership** and letter must include the following details of **your gadgets**:
- a. either the IMEI or serial number (whichever is applicable);

b. the make and model;

c. the sale price (the price paid);

d. confirmation that the **gadgets** were in full working order at the time of sale.

We will only give cover for SIM enabled **gadgets** if there is an active SIM registered at **your** address.

Important Information

The **gadget** must be in good condition and fully working when **you** start **your trip**. If there's proof that the **gadget** was damaged, lost, or stolen before **your trip** started, **we** will not pay **your** claim. **We** may also inform the police and take further legal action against **you**. **You** and the **gadget** must be in the **United Kingdom** at the start of **your trip**.

The insurance will cover **gadgets** which belong to:

- **you**, or

• a **business** where **you** have the relevant authority and responsibility to use and insure the **gadgets** owned by the **business**. Confirmation of this will be required in the event of a claim.

Definitions (what words mean)

The words and phrases defined below are specific to this cover and have the same meaning wherever they appear in **bold** in this travel gadget insurance section of cover.

Accessories

Additional items, that come with your gadget, such as chargers, carrying cases, headphones, hands-free mounting kits, and USB cables.

Accidental Damage

Any unintentional and unexpected damage that happens to your gadget.

Business

A company where you are an owner, director or employee of that company.

Claims Administrator

Taurus Insurance Services Limited. Suite 2209-2217 Eurotowers, Europort Road, Gibraltar.

Custom Built

A complete computer or laptop assembled from components by qualified engineers at a UK VAT registered company, or the equivalent tax registration if purchased overseas.

Evidence of ownership

A document to evidence that the gadget you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, UK gift receipt or, if the gadget is a mobile phone, confirmation from your network provider that the mobile phone has been used by you.

Gadget

Mobile Phones, Smart Phones, Laptops (including custom built), Tablets, Digital Cameras, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Bluetooth Speakers, Satellite Navigation Devices, E-Readers, Head/Ear Phones, Smart Watches or a wrist worn Health and Fitness Tracker.

Loss

The gadget has been accidentally left by you in a location and you are permanently deprived of its use.

Malicious Damage

The intentional or deliberate actions of another party, not including you or any insured person, which causes damage to your gadget.

Manufacturer Security

The inbuilt security function of your gadget. For example Apple 'Find My' or Google 'Find my Device'.

Proof of Usage

Evidence that shows the gadget has been in use before the event which leads to the claim. If you have a mobile phone, or other SIM enabled gadget, you can get this from your network provider. For other gadgets, such as laptops this may be determined through inspection by our repairers.

Theft

The taking of the gadget by a third party with the intention of permanently depriving you of it, using force, threat of violence or by pickpocket.

Unattended

Not within your sight at all times or out of your arms length reach.

Warranty

This is the time during which the claims administrator will fix any problems with the materials and how the gadget was made when they repair or replace your gadget after you make a claim. This applies when you use your gadget normally following the manufacturer's guidelines.

For repairs, the warranty is valid for 3 months, and for a replacement, it's valid for 12 months. This warranty also covers the cost of sending the gadget to and from our repair centre.

It doesn't cover normal wear and tear, damage from computer viruses, regular maintenance, accidents, or any indirect losses.

Water-based activities

means activities and sports that take place on or in water, for example, swimming, diving, boat-rides, jet skiing.

Important information

You must: (failure to observe these may invalidate your claim)

- a. Report the **theft** or accidental **loss** of any **gadget**, within 24 hours of discovery to **your** airtime provider and blacklist **your gadget** (applicable where the gadget is a SIM enabled device).
- b. Report the **theft** or **loss** of any **gadget(s)** to the Police within 24 hours of discovery and obtain a crime reference number in support of a **theft** claim and a lost property number in support of an accidental **loss** claim.
- c. Send **us** the **evidence of ownership** of the **gadget** for which **you** are claiming.
- d. Send **us** the **proof of usage** (in respect of SIM enabled devices) from **your** network that confirms the mobile phone has been in use since the start of **your** trip and up to the event giving rise to the claim.
- e. Complete and return any claim form or documents as required by the **claims administrator** within a reasonable time frame.
- f. **You** should not attempt to repair the item or use an unauthorised repairer or this will invalidate the cover.
- g. Not format **your gadget(s)** in such a way that makes obtaining the last usage date impossible.
- h. Pay the excess as requested by the **claims administrator**.
- i. Give details of any other contract or insurance that may apply to the **gadget**. For example, household insurance which may cover part of the claim costs.

How we Settle your Claim

Please note: This is not a 'new for old' insurance policy. If **we** replace a **gadget**, the replacement will be pre-owned, refurbished or remanufactured. It will not be brand new. It might not be possible to replace the **gadget** with the same colour or finish. In this case **we** will replace it with one with a different colour or finish.

- a. For **accidental damage** or **malicious damage** claims, if **we** accept **your** claim, **we** will try to repair **your gadget**. If repair costs are higher than the value of the **gadget** or because spare parts not being available or for technical reasons, **we** will replace it.
- b. For **theft** and **loss** claims, if **we** accept **your** claim, **we** will replace **your gadget**. If **we** replace **your Gadget** the replacement will be of the same specification. It will also take in to account **your gadget's** age and condition.

- c. Replacements can only be sent to an Irish address.

- d. It may not always be possible to replace **your gadget** with the same colour or finish, where this is not possible an alternative colour will be provided.
- e. If **we** replace **your gadget** the damaged or lost item becomes **our** property. If it is returned or found **you** must notify **us** and send it to **us** if we ask **you** to.
- f. All replacement items are issued with a 12-month **warranty**.
- g. All repairs to **gadgets** are issued with a 3-month **warranty**.
- h. **Warranty** claims for a **gadget** damaged in transit will only be accepted where they are reported to the **claims administrator** on 00353 1906 1968 (within 48 hours of delivery and the packaging is retained to allow an investigation to be carried out).

Making a claim

Contact Taurus Insurance Services Limited (**claims administrator**). To process **your** claim quickly, read **our** Claims Guide and complete the Claim Form at <https://tiga.taurus.claims/> Send **us** the requested documentation as soon as reasonably possible after discovering the incident (or as soon as reasonably possible after returning to **Ireland** if the incident was abroad). **We** may consider delays in reporting **your** claim if there are exceptional circumstances and no additional loss to **us**.

You can contact the **claims administrator** on 00353 1906 1968 or soi.ie.tiga@taurus.gi

Fraud

You must not act in a fraudulent way. If **you** or anyone acting for **you**:

- Fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy.
- Fails to reveal or hides a fact likely to influence the cover **we** provide.
- Makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false.
- Sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false.
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way.
- Makes a claim for any damage **you** caused deliberately or with **your** knowledge.

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this policy or return any premium to **you**, and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.

Information Disclosure

Throughout the claim process **you** are required to always be open and honest when providing answers. Failure to do so may result in **your** claim being declined.

Where **you** have been asked for additional information in respect of **your** claim and it has been identified that there are inconsistencies in the circumstances of **your** claim, this may result in **your** claim being declined. This would include where **you** have failed to give **us** details of any other insurance policy that covers **your gadget**.

Your Cover

This section of the policy sets out the cover **we** give to **you** and any claim made is subject to these terms and conditions. All persons shown on the schedule are covered by this policy. The amount of cover for each **gadget**, in total is shown in the "[Table of Benefits](#)".

It is important that **you** understand:

- if only a part (or parts) of the **gadget** have been damaged, **we** will only replace that part or parts.
- the **gadget** must be repaired by **our** approved repairer. **You** should not attempt to repair it
- the most **we** will pay for any claim is the single item limit as shown in **your** "[Table of Benefits](#)". This amount will not be more than the replacement cost of each **gadget** being claimed for. The claim payment will not be more than:

- the single item limits shown or
- the original price **you** paid for the **gadget** or
- the current market value of each **gadget**, whichever is the lowest amount.

- Replacements will be pre-owned, refurbished or remanufactured (not brand new). It might not be possible to replace the **gadget** with the same colour or finish. In this case **we** will replace it with one with a different colour or finish.
- There is an excess payable for any claim, as detailed in **your** Policy Schedule.

ACCIDENTAL DAMAGE

✓ What is Covered

1. **We** will repair or replace the gadget if it is **accidentally damaged**.
2. **We** will repair or replace the gadget if it is damaged by accidental contact with any liquid.

✗ What is Not Covered

1. **Accidental damage** when the gadget is in the possession of any person not named on the policy certificate.
2. Liquid damage that happens while **you** are taking part in water-based activities such as swimming, diving, boat-rides, jet skiing.
3. **Accidental damage** of the **gadget** where it is stored anywhere out of **your** immediate control. This includes as checked-in baggage or in bus, coach or train baggage compartments.
4. **Accidental damage** of the **gadget** where it is stored in overhead storage on a plane.
5. Any damage unless the damaged **gadget** is sent for repair to **our** approved repairers.
6. Repairs, or other costs for repairs carried, out by anyone not authorised by **us**.
7. Cosmetic damage that does not stop the **gadget** from working correctly. For example scratching or denting.
8. Anything listed under the "[General Exclusions that apply to the Gadget Section](#)".

LOSS

✓ What is Covered

1. If **you** accidentally lose **your gadget**, **we** will replace it, in respect of a valid **loss** claim.

✗ What is Not Covered

1. If **you** did not report this to the local Police within 24 hours of discovering the **loss**.
2. If **you** did not report this to **your** network provider, where appropriate, within 24 hours of discovering the **loss**.
3. Where it is stored anywhere out of **your** immediate control. This includes as checked-in baggage or in bus, coach or train baggage compartments.
4. If the **manufacturer security** is not enabled without good reason. The **manufacturer security** must remain enabled on the **gadget** throughout the **loss** claims process.
5. Anything listed under the "[General Exclusions that apply to the Gadget Section](#)".

MALICIOUS DAMAGE

✓ What is Covered

1. If the **gadget** suffers **malicious damage**, **we** will repair or replace it. Where only part or parts of the **gadget** have been damaged, **we** will only replace that part or parts.

✗ What is Not Covered

1. **Malicious damage** caused by any person named on **your** policy certificate.
2. **Malicious damage** to the **gadget** not reported to the local police within 24 hours of discovery.
3. Repairs, or other costs for repairs carried, out by anyone not authorised by **us**.
4. Anything listed under the "[General Exclusions that apply to the Gadget Section](#)".

THEFT

✓ What is Covered

1. If **your gadget** is stolen, **we** will replace it. Where only a part or parts of **your gadget** have been stolen, **we** will only replace that part or those specific parts.

X What is Not Covered

1. if **you** did not report this to the local police within 24 hours of discovering the incident.
2. if **you** did not report this to **your** network provider, where appropriate, within 24 hours of discovering the incident.
3. if it is stored anywhere out of **your** immediate control. This includes as checked-in baggage or in bus, coach or train baggage compartments.
4. if the **manufacturer security** is not enabled without good reason. The **manufacturer security** must remain enabled on the **gadget** throughout the **theft** claims process.
5. Any claim if the circumstances of the **theft** cannot be clearly identified, for example where **you** are unable to confirm the time and place of the **theft**.
6. from a vehicle or building, unless all security measures were in place. The **gadget** must be hidden out of sight so that forced and violent entry causing damage is required. Evidence of the thief's damage must be provided with **your** claim.
7. Anything listed under the "[General Exclusions that apply to the Gadget Section](#)".

General exclusions that apply to the Gadget Section

1. **Your** excess unless **you** have purchased the **Excess Waiver** option and it is shown on **your Policy Certificate**.
2. Any claim that occurs whilst not on a **trip**.
3. Any claim for a **gadget** that does not meet the 'rules for **gadget**' criteria.
4. Any claim where **you** have committed fraud or given **us** misleading information or where there are significant inconsistencies surrounding the circumstances of **your** loss.
5. Any claim where **you** cannot give **us** evidence of ownership.
6. Any claim where **proof of usage** cannot be provided or evidenced (applicable where the **gadget** is a SIM enabled device or in respect of a laptop/tablet where user history is available).
7. Any claim where the **manufacturer security** is not enabled at the time of **theft** or **loss** or where it has been disabled before the claims process has completed.
8. Any **loss, theft** or **accidental damage** to the gadget as a result of confiscation of detention by customs, other officials or authorities.
9. Any claim if the gadget has not been locked away or secured or is not within **your** sight or arm's length reach and at risk of being lost, stolen or damaged. For example - if the gadget is left on a tour bus whilst **you** are sightseeing.
10. Any claim where the **gadget** wasn't in good condition and in full working order at the time **you** started **your trip**.
11. Any claim where **you** have failed to take reasonable precautions to prevent damage, **theft** or **loss**. This will include, but not limited to:
 - a) Not using **your gadget** in accordance with the manufacturer's instructions.
 - b) Handing **your gadget** to a person who is not known to **you**.
12. Any claim where the IMEI/Serial number cannot be determined from **your gadget**.
13. **Loss, theft** of or **accidental damage** to any **accessories**.
14. Any claim solely for components of **your gadget** that would be considered a consumable e.g. batteries
15. Any claim where there is evidence that the damage, **theft** or **loss** occurred prior to the start of **your trip**.
16. Any claim for the breakdown of **your** device, which is any internal failure or burning out of any component part of **your gadget**.
17. Loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any computer virus or similar mechanism or as a result of any failure of the Internet, or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting there from, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
18. Any claim resulting from an unlawful act. This will include, but not limited to:
 - a) Any unlawful act deliberately or intentionally committed by an **insured person**. or
 - b) The operation of law or the order of any court. or
 - c) Civil or criminal proceedings against anyone on whom your insured journey depends.
19. Any modifications that have been made from the original specifications of the **gadget**. This would include things like adding gems, precious metals or unlocking **your gadget** from a network
20. Loss of any software or firmware failures.
21. Any expense incurred as a result of not being able to use the **gadget**, or any **loss** other than the repair or replacement costs of the **gadget**.
22. **We** will not give cover, pay any claim or give any benefit if doing so would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom and/or all other jurisdictions where **we** transact business.

Money and Travel Documents

Description of Cover

This section covers the following when **your money** or **travel documents** are lost or stolen during **your trip**:

- 1. **Money** in any currency.
- 2. the cost of replacement **travel documents** needed to get **you home**.

- 3. Additional costs **you** incur to organise replacing **travel documents** apart from additional accommodation or transport costs to return **home** if **you** miss **your** certificated departure. **You** may be able to claim for these costs under [Missed Departure Outside Ireland](#).

The cash limit set out in the [Table of Benefits](#) relates to the amount carried by one person whether jointly owned or carried on behalf of another person.

✓ What is Covered	X What is Not Covered
1. Money and travel documents that are lost or stolen during your trip. Money claims will be settled in Euros and converted on the exchange rate applied when you purchased the currency. 2. Extra costs you incur to organise replacing your travel documents.	1. Transaction or credit card fees. 2. Money held on pre-paid currency cards, uncashed travellers' cheques. 3. Losses arising due to debit or credit card fraud or any unauthorised use of such cards. 4. Travel documents covered by the issuer. 5. Replacement value of visas that only covers this trip. 6. Money and travel documents not kept with you while you are travelling. 7. Money and travel documents not kept with you or not kept in a locked safety deposit box in your accommodation. 8. Anything listed under the Personal Belongings Exclusions.

Baggage Delay

Description of Cover

Under this section **we** will pay up to the [Sum Insured](#) to contribute towards the purchase or hire of essential items if **your** baggage is delayed reaching **you** by at least 24 hours provided the delay does not happen in **Ireland** or on **your** return journey to **Ireland**. If **your** baggage is permanently lost, any claim under the [Personal Baggage](#) section will be reduced by the amount paid out under "Baggage Delay". **You** must keep all receipts for the items **you** have purchased.

Anything listed under the [Personal Belongings Exclusions](#) are not covered under this section.

11. PERSONAL ACCIDENT, PERSONAL LIABILITY AND LEGAL COVERS

The next three sections cover the following:

Personal Accident - payment of a benefit if **you** are permanently injured or die as described in the section.

Personal Liability - Compensation **you** are legally responsible to pay someone **you** caused injury to or damage to their property.

Legal Expenses - Legal costs if **you** have grounds to take legal action against a third party.

Optional Extras

There is no cover if **you** are participating in certain [Winter Sports](#) unless **you** have purchased the winter sports Optional Extra. Certain sports and activities do not include cover for Personal Accident or Personal Liability, see [Sports and Activities](#).

Personal Accident, Personal Liability and Legal Expenses definitions

The following list of definitions apply to the Personal Accident, Personal Liability and Legal sections of cover and appear in bold throughout the wording

Accidental bodily injury

A sudden, violent, external, unexpected specific event, which occurs at an identifiable time and place, which solely and independently of any other cause results within 12 months, in the death, **Loss of Limb**, **Loss of Sight** or the **Permanent Total Disablement** of an **Insured Person**.

Immediate relative

Your mother, father, sister, brother, spouse, civil partner, fiancé/e, your children (including adopted and fostered), grandparent, grandchild, parent-in-law, daughter-in-law; sister-in-law, son-in-law, brother-in-law, aunt, uncle, cousin, nephew, niece, step-parent, step-child, step-brother, step-sister or legal guardian.

Loss of limb

Loss by physical severance, or the total and irrecoverable permanent loss of use or function of an arm at or above the wrist joint or a leg at or above the ankle joint.

Loss of sight

Total and irrecoverable loss of sight in one or both eye's; this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

Manual work

Work that is physical, including, but not limited to construction, installation, assembly and building work. Including working with domestic or wild animals. Humanitarian, carer or work in any medical capacity. This does not include bar and restaurant staff, non-professional musicians / singers and fruit / vegetable pickers.

Permanent total disablement

A disability which has lasted for at least 12 months from which **we** believe **you** will never recover, and which prevents **you** from carrying out any gainful occupation for which **you** are fitted by way of training, education, or experience.

Prospect of success

A view (when supported by independent legal advice) that **you** do have more than 51% chance of winning the case and achieving a positive outcome.

Personal Accident, Personal Liability and Legal Expenses exclusions

The following exclusions apply to Personal Accident, Personal Liability and Legal Expenses

You are not covered for;

1. Where applicable, the excess for each section unless **you** have purchased the **Excess Waiver** option and it is shown on **your Policy Certificate**.
2. More than the maximum sum insured for each section. See the [Table of Benefits](#).
3. When **you** do not provide the documentation **we** ask for to support **your** claim. Please refer to the [Claims Evidence](#) section.

4. If at the time of the loss, injury or damage there is any other indemnity or insurance which wholly or partly covers the same occurrence, the underwriters shall not be liable to pay or contribute towards the loss or damage except in excess of the sums recovered or recoverable under the other indemnity or insurance.
5. Claims if **you** travel at a time when any government has imposed restrictions on travel to the geographical location **you** live in **Ireland** or the area **you** are travelling to and **you** break the conditions of those restrictions.
6. Unnecessary Exposure to risk or danger, except in an endeavour to save a human life.
7. **Your** suicide or attempted suicide or deliberately injuring **yourself**.
8. When **You** drink too much alcohol which is evidenced by one of the following:
 - a) a **medical practitioner** stating that **your** alcohol consumption has caused or actively contributed to **your** injury or illness.
 - b) the results of a blood test which shows that **your** blood alcohol level exceeds 0.19% which is approximately 4 times the legal drink driving limit in **Ireland**.
 - c) a witness report from a 3rd party or a Gardai/police incident report.
 - d) **your** own admission.
9. If **you** are under the influence and/or miss-use of any prescribed/ un-prescribed/illegal medication or drug (including any solvents or substances).
10. **You** or any person climbing, jumping, or moving balcony to balcony or across the outside of a building, regardless of the height.
11. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in **Ireland** or to the destination **you** are travelling to. If **you** have travelled against the Department of Foreign Affairs (DFA) advising against non-essential **trips** and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the DFA advisory. See information on [Essential Travel](#).
12. Any claim resulting from the Department of Foreign Affairs advising against all travel to **your** destination.
13. Any claim caused by **you** undertaking **manual work**.
14. Any claim where **you** are taking part in or training for any sport or activity in a professional capacity.
15. Any claim arising from taking part in [Winter Sports](#) or travelling on a [Cruise](#) when **you** have not paid to upgrade **your** cover.
16. Claims arising when **you** are taking part in a [Sports and Activities](#) that **we** do not cover or excludes personal liability or personal accident cover.
17. Any claim arising or resulting from **you** being involved in any malicious, reckless, illegal, or criminal act including **your** failure to comply with the laws applicable to the country in which **you** are travelling.
18. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or **business** or activity of the **insured person** would violate any trade or economic sanctions law or regulation.
19. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
20. Any claim arising from **war** and **war** like activities whether declared or not.

Personal Accident

Description of Cover

The amount shown in the Table of Benefits will be payable to **you** or **your** legal representative if during a **trip you** suffer **accidental bodily injury** that solely and directly results in one of the outcomes listed below under "What is covered". **You** can only claim for one benefit under this section.

✓ What is Covered	X What is Not Covered
Your: 1. Death or 2. Loss of limb or 3. Loss of sight or 4. Permanent total disablement Arising within one year of you suffering accidental bodily injury.	1. If your disablement is caused by mental or psychological trauma not involving your accidental bodily injury. 2. If your death or disability happens over 1 year from the date of your accidental bodily injury. 3. Claims not supported by a medical report or a death certificate. 4. Any claim arising from a sports activity where Personal Accident cover is specifically excluded under this policy (see Sports and Activities). 5. Any claim arising as a result of you driving a motor car/motor vehicle or riding a motorcycle unless the appropriate licence is held by the driver of the vehicle e.g. a full driving licence, or a valid IBT certificate. The licence/certificate must be relevant to the vehicle in use. You must be following the local safety laws, ride on recognised roads and in respect of motorcycling the engine capacity is 125cc or lower. 6. Riding or use of quad bikes, ATVs, electronic scooters, e-bikes or segways are not covered at any time. 7. Anything Specifically listed in the Personal Accident, Personal Liability and Legal Exclusions.

Personal Liability

Description of Cover

This section will cover **you** if during a **trip you** are involved in an accident which results in **you** becoming legally responsible to pay compensation for:

- **Accidental bodily injury** or death to a party other than an **immediate relative** or a **travelling companion**; and / or
- Accidental loss or damage to property, which is not owned by **you**, an **immediate relative** or a **travelling companion**.

We will pay up to the [Sum Insured](#) which applies to all people named on the policy, not to each insured, and covers all events occurring on a **trip**.

✓ What is Covered	X What is Not Covered
1. All sums you are legally responsible to pay as compensation. 2. Reasonable and necessary legal costs and expenses incurred by you in relation to the accident if you have our agreement before incurring any cost.	1. Any fines or exemplary damages (this means they are aimed at punishing the person responsible rather than awarding compensation). 2. Claims made by your family or people who work for you. 3. Claims resulting from: a. your work or involvement in paid or unpaid manual work of any kind; b. you taking part in any activity where this policy excludes Personal Liability cover (see Sports and Activities). c. you owning or occupying any land or building, unless you are occupying temporary holiday accommodation, not owned by you. d. any agreement unless liability would have existed without that agreement; e. you owning, handling, riding or looking after any animal; or f. you owning, possessing or using a firearm, a horse drawn, mechanical or motorised vehicle, including pedal cycles, electric cycles and scooters (and any towed vehicles), any waterborne vessel or craft (except manually propelled watercraft, an aircraft of any description, including unpowered flight and drones). 4. Any damages caused by any vehicle battery malfunction (whilst charging or not). 5. Wilful or malicious acts. 6. Property belonging to you or held in trust by you. 7. Liability arising due to a contractual agreement which would not exist in law if such an agreement had not been made. 8. Any claims where you admit liability or promise to make payment without our prior written consent. 9. Anything Specifically listed in the Personal Accident, Personal Liability and Legal Exclusions.

Legal Expenses Cover

Description of Cover

This section will cover legal costs up to the [Sum Insured](#) to undertake a civil action for damages if someone else causes **you** bodily Injury or death while **you** are on a **trip**. **You must obtain our agreement to pursue the legal action if you are claiming under this section before you start proceedings.**

Important information

- **We** shall have complete control over the legal proceedings, though **you** have the right not to agree to use the Lawyers **we** propose.
- **You** must notify **us** as soon as possible of any incident which may give rise to a claim, and at the latest, within 90 days of the incident happening.
- Lawyers appointed must be qualified to practice in the country where the event happened or the defendant's country of residence.

- If **we** cannot agree on which Lawyer to nominate, **we** will ask the relevant national law society to choose a suitably qualified party to represent **you**. While this process is on-going, **we** will appoint a Lawyer to protect **your** interests.
- If **you** are awarded damages, all sums advanced by **us** will be repaid out of the damages once **you** have received payment.
- **We** can choose to conduct legal proceedings instituted in the United States of America or Canada under the contingency fee system operating in North America.
- **We** will not begin legal proceedings in more than one country.

✓ What is Covered	✗ What is Not Covered
1. Reasonable and necessary legal costs to undertake a civil action, up to the Sum Insured provided you obtain our agreement to pursue the legal action before you start proceedings. 2. Additional travel expenses in the event that a court outside your home country requires you to attend in connection with an event giving rise to an action under this section, up to a maximum per insured person of €1000.	1. The pursuit of a claim against us, our agent or an Insurer underwriting any section of this policy, or a travel agent, tour operator public transport provider. 2. Actions between Insured Persons, or actions pursued to obtain satisfaction of a judgement or legally binding decision. 3. Any advice or any claim arising in connection with a trip taken within your home country. 4. Any expenses spent before obtaining our agreement to pursue legal action. 5. Any claim arising as a result of you driving a motor car or riding a motorcycle unless the appropriate licence is held by the driver of the vehicle e.g. a full driving licence, or a valid IBT certificate. The licence/ certificate must be relevant to the vehicle in use. You must be following the local safety laws, ride on recognised roads and in respect of motorcycling the engine capacity is 125cc or lower. 6. Riding or use of quad bikes, ATVs, electronic scooters, e-bikes or segways are not covered at any time 7. Any claim where in our opinion there is an insufficient prospect of success in obtaining reasonable compensation. 8. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation. 9. Any claim where the legal costs and expenses are variable depending on the outcome of the claim. 10. The costs of any appeal. 11. Anything Specifically listed in the Personal Accident, Personal Liability and Legal Expenses Exclusions.

12. SPORTS AND ACTIVITIES

We are unable to provide cover for anyone participating in any sport or activity under the following circumstances;

- Participating in or training for a competition
- Participating on a professional or semi-professional basis
- Participating in a touring event
- Water based activities must be on in-land waters, or within 12 nautical miles from the coastline (All sailing and yachting activities are covered within European waters only).
- For any sport or activity listed under “[Sports and Activities not Covered](#)”.

A

Abseiling (within organiser’s guidelines)

Aerial safaris (in chartered aircraft and an organised excursion)

Aerobics

Angling

Archaeological digging

Archery ●◆

Assault course

Athletics ●◆

B

Badminton

Bamboo rafting ●

Banana boating ●

Bar and restaurant work

Baseball ●◆

Basketball

Beach games

Billiards

Blading (no stunts)

Board sailing ●◆●

Body boarding ●

Boogie boarding ●

Bowling/Bowls

Bungee jumping ●◆

C

Cable car ride

Camel riding/trekking ●◆

Canoeing/Rafting/White Water Rafting/Kayaking up to grade 3 ●

Canoeing/Rafting/White Water Rafting/Kayaking grades 4 and 5 ●◆●

Catamaran/Yachting/Sailing ●◆●

Clay pigeon shooting/small bore target shooting/rifle range ●◆

Climbing (on climbing wall only)

Cricket

Croquet

Cross country running

Curling

Cycling (excluding mountain biking, BMX and touring) ●◆

Cover is subject you using recommended safety equipment (such as a helmet, harness, knee and/or elbow pads), and you following all the safety procedures, rules and instructions of qualified instructors. If the sport or activity is provided by a local operator you must ensure they are appropriately qualified and licenced.

For a list of Winter Sports [click here](#)

- No Personal Liability Cover
- ◆ No Personal Accident Cover
- Inland waters or within 12 nautical miles of the coastline

D

Dancing (including lesson participation)

Darts

Deep sea fishing ●

Dinghy sailing ●◆●

Dry slope skiing / boarding

Dragon boat racing ●◆●

E

Elephant riding/trekking ●◆

F

Falconry

Fell running (up to 4,000 metres)

Fell walking (up to 4,000 metres)

Fencing ●◆

Fishing ●

Fives

Flag american football

Flying as a passenger in an aircraft (private plane/helicopter/glider)

Football

Fruit or vegetable picking (under 3 metres)

Frisbee/Ultimate frisbee

G

Glass bottom boats/bubbles

Gliding as a passenger and with a qualified pilot

Go karting (up to 120cc, wearing a helmet) ●◆

Goalball

Golf

Gorilla trekking (organised tours only)

Gym – Fitness

Gymnastics

H

Handball

Helicopter rides (passenger only)

Hiking up to 4,000 metres

Hobie cat sailing ●◆●

Hockey (field)

Horse riding (wearing a helmet and excluding racing, jumping, hunting and less than 7 days) ●◆

Hot air ballooning (passenger only)

Hot dogging up to grade 3

Hot springs

Hydro zorbing

I

Ice skating (rink only)

In-line skating (no stunts)

Ice surfing ●◆

Ice cricket ●◆

J

Jet boating (passenger only) ●◆●

Jogging

K

Kayaking (incl. White Water) up to grade 3 ●

Kayaking (incl. White Water) grades 4 and 5 ●◆●

Korfball

L

Llama riding ●◆

Land skiing

M

Mopeds (maximum 125cc, and passed CBT training, wearing a helmet) ●◆

Motorcycling (maximum 125cc, and passed CBT training, wearing a helmet) ●◆

Mule trekking ●◆

N

Netball

O

Octopush

Orienteering (up to 4,000 metres above sea level)

Ostrich riding ●◆

P

Parachuting tandem only ●◆

Parascending/Parasailing (towed by a boat over water) ●

Pedalos ●

Pilates

Pony trekking (wearing a helmet) ●◆

Pool

Power boating (passenger only) ●◆●

R

Racquet ball / Rackets ●◆

Rambling (up to 4,000 metres above sea level)

Reverse bungee ●◆

Rifle range ●◆

Ringos ●

River bugging ●◆

River sledging ●◆

River tubing ●◆

Roller skating/blading/in-line (incidental, wearing pads, helmet and no stunts)

Rounders

Rowing ●

S

Safari in a vehicle/trekking/tracking (organised tour, no fire arms).

Sailing/Yachting European waters only ●◆●

Sandboarding ●◆

Sand skiing ●◆

Sand surfing ●◆

Sand yachting ●◆

Scuba diving - to a depth of 30 metres (if qualified or accompanied by a qualified instructor and not diving alone) ●

Sea fishing ●

Sea kayaking (withing European waters, no racing) ●

Shark diving (professionally supervised in a cage) ●

Skin diving - to a depth of 30 metres (if qualified or accompanied by a qualified instructor and not diving alone) ●

Skateboarding (wearing pads and helmet, no stunts)

Skydiving (tandem only) ●◆

Sledding/Sledging or Sleigh riding (passenger only if pulled by horse, dogs or reindeer)

Small bore target shooting ●◆

Snooker

Snorkelling ●

Soccer

Softball

Speed boating (passenger only) ●◆

Sphereing

Spinning class

Squash ●◆

Surfing ●

Swimming ●

Swimming with dolphins ●

Swimming/Bathing with elephants ●◆

Sydney Harbour Bridge walk (organised and walking across clipped onto a safety line)

T

Table tennis

Tall ship crewing ●◆●

Team building

Ten pin bowling

Tennis

Touch football

Trampolining

Tree top trekking/canopy walking

Trekking (below 4,000 metres only)
Tubing
Tug of war
V
Volleyball
W
Wake boarding
Walking (below 4,000 metres only)
Water hockey
Water polo
Water skiing (no jumping)

Wicker basket tobogganing
Whale watching
Wheelchair basketball
Windsurfing
Wind tunnel flying (wearing pads and helmet)
Y
Yachting/Sailing (European waters only)
Yoga
Z
Zip-lining/trekking
Zorbing/Hydro zorbing

X NO COVER UNDER PERSONAL ACCIDENT AND PERSONAL LIABILITY FOR THE FOLLOWING SPORTS AND ACTIVITIES

Archery
Athletics
Baseball
Board Sailing
Bungee Jumping/Reverse Bungee
Canoeing/Kayaking/Rafting/White Water Rafting grade 4
Clay Pigeon Shooting/small bore shooting/rifle range
Cycling (Mountain Biking/BMX or Touring) e-bikes are not covered at any time.
Camel/Elephant/Horse/Mule/Llama/Ostrich/Pony Riding/Trekking or working with wild animals
Dragon Boat Racing
Fencing
Go Karting (up to 120cc, wearing a helmet)
Ice Cricket

Ice Surfing
Jet Boating/Power Boating (passenger only)
Snow Mobiling
Lacrosse
Paint Balling/War Games (wearing eye protection)
Racquet Ball/Rackets/Squash
Riding Motorcycles/mopeds (up to 125cc only)*
River Bugging/Tubing/Sledging
Sandboarding/ Sand Surfing/Sand Skiing/Sand Yachting
Sailing/Yachting/Catamaran/Dinghy/Hobie Cat
Skydiving/Parachuting (Tandem only)
Swimming/Bathing with Elephants
Tall Ship Crewing

* Motorcycling – **You** must be wearing a helmet and riding on recognised roads. **You** (or the driver if **you** are a passenger) must be in possession of a valid licence/certificate for the motorcycle in use.

X SPORTS AND ACTIVITIES NOT COVERED – There is no cover available under ANY Section of the policy apart from Section 8 - Cancelling your trip

Battle re-enactment
Canoeing/Kayaking/Rafting/White water rafting grade 5 and 6
Canyoning
Cave diving or pot holing
Cliff or base diving/jumping
Flying (as a pilot)
Gliding/Hang gliding/paragliding
Hot air ballooning (as a pilot)
Hunting, any use of firearm
Jet skiing
Jousting
KITE SURFING
Marathon running
Martial arts
Micro lighting
Motorcycling/mopeds with an engine capacity over 125cc
Motor Sports/Racing of any kind Land/Sea

Mountain/BMX biking/Cycle Touring/mechanically assisted or electronic bicycles
Polo
River Bugging/Sledging/Tubing grades 4 and above
Rock climbing
Sailing/Boating/Yachting of any kind outside of 12 nautical miles from the coastline or outside of European Waters
Sand duning/Buggyng
Scuba diving deeper than 30 metres
Segway/Electronic scooter
Slacklining
Tightrope/High rope walking
Quad biking/ATV's
Walking/Fell Walking/Running/Trekking/Hiking/ Orienteering/Rambling above 4,000 metres – Sahara/dessert treks
Walking/Fell Walking/Running/Trekking/Hiking/Orienteering/Rambling that requires specialised equipment/ropes/guides/crampons – Any Sahara/ dessert/Polar(or other extreme climate) treks/runs/walks/hikes.

13. WINTER SPORTS OPTIONAL EXTRA

Cover is available when **you** are participating in a covered winter sport provided **you** pay an additional premium to purchase this Optional Extra.

Important information

Sections included in the Winter Sports Optional Extra: As well as the sections set out in this Optional Extra, **you** must pay the additional premium to extend cover to include [Medical Cover](#) for winter sports

Activities covered:

- Air Boarding
- Big Foot Skiing
- Cross-country or Nordic Skiing or Randonnee (on recognised paths and with a guide)
- Kick Sledging
- Langlauf (on recognised paths and with a guide)
- Mono-skiing
- Mogul Skatin
- Off Piste Skiing/Snowboarding (within resort boundaries)
- Ski Blading
- Skidooing (no cover under Personal Accident or Personal Liability)
- Skiing
- Snow Blading
- Snow Boarding
- Snowmobiling (no cover under Personal Accident or Personal Liability)
- Tabogganing

Provided **you** are not:

- Participating in or training for a competition or
- Taking part on a professional or semi-professional basis or
- Taking part contrary to local advice or warnings:

Winter Sports definitions

Ski equipment

Skis, including bindings, ski boots, ski poles and snowboards.

Winter Sports exclusions

The following exclusions apply to Winter Sports.

You are not covered for:

1. Where applicable, the excess for each section.
2. More than the maximum sum insured for each section. See the [Table of Benefits](#).
3. When **you** are unable to provide the documentation **we** ask for to support **your** claim. Please refer to the [Claims Evidence](#) section.
4. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in **Ireland** or to the destination **you** are travelling to. If **you** have travelled against the Department of Foreign Affairs (DFA) advising against non-essential **trips** and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the DFA advisory. See information on [Essential Travel](#).
5. Any claim resulting from the Department of Foreign Affairs advising against all travel to **your** destination.
6. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making travel illegal.
7. There is no cover if **you** bought this policy or booked **your trip** (whichever is last) if **you** were aware at the time of an event that led to **you** making a claim.
8. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.
9. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
10. Any claim arising from **war** and **war** like activities whether declared or not.

Ski equipment and lost or stolen lift pass

Description of Cover

This section covers **you** up to the sum insured for:

1. **Ski equipment** owned or hired by **you** that is lost, stolen, damaged or destroyed during **your trip**. And
2. The unused portion of **your** lift pass if it is lost or stolen during **your trip**.

Important information

Requirement to report lost, stolen or delayed items. **You** must report lost or stolen **ski equipment** within 48 hours to the police and provide **us** with a police report (lift passes can be reported to resort management). If **your ski equipment** goes missing while in the custody of a transport provider, **you** need to obtain a property irregularity report from them within 48 hours, this includes **ski equipment** delayed in transit.

✓ What is Covered	✗ What is Not Covered
1. The cost of ski equipment that is lost, stolen, damaged or destroyed on the trip after a deduction is made for wear, tear, and loss of value (see the Depreciation Table). 2. The unused portion of a lift pass that is stolen or lost during your trip.	1. Claims for loss or theft not reported to the police, the carrier, or resort management. 2. Items stolen from an unattended vehicle unless they were kept in a locked glove compartment, roof box, rear boot or luggage and is covered so as not to be visible from the outside of the vehicle and there are signs of forced entry. 3. Loss, damage, or delay caused by confiscation or detention by Customs or other officials or authorities. 4. Anything listed under the Winter Sports Exclusions.

Ski Hire

Description of Cover

If **your ski equipment** is lost, stolen or damaged during **your trip** or delayed in reaching **you** by at least 12 hours, **you** can claim for the cost of hiring replacement equipment up to the [Sum Insured](#). For cover to apply if **your** equipment is delayed **you** must be able to evidence the length of time **your** equipment is delayed by obtaining a report from **your** carrier or for loss, theft or damage have a valid claim under the Ski Equipment section.

Anything listed under the [Winter Sports Exclusions](#) is not covered.

Ski Pack

Description of Cover

If **you** have a valid claim under [Cancelling Your Trip](#) or [Cutting Short Your Trip](#) for unexpected illness, injury, or death **we** will pay for the unused ski pack (ski school and lift pass and hired ski equipment) costs **you** have paid or contracted to pay provided these costs are not refundable from any other source.

Anything listed under the [Winter Sports Exclusions](#) is not covered.

Piste Closure

Description of Cover

This section pays a daily benefit when **your** pre-booked ski resort is shut for at least 24 hours preventing **you** from taking part in winter sports due to a lack of snow or adverse weather conditions. Cover is valid if **you** can give **us** evidence from the holiday company or resort management of the reason and length of time the slopes were shut. If **your trip** is within the Northern Hemisphere cover applies if **your** dates of travel fall between the months of December and April, and in the Southern Hemisphere between the months of May and October.

Anything listed under the [Winter Sports Exclusions](#) is not covered.

Avalanche

This section covers additional costs for travel and accommodation **you** pay to reach **your** destination or to return **home** if **your** travel is delayed by at least 24 hours due to an avalanche or a landslide. The [Sum Insured](#) applies to **your** whole **trip** regardless of the number of times **you** are delayed. **You** must be able to provide a report from a relevant authority (tour operator, airline, or resort management for example) confirming the length and cause of the delay.

Anything listed under the [Winter Sports Exclusions](#) is not covered.

14. CRUISE UPGRADE OPTIONAL EXTRA

Cover is available when **you** are travelling on a **cruise** provided **you** pay an additional premium to purchase this Optional Extra.

Cruise Upgrade definitions

Cruise

A **trip** involving a sea or river voyage of more than 3 days in total duration, where **transportation** and accommodation is primarily on an ocean/river going passenger ship.

Unattended

Where **you** or anyone travelling with **you** who has **your** authority to be in control of **your** personal baggage, are not in full view of **your** property or are not able to stop a third party from taking or interfering with **your** property while not in transit when baggage (excluding gadgets and valuables and electronic equipment) must be held in a hold or luggage area as required by the carrier.

Timetable Restrictions

Whilst **you** are on **your cruise**, the **cruise** ship is running behind schedule and elects to miss a port to make up time.

Cruise Upgrade exclusions

The following exclusions apply to Cruise Optional Extra.

You are not covered for the following:

1. Where applicable, the excess for each section.
2. More than the maximum sum insured for each section. See the [Table of Benefits](#).
3. When **you** are unable to provide the documentation, **we** ask for to support **your** claim. Please refer to the [Claims Evidence](#) section.
4. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in **Ireland** or to the destination **you** are travelling to. If **you** have travelled against the Department of Foreign Affairs (DFA) advising against non-essential **trips** and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the DFA advisory. See information on [Essential Travel](#).
5. Any claim caused by an **epidemic** or **pandemic**.
6. Any claim resulting from the Department of Foreign Affairs advising against all travel to **your** destination.
7. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making travel illegal.
8. There is no cover if **you** bought this policy or booked **your trip** (whichever is last) if **you** were aware at the time, of an event that led to **you** making a claim.
9. **We** will not be held liable to provide cover or make any payments or

provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.

10. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
11. Any claim arising from **war** and **war** like activities whether declared or not.

Missed departure and connections outside Ireland including port connections

Description of Cover

When **you** purchase the Cruise Optional Extra the cover under [Missed Departure and Connections Outside Ireland](#) as set out, is extended to include each port on **your cruise** itinerary.

There is no cover for anything listed under the Cruise Optional Extra Exclusions and the [Trip Disruption](#) exclusions.

Missed Port

Description of Cover

This section will provide a payment for each port on **your cruise** itinerary that **you** are unable to disembark at due to adverse weather or timetable restrictions. For cover to be valid **you** must provide evidence from the **cruise** company confirming the port was missed and the reason why.

There is no cover for anything listed under the [Cruise Optional Extra Exclusions](#).

Cruise Interruption

Description of Cover

This section covers up to the [Sum Insured](#) for additional expenses **you** pay to re-join **your cruise** if **you** temporarily disembark for hospital treatment on dry land.

For cover to apply **You** must:

- Have a valid claim under [Emergency Medical Expenses and Repatriation](#); And
- Contact **us** on +44 (0) 144 444 2318 to discuss arrangements for additional transport and accommodation costs before finalising any such arrangements.

There is no cover for anything listed under the [Cruise Optional Extra Exclusions](#).

Evening Dress

Description of Cover

This section covers up to the [Sum Insured](#) for:

1. The cost of evening dress attire that is lost, stolen or damaged during the **trip**.
2. The cost of hiring replacement attire required for the **cruise**.

✓ What is Covered	✗ What is Not Covered
1. The cost of evening attire that is lost, stolen, damaged or destroyed during the trip after a deduction is made for wear, tear, and loss of value (see the Depreciation Table). 2. The cost of hiring replacement evening attire.	1. Claims for loss or theft not reported to the police, the cruise operator or carrier within 48 hours and a written report obtained. 2. Items left unattended. 3. Loss, damage, or delay caused by confiscation or detention by Customs or other officials or authorities. 4. Claims for hiring when you cannot provide a receipt. 5. Anything listed under the Cruise Upgrade Exclusions.

Cabin Confinement

This section pays for the following when **you** are ill or injured while on a **cruise**:

1. A set monetary amount for each 24-hour period **you** are confined to **your** cabin.
2. The cost of excursions **you** do not take while confined to **your** cabin.

For cover to be valid **You** must provide a written report from the ship's Medical Officer confirming the cause and the length of the confinement and have a valid claim under [Emergency Medical Expenses and Repatriation](#).

There is no cover for COVID-19 under this section and for anything listed under the [Cruise Optional Extra Exclusions](#).

Increased baggage cover

Please refer to the [Personal Baggage](#) section which forms the basis of cover. Please check the table of benefits for the additional increased baggage cover **you** have purchased.

15. GOLF UPGRADE OPTIONAL EXTRA

Cover is available when **you** pay the additional premium for Golf cover.

Golf Cover definitions

Golf equipment

Golf clubs, golf balls, golf bag, golf trolley, golf shoes and waterproof clothing.

Golf Cover exclusions

The following exclusions apply to Golf Cover

You are not covered for the following:

- 1. Where applicable, the excess for each section.
- 2. More than the maximum sum insured for each section. See the [Table of Benefits](#).
- 3. When **you** are unable to provide the documentation **we** ask for to support **your** claim. Please refer to the [Claims Evidence](#) section.
- 4. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in **Ireland** or to the destination **you** are travelling to. If **you** have travelled against the advice of the Department of Foreign Affairs (DFA) and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the DFA advisory. See information on [Essential Travel](#).

- 5. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making travel illegal.
- 6. There is no cover if **you** bought this policy or booked **your trip** (whichever is last) if **you** were aware at the time of an event that led to **you** making a claim.
- 7. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.
- 8. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
- 9. Any claim arising from **war** and **war** like activities whether declared or not.

Golf Equipment

Description of Cover

This section covers **you** for **Golf equipment** owned or hired by **you** that is lost, stolen, damaged or destroyed during **your trip**. up to the [Sum Insured](#).

Important information

Requirement to report lost or stolen items. **You** must report lost or stolen **golf equipment** within 48 hours to the Gardai/police and provide **us** with a Gardai/police report. If **your golf equipment** goes missing while in the custody of a transport provider, **you** need to obtain a property irregularity report from them within 24 hours, this includes **golf equipment** delayed in transit.

✓ What is Covered	✗ What is Not Covered
1. The cost of golf equipment that is lost, stolen, damaged or destroyed on the trip after a deduction is made for wear, tear, and loss of value (see the Depreciation Table).	1. Claims for loss or theft not reported to the police or the carrier. 2. Items stolen from an unattended vehicle unless they were kept in a locked glove compartment, roof box, rear boot or luggage and is covered so as not to be visible from the outside of the vehicle and there are signs of forced entry. 3. Loss, damage, or delay caused by confiscation or detention by Customs or other officials or authorities. 4. Anything listed under the Golf Cover Exclusions.

Golf equipment hire

If **your golf equipment** is lost, stolen, damaged during **your trip** or delayed in reaching **you** by at least 12 hours, **you** can claim for the cost of hiring replacement equipment up to the [Sum Insured](#). For cover to apply for delay **you** must be able to evidence the length of time **your** equipment is delayed by obtaining a report from **your** carrier or if **your** claim relates to loss, theft, or damage **you** must have a valid claim under the Golf Equipment section.

Anything listed under the [Golf Cover Exclusions](#) is not covered.

Loss of Green Fees

Description of Cover

If **you** have a valid claim under [Cancelling Your Trip](#) or [Cutting Short Your Trip](#) for unexpected illness, injury, or death **we** will pay the for unused green fees **you** have paid or contracted to pay provided these costs are not refundable from any other source.

Anything listed under the [Golf Cover Exclusions](#) is not covered.

Hole in one

Description of Cover

This section pays up to the sum insured if you complete a hole in one on a full-sized golf course during **your trip** provided the secretary of the golf course confirms in writing that the hole in one occurred and you provide the original score card fully completed and signed.

Anything listed under the [Golf Cover Exclusions](#) is not covered.

16. HOW TO MAKE A COMPLAINT

If **you** are dissatisfied with any part of **our** products, services, or conduct, **we** encourage **you** to first reach out to the Claims team on 00353 46 907 7409 or on 00353 1906 1968 (if **your** claims relates to a **Gadget**), who are best positioned to help with **your** issue promptly.

If **your** concern cannot be resolved with immediate effect by **your** point of contact, he/she will take **your** details and refer **your** complaint to the Customer Relations team, or **you** can choose to put **your** complaint in writing including the following information:

- Full name, address and contact details
- Policy number or claim reference (if **you** made a claim on **your** policy)
- Description of **your** complaint (including relevant dates and names of people involved)
- Any supporting documents or details that are relevant to **your** complaint.

If your complaint relates to a Gadget, send **your** complaint by email to gadget.complaints@taurus.gi or address it to Taurus Insurance Services Ltd., Customer Relations Officer, Taurus Insurance Services Limited, Suite 2209-2217 Eurotowers Europort Road, Gibraltar.

For all other complaints, please contact **our** dedicated complaints team by email on Complaints@collinsoninsurance.com or address it to Quality Department, Collinson Insurance Solutions Europe Limited Office 14, Kells Enterprise and Technology Centre Kells Business Park, Cavan Road, Kells County Meath, A82 E1C6, Ireland.

We will also consider complaints made on **your** behalf by an authorised representative, such as family member or lawyer.

We will investigate **your** complaint competently, diligently and impartially. All complaints will be acknowledged upon receipt in writing, and **you** will receive a final response by not later than 15 working days. If **we** are not able to conclude the investigation within the indicated period, **we** will advise **you** in writing about the causes of the delay and provide **you** with an indication as to when the investigation is likely to be completed, but no later than 35 working days from receipt of **your** complaint. **Our** final response will explain the outcome of the investigation and the reasons for **our** decision.

If **your** complaint relates to a matter involving the distributor (such as the sales process or customer service), **we** will forward **your** complaint to the relevant distributor promptly upon receipt and notify **you** that **we** have done so. The distributor will then be responsible for handling **your** complaint in accordance with their own complaints process, but within the timeframes indicated above.

If **you** remain dissatisfied with the final decision, **you** may refer **your** concern to:

The Financial Services and Pensions Ombudsman

- by mail to: FSPO, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, Ireland
- by email: info@fspo.ie
- by telephone: +353 (0) 1 567 7000
- website: www.fspo.ie

The Office of the Arbiter for Financial Services

- by mail to: N/S in Regional Road, Msida, MSD1920, Malta
- via online form: <https://financialarbiter.org.mt/oafs/enquiry>
- by telephone: (+356) 21249245
- website: www.financialarbiter.org.mt

The financial ombudsman or alternative dispute resolution body in your jurisdiction.

- **You** can refer to this [link](#) for further assistance.

Referring **your** complaint to either of the above-mentioned bodies does not stop **you** from taking legal action.

17. DATA PROTECTION

How we use the information about you

As an insurer and data controller: **We** collect and process information about **you** so that **we** can provide **you** with the products and services **you** have requested. **We** also receive personal information from Switched on Insurance Coöperatief U.A. on a regular basis while **your** policy is still live. This will include **your** name, address, health information, risk details and other information which is necessary for **us** to:

- Meet **our** contractual obligations to **you**;
- issue **you** this insurance policy;
- deal with any claims or requests for assistance that **you** may have;
- service **your** policy including claims and policy administration, payments, and other transactions); and detect, investigate, and prevent activities which may be illegal or could result in **your** policy being cancelled or treated as if it never existed.
- Protect our legitimate interests

Some of the personal information that **you** provide may be sensitive information. This includes details about **your** health or medical records. Where **we** need **your** consent to collect and process **your** sensitive information, this will be obtained from **you** at the relevant time. Please note that, in these cases, **we** may not be able to sell **you** an insurance policy or deal with a claim if **you** do not agree to **us** processing relevant sensitive information.

In order to administer **your** policy and deal with any claims, **your** information may be shared with trusted third parties. This will include members of The Collinson Group, contractors, investigators and claims management organisations where they provide administration and management support on **our** behalf. Some of these companies are based outside of the European Union where different Data privacy laws apply. Wherever possible, **we** will have strict contractual terms in place to make sure that **your** information remains safe and secure.

We will not share **your** information with anyone else unless **you** agree to this, or **we** are required to do this by **our** regulators (e.g. the Malta Financial Services Authority) or other authorities.

The personal information we have collected from **you** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify **your** identity. If fraud is detected, **you** could be refused certain services, finance, or employment. Further details of how **your** information will be used by **us** and these fraud prevention agencies and databases, and **your** data protection rights, can be found by visiting www.insurancefraudbureau.org/privacy-policy/.

Processing your data

Your data will generally be processed on the basis that it is:

- necessary for the performance of the contract that **you** have with **us**;
- is in the public or **your** vital interest; or
- for **our** legitimate business interests.

If **we** are not able to rely on the above, **we** will ask for your consent to process **your** data.

How we store and protect your information:

All personal information collected by **us** is stored on secure servers which are either in the United Kingdom or European Union.

We will need to keep and process **your** personal information during the period of insurance and after this time so that **we** can meet **our** regulatory obligations or to deal with any reasonable requests from **our** regulators and other authorities. **We** also have security measures in place in **our** offices to protect the information that **you** have given **us**.

How you can access your information and correct anything which is wrong

You have the right to request a copy of the information that **we** hold about **you**. If **you** would like a copy of some or all of **your** personal information, please contact **us** by email: data.protection@collinsongroup.com.

This will normally be provided free of charge, but in some circumstances, **we** may either make a reasonable charge for this service or refuse to give **you** this information if **your** request is clearly unjustified or excessive.

We want to make sure that **your** personal information is accurate and up to date. **You** may ask **us** to correct or remove information **you** think is inaccurate.

If **you** wish to make a complaint about the use of **your** personal information, please contact **our** complaints Manager

Postal Address:
Complaints Manager,
Quality Department,
Sheencroft House, 10-12 Church Road
Haywards Heath, West Sussex,
RH16 3SN, England

Email: cielcomplaints@collinsoninsurance.com

You can also complain directly to the Data Protection Commissioner in Malta who can be contacted in the following ways:

Information and Data Protection Commissioner
Level 2, Airways House High Street
Sliema, SLM 1549 Malta

Telephone: (+356) 2328 7100
Email: idpc.info@idpc.org.mt

Contact Us

Emergency Medical

24/7 365 days a year

Telephone: +44 (0) 144 444 2318

Claims Services (excluding Gadgets)

Monday – Friday 09:00 – 17:00

To make a claim, provide an update of **your** circumstances or receive an update:

Telephone: 00353 46 907 7409
Email: switchedontravelire@collinsoninsurance.com
Website: <https://switchedontravel.collinsoninsurance.com/>

Claims Services (Gadget cover only)

Monday – Friday 09:00 – 17:00

To make a claim, provide an update on **your gadget** claim, or receive an update:

Telephone: 00353 1906 1968
Email: soi.ie.tiga@taurus.gi
Website: <https://tiga.taurus.claims/>

Customer Services

Monday – Friday 09:00 – 17:00

To talk about **your** policy or cover

Telephone: 00353 1906 1966
Email: travel.sales@switchedoninsurance.ie