

Summary of Cover

The following cover is provided for each insured person. It is important that you refer to the terms and conditions of the policy document for full details of cover.

Summary of benefits for Single Trip and Annual Multi Trip							
Section	Benefits	Budget Cover		Premier Cover		Premier Plus cover	
		Sum insured to:	Excess*	Sum insured to:	Excess*	Sum insured to:	Excess*
A	Cancelling your trip	€1,000	€70	€5,000	€70	Final invoice cost	Nil
B1	Medical and other expenses outside Republic of Ireland	€2,000,000	€100	€5,000,000	€100	Unlimited	Nil
B2	Hospital benefit	Nil	Nil	€15 per day up to €2,000	Nil	€15 per day up to €3,000	Nil
C	Cutting your trip short	€1,000	€70	€5,000	€70	Final invoice cost	Nil
D1	Missed departure	€300	€70	€800	€70	€1,000	Nil
D2	Missed connection	€200	€70	€500	€70	€750	Nil
E1	Travel delay	Nil	Nil	€15 per 12 hours up to €300	Nil	€15 per 12 hours up to €500	Nil
E2	Abandoning your trip	Nil	Nil	€5,000	€70	Final invoice cost	Nil
F1	Personal belongings and baggage	€500	€70	€2,000	€70	€2,500	Nil
	Including: Single article limit	€100	Nil	€250	Nil	€300	Nil
	Including: Valuables limit	€100	Nil	€250	Nil	€400	Nil
F2	Delayed baggage	€150	Nil	€300	Nil	€300	Nil
F3	Personal money	€150	€70	€300	€70	€500	Nil
	Including: Cash limit	€100	Nil	€200	Nil	€300	Nil
F4	Passport and travel documents	€150	€70	€300	€70	€300	Nil
G	Personal accident	€10,000	Nil	€25,000	Nil	€30,000	Nil
H	Personal liability	€500,000	€250	€2,000,000	€250	€2,000,000	Nil
I	Legal expenses	€5,000	€250	€25,000	€250	€50,000	Nil
J	Hijack	Nil	Nil	€100 per day up to €1,000	Nil	€100 per day up to €1,000	Nil
K	Uninhabitable accommodation	Nil	Nil	€500	€70	€500	Nil
L	Pet care	Nil	Nil	Nil	Nil	€25 per day up to €500	Nil
M	Home help	Nil	Nil	Nil	Nil	€100	Nil
N	Securing your home	Nil	Nil	Nil	Nil	€500	Nil

Winter sports cover is only available if you pay the appropriate extra premium. If you have bought an Annual Multi-Trip policy, cover is available for up to 17 days within the period of insurance.

O1	Winter sports equipment	€500	€70	€500	€70	€500	Nil
	Including: Single article limit	€100	Nil	€250	Nil	€300	Nil
O2	Winter sports equipment hire	€25 per day up to €200	Nil	€25 per day up to €200	Nil	€25 per day up to €200	Nil
O3	Lift pass	€200	€70	€200	€70	€200	Nil
P	Ski pack	€200	Nil	€200	Nil	€200	Nil
Q	Piste closure	€20 per day up to €200	Nil	€20 per day up to €200	Nil	€20 per day up to €200	Nil
R	Avalanche cover	€250	€70	€250	€70	€250	Nil

Summary of benefits for Extended Stay Cover

Section	Benefit	Sum insured to:	Excess*
A	Cancelling your trip	€1,000	€70
B1	Medical and other expenses outside the Republic of Ireland	€1,000,000	Nil
B2	Hospital benefit	Nil	Nil
C	Cutting your trip short	€1,000	€70
D1	Missed departure	€300	€70
D2	Missed connection	€200	Nil
E1	Travel delay	Nil	Nil
E2	Abandoning your trip	Nil	Nil
F1	Personal belongings and baggage	€500	€70
	Including: Single article limit	€100	Nil
	Including: Valuables limit	€100	Nil
F2	Delayed baggage	Nil	Nil
F3	Personal money	Nil	Nil
F4	Passport and travel documents	€150	€70
G	Personal accident	€5,000	Nil
H	Personal liability	€500,000	€250
I	Legal expenses	€5,000	€250
J	Hijack	Nil	Nil
K	Uninhabitable accommodation	Nil	Nil
L	Pet care	Nil	Nil
M	Home help	Nil	Nil
N	Securing your home	Nil	Nil

Summary of benefits for Golf Cover
Golf cover is only available if you pay the appropriate extra premium

Section	Benefit	Sum insured to:	Excess*
S1	Golf equipment	€1,500	€70
	Including: Single article limit	€500	Nil
S2	Golf equipment hire	€50 per day up to €500	Nil
T	Green fees	€40 per day up to €400	Nil

Summary of benefits for Business Cover
Business cover is only available if you pay the appropriate extra premium

Section	Benefit	Sum insured to:	Excess*
U1	Business equipment	€1,000	€70
	Including: Single article limit	€500	Nil
	Business samples	€1,500	€70
	Including: Single article limit	€500	Nil
U2	Business money	€500	€70
	Including: Cash limit	€300	Nil
V	Replacing staff	€3,000	Nil

Summary of benefits for Wedding Cover
Wedding cover is only available if you pay the appropriate extra premium

Section	Benefit	Sum insured to:	Excess*
W1	Ceremonial attire	€2,000	€70
W2	Wedding gifts	€1,500	€70
	Including: Single article limit	€250	Nil
W3	Wedding rings	€1,000	€70
	Including: Single article limit	€500	Nil

Summary of benefits for Natural Catastrophe cover
Natural Catastrophe cover is only available if you pay the appropriate additional premium

Section	Benefit	Sum insured to:	Excess
X1	Cancelling your trip	€5,000	Nil
X2	Stranded at your Republic of Ireland departure point	€100	Nil
X3	To reach your intended destination	€200	Nil
X4	Stranded on an international connection	€150 for each 24 hours to a maximum of €750	Nil
X5	Stranded on your return journey home	€150 for each 24 hours to a maximum of €750	Nil
X6	Travel expenses to get home	€2,000	Nil
X7	Car parking	€50 for each 24 hours to a maximum of €250	Nil
X8	Kennel or cattery fees	€50 for each 24 hours to a maximum of €250	Nil

*** Excess**

When claiming under certain sections listed in the tables above, you have to pay the first part of a claim. The excess will apply to each person claiming, and to each incident and to each section which a claim is made under. When dealing with claims under section A where you are claiming for cancelling more than one trip due to one incident, an excess for each person claiming and for each trip will be deducted.

Excess Waiver

If you have purchased Budget or Premier cover, by paying an extra premium, your policy can include an excess waiver. This will reduced the excess referred to in the table above to nil. If you have arranged Premier Plus cover, all excesses are nil.

Medicare Extra

If you have purchased a Medicare Extra policy the excess shown in Section B1 is increased to the amount recoverable under your Private Health Insurance.

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