

MedicareExtra Travel Insurance

Policy Document

General information about this insurance

Insurance providers

TravelGuard travel insurance is underwritten by Chartis Europe Limited. Chartis Europe Limited is authorised and regulated by the Financial Services Authority of the United Kingdom, and is regulated by the Central Bank of Ireland for conduct of business rules.

About our “Medicare” Extra Travel Insurance

Our “Medicare Extra” Travel Insurance is only suitable for you if;

1. You already have private medical insurance in force.
2. It covers each person insured under this insurance for a degree of medical expenses cover while abroad.
3. You are familiar with and fully comply with the rules of your private health insurance.
4. Your private medical insurance will remain in force for the duration of the trip.

Please Note; Your private medical insurance may provide a degree of medical expenses insurance cover abroad. The amount of this cover will typically depend on your insurer and the plan you have chosen.

The terms and conditions of our insurance differ from your private health insurance and you will need to read both carefully and ensure you understand the differences and that our product meets with your requirements.

If you are unsure if this insurance is suitable for your needs please contact Chartis Customer Service on 1800 344 455 or email us on travel.ie@chartisinsurance.com

Your travel insurance

This policy document along with your policy schedule and confirmation email forms the basis of your contract of insurance. Together, these documents explain what you are covered for. The policy document contains conditions and exclusions which you should be aware of. You must keep to all the terms and conditions of the insurance.

Different levels of cover apply depending on whether you have bought a Budget, Premier, Premier Plus or Extended Stay policy.

Please read this policy document to make sure that the cover meets your needs and please check the details outlined within your policy schedule and confirmation email to make sure that the information shown is correct.

Law

This insurance will be governed by Irish Law unless we agree otherwise before the insurance starts. All communication in respect of this insurance will be in English.

Data Protection

Chartis Inc, its subsidiaries (which includes Chartis Europe Limited) and affiliates (collectively "Chartis" or "we") understands and respects the importance of your privacy. This notice explains how Chartis collects data about you ("your information"), how it uses your information, with whom your information will be shared. Your information will be stored on the Chartis computers and may be transferred to a centralised system located outside the European Economic Area ("EEA") for storage

and/or processing. Where your information is transferred outside the EEA, Chartis will ensure that your information is duly protected.

Chartis Europe Limited and, where appropriate, other Chartis companies will process your information:

- For the purpose of setting up and administering your travel insurance
- to help make decisions on you
- to assess and process claims
- to prevent and detect crime including, for example, fraud and money laundering
- to comply with any legal obligation imposed on Chartis
- for the purposes of Chartis's legitimate interests.

Your information may be disclosed to third parties if required by any enactment, rule of law or by any order of a court or if it is in Chartis's legitimate interests to do so. You have the right to access and rectify your information at any time by contacting us on 1800 344 455.

Price

The price payable for this insurance is the premium (including applicable government levies and premium taxes). This premium, the rate at which any applicable government levies and/or premium taxes are applied are separately specified in your policy schedule.

Your right to cancel the Insurance

If this cover is not suitable for you and you want to cancel your Insurance, you must contact Chartis Customer Service by e-mailing travel.ie@chartisinsurance.com within 14 days of buying your Insurance or the date you receive your insurance documents. We will refund the premium you have paid within 5 working days of the date you contact us to ask to cancel the insurance provided you have not travelled, made a claim or an event which could give rise to a claim has not occurred before you asked to cancel the Insurance within the 14-day period.

Our right to cancel the Insurance

We have the right to cancel this Insurance by giving at least 30 days notice in writing to you at your last known address. A pro rata refund of the premium paid will be made to you from the date we cancel the Insurance.

Claims providers

Chartis Claims Services is administered by OSG Travel Claims who are chartered loss adjusters and provide travel insurance claims administration services on behalf of Chartis Europe Limited.

If you have any questions

If you have any questions about the cover provided under this Insurance or you would like more information, please contact us on 1800 344 55 or e-mail travel.ie@chartisinsurance.com

Important things you need to know about your insurance before you travel

Health conditions

This Insurance contains conditions relating to your health, the health of people travelling with you and the

health of others who might not be travelling with you, but on whose health the trip depends (this would include a relative or a business associate). In particular, we do not cover claims arising from medical problems which you or they had before the cover started. Please see general exclusion number 1 on page 7 for further details.

If there is a change in the state of health of yourself, anyone travelling with you, a relative or business associate occurring after you have bought this insurance but before you travel, and upon whom your trip depends, you must contact Chartis Customer Service immediately on 1800 344 455 or e-mail

travel.ie@chartisinsurance.com

We have the right to alter the terms of cover in line with the change in risk.

Health agreements

If you are travelling to a country in the European Union, you should take a European Health Insurance Card (EHIC) with you. Application forms to obtain an EHIC are available from your local Health Office or you can download an application form from the following website:

www.ehic.ie. This entitles European citizens to benefit from the health agreements which exist between countries in the European Union/EEA. If you are travelling to Australia or New Zealand and you need medical treatment, you should enrol with Medicare or the equivalent scheme of these countries. Further information is available from the following website:

www.medicareaustralia.gov.au

If you present your EHIC to the treating doctor or hospital if you need medical treatment within the European Union or you enrol with Medicare when travelling to Australia or New Zealand, this will save you paying the excess under section B1 (Medical and other expenses outside of the Republic of Ireland) if your medical costs are reduced as a result of using your EHIC or Medicare being involved.

Residency

You and all other persons insured on this insurance must have lived in the Republic of Ireland for at least six of the last 12 months before you bought or renewed this insurance.

Travel delays - EC Regulations

This policy is not designed to cover costs which are met under the EC Regulation No. 261/2004. Under this Regulation if you have a confirmed reservation on a flight, and that flight is delayed by between 2 and 4 hours (length of time depends on the length of your flight) the airline must offer you meals, refreshments and hotel accommodation. If the delay is more than 5 hours, the airline must offer to refund your ticket. The Regulations should apply to all flights, whether budget, chartered or scheduled, originating in the EU, or flying into the EU using an EU carrier.

If your flight is delayed or cancelled due to a natural catastrophe, you must in the first instance approach your airline and clarify with them what costs they will pay under the Regulation.

If you would like to know more about your rights under this Regulation, additional useful information can be found on the Irish Aviation Authority website (www.iaa.ie).

Sports and activities

You may not be covered when you take part in certain sports or activities. For certain activities, cover under section G (Personal accident) and section H (Personal liability) will not apply. If you intend to take part in a sport or activity during your trip, please note that cover is available for the activities listed in the two tables below provided:

- You follow the safety guidelines for the activity concerned and where applicable you use the appropriate and recommended safety equipment;
- The activity is not the main purpose of your trip;
- The activity is not part of a competition or tournament;
- The activity is not on a professional basis.

If you have any questions or if you wish to take part in an activity not shown in the tables below, you must contact Chartis Customer Service on 1800 344 455 or e-mail travel.ie@chartisinsurance.com before taking part to make sure that cover is provided.

Amateur athletics, angling, archery, badminton, banana boating, basketball, boardsailing, bowling, bridge walking (supervised by a fully trained guide), bungee jumps (three jumps), cave tubing or river tubing, cricket, curling, cycling, fell walking, gymnastics, handball, husky sledge driving, ice skating, jogging (not including marathons), mountain biking (not including downhill racing and extreme terrain), netball, orienteering, parasailing, parascending (over water), rambling, ringos, roller blading (inline skating and skateboarding), running (not including marathons), safari trekking in a vehicle or on foot (only as part of an officially organised tour and not including the personal use of firearms), sand boarding, scuba diving (qualified, maximum depth 30 metres), sleigh rides (as part of an officially arranged excursion), snorkelling, squash, surfing, swimming, swimming with dolphins (as part of an officially arranged excursion), table tennis, tennis, ten pin bowling, trekking (under 2,000 metres altitude), triathlons, volleyball, wake boarding, water polo, waterskiing and white or black water rafting (grades 1 to 4).

Cover is provided for the activities listed in the table below, however, no cover is available under section G (Personal accident) and section H (Personal liability).

Baseball, camel or elephant riding (supervised by a fully trained guide), canoeing, canopy walking or tree top walking, conservation or charity work (educational and environmental - working with hand tools only), cycle touring, dragon boat racing, dune and wadi bashing, football, go-karting, golf, hiking (over 2,000 metres but under 6,000 metres altitude), hockey, horse riding (not polo, hunting, jumping), hot-air ballooning (officially organised pleasure rides only), jet boating, jet skiing, kayaking, kite surfing (over water), motorcycling over 50cc (not racing), mud buggying, paintballing (wearing eye protection), passenger (in private or small aircraft or helicopter), rowing, trekking (over 2,000 metres but under 6,000 metres altitude), windsurfing and yachting (no racing or crewing) inside territorial waters and zip lining.

Cover options available

Trip options and durations

- **Single Trip**

One trip of up to 120 days. If you have arranged Premier or Premier Plus Insurance, by paying an additional premium you can buy cover for winter sports for the duration of your trip.

- **Annual Multi-Trip**

This gives you cover to travel as many times as you like within the period of insurance provided no single trip lasts longer than 31 days under Budget Insurance, 45 days under Premier Insurance or 60 days under Premier Plus Insurance.

Cover is provided for up to 17 days in total for winter sports within the period of insurance.

Adults are entitled to travel independently. Children under 18 years of age are only entitled to travel separately to the main insured person if they are travelling with a relative, guardian or person with a legal duty of care.

Cover is only provided in the Republic of Ireland if you stay in pre-booked accommodation for at least one night away from where you usually live.

- **Extended Stay**

One trip of up to 12 months.

Please note:

- Unless you have bought an Annual Multi-Trip Insurance, it does not matter how long you buy cover for, it ends when you return to the Republic of Ireland.
- If you travel for longer than the trip duration limits, cover will cease on the final day of the trip limit.

Policy options

- **Individual**

One person aged 18 years and over.

- **Couple**

An individual and his or her partner provided they live together. A partner would include a civil partner.

- **Family**

An individual and his or her partner provided they live together and up to four of their dependant children (which can include fostered or adopted children) who are under 18 years of age at the date of buying this policy and are either in full time education or living with them.

- **Single Parent Family**

An individual and up to four of his or her dependant children (which can include fostered or adopted children) who are under 18 years of age at the date of buying this policy and are either in full time education or living with them.

Upgrades

The following upgrades are available by paying an additional premium.

- **Winter Sports**

For Single Trip policies you can buy cover for the duration of your trip. Annual Multi Trip includes up to 17 days cover within the period of insurance.

- **Business cover**

You can buy cover for up to 21 days on Single Trip policies and on Annual Multi Trip policies, by paying an additional premium, cover can be provided throughout the period of insurance provided each business trip lasts no longer than 21 days.

- **Golf cover**

You can buy cover for up to 21 days on Single Trip policies and on Annual Multi Trip policies, by paying an additional premium, cover can be provided throughout the period of insurance provided each golfing holiday lasts no longer than 21 days.

- **Wedding cover**

You can buy cover for up to 21 days on Single Trip policies.

- **Natural Catastrophe cover**

You can buy cover for the duration of your trip. Please see page 19-20 for full details of cover.

Please see pages 15-25 of this policy wording for full details of cover.

Geographical areas

- **Europe**

The continent of Europe west of the Ural Mountains including its neighbouring islands and non-European countries bordering the Mediterranean (excluding Algeria, Lebanon, Libya, Israel and Jordan).

- **Australia and New Zealand**

- **Worldwide excluding USA, Canada and the Caribbean**

- **Worldwide including USA, Canada and the Caribbean**

Please note; No cover is provided under this policy for any trips in, to or through Afghanistan, Cuba, Liberia or Sudan.

Trip

Cover under section A (Cancelling your trip) starts at the time you book the trip or pay the insurance premium, whichever is later. If you have arranged an Annual Multi-Trip Insurance, cover under section A (Cancelling your trip) starts at the time that you book the trip or the start date shown on your policy schedule, whichever is later.

Cover under all other sections starts when you leave your home address in the Republic of Ireland (but not more than 24 hours before the booked departure time) or from the start date shown on your policy schedule, whichever is the later.

Cover ends when you return to your home address in the Republic of Ireland (but not more than 24 hours after your return to the Republic of Ireland) or at the end of the period shown on your policy schedule, whichever is earlier.

Cover cannot start after you have left the Republic of Ireland.

If you are travelling on a one-way trip, cover ends 24 hours after you first leave immigration control in your

final country of destination or at the end of the period shown on your policy schedule, whichever is earlier.

Trip extensions

If, once you have left the Republic of Ireland and before the end of the period of insurance, you decide you want to extend your insurance, please contact Chartis Customer Service. Extensions can usually only be considered if there has been no change in your health (or that of a relative or business associate), you are not waiting for a claim to be settled and you do not know of a reason for a claim to arise. However, should there have been a change in health or a claim arose under the original insurance then we may still be able to consider the extension provided full details are passed to Chartis Customer Service for consideration.

If, due to unexpected circumstances beyond your control which fall within the conditions of this cover, your holiday cannot be completed within the period of insurance outlined in your policy schedule, cover will be extended for you at no extra cost for up to 30 days. This also applies to one person travelling with you who is authorised to stay with you by the Medical Emergency Assistance Company if the extension is due to medical reasons.

All requests for more than 30 days must be authorised by the Medical Emergency Assistance Company.

Important claim information

Medical and other emergencies

If you incur costs for emergency medical treatment whilst abroad or you need to be repatriated to the Republic of Ireland you must in the first instance contact your private medical insurance emergency service provider.

Should the estimated cost of your medical expenses abroad exceed more than 50% of the medical expenses cover provided by your private medical insurance, you must notify Chartis Assistance Services.

The Medical Emergency Assistance Company, Chartis Assistance Services, will provide immediate additional help if you are ill, injured or die outside the Republic of Ireland and your medical and repatriation expenses are going to exceed the limits provided by your private health insurance. They provide a 24-hour emergency service 365 days a year. The contact details are as follows:

Phone: +44 (0) 1243 621 508

Fax: +44 (0) 1243 773 169

Please have the following information available when you contact Chartis Assistance Services so that your case can be dealt with swiftly and efficiently:

- Your name and address;
- Your contact phone number abroad;
- Your policy number shown on your policy schedule; a
- The name, address and contact phone number of your GP and;
- Details and a contact number for your Private Medical Insurance provider.

Please note: This is not a private medical insurance and the medical expenses and repatriation cover is in excess of the limits provided by your private health insurance.

If you have to return to the Republic of Ireland under section C (Cutting your trip short) outside of the Republic of Ireland Chartis Assistance Services must authorise this. If they do not, we may provide no cover or we may reduce the amount we pay for your return to the Republic of Ireland.



HYGEIA



If you need to make a claim

You must register a claim by contacting:

**Chartis Claims Services,
OSG Travel Claims,
Merrion Hall, Strand Road, Dublin 4.
Phone: (01) 261 1540 E-mail: travel@osg.ie**

Please note: All claims must be notified as soon as it is reasonably practical after the event which causes the claim. If our position is prejudiced by the late notification of a claim then this may affect our acceptance of a claim. Chartis Claims Services are open Monday to Friday between 9am and 5pm. A claim form will be sent to you as soon as you tell them about your claim. Claim forms can also be downloaded from www.osgtravelclaims.ie

Fraud

This contract of insurance is based on mutual trust. We provide cover and we assume that any claims you make are genuine. Our experience in handling claims enables us to detect many of those which are fraudulent and this includes those which are exaggerated. We investigate every claim and if we believe that a fraudulent claim is being made we will inform the police. This may result in criminal prosecution.

Customer service

If you feel you have cause for complaint you should contact your broker or if you deal with us directly the Accident & Health Manager.

If, after such contact, you remain dissatisfied, you should write to our Customer Complaints Officer at Chartis Europe Limited, Chartis House, Merrion Road, Dublin 4. Phone: (01) 2081400.

E-mail: customercomplaints.ie@chartisinsurance.com.

If the complaint is not resolved to your satisfaction, you should contact the General Manager, Chartis Europe Limited, Chartis House, Merrion Road, Dublin 4.

At any stage, you may contact the following:

The Irish Insurance Federation,
39 Molesworth Street, Dublin 2.

Phone: (01) 676 1820. Fax: (01) 676 1943. E-mail: fed@iif.ie Website: www.iif.ie

The Central Bank of Ireland, PO Box 559, Dame Street, Dublin 2. Phone: 1890 777777 Fax: (01) 671 6561.

E-Mail: enquiries@centralbank.ie
Website: www.centralbank.ie

The Financial Services Ombudsman's Bureau, 3rd Floor,
Lincoln House, Lincoln Place, Dublin 2.
Phone: Low call 1890 882 090 or (01) 662 0899.
Fax: (01) 662 0890. E-mail:
enquiries@financialombudsman.ie
Website: www.financialombudsman.ie

General definitions

Wherever the following words or phrases appear in the policy document they will always have the meaning shown under them. Please also refer to the section details on pages 10, 13, 15, 17 and 18 for further definitions.

Business associate

Any person who works at your place of business and who, if you were both away from work at the same time, would prevent the business from running properly.

Children

Children of the insured or the insured's partner who are under 18 years of age at the date of buying this insurance and are either in full time education or living with them.

Flood

A general and temporary covering of water of two or more acres of normally dry land.

Home

Your usual place of residence within the Republic of Ireland.

Manual labour

Work involving physical labour, for example, but not limited to, construction, installation and assembly. This does not include bar and restaurant staff, music and singing, or fruit picking (not involving machinery).

Natural catastrophe

Volcanic eruption, flood, tsunami, earthquake, landslide, hurricane, tornado or wildfire.

Pair or set of items

A number of items associated as being similar or complementary or used together.

Partner

A person who you live with, who is either your husband or wife, common law husband or common law wife, civil partner, fiancé or fiancée, boyfriend or girlfriend.

Policy schedule

The document showing the names and other details of all the people insured under this policy document and any special conditions that apply.

Private medical insurance

A health insurance contract as defined in the Irish Health Insurance Acts, underwritten by either the Voluntary Health Insurance Board, Quinn-Healthcare Limited or Aviva Health Insurance Ireland Limited, which incorporates cover for medical expenses whilst abroad.

Relative

Your partner and your or your partner's parent, brother, sister, son, daughter, (including adopted or fostered

children), grandparent, grandchild, step-parent, stepchild, stepbrother, stepsister or next of kin.

Trip

Your holiday or journey starting from the time that you leave your home in the Republic of Ireland or from the start date shown on your schedule, whichever is the later, until arrival back at your home address in the Republic of Ireland.

Valuables

Photographic, audio, video and electrical equipment (including cds, dvds, video and audio tapes and electronic games), MP3 players, computer equipment, binoculars, antiques, jewellery, watches, furs, silks, precious stones and articles made of or containing gold, silver or precious metals.

War

War, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other goals.

We, us, our

Chartis Europe Limited.

You, your

Each insured person named on the policy schedule for whom the appropriate premium has been paid. Each person must have lived in the Republic of Ireland for at least six of the last 12 months and have a private medical insurance policy in force providing medical expenses cover whilst abroad for the duration of the trip.

General conditions

The following conditions apply to all sections of this insurance. You must tell us if you know about anything which may affect our decision to accept your insurance (for example, if you are planning to take part in a dangerous activity while you are on holiday). If you are not sure whether to tell us, tell us anyway.

1. You must take all reasonable steps to avoid or reduce any loss covered under this insurance.
2. You must give Chartis Claims Services all the documents they need to deal with any claim. You will be responsible for the costs involved in doing this. For example, in the event of a cancellation claim you will need to supply proof that you were unable to travel, such as a medical certificate completed by your doctor.
3. You must at the time of purchasing this insurance have a private medical insurance policy in force, providing medical expenses cover whilst abroad for all persons to be insured under this travel insurance. This private medical insurance policy must remain in force for the duration of the trip.
4. You must at all times follow the terms and conditions of your private health insurance policy.
5. You must reimburse us and/or assist us fully in recovering any money that we have paid under the insurance and which you are also entitled to recover from anyone else or from other insurers (including the Department of Social Welfare).

6. If you try to make a fraudulent claim or if any fraudulent means or devices are used when trying to make a claim, this insurance may become void and the premium you have paid may be forfeited. Any benefits already paid to you must be repaid in full.
7. You must agree to have a medical examination if we ask. If you die, we are entitled to have a post-mortem examination.
8. You must pay us back any amounts that we have paid to you which are not covered by the insurance.
9. After a claim has been settled, any salvage you have sent into Chartis Claims Services will become our property.

General exclusions

General exclusions apply to all sections of this insurance. In addition to these general exclusions, please also refer to 'What you are not covered for' under each policy section as this sets out further exclusions which apply to certain sections.

We will not cover the following.

1. Any claim where at the time of taking out this insurance, the following apply.
 - a. The claim relates to a medical condition or an illness or death related to a medical condition which you or any person who your trip depends on (this would include a relative or a business associate) knew about before you bought this insurance.
You must make sure you tell us about any change in the state of health of yourself, anyone travelling with you, a relative or business associate occurring after you have bought this insurance but before you travel. Please refer to the Health conditions section on page 2 of this policy document for further details.
 - b. You are travelling against the advice of a medical practitioner.
 - c. You are travelling with the purpose of receiving medical treatment abroad.
 - d. You or any person who your trip depends on are receiving or waiting for hospital investigation or treatment for any undiagnosed condition or set of symptoms.
 - e. You or any person who your trip depends on have been given a terminal prognosis.
2. Any claim relating to an incident which you were aware of at the time you took out this insurance or at the time of booking the trip and which could reasonably be expected to lead to a claim.
3. Any claim if you, or any person whose condition may give rise to a claim, are suffering from or have suffered from any diagnosed psychological or psychiatric disorder, anxiety or depression.
4. Any claim arising out of war, civil war, invasion, revolution or any similar event.
5. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for strikes or industrial action which were not public knowledge when you booked your trip).
6. Loss or damage to any property, or any loss, expense or liability arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
7. Any claim if you already have a more specific insurance covering this (for example, if an item you are claiming for under section F1 (Personal belongings and baggage) is a specified item on your household contents insurance policy).
8. Any claim arising from using a two-wheeled motor vehicle over 50cc as a driver or passenger if you are not wearing a crash helmet, or the driver does not hold an appropriate driving licence.
9. Any consequential losses (losses which are not listed under the headings 'What you are covered for' in sections A to X, for example, loss of earnings if you cannot work after you have been injured or the cost of replacement locks if your keys are stolen).
10. Any claim arising from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to you.
11. Any claim resulting from you travelling to a country where the Department of Foreign Affairs have advised against all but essential travel.
12. Any claim arising from you being involved in any deliberate, malicious, reckless, illegal or criminal act.
13. Motor racing, rallying or vehicle racing of any kind.
14. Any claim arising from you being in, entering, or leaving any aircraft other than as a fare-paying passenger in a fully-licensed passenger-carrying aircraft.
15. Any claim involving you taking part in manual labour or in any sport or activity unless the activity has been authorised by us. Please see the Sports and activities section on page 3 of this Policy document for further details.
16. Any claim relating to winter sports unless you have paid the necessary premium to extend your insurance to provide cover for this.
17. Any claim arising from
 - your suicide or attempted suicide; or
 - you injuring yourself deliberately or putting yourself in danger (unless you are trying to save a human life).
18. Any claim arising directly or indirectly from using alcohol or drugs (unless the drugs have been prescribed by a doctor) or you are affected by any sexually transmitted disease or condition.
19. Any costs which you would have been liable to pay had the reason for the claim not occurred (for example, the cost of food which you would have paid for in any case).
20. Any claim arising as a result of you failing to get the inoculations and vaccinations that you need.
21. Any claim arising from you acting in a way which goes against the advice of a medical practitioner.
22. Any claim arising under this insurance for any trip in, to or through the following countries; Afghanistan, Cuba, Liberia, or Sudan.
23. Any claim arising under this insurance if you are on any official government or police database of suspected or actual terrorists, members of terrorist organisations, drug traffickers or illegal suppliers of nuclear, chemical or biological weapons.

Sections of cover

Section A – Cancelling your trip

Please Note; If you have arranged a Single Trip policy, by paying a reduced premium, cover under this section is deleted.

What you are covered for

We will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which you have paid or have agreed to pay under a contract and which you cannot get back;
- the cost of excursions, tours and activities which you have paid for and which you cannot get back; and
- the cost of visas which you have paid for and which you cannot get back.

Please note: If payment has been made using frequent flyer points, airmiles, loyalty card points or the like, settlement of your claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover if the cancellation of your trip is necessary and unavoidable as a result of the following.

1. You dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a relative, business associate, a person who you have booked to travel with or a relative or friend living abroad who you had planned to stay with. The incident giving rise to the claim must have been unexpected and not something you were aware of when you took out this insurance.
3. You being made redundant, as long as you are entitled to payment under the current redundancy payments law and that, at the time of booking your trip, you had no reason to believe that you would be made redundant.
4. You or a person who you have booked to travel with being called for jury service (and your request to postpone your service has been rejected) or attending court as a witness (but not as an expert witness).
5. If the police or relevant authority need you to stay in the Republic of Ireland after a fire, storm, flood, burglary or vandalism to your home or place of business within seven days before you planned to leave on your trip.
6. If you are a member of the armed forces or police, fire, nursing or ambulance services which results in you having to stay in the Republic of Ireland due to an unforeseen emergency or if you are posted overseas unexpectedly.
7. If after the time you booked your trip the Department of Foreign Affairs advises against all but essential travel to your intended destination.
8. If you become pregnant after the date you arranged this insurance cover (or booked your trip, whichever is earlier, if you have arranged Annual-Multi Trip Insurance) and you will be more than 26 weeks pregnant at the start of or during your trip. Or, if you become pregnant after the date you arranged this insurance cover and your doctor advises that you are not fit to travel due to complications in your pregnancy.

What you are not covered for

1. The excess as shown in the table of benefits (or €35 if the claim relates to loss of deposit) which will apply for each trip that you have booked and for each insured person.
2. Cancelling your trip because of a medical condition or an illness or death related to a medical condition which you knew about and which could reasonably be expected to lead to a claim. This applies to you, a relative, business associate or a person who you are travelling with, and any person you were depending on for the trip.
3. You not wanting to travel.
4. Any extra costs resulting from you not telling the holiday company as soon as you know you have to cancel your trip.
5. You being unable to travel due to your failure to obtain the passport or visa you need for the trip.
6. Airport taxes and associated administration fees shown in the cost of your flights.
7. Costs which have been paid for on behalf of a person who has not taken out insurance cover with Chartis.

Claims evidence required for section A

- Policy schedule
- Proof of travel cost (confirmation invoice, travel tickets, unused excursion, tour or activity tickets)
- Cancellation invoice or letter confirming no refund is due
- A medical certificate which we will supply for the appropriate doctor to complete
- An official letter confirming: redundancy, emergency posting overseas, the need for you to remain in the Republic of Ireland
- Summons for jury service

Please note: This is not a full list and we may request other evidence to support your claim.

Section B1 – Medical and other expenses outside of the Republic of Ireland

Please note: If you are admitted into hospital as an inpatient for more than 24 hours and the estimated total cost of your medical expenses abroad is likely to exceed 50% of the medical expenses cover provided by your private health insurance, someone must contact the Medical Emergency Assistance Company on your behalf immediately (please see the Medical and other emergencies section on page 4 for further details).

What you are covered for

We will pay up to the amount shown in the table of benefits in excess of the amount payable by your private health insurance for the necessary and reasonable costs as a result of you becoming ill, being injured or dying during your trip. This includes:

1. Emergency medical, surgical and hospital treatment and ambulance costs.
2. Up to €300 for emergency dental treatment as long as it is for the immediate relief of pain only and is not recoverable from your private health insurance.
3. The cost of your return to the Republic of Ireland earlier than planned if this is medically necessary, the

Medical Emergency Assistance Company approve this and it is not recoverable from your private health insurance.

4. If you cannot return to the Republic of Ireland as you originally planned and the Medical Emergency Assistance Company approves this, we will pay for the following, provided they are not recoverable from your private health insurance.
 - Extra accommodation (room only) and travel expenses (economy class unless a higher grade of travel is confirmed as medically necessary and authorised by the Medical Emergency Assistance Company) to allow you to return to the Republic of Ireland; and
 - Extra accommodation (room only) for someone to stay with you and travel home with you if this is necessary due to medical advice; or
 - Reasonable expenses for one relative or friend to travel from the Republic of Ireland to stay with you (room only) and travel home with you if this is necessary due to medical advice.
5. Up to €7,000 for the cost of returning your body or ashes to the Republic of Ireland or up to €3,000 for the cost of the funeral and burial expenses in the country in which you die if this is outside the Republic of Ireland provided these expenses are not recoverable from your private health insurance.

Please note: If the claim relates to your return travel to the Republic of Ireland and you do not hold a return ticket, we will deduct from your claim an amount equal to your original carriers published one way airfare (based on the same class of travel as that paid by you for your outward trip) for the route used for your return.

What you are not covered for under section B1

1. The excess as shown in the table of benefits which will apply for each incident. The excess will be reduced to nil if your medical expenses have been reduced by you using the European Health Insurance Card or Medicare or equivalent schemes (please refer to the Health agreements section on page 2 for further details).
2. Any medical treatment that you receive because of a medical condition or an illness related to a medical condition which you knew about and which could reasonably be expected to lead to a claim.
3. Any medical costs incurred during your trip where either:
 - a) the injury or illness is not covered by your private medical insurance; or,
 - b) the injury or illness is covered by your private medical insurance, but the total cost of treatment will not exceed the total sum insured of the cover they provide; or,
 - c) the amount is recoverable under your private medical insurance.
4. Any costs relating to pregnancy, if you are more than 26 weeks pregnant at the start of or during your trip.
5. Any treatment or surgery which the Medical Emergency Assistance Company thinks is not immediately necessary and can wait until you return to the Republic of Ireland. The decision of the Medical Emergency Assistance Company is final.

6. The extra cost of a single or private hospital room unless this is medically necessary and covered under your private medical insurance.
7. Any search and rescue costs (costs charged to you by a government, regulated authority or private organisation connected with finding and rescuing an individual. This does not include medical evacuation costs by the most appropriate transport).
8. Any costs for the following:
 - telephone calls (other than the first call to the Medical Emergency Assistance Company to notify them of the medical problem);
 - taxi fares (unless a taxi is being used in place of an ambulance to take you to or from a hospital); and
 - food and drink expenses (unless these form part of your hospital costs if you are kept as an inpatient).
9. Any medical treatment and associated costs you have to pay if you have refused to come back to the Republic of Ireland and the Medical Emergency Assistance Company considered you were fit to return home.
10. Any treatment or medication of any kind that you receive after you return to the Republic of Ireland.

Section B2 – Hospital benefit

Please note: This section does not apply to trips taken within the Republic of Ireland and no cover is provided under this section if you have arranged Budget or Extended Stay Insurance.

What you are covered for

We will pay up to the amount shown in the table of benefits if, after an accident or illness that is covered under section B1 (Medical and other expenses outside of the Republic of Ireland) of this insurance, you go into hospital as an inpatient. We will pay a benefit of €15 for each complete 24-hour period that you are kept as an inpatient.

Please note: This benefit is only payable for the time that you are kept as an inpatient abroad and ceases if you go into hospital upon your return to the Republic of Ireland.

This amount is meant to help you pay any extra expenses such as taxi fares and phone calls.

Claims evidence required for sections B1 and B2

- Policy schedule
- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for your expenses
- Proof of your hospital admission and discharge dates and times (for claims under section B2)
- A copy of your private medical insurance certificate including details of the cover provided

Please note: This is not a full list and we may require other evidence to support your claim.

Section C – Cutting your trip short

Please note: If you need to return home to the Republic of Ireland earlier than planned, you must contact the Medical Emergency Assistance Company immediately (please see the Medical and other emergencies section on page 4 for further details).

What you are covered for

We will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which you have paid or have agreed to pay under a contract and which you cannot get back;
- the cost of excursions, tours and activities which you have paid for either before you left the Republic of Ireland or those paid for locally upon your arrival overseas and which you cannot get back; and
- reasonable additional travel costs to return back to the Republic of Ireland if it is necessary and unavoidable for you to cut short your trip.

Please note: If payment has been made using frequent flyer points, airmiles, loyalty card points or the like, settlement of your claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover if the cutting short of your trip is necessary and unavoidable as a result of the following.

1. You dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a relative, business associate, a person who you are travelling with or a relative or friend living abroad who you are staying with.
3. If the police or relevant authority need you to return home to the Republic of Ireland after a fire, storm, flood, burglary or vandalism to your home or place of business.
4. If you are a member of the armed forces or police, fire, nursing or ambulance services which results in you having to return home to the Republic of Ireland due to an unforeseen emergency or if you are posted overseas unexpectedly.

What you are not covered for

1. The excess as shown in the table of benefits for each insured person and for each incident.
2. Cutting short your trip because of a medical condition, or an illness or death related to a medical condition which you knew about and which could reasonably be expected to lead to a claim. This applies to you, a relative, business associate or a person who you are travelling with, and any person you were depending on for the trip.
3. Any claims where the Medical Emergency Assistance Company have not been contacted to authorise your early return back to the Republic of Ireland.
4. If you have to cut short your trip and you do not return to the Republic of Ireland we will only be liable for the equivalent costs which you would have incurred had you returned to the Republic of Ireland.
5. You being unable to continue with your travel due to your failure to obtain the passport or visa you need for the trip.

6. The cost of your intended return travel to the Republic of Ireland if we have paid additional travel costs for you to cut short your trip.

Please note: We will calculate claims for cutting short your trip from the day you return to the Republic of Ireland or the day you go into hospital as an inpatient. Your claim will be based solely on the number of complete days you have not used.

Claims evidence required for section C

- Policy schedule
- Proof of travel cost (confirmation invoice, flight tickets)
- Invoices and receipts for your expenses
- An official letter confirming: redundancy, the need for your return to the Republic of Ireland, emergency posting overseas
- Summons for jury service

Please note: This is not a full list and we may require other evidence to support your claim.

Section D1 – Missed departure

Please note: This section does not apply to trips taken solely within the Republic of Ireland.

Definition relating to this section

Public transport

Bus, coach, ferry, sea vessel or train which operates according to a published timetable.

What you are covered for

We will pay up to the amount shown in the table of benefits for the reasonable extra costs of travel and accommodation you need to arrive at your booked holiday destination if you cannot reach the final international departure point on the outward or return from or to the Republic of Ireland because:

- public transport services (please refer to the definition of 'public transport' above) fail due to poor weather conditions, a strike, industrial action or mechanical breakdown; or
- the vehicle in which you are travelling is directly involved in an accident or suffers a mechanical breakdown (this would not include your vehicle running out of fuel, oil or water or suffering a flat tyre, puncture or flat battery).

Section D2 – Missed connection

Please note: This section does not apply to trips taken solely within the Republic of Ireland.

What you are covered for

We will pay up to the amount shown in the table of benefits for the reasonable extra costs of travel and accommodation you need to enable you continue with your pre-booked journey in accordance with your itinerary should you miss a flight connection due to;

- the airline with whom you are booked to travel being unable to deliver you in sufficient time to your connecting airport to meet your connecting flight due

to poor weather conditions, a strike, industrial action or mechanical breakdown.

What you are not covered for under sections D1 and D2

1. The excess as shown in the table of benefits for each insured person and for each incident.
2. Any claims arising due to natural catastrophe or volcanic ash carried by the wind. (If you have paid the required premium for natural catastrophe cover please see pages 19-21 for details of what you are entitled to claim.)
3. Any claims where you have not allowed enough time to reach your final booked international departure point at or before the recommended time.
4. Any claims where you have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.
5. Any claims relating to your own vehicle suffering a mechanical breakdown if you are unable to provide evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.

Claims evidence required for section D

- Policy schedule
- Proof of travel (confirmation invoice, flight tickets)
- Invoices and receipts for your expenses
- An official letter confirming the reason for your late arrival and the length of the delay

Please note: This is not a full list and we may require other evidence to support your claim.

Section E1 – Travel delay

Please note: Sections E1 and E2 do not apply to trips taken in the Republic of Ireland. You are entitled to claim under section E1 or E2 but not both sections. No cover is provided under sections E1 and E2 if you have arranged Budget or Extended Stay Insurance.

What you are covered for

We will pay up to the amount shown in the table of benefits if your final international departure from or to the Republic of Ireland by aircraft, sea vessel, coach or train is delayed for more than 12 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown. We will pay a benefit of €15 for each complete 12-hour period that you are delayed, as long as you eventually go on the holiday.

Section E2 – Abandoning your trip

What you are covered for

We will pay up to the amount shown in the table of benefits if it is necessary for you to cancel your trip if your final international departure from the Republic of Ireland by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown. We will pay for the following costs which you have already paid for and cannot get back:

- travel and accommodation expenses;

- excursions, tours and activities; and
- visas.

Please note: If payment has been made using frequent flyer points, airmiles, loyalty card points or the like, settlement of your claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

What you are not covered for under sections E1 and E2

1. The excess as shown in the table of benefits for each insured person and for each incident (this only applies if you are claiming under section E2).
2. Any claims arising due to natural catastrophe or volcanic ash carried by the wind. (If you have paid the required premium for natural catastrophe cover please see pages 19-21 for details of what you are entitled to claim.)
3. Any claims where you have not checked in for your trip at the final international departure point at or before the recommended time.
4. Any claims where you have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.

Claims evidence required for sections E1 and E2

- Policy schedule
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Official confirmation that your pre paid expenses cannot be refunded (abandoning your trip only)

Please note: This is not a full list and we may require other evidence to support your claim.

Section F1 – Personal belongings and baggage

Please note: By paying a reduced premium cover under sections F1 and F3 is deleted.

What you are covered for

We will pay for items which are usually carried or worn by travellers for their individual use during a trip. We will pay up to the amount shown in the table of benefits for items owned (not borrowed or rented) by you which are lost, stolen or damaged during your trip.

Please note:

- Payment will be based on the value of the property at the time it was lost, stolen or damaged. An allowance may need to be made for wear, tear and loss of value depending on the age of the property.
- The maximum amount we will pay for any one item, pair or set of items is €100 if you have purchased Budget or Extended Stay Insurance, €250 if you have purchased Premier Insurance or €300 if you have purchased Premier Plus Insurance. Please refer to the definition of 'pair or set of items' on page 6.
- The maximum amount we will pay for valuables in total is €100 if you have purchased Budget or Extended Stay Insurance, €250 if you have purchased Premier Insurance or €400 if you have purchased Premier Plus Insurance. Please refer to the definition of 'valuables' on page 6.

- The maximum we will pay for property which is lost or stolen from an unattended motor vehicle is €150 for each insured person as long as the property was kept in a locked boot, a locked and covered luggage compartment or a locked glove compartment and there is evidence of forced and violent entry to the vehicle.

Section F2 – Delayed baggage

Please note: No cover is provided under this section if you have arranged Extended Stay Insurance.

What you are covered for

We will pay up to the amount shown in the table of benefits for buying essential items if your baggage is delayed in reaching you on your outward international journey for more than 12 hours.

Please note: You must get written confirmation of the length of the delay from the appropriate airline or transport company and you must keep and produce all receipts for the essential items you buy.

If your baggage is permanently lost and not returned to you within two months of the end of your trip we will take any payment we make for delayed baggage from your overall claim for baggage.

Section F3 – Personal money

No cover is provided under this section if you have arranged an Extended Stay policy.

What you are covered for

We will pay up to the amount shown in the table of benefits for the loss or theft of the following if you can provide evidence you owned them and evidence of their value (this would include receipts, bank statements or cash-withdrawal slips):

- Cash; and
- Travellers cheques (if these cannot be refunded by the provider).

Please note: The maximum amount we will pay for cash carried by one person, whether jointly owned or not, is the cash limit as shown in the table of benefits (or €50 for children under 16 years of age).

Section F4 – Passport and travel documents

What you are covered for

We will pay up to the amount shown in the table of benefits for the cost of replacing the following items belonging to you in the event of loss, theft or damage:

- Passport;
- Travel and admission tickets; and
- Visas.

Please note: The cost of replacing your passport includes the necessary and reasonable costs you pay overseas associated with getting a replacement passport to allow you to return back to the Republic of Ireland (this would include travel costs to the local Embassy as well as the cost of the emergency passport itself). A claim for the lost or stolen passport would be calculated according to its expiry date – depending upon how many years there were left to run on the original passport, an

unused pro-rata refund would be made of its original value.

What you are not covered for under sections F1, F2, F3 and F4

1. The excess as shown in the table of benefits for each insured person and for each incident (this does not apply if you are claiming under section F2).
2. Property you leave unattended in a public place.
3. Any claim for loss or theft to personal belongings and baggage, personal money or passports and travel documents which you do not report to the police within 24 hours of discovering it and which you do not get a written police report for.
4. Any claim for loss, theft, damage or delay to personal belongings and baggage which you do not report to the relevant airline or transport company within 24 hours of discovering it and which you do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to your property is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss or theft of your passport which you do not report to the consular representative of your home country within 24 hours of discovering it and get a written report for.
6. Any loss, theft or damage to valuables which you do not carry in your hand luggage while you are travelling.
7. Money, passports and travel documents which you do not carry with you unless they are being held in locked safety deposit facilities.
8. Claims arising due to an unauthorised person fraudulently using your credit or debit cards.
9. Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
10. Breakage of fragile objects or breakage of sports equipment while being used (unless your claim is for damage to winter sports equipment and the appropriate premium for winter sports has been paid).
11. Damage due to scratching or denting unless the item has become unusable as a result of this.
12. Shortages due to variations in exchange rates.
13. If your property is delayed or held as a result of Customs, the police or other officials legally holding it.
14. Loss of jewellery (other than wedding rings) while swimming or taking part in dangerous activities.
15. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within your baggage.
16. Loss, theft or damage to contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, mobile phones, bicycles and their accessories, motor vehicles and their accessories, marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).

Claims evidence required for sections F1 to F4

- Policy schedule
- Loss or theft to property or money – police report
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags
- Delay by an airline – written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for emergency purchases
- Loss or theft of a passport – police report, consular report, receipts for additional expenses to get a replacement passport overseas
- Proof of value and ownership for property and money

Please note: This is not a full list and we may require other evidence to support your claim.

Important information:

- **You must** act in a reasonable way as if uninsured to look after your property and not leave it unattended or unsecured in a public place
- **You must** carry valuables and money with you when you are travelling. When you are not travelling, keep your money and passport with you at all times or leave them in a locked safety deposit box
- **You must** report all losses, thefts or delays to the relevant authorities and obtain a written report from them within 24 hours of the incident
- **You must** provide Chartis Claims Services with all the documents they need to deal with your claim, including a police report, a property irregularity report, receipts for the items being claimed as applicable

Section G – Personal accident

Please note: This section does not apply to trips taken within the Republic of Ireland.

Definition relating to this section

Accident

A sudden, unexpected, unusual, specific and external event which occurs at a specific time during your trip and does not result from illness.

Illness

Sickness or disease of an insured person which manifests itself during a trip and results in their death or disablement.

What you are covered for

We will pay up to the amount shown in the table of benefits to you or your executors or administrators if you are involved in an accident during your trip which solely and independently of any other incident results in one or more of the following within 12 months of the date of the accident.

- Complete loss of limb (meaning permanent loss by physical separation at or above the wrist or ankle or permanent and total loss of use of a limb). A limb means an arm, hand, leg or foot.

- Loss of sight in one or both eyes (meaning physical loss of an eye or the loss of a substantial part of sight of an eye). A substantial part means the degree of sight after the accident is 3/60 or less on the Snellen scale after correction with spectacles or contact lenses. (At 3/60 on the Snellen scale something can be seen at 3 foot which should be seen at 60 foot.)
- Permanent total disablement (meaning a disability which prevents you from working in any job which you are suitably qualified for and which lasts 12 months from the date of the accident and, at the end of those 12 months, is in our medical advisor's opinion, not going to improve).
- Death.

Please note: We will only pay for one personal accident benefit for each insured person during the period of insurance shown on your policy schedule.

If you are under 16 years of age or over 65 years of age a reduced death benefit of €7,000 will apply.

Claims evidence required for section G

- Please phone Chartis Claims Services on **(01) 2611540** to ask for advice

Section H – Personal liability

Please note: This section does not apply to trips taken within the Republic of Ireland.

What you are covered for

We will pay up to the total amount shown in the table of benefits if, within the period of insurance shown on your policy schedule, you are legally liable for accidentally:

- injuring someone; or
- damaging or losing someone else's property.

What you are not covered for

1. The excess as shown in the table of benefits for each insured person and for each incident.
2. Any liability arising from an injury or loss or damage to property:
 - a owned by you, a member of your family or household or a person you employ; or
 - b in the care, custody or control of you or of your family or household or a person you employ.
3. Any liability for death, disease, illness, injury, loss or damage:
 - a to members of your family or household, or a person you employ;
 - b arising in connection with your trade, profession or business;
 - c arising in connection with a contract you have entered into;
 - d arising due to you acting as the leader of a group taking part in an activity;
 - e arising due to you owning, possessing, using or living on any land or in buildings, except temporarily for the purposes of the trip; or
 - f arising due to you owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals (other than

horses, domestic cats or dogs), firearms or weapons.

Important information:

- **You must** give Chartis Claims Services notice of any cause for a legal claim against you as soon as you know about it, and send them any documents relating to a claim
- **You must** help Chartis Claims Services and give them all the information they need to allow them to take action on your behalf
- **You must not** negotiate, pay, settle, admit or deny any claim unless you get Chartis Claims Services' permission in writing
- **We will** have complete control over any legal representatives appointed and any proceedings, and we will be entitled to take over and carry out in your name your defence of any claim or to prosecute for our own benefit any claims for indemnity, damages or otherwise against anyone else

Claims advice for section H

- Do not admit liability, offer or promise compensation
- Give details of your name, address and travel insurance
- Take photographs and videos, and get details of witnesses if you can
- Tell Chartis Claims Services immediately about any claim that is likely to be made against you and send them all the documents that you receive

Section I – Legal expenses

Please note: This section does not apply to trips taken within the Republic of Ireland.

What you are covered for

We will pay up to the amount shown in the table of benefits for legal costs and expenses arising as a result of dealing with claims for compensation and damages resulting from your death, illness or injury during your trip.

What you are not covered for

1. The excess as shown in the table of benefits for each insured person and for each incident.
2. Any claim which we have not agreed to accept beforehand in writing.
3. Any claim where we or our legal representative believe that an action is not likely to be successful or if we believe that the costs of taking action will be greater than any award.
4. The costs of making any claim against us, our agents or representatives, or against any tour operator, accommodation provider, carrier or any person who you have travelled with or arranged to travel with.
5. Any fines, penalties or damages you have to pay.
6. The costs of following up a claim for bodily injury, loss or damage caused by or in connection with your trade, profession or business, under contract or arising out of you possessing, using or living on any land or in any buildings.
7. Any claims arising out of you owning, possessing or using mechanically-propelled vehicles, watercraft or

aircraft of any description, animals, firearms or weapons.

8. Any claim reported more than 180 days after the incident leading to the claim took place.

Important information:

- **We will** have complete control over any legal representatives appointed and any proceedings
- **You must** follow our advice or that of our agents in handling any claim
- **You must** get back all of our expenses where possible. You must pay us any expenses you do get back

Claims evidence required for section I

- Please phone Chartis Claims Services on **(01) 261 1540** to ask for advice as soon as you need to make a claim

Section J – Hijack

Please note: This section does not apply to trips taken within the Republic of Ireland. No cover is provided under this section if you have arranged Budget or Extended Stay policy.

What you are covered for

We will pay up to the amount shown in the table of benefits if the aircraft or sea vessel in which you are travelling is hijacked for more than 24 hours.

Please note: You must get written confirmation from the appropriate transport company stating how long the hijack lasted.

Claims evidence required for section J

- Policy schedule
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the length of the hijack

Please note: This is not a full list and we may require other evidence to support your claim.

Section K – Uninhabitable accommodation

Please note: This section does not apply to trips taken within the Republic of Ireland. No cover is provided under this section if you have arranged Budget or Extended Stay Insurance.

What you are covered for

We will pay up to the amount shown in the table of benefits for the cost you pay or agree to pay overseas for travel expenses and providing other similar accommodation to allow you to continue with your trip if you cannot live in your booked accommodation because of a fire, flood, earthquake, storm, lightning, explosion, hurricane or major outbreak of infectious disease.

Please note: You must get written confirmation from the appropriate authority stating the nature of the disaster and how long the disaster lasted. You must keep all receipts for the extra expenses you pay.

What you are not covered for

1. The excess as shown in the table of benefits for each insured person and for each incident.
2. Any expenses that you can get back from your tour

operator, airline, hotel or other service provider.

3. Any claim resulting from you travelling against the advice of the appropriate national or local authority.

Claims evidence required for section K

- Policy schedule
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause of the disaster and how long it lasted
- Invoices and receipts for your expenses

Please note: This is not a full list and we may require other evidence to support your claim.

Section L – Pet Care

Please note: This section only applies if you have arranged Premier Plus cover.

What you are covered for

We will pay up to the amount shown in the table of benefits for extra kennel or cattery fees if your final booked return international journey back to the Republic of Ireland by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown.

Please note: You must get written confirmation from the appropriate transport company stating the reason for the delay and how long it lasted. You must keep the receipts for the extra kennel or cattery fees you pay.

What you are not covered for

1. Any kennel or cattery fees you pay outside the Republic of Ireland as a result of quarantine regulations.
2. Any claim where you have not checked in for your trip at the final international departure point at or before the recommended time.

Claims evidence required for section L

- Policy schedule
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay.
- Invoices and receipts for your extra kennel or cattery fees

Please note: This is not a full list and we may require other evidence to support your claim.

Section M – Home help

Please note: This section only applies if you have arranged Premier Plus cover.

What you are covered for

We will pay up to the amount shown in the table of benefits for home help within the Republic of Ireland if, after an accident or illness abroad that is covered under section B1 (Medical and other expenses outside the Republic of Ireland) you need home help on your immediate return to the Republic of Ireland.

Claims evidence required for section M

- Policy schedule
- Proof of travel (confirmation invoice, flight tickets)
- An official letter from your medical practitioner confirming the need for home help.
- Invoices and receipts for your home help fees.

Please note: This is not a full list and we may require other evidence to support your claim.

Section N – Securing your home

Please note: This section only applies if you have arranged Premier Plus cover.

What you are covered for

We will pay up to the amount shown in the table of benefits for your property to be secured in your absence if during your trip a burglary occurs at your home in the Republic of Ireland.

What you are not covered for

1. Any cover not authorised in advance by Chartist Claims Services.
2. Any work which takes place outside the dates of your trip.

Claims evidence required for section N

- Policy schedule
- Proof of travel (confirmation invoice, flight tickets)
- An official letter from An Gardaí confirming the burglary.
- Invoices and receipts for the cost of securing your home.

Please note: This is not a full list and we may require other evidence to support your claim.

Winter sports cover

Please note: The following sections only apply if you have paid the appropriate premium for winter sports cover (if you have arranged an Annual Multi Trip policy cover is provided for up to 17 days within the period of insurance) and this is shown on your policy schedule.

Definition relating to this section

Winter sports

Skiing, land-skiing, mono-skiing, cross-country skiing, heli-skiing, off-piste skiing (only when accompanied by an official guide), snow boarding, ski boarding, snow mobile (no cover under section H - Personal liability), sledging, tobogganing or ice skating.

Winter sports equipment

Skis, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings.

Section O1 – Winter sports equipment

What you are covered for

We will pay up to the amount shown in the table of benefits for winter sports equipment owned or hired by you which is lost, stolen or damaged during your trip.

Please note:

- An allowance will be made for wear, tear and loss of value on claims made for winter sports equipment owned by you as follows.
Up to 12 months old – 90% of the purchase price
Up to 24 months old – 70% of the purchase price
Up to 36 months old – 50% of the purchase price
Up to 48 months old – 30% of the purchase price
Up to 60 months old – 20% of the purchase price
Over 60 months old – 0%
- The maximum amount we will pay for any one item, pair or set of items is €150. Please refer to the definition of 'pair or set of items' on page 5.
- You must bring any damaged winter sports equipment you own back to the Republic of Ireland for inspection.

Section O2 – Winter sports equipment hire

What you are covered for

We will pay up to the amount shown in the table of benefits for the cost of hiring winter sports equipment for each complete 24 hour period if winter sports equipment owned by you is:

- delayed in reaching you on your outward international journey for more than 12 hours; or
- lost, stolen or damaged during your trip.

Please note: You must keep all receipts for the winter sports equipment that you hire. You must bring any damaged winter sports equipment back to the Republic of Ireland for inspection.

Section O3 – Lift Pass

What you are covered for

We will pay up to the amount shown in the table of benefits for loss or theft of your lift pass. Claims would be calculated according to the expiry date of your lift pass – depending on how many days were left to run on the original pass, an unused pro-rata refund would be made of its original value.

What you are not covered for under sections O1, O2 and O3

1. The excess as shown in the table of benefits for each insured person and for each incident (this does not apply if you are claiming under section O2).
2. Any claim for loss or theft which you do not report to the police within 24 hours of discovering it and which you do not get a written police report for.
3. Any claim for loss, theft, damage or delay to winter sports equipment which you do not report to the relevant airline or transport company within 24 hours of discovering it and which you do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to your winter sports equipment is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
4. Winter sports equipment you have left unattended in a public place unless the claim relates to skis,

poles or snowboards and you have taken all reasonable care to protect them by leaving them in a ski rack between 8am and 6pm.

5. Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

Claims evidence required for sections O1, O2 and O3

- Policy schedule
- Loss or theft – police report
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags
- Delay by an airline – written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of winter sports equipment
- Proof of value and ownership

Please note: This is not a full list and we may require other evidence to support your claim.

Section P – Ski pack

What you are covered for

We will pay up to the amount shown in the table of benefits for the unused percentage of your ski pack which you have already paid for and cannot get back if you become ill or are injured during your trip and cannot take part in the winter sports activities as planned. A ski pack includes ski school fees or ski tuition fees, your lift pass and winter sports equipment that you have hired.

Please note: Your claim will be based on the number of complete days you have not used. You must get written confirmation of the nature of your illness or injury from the treating doctor in the resort along with confirmation of how many days you were unable to ski.

Claims evidence required for section P

- Policy schedule
- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for your prepaid ski pack
- An official letter from the treating doctor in the resort to confirm your inability to take part in the planned winter sports activities

Please note: This is not a full list and we may require other evidence to support your claim.

Section Q – Piste closure

Please note: This section only applies between 1 December and 15 April for travel to the Northern hemisphere or between 1 May and 30 September for travel to the Southern hemisphere.

What you are covered for

We will pay up to the amount shown in the table of benefits if, as a result of not enough snow, too much snow or high winds in your booked holiday resort, all lift systems are closed for more than 24 hours. We will pay for either:

- the cost of transport to the nearest resort up to €20 for each complete 24-hour period; or

- a benefit of €20 for each complete 24-hour period that you are not able to ski and there is no other ski resort available.

Please note: You must get written confirmation from the management of the resort stating the reason for the closure and how long the closure lasted.

Claims evidence required for section Q

- Policy schedule
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the closure
- Receipts for your travel expenses if you travel to the nearest resort

Please note: This is not a full list and we may require other evidence to support your claim.

Section R – Avalanche cover

What you are covered for

We will pay up to the amount shown in the table of benefits for the necessary and reasonable travel and accommodation expenses that you pay or agree to pay overseas if you are prevented from arriving at or leaving your booked ski resort for more than 12 hours from the scheduled arrival or departure time because of an avalanche.

Please note: You must get written confirmation from the appropriate authority stating the reason for the delay and how long the delay lasted.

What you are not covered for

The excess as shown in the table of benefits for each insured person and for each incident.

Claims evidence required for section R

- Policy schedule
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Invoices and receipts for your extra travel and accommodation expenses

Please note: This is not a full list and we may require other evidence to support your claim.

Golf cover

Please note: The following sections only apply if you have paid the appropriate premium for golf cover and this is shown on your policy schedule.

Definition relating to this section

Golf equipment

Golf clubs, golf bag, non-motorised trolleys and golf shoes.

Section S1 – Golf equipment

What you are covered for

We will pay up to the amount shown in the table of benefits for golf equipment owned by you (not borrowed or hired) which is lost, stolen or damaged during your trip.

Please note:

- The maximum amount we will pay for any one item, pair or set of items is shown in the table of benefits. Please refer to the definition of 'pair or set of items' on page 6.
- You must bring any damaged golf equipment you own back to the Republic of Ireland for inspection.
- Our liability is solely based on the golf equipment which has been lost, stolen or damaged and would not extend to the replacement of your whole set of woods, or irons in the event of a claim being made for one item.

Section S2 – Golf equipment hire

What you are covered for

We will pay up to the amount shown in the table of benefits for the cost of hiring golf equipment for each complete 24 hour period if golf equipment owned by you is:

- delayed in reaching you on your outward international journey for more than 12 hours; or
- lost, stolen or damaged during your trip.

Please note: You must keep all receipts for the golf equipment that you hire. You must bring any damaged golf equipment back to the Republic of Ireland for inspection.

What you are not covered for under sections S1, and S2

1. The excess as shown in the table of benefits for each insured person and for each incident (this does not apply if you are claiming under section T).
2. Any claim for loss or theft which you do not report to the police within 24 hours of discovering it and which you do not get a written police report for.
3. Any claim for loss, theft, damage or delay to golf equipment which you do not report to the relevant airline or transport company within 24 hours of discovering it and which you do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to your golf equipment is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
4. Golf equipment you have left unattended in a public place.
5. Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

Claims evidence required for sections S1 and S2

- Policy schedule
- Loss or theft – police report
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags
- Delay by an airline – written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of golf equipment
- Proof of value and ownership

Please note: This is not a full list and we may require other evidence to support your claim.

Section T – Green fees

What you are covered for

We will pay up to the amount shown in the table of benefits for the unused percentage of your green fees, golf tuition or golf equipment hire which you have already paid and cannot get back if;

- You become ill or are injured during your trip and cannot take part in golf activities as planned; or
- Loss or theft of documents prevents you from taking part in prepaid golf activity.

Please note: Your claim will be based on the number of complete days you have not used. You must get written confirmation of the nature of your illness or injury from the treating doctor in the resort along with confirmation of how many days you were unable to take part in golfing activities. You must report loss or theft of documents to the local police within 24 hours of discovery and get a written police report.

Claims evidence required for section T

- Policy schedule
- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for your prepaid golf expenses
- An official letter from the treating doctor in the resort to confirm your inability to take part in the planned golf activities
- Loss or theft of documents – police report

Please note: This is not a full list and we may require other evidence to support your claim.

Business cover

Please note: The following sections only apply if you have paid the appropriate premium for business cover and this is shown on your policy schedule.

Definition relating to this section

Business equipment

Computer equipment, communication devices and other business-related equipment which you need in the course of your business and which is not insured elsewhere. The equipment must be owned by your employer or if you are self-employed it must be owned by you.

Section U1 – Business equipment

What you are covered for

We will pay up to the amount shown in the table of benefits for the following;

- Business equipment which is lost, stolen or damaged during your trip. Please refer to the table of benefits for the maximum amount we will pay for any one item, pair or set of items (please also refer to the definition of “pair or set” on page 6) and samples; and

- Buying essential items if your business equipment is delayed or lost on your outward international journey for more than 12 hours.

Please note:

You must get written confirmation of the length of the delay from the appropriate airline or transport company and you must keep all receipts for essential items you buy. You must bring any damaged business equipment back to the Republic of Ireland for inspection.

Section U2 – Business money

What you are covered for

We will pay up to the amount shown in the table of benefits for the loss or theft of business money, (meaning cash or traveller’s cheques) which is the property of you, (if self employed) or your employer whilst being carried with you or it is held in locked safety deposit box facilities.

What you are not covered for under sections U1, and U2

1. The excess as shown in the table of benefits for each insured person and for each incident.
1. Any claim for loss or theft which you do not report to the police within 24 hours of discovering it and which you do not get a written police report for.
2. Any claim for loss, theft, damage or delay to business equipment which you do not report to the relevant airline or transport company within 24 hours of discovering it and which you do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to your business equipment is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
3. Loss, theft or damage to photographic, audio, video, electrical, and computer equipment not carried in your hand luggage while you are travelling.
4. Business equipment you have left unattended in a public place.
5. Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

Claims evidence required for sections U1 and U2

- Policy schedule
- Loss or theft – police report
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags
- Delay by an airline – written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the purchase or hire of business equipment
- Proof of value and ownership

Please note: This is not a full list and we may require other evidence to support your claim.

Section V – Replacing Staff

What you are covered for

We will pay up to the amount shown in the table of benefits if after an accident or illness that is covered under section B1 (Medical and other expenses outside of the Republic of Ireland) you are prevented from going to a planned business meeting during your trip. We will pay for necessary and reasonable travel and accommodation expense for a replacement business associate to travel from the Republic of Ireland to go to the meeting.

Claims evidence required for sections V

- Policy schedule
- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for your business associates expenses.
- An official letter from the treating doctor in the resort to confirm your inability to take part in the planned business meeting.

Please note: This is not a full list and we may require other evidence to support your claim.

Wedding cover

Please note: The following sections only apply if you have paid the appropriate premium for wedding cover and this is shown on your policy schedule.

Section W1 – Ceremonial attire

What you are covered for

We will pay up to the amount shown in the table of benefits for clothing and accessories owned by the bride and groom (not borrowed or hired) which are lost, stolen or damaged during your trip. Payment will be based on the value of the attire at the time it was lost, stolen or damaged. Allowance may need to be made for wear, tear and loss of value depending on the age of the attire.

Section W2 – Wedding gifts

What you are covered for

We will pay up to the amount shown in the table of benefits for wedding gifts which are lost, damaged or stolen during your trip. Please note the maximum amount we will pay for any one item, pair or set of items is shown in the table of benefits. Please refer to the definition of a “pair or set of items” on page 6.

Section W3 – Wedding rings

What you are covered for

We will pay up to the amount shown in the table of benefits for the bride and grooms wedding rings which are lost, damaged or stolen during your trip. The maximum amount we will pay for any one ring is shown in the table of benefits.

What you are not covered for under sections W1, W2 and W3

1. The excess as shown in the table of benefits for each insured person and for each incident.

2. Any claim for loss or theft which you do not report to the police within 24 hours of discovering it and which you do not get a written police report for.
3. Any claim for loss, theft, damage or delay to items which you do not report to the relevant airline or transport company within 24 hours of discovering it and which you do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to your property is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
4. Loss, theft or damage to valuables not carried in your hand luggage while you are travelling.
5. Property you have left unattended in a public place.
6. Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
7. Breakage of fragile objects or breakage of equipment while being used.
8. Damage due to scratching or denting unless the item has become unusable as a result of this.
9. Shortages due to variations in exchange rates.
10. If your property is delayed or held as a result of Customs, the police or other officials legally holding it.
11. Loss of jewellery (other than wedding rings) while swimming or taking part in dangerous activities.
12. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within your baggage.
13. Loss, theft or damage to contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, mobile phones, bicycles and their accessories, motor vehicles and their accessories, marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).

Claims evidence required for sections W1, W2 and W3.

- Policy schedule
- Loss or theft – police report
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags
- Proof of value and ownership

Please note: This is not a full list and we may require other evidence to support your claim.

Natural catastrophe cover

Please note: The following section only applies if you have paid the appropriate premium for natural catastrophe cover and this is shown on your policy schedule. Please note that cover cannot be purchased after you have started your trip.

Single Trip policyholders - if at the time of purchasing this insurance you are due to depart on your trip within the next 7 days, and a natural catastrophe has already occurred which may directly result in a claim under this insurance, the amounts in the table of benefits will be reduced by 75%.

Annual Multi-Trip policyholders - if at the time of purchasing this insurance or at the point in time you book your trip, whichever is the later, you are due to depart on your trip within the next 7 days, and a natural catastrophe has occurred which may directly result in a claim under this insurance, the amounts in the table of benefits will be reduced by 75%.

Section X1 – Cancelling your trip

What you are covered for

We will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which you have paid or have agreed to pay under a contract;
- the cost of excursions, tours and activities which you have paid; and
- the cost of visas which you have paid for

if your departure is delayed by more than 24 hours due to the occurrence of a natural catastrophe and it becomes necessary for you to cancel your trip.

Section X2 – Additional expenses if you are stranded at your point of departure in the Republic of Ireland

What you are covered for

We will pay up to the amount shown in the table of benefits if you have checked in prior to departure on the outward part of your trip and your departure is delayed by more than 24 hours due to a natural catastrophe. We will pay expenses for reasonable additional and unexpected:

- Accommodation;
- Cost of making alternative travel arrangements to return home or to reach your final point for international departure.
- Food and drink; and
- Necessary emergency purchases that you may incur for the first 24 hours you are stranded, waiting to depart.

If you are still unable to depart on your trip after 24 hours, you may submit a claim under Section X1 – Cancellation.

Please note: If you are unable to check in, you may still be eligible to make a claim dependent upon the circumstances which have prevented you from checking in. Please contact Chartis Claims Services to discuss your circumstances and to obtain a claim form so your claim can be considered.

Section X3 – Additional cost to reach your destination of you decide to go on your trip

What you are covered for

We will pay up to the amount shown in the table of benefits if, after you have been delayed by 24 hours in the Republic of Ireland due to the occurrence of a natural catastrophe, you still decide to go on your trip. We will pay for additional and unexpected costs you incur re-arranging your outbound travel to reach your original destination.

Section X4 – Additional cost if you are stranded on an international connection

What you are covered for

We will pay up to the amount shown in the table of benefits if your international connection is delayed by more than 24 hours due to a natural catastrophe for reasonable additional and unexpected:

- Accommodation;
- Cost of travel to an alternative point of departure or to alternative accommodation;
- Cost of travel from your accommodation to your point of intended departure;
- Food and drink; and
- Necessary emergency purchases that you may incur for up to 5 days, whilst you are stranded, waiting to make your international connection. Please note that there is a maximum of 5 days cover throughout the duration of your trip.

Section X5 – Additional expenses if you are stranded on your return journey home

What you are covered for

We will pay up to the amount shown in the table of benefits if your return journey home is delayed by more than 24 hours due to a natural catastrophe for reasonable additional and unexpected:

- Accommodation;
- Cost of travel to an alternative point of departure or to alternative accommodation;
- Cost of travel from your accommodation to your point of intended departure;
- Food and drink; and
- Necessary emergency purchases that you may incur for up to 5 days whilst you are stranded, waiting to return home. Please note that there is a maximum of 5 days cover throughout the duration of your trip.

Section X6 – Additional expenses to get you home

What you are covered for

We will pay up to the amount shown in the table of benefits for alternative travel arrangements to get you home if your return journey home is delayed by more than 24 hours and the carrier you are booked to travel home with is unable to make arrangements for your return journey within 72 hours of your original date of return, as shown on your travel itinerary.

You must contact Chartis Assistance Services before making alternative travel arrangements, because if appropriate under the circumstances, they will make these arrangements for you. The contact details are:

Phone: +44 (0) 1243 621 508

Fax: +44 (0) 1243 773 169

E-mail: assistance@cegagroup.com

If your trip involves multiple destinations, cover under this section applies if your onward connection is delayed by more than 24 hours due to a natural catastrophe. You must contact Chartis Assistance Services before making alternative travel arrangements, because if appropriate, they will make these arrangements for you. Chartis Assistance Services will decide under the circumstances whether to bring you home or rearrange your onward journey.

Section X7 – Additional car parking costs

What you are covered for

We will pay up to the amount shown in the table of benefits for additional car parking costs you incur if your return to the Republic of Ireland is delayed by more than 24 hours due to a natural catastrophe.

Section X8 – Additional kennel or cattery fees

What you are covered for

We will pay up to the amount shown in the table of benefits for additional kennel or cattery fees if your return journey to the Republic of Ireland is delayed by more than 24 hours due to a natural catastrophe.

Special conditions which apply to sections X1 to X8

1. We will only pay costs which are not refundable from any other source.
2. This insurance does not cover any expenses met by the airline under Regulation 261/2004. See page 2 for a brief description of your rights under this Regulation.
3. All additional expenses must be reasonable and necessary and incurred as a direct result of a natural catastrophe. For example, if you live near your departure point, we may deem additional accommodation unnecessary and unreasonable if you could easily return home.
4. We may ask you to provide an official letter from your carrier confirming the cause and length of the delay.
5. You must contact Chartis Assistance Services before making arrangements to return home under section X6.

Please refer to the General exclusions shown on page 7 of this policy wording for details of what is not covered.

Please see Table of Benefits below for full details of benefits and excesses.

Table of Benefits

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.

Tables 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	The amount recoverable under your Private Health Insurance	€5,000,000	The amount recoverable under your Private Health Insurance	Unlimited	The amount recoverable under your Private Health Insurance
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
<p>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.</p>							
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

*** 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 reduce the excess referred to in the table above to nil. If you have arranged Premier Plus cover, all excesses are nil.

Table 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	The amount recoverable under your Private Health Insurance
B2	Hospital benefit	Nil	Nil
C	Cutting your trip short	€1,000	€70
D1	Missed departure	€300	€70
D2	Missed connection	€200	€70
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

Table 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

Table 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

Table 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

*** 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.

Table of benefits for Natural Catastrophe cover

Natural catastrophe cover is only available if you pay the required extra premium. The following cover is provided for each insured person in the event your outward or return journey is disrupted for more than 24 hours due to natural catastrophe. The sum insured in the table below will be reduced by 75% in certain circumstances – please see page 19 - 21 for full details. No excess will apply to claims made under this section.

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

Summary of important contact details

Helpline prior to travel

Phone: 1800 344 455

E-mail: travel.ie@chartisinsurance.com

Phone lines are open Monday to Friday between 9.00am and 5.00pm (excluding Bank Holidays)

Medical Assistance – Chartis Assistance Services

Phone: +44 (0) 1243 621 508

Fax: +44 (0) 1243 773 169

Phone lines are open 24 hours a day, 7 days a week

Returning home following natural catastrophe – Chartis Assistance Services

Phone: +44 (0) 1243 621 508

Fax: +44 (0) 1243 773 169

Phone lines are open 24 hours a day, 7 days a week

Claims – Chartis Claims Services

Chartis Claims Service

OSG Travel Claims

Merrion Hall, Strand Road, Dublin 4

Phone: (01) 261 1540

E-mail: travel@osg.ie

Chartis Claims Services are open Monday to Friday between 9.00am and 5.00pm (excluding Bank Holidays).

Claim forms can also be downloaded from www.osgtravelclaims.ie

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