

**JustCover Ltd**

**Backpackers  
& Long Stay**

**Travel  
Insurance**

## IMPORTANT NOTICE

Your attention is drawn to important features of your travel insurance policy including:

- **INSURANCE POLICY:** You must read the insurance policy carefully. It contains full details of the cover provided plus the conditions and exclusions which apply to it.
- **CONDITIONS, EXCLUSIONS AND WARRANTIES:** There are conditions and exclusions which apply to individual sections and general conditions, exclusions and warranties which apply to the whole policy.
- **FRAUDULENT CLAIMS:** The making of a fraudulent claim is a criminal offence.
- **PROPERTY CLAIMS:** These are settled on an indemnity basis – not on a “new for old” or replacement cost basis, unless otherwise stated in the policy.
- **POLICY LIMITS:** Most sections of the policy have limits on the amount the insurer will pay under that section. Some sections also include inner limits eg: for one item, or for valuables in total.
- **POLICY EXCESSES:** Claims under most sections of the policy will be subject to an excess. Where there is an excess, **you** will be responsible for paying the first part of a claim.
- **REASONABLE CARE:** You are required to take all reasonable care to protect yourself and **your** property and to act as though **you** are not insured.
- **COMPLAINTS:** The insurance policy includes a Complaints Procedure which tells **you** what steps **you** can take if **you** wish to make a complaint. Please refer to page 25.
- **“COOLING OFF” PERIOD:** This policy contains a “cooling off” period which allows **you** to return the policy and obtain a full refund (less any credit card charges) if **you** have a reason to be dissatisfied with the cover provided. Please refer to page 5.
- **HAZARDOUS HOLIDAY ACTIVITIES:** The policy will not cover **you** when **you** take part in certain hazardous activities. (Please contact **us** if **you** are in doubt with full details of the activity for our consideration.) Please refer to pages 7 to 15 and 22 to 24.
- **DATE CHANGE EXCLUSION:** Changes in dates could see widespread failures of computer and other systems containing computer chips, which depend on date related information in order to work properly. Certain sections of **your** policy (refer to General Exclusions item 19) excludes anything directly or indirectly caused by failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date. Please refer to page 24.
- **GOVERNING LAW:** Your policy is governed by Irish law.

**PLEASE ENSURE THAT YOU READ YOUR  
INSURANCE POLICY CAREFULLY**

## CONTENTS

### Page

3	Summary of Cover
4	24 Hour Worldwide Emergency Service Outpatient Treatment How to make a Claim
5	Policy Notes including: Medical Health Requirements
6	Geographical Limits Important Notes
6/7	Definitions
7/15	Amateur Sporting and Hazardous Activities
15	Reciprocal Health Agreements

### YOUR COVER

15/16	Section 1	Cancellation
16/17	Section 2	Curtailment
17	Section 3	Personal Accident
17/19	Section 4	Medical Emergency Expenses
19	Section 5	Medical Inconvenience Benefit
19/20	Section 6	Personal Property
20/21	Section 7	Loss of Passport Expenses
21	Section 8	Personal Public Liability
	Section 9	Mugging Benefit
22	Section 10	Legal Expenses

### GENERAL INFORMATION

22/24	General Exclusions
24	Conditions
25	Complaints Procedure

**SUMMARY OF COVER  
(per person)**

<b>Section of Cover</b>	<b>Cover</b>	<b>Excess</b>
1 Cancellation	Up to €1,500	€70
2 Curtailment	Up to €1,500	€70
3 Personal Accident	Up to €7,000	Nil
4 Medical Emergency Expenses	Up to €3,000,000	€70 for out patient treatment or non Private Health policy holders €55,000 or the amount covered by <b>your</b> Private Health Insurer (whichever is greater)
5 Medical Inconvenience Benefit	Up to €735	Nil
6 Personal Property Single Article Limit Valuables Limit Items with no receipt in all Item no receipt per item limit Delayed baggage Personal Money	Up to €1,500 €150 €150 €360 €70 Up to €150 Up to €360 (Cash limited to €150)	€70     Nil €70
7 Loss of Passport	Up to €300	€70
8 Personal Public Liability	Up to €3,000,000	€150
9 Mugging Benefit	€70 per 24 hours up to a maximum of €1,500	Nil
10 Legal Expenses	€7,000 €14,000 in all	Nil

24 HOUR MEDICAL EMERGENCY SERVICE INCLUDED

## 24 HOUR MEDICAL EMERGENCY SERVICE FIRSTASSIST

**REMEMBER:** This policy does not cover **you** for the first €55,000 or the amount covered by **your** Private Health Insurer (whichever is the greater) where **you** have received hospital in-patient treatment. Therefore if **you** require hospital in-patient treatment, please contact **your** Private Health Insurer for assistance.

If **you** require hospital out-patient treatment, or do not have a Private Health Insurance, please contact FirstAssist Emergency Service who will provide immediate help in the event of an Insured Person's illness or injury arising outside Ireland – they provide a 24 hour multi-lingual emergency service 365 days a year and can be contacted by telephone or fax.

Emergency telephone number: **UK +44 20 8763 4825**

Fax: **UK +44 20 8763 3035**

**IMPORTANT – please quote Reference JustCover Ltd.**

When an Insured Person calls upon the services of FirstAssist Emergency Service it is a condition of service that FirstAssist Emergency Service shall solely be responsible for all decisions on the most suitable and reasonable solution to any medical problem. The service includes, where necessary:

1. Multi-lingual assistance with hospitals and doctors.
2. Repatriation arrangements by escort by a medical attendant.
3. Travel arrangements for other members of your party or **immediate relative**.
4. On arrival in Ireland, an ambulance service to hospital or **home**.

**NOTE: FAILURE TO CONTACT THE ASSISTANCE COMPANY MAY RESULT IN A CLAIM BEING INVALID.**

## OUT-PATIENT TREATMENT

If **you** are in SPAIN, GREECE, CYPRUS, PORTUGAL or TURKEY and need out-patient medical treatment please provide a copy of **your** Validation Certificate to the doctor and **your** treatment will be paid by ChargeCare International in line with the policy. **You** will be asked to fill in a simple form to confirm the treatment. The doctor will send the form to ChargeCare International together with the balance of the medical bill after deduction of the policy excess **you** may have paid to the doctor.



Email: [newcase@chargecare.co.uk](mailto:newcase@chargecare.co.uk)

## HOW TO MAKE A CLAIM

- 1) If **you** need to make a claim please obtain a claim form by telephoning or writing to the appropriate claims service below within 28 days of **your** return, quoting JustCover Ltd Travel Insurance and which section of the policy **you** are claiming under.

**FOR SECTIONS 1 TO 9**

### OSG Travel Claims

Merrion Hall, Strand Road, Sandymount, Dublin 4  
Telephone: (01) 6619133 Facsimile: (01) 6615249  
Alternatively, you can download a claim form from  
[www.osgtravelclaims.ie](http://www.osgtravelclaims.ie)

**FOR SECTION 10 – LEGAL EXPENSES**

### Lexceteras Limited

Minerva House, Holbeach Technology Park, Park Road  
Holbeach, Lincolnshire PE12 7PT England  
Telephone: +44 1406 493082 Facsimile: +44 1406 493083

- 2) Then return **your** completed claim form to the claims service together with **your** original policy and validation certificate, confirmation of booking, all original receipts and police reports (which must be obtained within 48 hours of discovery in the event of loss, burglary or theft of **money, valuables** or any items of **personal baggage**) and any other evidence requested on the claim form.

This Policy Wording is to confirm that those persons who have paid the required premium are insured under the Master Policy No OPT 130 issued to JustCover Limited by Optimum Underwriting Limited of PO Box 337, Dorking, Surrey RH4 3YN, England as Underwriting Agents for Groupama Insurance Company Limited. This document gives the full terms, exceptions and conditions of the policy. **Your** policy is governed by Irish law.

Optimum Underwriting Limited and Groupama Insurance Company Limited are authorised and regulated by the Financial Services Authority. Groupama Insurance Company Limited, Registered in England: No. 995253, is a member of the Association of British Insurers.

## **PERIOD OF INSURANCE**

Cancellation cover applies as soon as the premium has been paid and the policy wording is issued. The remaining covers apply for the duration of the booked trip (or earlier return to Ireland). It also includes the period of travel from **home** directly to the departure point and back **home** directly afterwards not exceeding 24 hours in each case. If the return is unavoidably delayed for an insured reason, cover will be extended free of charge for the period of that delay.

The cover under Section 1 – Cancellation – commences as soon as the trip booking is made and the premium has been paid. We cannot therefore, refund **your** premium after this date, except within the first 14 days of the policy being received or before **you** travel (whichever is sooner), if it does not meet **your** requirements.

**We must be informed of any fact which is likely to influence us in the acceptance, assessment or continuance of this insurance. Failure to do so may invalidate this insurance, leaving you with no right to make a claim.**

## **MEDICAL HEALTH REQUIREMENTS**

**You are not covered if, when you took out this insurance or when you booked your trip, you or any person (including an immediate relative) upon whose health the trip may depend:**

- 1) has been put on a waiting list for which they are still awaiting in-patient treatment or investigation by a hospital department; or**
  - 2) has received treatment as a hospital in-patient or out-patient, or been under the care of a specialist consultant within the past 12 months; or**
  - 3) has been diagnosed with a terminal illness or treated for a malignant condition or any type of cancer; or**
  - 4) has been treated for any breathing problem that has required steroid or nebulized drugs in the past two years; or**
  - 5) has ever been treated for a heart related problem (including angina but with the exception of high blood pressure in isolation) which has involved surgery or regular treatment with any kind of medication; or**
  - 6) has suffered a stroke or required treatment for a circulatory condition which has involved surgery treatment with any kind of medication; or**
  - 7) has previously been diagnosed as suffering from any psychological or psychiatric disorder, including but not limited to anxiety, stress or depression; or**
  - 8) has ever received any organ transplant, or are currently on renal dialysis.**
- If the answer to any of these questions is 'YES', a loss arising directly or indirectly from the condition in question is not covered under this policy.**

## **TRAVELLING WHEN PREGNANT**

Pregnancy is not a medical condition, so **you** are able to travel until **you** are quite late into **your** pregnancy. Airlines and ferry/shipping companies including cruise liners have their own restrictions due to health and safety requirements. **You** should check with them or any other mode of transport **you** propose to take before **you** book. Please make sure that **your** Doctor and Midwife are aware of **your** travel plans, that there are no known complications and that **you** are not travelling against any medical advice. **We** have the right to request a Medical Certificate to confirm this.

### **By Air**

After 28 weeks most airlines will require a letter from **your** Doctor or Midwife confirming **your** Estimated Date of Delivery and stating that there are no complications. **You** may travel, but **your** travel must be completed by 36 weeks and 6 days for single uncomplicated pregnancies and 32 weeks and 6 days for multiple uncomplicated pregnancies.

## By Sea

Ferry companies and cruise liners have their own restrictions and may refuse heavily pregnant women beyond 32 weeks.

## By Car, Coach and Train

There are no known restrictions. Please make sure **your** Doctor or Midwife are aware of **your** travel plans and that there are no known complications

## GEOGRAPHICAL LIMITS

### IRELAND

EUROPE includes **United Kingdom** and Countries bordering the Mediterranean, Madeira, Commonwealth of Independent States (west of the Ural Mountains) and the Canary Islands.

WORLDWIDE means all other countries.

## IMPORTANT NOTES

- 1) This policy is only available to persons resident in Ireland.
- 2) This policy is only valid for trips commencing in and returning to Ireland.
- 3) The cover under Section 1 – Cancellation – commences as soon as the trip booking is made and the premium has been paid. **We** cannot, therefore, refund **your** premium after this date, except within the first 14 days of the policy being received, or before **you** travel (whichever is sooner), if it does not meet **your** requirements.
- 4) Cover is only available for the whole duration of the booked trip. Cover cannot be effected once a journey has commenced.
- 5) Under some sections there is an amount deducted (an excess) per incident, which applies to each insured person involved in an incident, as do the sums insured under each section.
- 6) If **your money, valuables** or any items of **personal baggage**, are lost or stolen, **you** must notify the local police within 48 hours of discovery. Please make sure **you** get a copy of the police report. Failure to comply will result in **your** claim being turned down.
- 7) This policy is not valid for trips exceeding 12 months.
- 8) Winter sports trips are not covered.
- 9) This policy is available to persons aged 17-40 years only.

## DEFINITIONS

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

**We/Us/Our** – Optimum Underwriting Limited as Underwriting Agents for Groupama Insurance Company Limited.

**You/Your** – Each Insured Person.

**Home** – **Your** residential address in Ireland.

**Immediate Relative** – Mother, father, sister, brother, wife, husband, common-law partner (same or different sex), son, daughter (including fostered/adopted son or daughter), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother or step-sister, or legal guardian.

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

**Loss of Limb** – Physical, permanent and total loss of use at or above the wrist or ankle.

**Loss of Sight** – The complete and permanent **loss of sight** in at least one eye.

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

**Personal Baggage** – **Your** suitcases (or similar luggage carriers) and their contents usually taken on a trip, together with articles worn or carried by **you** for **your** individual use during **your** trip.

**Money** – Cash, postal and **money** orders, travel tickets, passports, petrol coupons and green cards held by **you** for social, domestic and pleasure purposes.

**Valuables** – Watches, furs, leather goods, animal skins, silks, jewellery, items made of or containing precious stones, semi precious stones, gold, silver or platinum, photographic, audio, video and electrical equipment of any kind, camcorders and accessories, satellite navigation systems (GPS) and/or accessories, Personal Digital Assistants (PDA's) and/or accessories, all photographic/digital/optical/audio and video media, telescopes, ipods, and binoculars.

**United Kingdom** – England, Scotland, Wales, the Scilly Isles, the Isle of Man and Channel Islands.

**Curtail/Curtailment** – Return early to **home** in Ireland.

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

**Close Business Associate** – Any person whose absence from business for one or more complete days at the same time as **your** absence prevents the effective continuation of that business.

**Redundancy** – Any person declared redundant, who is under 65 years and under the normal retiring age for someone holding that person's position, and who has been employed for two continuous years with the same employer at the time of being made redundant.

**Public Transport** – Any fare paying passenger on the following regular scheduled forms of transport: Train, Coach, Taxi, Bus, Aircraft and Sea Vessel.

**Mugging** – A violent attack on **you** with a view to theft by person(s) not previously known to **you**.

## **AMATEUR SPORTING AND HAZARDOUS ACTIVITIES**

The activities listed in the following table are those Hazardous Activities and Sports that are

- covered by this insurance, or
- NOT covered by this insurance, or
- have special conditions imposed by us.

### **ALL PROFESSIONAL SPORT IS EXCLUDED**

Please contact Justcover by telephone on 01 440 4367 or email [info@justcover.ie](mailto:info@justcover.ie) if you have any queries or the activity concerned is not listed.

### **Basic Conditions**

- 1) **You** are accompanied by, or accessible to, an experienced and/or suitable qualified instructor or guide.
- 2) **You** are adequately supervised, taking part in an organised event, session or excursion.
- 3) **You** must be a fare-paying passenger in a chartered craft.
- 4) **You** are not taking part in a league or competition.
- 5) **You** are using natural or purpose/built facilities approved for use for the activity by a local or national regulatory authority.
- 6) This does not constitute the main purpose of the trip.
- 7) Protective clothing and headgear must always be worn.

**For certain activities the condition is that cover under some sections of the policy is excluded:**

- 8) Cover under the Personal Accident section is excluded
- 9) Cover under the Personal Liability section is excluded

**The condition numbers are annotated to the activities to which they apply below:**

### **Cover Option Code**

- A - Standard Risk Activities – Standard Policy Excess
- B - Medium Risk Activities – €150 Policy Excess Applicable

C - High Risk Activities – €300 Policy Excess Applicable

X - Refer to Justcover.ie

NC - No Cover

### Winter Sports Cover

WSP - The Activities are covered where the appropriate Winter Sports Premium has been paid.

Activity	Cover Option Code	Winter Sports Premium	Basic Condition Number
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Abseiling	A		2,5,6,8,9
American football	NC		
Angling – Freshwater	A		
Angling – Rock/Surf	C		8
Archery	A		2,9
Athletics – field events	C		6,9

Badminton	A		
Ballooning – hot air	A		2,3
Banana boating – beach activity	A		
Base jumping	NC		
Baseball	A		4,6,9
Basketball	A		4,6,9
Big Game Hunting	NC		
Blade skating	A		4
BMX riding – stunt/obstacle	NC		
Bob Sleigh	NC		
Body boarding	A		
Bowls	A		
Boxing	NC		
Bungee jumping	NC		

Camel riding	A		2
Canoeing – grade 1 to 2 (Calm waters)	A		2,4,6,7,9
Canoeing – grade 3	B		2,4,6,7,8,9

<b>Activity</b>	<b>Cover Option Code</b>	<b>Winter Sports Premium</b>	<b>Basic Condition Number</b>
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Canoeing – grade 4 to 5	NC		
Canyoning	NC		
Cat skiing	NC		
Catamaran sailing – European waters only	A		1,4,9
Cave diving	NC		
Cave tubing	NC		
Caving / pot holing	NC		
Clay pigeon shooting	A		1,4,5,9
Climbing (on a climbing wall only)	A		2,7
Cricket	C		4,6,8,9
Curling	A		
Cycling	A		9

Deep sea fishing	A		2
Drag racing	NC		
Dry Skiing	A		

Endurance tests	NC		
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Fell walking	A		
Fell running	A		
Fencing	B		1,4,6,7,8,9
Fishing – bank/river	A		
Flying	A		3
Flying (learning to fly)	NC		
Football – American	NC		
Football – English	C		4,6,7,8,9
Football – Gaelic	C		4,6,7,8,9

<b>Activity</b>	<b>Cover Option Code</b>	<b>Winter Sports Premium</b>	<b>Basic Condition Number</b>
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Gaelic Hurling	C		4,6,7,8,9
Glacier walking	NC		
Gliding	NC		
Go karting up to 120cc	A		2,6,7,9
Go karting over 120cc (MAXIMUM 250cc)	A		2,6,7,8,9
Golf	A		
Gymnastics	C		4,6,8,9

Handball	A		
Hang gliding	NC		
Heptathlon – training only	B		4,6,7,8,9
High diving	NC		
Hiking / trekking / walking (above 4000 metres)	X		
Hiking / trekking / walking (up to 4000 metres)	A		
Hockey	C		4,6,7,8,9
Horse riding	A		4,7,9
Horse jumping	NC		

Ice hockey	NC		
Ice skating	A		4,6
Indoor climbing (on climbing wall)	A		2,5,7
Inner Tubing	A	WSP	2,4,5,7

Jet skiing	A		4,6,9
Jousting	NC		
Judo	NC		

<b>Activity</b>	<b>Cover Option Code</b>	<b>Winter Sports Premium</b>	<b>Basic Condition Number</b>
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Karate	NC		
Kayaking – up to grade 2 rivers only	B		1,2,4,6,7,8,9
Kayaking – grade 3 and over	NC		
Kite surfing	NC		

Lacrosse	NC		
langlauf	A	WSP	
luge / bobsleigh tobogganing	NC		

Manual work	NC		
Marathon running	NC		
Martial arts	NC		
Micro lighting	NC		
Motor cycle racing	NC		
Motor cycling up to 125cc	A		7,9
Motor cycling over 125cc	NC		
Motor racing	NC		
Motor rallying	NC		
Motor Sport (any type)	NC		
Mountain biking	C		4,7,9
Mountaineering (ordinarily requiring the use of picks, ropes and guides)	NC		

Netball	A		
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Orienteering	A		
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<b>Activity</b>	<b>Cover Option Code</b>	<b>Winter Sports Premium</b>	<b>Basic Condition Number</b>
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Paint balling	B		7,8,9
Parachuting	NC		
Paragliding / parapenting	NC		
Parascending – over land	NC		
Parascending – over water	A		2,7,9
Polo	NC		
Pony trekking	A		
Pot Holing	NC		
Power boat racing	NC		
Professional sports of any kind	NC		

Quad biking up to 125cc	A		7,9
Quad biking over 125cc	NC		

Racket ball	A		
Rambling	A		
Rifle range shooting	A		1,4,5,9
Ringos	A		
River bugging	A		
Rock climbing	NC		
Rodeo	NC		
Roller hockey	C		2,4,6,7,8,9
Roller skating / blading (No stunts)	A		
Roller skating / blading (stunts)	NC		
Rounders	A		
Rowing (not racing)	A		4
Rugby	NC		
Running	A		4,6

<b>Activity</b>	<b>Cover Option Code</b>	<b>Winter Sports Premium</b>	<b>Basic Condition Number</b>
Safari trekking in a vehicle (must be organised tour)	A		2
Safari trekking on foot (must be organised tour)	A		2
Safaris using guns	NC		
Sail boarding	A		9
Sailing – not crewing (European waters only)	A		2,4
Sailing – not crewing (Outside European waters)	A		2,3,4
Sailing – crewing (European waters only)	A		1,4,9
Sailing – crewing (Outside European waters)	NC		
Sand dune surfing / skiing	NC		
Scuba diving to 30m	A		1
Scuba diving over 30m	NC		
Sea kayaking	NC		
Shark diving	NC		
Shooting / Hunting	NC		
Skateboarding (No stunts)	A		
Skateboarding (Stunts)	NC		
Ski – Acrobats	NC		
Ski – big foot skiing	A	WSP	
Ski – bobsleighbing	NC		
Ski – cross country skiing	A	WSP	
Ski – dog sledging	A	WSP	
Ski – dry slope skiing	A		
Ski – glacier skiing	NC		
Ski – heli skiing (with a qualified guide)	A	WSP	1,2,3,4,7
Ski – mono skiing	A	WSP	
Ski – off piste skiing (with a qualified guide)	A	WSP	1,2,4,7

<b>Activity</b>	<b>Cover Option Code</b>	<b>Winter Sports Premium</b>	<b>Basic Condition Number</b>
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Ski – sledging	A	WSP	
Ski – snow-boarding	A	WSP	
Ski dooing	NC		
Ski jumping	NC		
Ski racing	NC		
Ski – skiing	A	WSP	
Ski stunting	NC		
Ski touring	A	WSP	
Sky diving	NC		
Sledging – pulled by horse or reindeer as a passenger	A	WSP	
Small bore target shooting	A		1,4,5,7,8,9
Snorkelling to a maximum depth of 10 metres	A		
Snow Mobile	NC		
Softball	A		
Speed skating	NC		
Squash	A		
Stunt Events	NC		
Surfing	A		

Table tennis	A		
Ten pin bowling	A		
Tennis	A		
Toboggoning	NC		
Trampolining	A		2,4,6
Trekking / hiking / walking (above 4000 metres)	X		
Trekking / hiking / walking (up to 4000 metres)	A		

Activity	Cover Option Code	Winter Sports Premium	Basic Condition Number
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Tug of war	A		
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Volleyball	A		
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Wake-boarding	A		
Walking / hiking / trekking up to 4000 metres	A		
War games / paint balling	B		7,8,9
Water polo	A		
Water ski jumping	NC		
Water skiing	A		
Weight lifting	NC		
White water rafting (Grade 1,2,3)	B		1,2,4,6,7,8,9
White water rafting (Grade 4 or above)	NC		
Wind-surfing	A		
Wrestling	NC		

Yachting – not crewing (European waters only)	A		2,4
Yachting – not crewing (outside European waters)	A		2,3,4
Yachting – crewing (within European waters)	A		1,4,9
Yachting – crewing (involving racing and / or outside European waters)	NC		

Zorbing	A		2,5,9
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## RECIPROCAL HEALTH AGREEMENTS

Whenever possible **you** must use medical facilities which entitle **you** to the benefits of any reciprocal health agreements, such as Medicare in Australia, and the National Health Service in the **United Kingdom**.

In-patient and out-patient public hospital treatment may be given free of charge or at a minimal cost.

## SECTION 1 – CANCELLATION

This Section is not applicable where you have selected the option to delete cover.

### YOU ARE COVERED

Up to €1,500 if **your** travel and accommodation arrangements are cancelled before **your** departure from Ireland, which have not been used and which **you** have paid for or contracted to pay for, providing the cancellation is necessary and unavoidable (and is not a result of mere disinclination to commence **your** trip as arranged) due to:

- 1) the death or disablement by bodily injury, illness, pregnancy or being subject to quarantine of (a) **you**, (b) any person **you** are intending to travel or stay with, (c) an **immediate relative** of **yours** or of any person **you** are intending to travel with or (d) a **close business associate** of **yours**;
- 2) **you** being called for jury service or as a witness (but not as an expert witness or where **your** employment would normally require **you** to attend court) in a Court of Law;
- 3) **your redundancy** or the **redundancy** of any person **you** are intending to travel with, provided that **we** are informed in writing immediately notification of **redundancy** is received and that **you** were not aware of any impending **redundancy** at the time this policy was issued;
- 4) **your home** being made uninhabitable or place of business being made unusable, up to 14 days before the commencement of **your** trip, due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, the police requesting **your** presence following burglary or attempted burglary at **your home** or place of business.
- 5) **your** passport, or the passport of any person **you** are intending to travel with being stolen during the seven days before **your** scheduled departure date.

### YOU ARE NOT COVERED FOR

- 1) the first €70 of each and every incident per each insured person involved in the incident;
- 2) claims where a medical certificate has not been obtained from a **medical practitioner**, confirming that cancellation of the trip is medically necessary;
- 3) anything caused directly or indirectly by:
  - a) any increased charges which may arise due to failure to notify **your** travel agent or tour operator immediately it is found necessary to cancel;
  - b) prohibitive regulations by the Government of any country;
- 4) claims where a theft of passport has not been reported to the necessary authorities, including but not limited to, the Police and Passport Service;
- 5) **you** undertaking a trip when travelling by air or sea if at the start of **your** trip, during **your** trip or on **your** return date, **you** are more than 36 weeks and 6 days pregnant for a single pregnancy, or more than 32 weeks and 6 days for a multiple pregnancy;
- 6) anything mentioned in the General Exclusions.

## SECTION 2 – CURTAILMENT

**Curtilment** is only applicable if **you** return to Ireland earlier than planned.

This section includes the services of FirstAssist Emergency Service (details shown on page 4) who must be contacted immediately in the event of a serious injury, illness or hospitalisation, where repatriation has to be considered.

### YOU ARE COVERED

Up to €1,500 for:

- 1) The value of the portion of **your** travel and/or accommodation arrangements which have not been used and which were paid for before **your** departure from Ireland, if **you**, and where appropriate a companion covered by this policy, have to **curtail your** trip and return to **your home** earlier than planned due to:
  - a) the death, severe injury or serious illness of:
    - i) **you** or any person **you** are travelling with;
    - ii) an **immediate relative** of **yours** resident in Ireland;iii)

iii) a **close business associate** of **yours** resident in Ireland.

b) **your home** being made uninhabitable or place of business being made unusable due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, the police requesting **your** presence following burglary or attempted burglary at **your home** or place of business.

c) **you** being unable to continue **your** trip, as detailed in **your** travel itinerary, due to loss or theft of **your** passport, or that of any person **you** are travelling with.

These proportionate value of costs will be calculated from the date of return to Ireland.

2) Reasonable additional travelling expenses incurred by **you** for returning to Ireland (Economy Class) earlier than planned for a reason stated in benefit 1 of this section.

#### **YOU ARE NOT COVERED FOR**

- 1) the first €70 of each and every incident per each insured person involved in the incident;
- 2) claims that are not confirmed as medically necessary by the FirstAssist Emergency Service and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming it necessary to **curtail** the trip;
- 3) additional travelling expenses incurred which are not authorised either by **us** or FirstAssist Emergency Service, as detailed on page 4;
- 4) claims where a theft of passport has not been reported to the necessary authorities, and a written report obtained;
- 5) **you** undertaking a trip when travelling by air or sea if at the start of **your** trip, during **your** trip or on **your** return date, **you** are more than 36 weeks and 6 days pregnant for a single pregnancy, or more than 32 weeks and 6 days for a multiple pregnancy;
- 6) anything mentioned in the General Exclusions.

**NOTE** – The FirstAssist Emergency Service only assists early return **home** for medical reasons, not for the other reasons listed under this section of the policy.

### **SECTION 3 – PERSONAL ACCIDENT**

#### **YOU ARE COVERED FOR**

The following benefits, which will be paid to **you** or **your** legal personal representative, if **you** have a **personal accident** during **your** trip which, at the end of 12 months after the date of that accident, is the sole cause of **your** consequent death or disability:

- 1) Death – €7,000.
- 2) **Loss of limb**, total and permanent **loss of sight** in one or both eyes or **permanent total disablement** – €7,000.

#### **YOU ARE NOT COVERED FOR**

Any claims for death, loss or disablement caused directly or indirectly by:

- 1) a disease or any physical defect or illness;
- 2) an injury which existed prior to the commencement of the trip;
- 3) pregnancy;
- 4) any claims under this section not notified to **us** within 12 months of the accident;
- 5) anything mentioned in the General Exclusions.

### **SECTION 4 – MEDICAL EMERGENCY EXPENSES (not Private Health insurance)**

This section does not apply to trips within Ireland or the **United Kingdom** (except for trips within the Channel Islands, where NHS treatment is not available).

Before a claim for emergency expenses can be submitted under this section, **you** must contact the FirstAssist Emergency Service. Please refer to page 4.

If during **your** trip **you** become ill or are injured

## **YOU ARE COVERED**

Up to €3,000,000 for costs incurred outside Ireland:

1) for emergency medical and surgical treatment.

Claims for emergency dental treatment (for the relief of pain only) shall be limited to €500;

2) for reasonable and necessary additional accommodation (room only) and travelling expenses (economy class), including those of one relative or friend if **you** have to be accompanied **home** on medical advice;

3) in the event of death:

- a) for conveyance of the body or ashes to Ireland (the cost of burial or cremation is not included); or,
- b) local funeral expenses abroad limited to €2,175;

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

If **you** become ill or are injured we have the right to bring **you** back **home**, if the treating doctor and the FirstAssist Emergency Service doctor agree that **you** can safely travel **home**. If **you** refuse to return **home**, **we** have the right to stop cover.

## **YOU ARE NOT COVERED**

1) for the first

- a) €70 of any costs incurred as a result of inpatient treatment (including repatriation) if you do not have Private Health Insurance and have not obtained a premium discount,
- b) €55,000 or the amount covered by **your** Private Health Insurer (whichever is the greater) of any costs incurred as a result of in-patient treatment (including repatriation) if **you** have obtained a premium discount, and where **your** trip is for a period of 180 days or less,
- c) €70 for out-patient treatment,

of each and every incident per each insured person involved in the incident;

2) for any sums which can be recovered by **you** and which are covered under any National Insurance Scheme or Reciprocal Health Arrangement;

3) for any expense incurred for illness, injury or treatment as a result of:  
a) surgery or medical treatment which in the opinion of the attending doctor and the FirstAssist Emergency Service doctor can be reasonably delayed until **your** return to Ireland;

b) medication and/or treatment which at the time of departure is known to be required or to be continued outside Ireland;

4) for preventative treatment which can be delayed until **your** return to Ireland;

5) if **you** have not obtained a written certificate of fitness and ability to travel and endure the trip where **you** are undergoing medical treatment as a hospital out-patient at the time of paying the final balance of **your** trip;

6) for claims that are not confirmed as medically necessary by the attending doctor or FirstAssist Emergency Service;

7) for the cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital;

8) for any additional hospital costs arising from single or private room accommodation unless medically necessary;

9) for treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;

10) for expenses incurred as a result of a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication;

- 11) for taxi fares not considered medically necessary, and where receipts have not been provided;
- 12) for telephone expenses;
- 13) for costs that arise over 12 months after a claim was first notified;
- 14) if **you** are undertaking a trip when travelling by air or sea if at the start of **your** trip, during **your** trip or on **your** return date, **you** are more than 36 weeks and 6 days pregnant for a single pregnancy, or more than 32 weeks and 6 days for a multiple pregnancy;
- 15) for anything mentioned in the General Exclusions.

## SECTION 5 – MEDICAL INCONVENIENCE BENEFIT

This section does not apply to trips within Ireland or the **United Kingdom** (except for trips within the Channel Islands, where NHS treatment is not available).

### YOU ARE COVERED FOR

A benefit of €35 per each complete 24 hours spent as an in-patient if **you** are admitted to a registered hospital abroad up to a maximum of €735, in addition to any medical expenses incurred under Section 4 of this policy.

**NOTE** – Documentation must be submitted to confirm the date and time of admission and discharge.

### YOU ARE NOT COVERED FOR

- 1) **you** undertaking a trip when travelling by air or sea if at the start of **your** trip, during **your** trip or on **your** return date, **you** are more than 36 weeks and 6 days pregnant for a single pregnancy, or more than 32 weeks and 6 days for a multiple pregnancy;
- 2) anything mentioned in the General Exclusions.

## SECTION 6 – PERSONAL PROPERTY

**This section is not applicable where you have selected the option to delete cover.**

### YOU ARE COVERED

#### 1) PERSONAL BAGGAGE

Up to €1,500 for the value or repair of any of **your** own **personal baggage** (not hired, loaned or entrusted to **you**), which is lost, stolen, damaged or destroyed (after making proper allowance for wear and tear and depreciation). Limited to €150 for all **valuables** in total, limited to €150 for single and/or a pair or set of articles.

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

#### 2) DELAYED BAGGAGE

Up to €145 towards the cost of buying replacement necessities if **your** own **personal baggage** is delayed in reaching **you** on **your** outward journey for at least 12 hours and **you** have a written report from the carrier (i.e. airline, shipping company etc) or tour representative. Receipts will be necessary in the event of a claim.

**NOTE** – Any amount **we** pay **you** under 2 (Delayed Baggage) will be refunded to **us** if **your personal baggage** proves to be permanently lost.

#### 3) PERSONAL MONEY

Up to €360 (limited to €150 for cash losses) if **your** own **money** is lost or stolen whilst being carried on **your** person or left in a locked safety deposit box.

### YOU ARE NOT COVERED

- 1) for the first €70 of each and every incident per each insured person involved in the incident (not applicable to 2, Delayed Baggage);

- 2) if **you** do not exercise reasonable care for the safety and supervision of **your** property;
- 3) for loss, destruction, damage or theft of **personal baggage, valuables** or **money** left unattended in a public place or a place to which members of the general public have access;
- 4) if **you** do not obtain a written police report within 48 hours of the discovery in the event of loss, burglary or theft of **personal baggage, valuables** or **money**;
- 5) if **your personal baggage** is lost, damaged or delayed in transit, if **you** do not:
  - a) notify the carrier (i.e. airline, shipping company, etc) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) or,
  - b) follow up in writing within 7 days to obtain a written carriers report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately;
- 6) for loss, destruction, damage or theft:
  - a) from confiscation or detention by customs or other officials or authorities;
  - b) of contact lenses, dentures, hearing aids, samples or merchandise, bonds, coupons, securities, stamps or documents of any kind, vehicles or vehicle accessories (other than wheelchairs and pushchairs only), tents, antiques, musical instruments, pictures, typewriters, telephones, computers/games consoles (including handheld consoles) and/or accessories, televisions, sports gear whilst in use, pedal cycles, dinghies, boats and/or ancillary equipment, glass or china, alcohol, cigarettes or any other tobacco products;
  - c) due to wear and tear, denting or scratching, moth or vermin;
  - d) of **valuables** left as checked-in baggage;
- 7) for mechanical breakdown, derangement or for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessel, aircraft or vehicle they are being carried in;
- 8) for **valuables** stolen from an unattended vehicle;
- 9) for **personal baggage** stolen from:
  - a) an unattended vehicle, unless it was in the locked glove compartment, or rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, and there is evidence of forcible and violent entry or,
  - b) an unattended vehicle (other than motorcaravans) left for any period between the hours of 9pm and 9am;
- 10) for any shortages due to error, omission or depreciation in value;
- 11) for any property more specifically insured or recoverable under any other source;
- 12) for anything mentioned in the General Exclusions.

## SECTION 7 – LOSS OF PASSPORT EXPENSES

### YOU ARE COVERED

Up to €300 for reasonable additional travel or accommodation expenses **you** incur abroad in obtaining a new passport, if **your** passport is lost or stolen.

### YOU ARE NOT COVERED

- 1) for the first €70 of each and every incident per each insured person involved in the incident;
- 2) if **you** do not exercise reasonable care for the safety or supervision of **your** passport;

- 3) if **you** do not obtain a written police report within 48 hours of the loss;
- 4) for loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities;
- 5) for anything mentioned in the General Exclusions.

## SECTION 8 – PERSONAL PUBLIC LIABILITY

### YOU ARE COVERED

Up to a maximum of €3,000,000 for **your** legal expenses and legal liability for damages which caused by an accident that happened during the trip, leads to a claim made against **you** for:

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

### YOU ARE NOT COVERED FOR

- 1) for the first €150 of each and every incident per each insured person involved in the incident;
- 2) fines imposed by a Court of Law or other relevant bodies;
- 3) anything caused directly or indirectly by:
  - a) liability which **you** are responsible for, because of an agreement that was made;
  - b) injury, loss or damage arising from:
    - i) ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, bicycles, vessels (other than rowing boats, punts or canoes), animals (other than horses, domestic dogs or cats), or firearms (other than guns being used for sport);
    - ii) the occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings;
    - iii) the carrying out of any trade or profession;
    - iv) racing of any kind;
    - v) any deliberate act;
  - c) liability covered under any other insurance policy;
- 4) anything mentioned in the General Exclusions.

**NOTE – If you are using a mechanical/ motorised vehicle, make sure that you are adequately insured for third party cover, as you are not covered under this insurance.**

## SECTION 9 – MUGGING BENEFIT

### YOU ARE COVERED FOR

A benefit of €70 per 24 hours up to a maximum of €1,500, in addition to any medical expenses incurred under Section 4 of this policy if **you** are mugged and, as a result of **your** injuries received from the **mugging**, are admitted as an in-patient to a registered hospital abroad.

### YOU ARE NOT COVERED

- 1) if you do not obtain a police report of the **mugging** and confirmation of **your** injuries and period of in-patient treatment from the hospital
- 2) for anything mentioned in the General Exclusions.

## SECTION 10 – LEGAL EXPENSES

This section of cover is arranged and managed by Lexceteras Limited.

### YOU ARE COVERED

Up to a maximum of €7,000 (but not more than €14,000 in total for all insured persons) for:

- 1) any fees, expenses and other disbursements reasonably incurred by **your** legal representatives in connection with any claim or legal proceedings including costs and expenses of expert witnesses and costs incurred by **us** in connection with any such claims or legal proceedings;
- 2) any costs payable by **you** following an award of costs by any court or tribunal and any costs payable following an out of court settlement made in connection with any claim or legal proceedings;
- 3) any fees, expenses and other disbursements reasonably incurred in appealing or resisting an appeal against the judgement of a court, tribunal, or arbitrator.

**NOTE** – Lexceteras Limited shall have control over the legal proceedings and the selection, appointment and control of a solicitor.

### YOU ARE NOT COVERED FOR

- 1) costs or expenses that Lexceteras Limited has not agreed to;
- 2) any claim not reported to Lexceteras Limited within 180 days after the event giving rise to the claim;
- 3) any claim against a travel agent, tour operator or carrier, Lexceteras Limited, **our** agent, Optimum Underwriting Limited, or Groupama Insurance Company Limited;
- 4) actions between members of the same family or household, or actions to enforce a judgement or legally binding decision;
- 5) any claim where Lexceteras Limited consider that **your** prospects of success in achieving a reasonable benefit are insufficient or where the cost of the action could be more than the settlement;
- 6) anything mentioned in the General Exclusions.

## GENERAL EXCLUSIONS

### YOU ARE NOT COVERED FOR

Anything directly or indirectly caused by:

- 1) **your** suicide, deliberately injuring yourself, being under the influence of drink or drugs (unless prescribed by a doctor), alcoholism, drug addiction, solvent abuse, self exposure to needless danger (unless **you** are trying to save someone's life);
- 2) any loss where at the time of taking out this insurance or at the time of booking each trip:
  - a) **you** or any person (including an **immediate relative**) upon whose health the trip may depend:
    - i) has been put on a waiting list for which they are still awaiting in-patient treatment or investigation by a hospital department; or
    - ii) has received treatment as a hospital in-patient or out-patient, or been under the care of a specialist consultant within the past 12 months; or
    - iii) has been diagnosed with a terminal illness or treated for a malignant condition or any type of cancer; or
    - iv) has been treated for any breathing problem that has required steroid or nebulized drugs in the past two years; or
    - v) has ever been treated for a heart related problem (including angina but with the exception of high blood pressure in isolation) which has involved surgery or regular treatment with any kind of medication; or
    - vi) has suffered a stroke or required treatment for a circulatory condition which has involved surgery treatment with any kind of medication; or
    - vii) has previously been diagnosed as suffering from any psychological or psychiatric disorder, including but not limited to anxiety, stress or depression; or

viii) has ever received any organ transplant, or are currently on renal dialysis.

- 3) professional or organised sports, winter sports, racing, speed or endurance tests, scuba diving to a depth greater than 30 metres or scuba diving without a qualified instructor, or dangerous pursuits;
- 4) air travel (other than as a fare-paying passenger on a regular scheduled airline or licenced charter aircraft);
- 5) air travel within 24 hours of scuba diving;
- 6) bankruptcy/liquidation of any tour operator, travel agent or transportation company;
- 7) any other loss connected to the event **you** are claiming for unless **we** specifically provide cover under this policy;
- 8) any claim arising from sexually transmitted infections;
- 9) any injury, illness, death, loss, expenses or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness and/or any mutant derivatives or variations thereof however caused;
- 10) a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion or uprising, blockade, military or usurped power
  - i) this exclusion will not apply to Section 5 – Personal Accident, Section 6 – Medical Emergency Expenses or Section 7 – Medical Inconvenience Benefit, provided that the Insured Person suffering personal accident injury or illness has not participated in or conspired in such activities.
- b) any act of terrorism not involving the use or release of or threat thereof of any nuclear weapon or any chemical or biological agents:
  - i) this exclusion will not apply to Section 5 – Personal Accident, Section 6 – Medical Emergency Expenses or Section 7 – Medical Inconvenience Benefit, provided that the Insured Person suffering personal accident injury or illness has not participated in or conspired in such activities.
  - ii) provided also that in the event of benefit being payable the maximum payable in respect of any one claim or series of claims arising from a single act of terrorism or series of acts of terrorism occurring within a 72 hour period is £3,750,000 in the aggregate.
- c) any act of terrorism involving the use or release of or threat thereof of any nuclear weapon or any chemical or biological agents;

An act of terrorism means an act, including but not limited to the use of force or violence and/or threat, of any person or group(s) of person(s), whether they are acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public at fear;

- d) any loss, damage, cost or expense of any nature that results from or is in connection with anything mentioned in a), b) or c) above regardless of any other cause or event or sequence of events or any action taken in controlling, preventing or suppressing anything mentioned in a), b) or c) above;

**you** are responsible for proving why this Exclusion, in whole or in part, should not be applied. If any portion of this Exclusion is found to be invalid or unenforceable, the remainder of it will remain in force and effect.

- 11) loss or damage to any property and expense or legal liability; directly or indirectly caused by or contributed to by or arising from:
  - a) ionising radiations or radioactive contamination from any nuclear fuel or nuclear waste which results in burning of nuclear fuel;
  - b) the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it;
  - c) pressure waves from aircraft and other flying objects travelling faster than the speed of sound.

- 12) **you** riding on a motorcycle, Quad bike or any mechanically assisted cycle with an engine capacity in excess of 125cc and in any event if **you** fail to wear a crash helmet;
- 13) **you** driving a motor vehicle or riding a motorcycle, Quad bike or any mechanically assisted cycle without an appropriate licence or when not insured under a motor insurance policy;
- 14) the cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital;
- 15) mountaineering or rock climbing, ordinarily necessitating the use of picks, ropes or guides, or pot-holing;
- 16) **your** manual work or hazardous occupation of any kind;
- 17) taking part in dangerous expeditions or the crewing of a vessel outside European waters;
- 18) any payment which **you** would normally have made during **your** travels, if nothing had gone wrong;
- 19) failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date (this exclusion does not apply to claims made under Section 3 – Personal Accident, Section 4 – Medical Emergency Expenses and Section 5 – Medical Inconvenience Benefit);
- 20) any loss, damage cost or expense of any nature if cover is specifically provided by any other insurance policy;
- 21) **your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office or the World Health Organisation has advised the public not to travel.

## CONDITIONS

1. No payment will be made under Sections 1, 2, 3, 4 or 5 without appropriate medical certification.
2. If **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.
3. In the event of a claim, if **we** require a medical examination **you** must agree to this and in the event of death **we** are entitled to a post mortem examination both at **our** expense.
4. **You** must take all reasonable steps to recover any lost or stolen article.
5. If any claim is found to be fraudulent in any way this policy will not apply and all claims will be forfeited.
6. The original validation certificate must be produced before any claim is paid.
7. **You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**.
8. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.
9. **We** may at any time pay to **you** **our** full liability under the policy after which no further payments will be made in any respect.
10. It is a condition of this insurance that all material facts have been disclosed to **us**, failure to do so may invalidate this insurance leaving **you** with no right to make a claim.
11. If at the time of making a claim there is any other policy covering the same risk **we** are entitled to contact that insurer for a contribution.

## **COMPLAINTS PROCEDURE**

Any enquiry or complaint **you** may have regarding **your** policy, or a claim notified under **your** policy, may be addressed to **us**. Please quote details of the policy, including **your** Validation Certificate number and/or claim number to enable the enquiry to be dealt with speedily.

If **you** are not satisfied with the handling of a complaint, **you** should write to the following:-

### **FOR SECTIONS 1 TO 9**

**Managing Director  
Optimum Underwriting Limited  
PO Box 337  
Dorking  
Surrey  
RH4 3YN  
England**

### **FOR SECTION 10 – LEGAL EXPENSES**

**Managing Director  
Lexceteras Limited  
Minerva House  
Holbeach Technology Park  
Park Road  
Holbeach  
Lincolnshire  
PE12 7PT  
England**

### **FOR ALL SECTIONS**

If **your** complaint is not dealt with to **your** satisfaction by either of the Managing Directors as stated above, **you** should then write to:

**The Chief Executive  
Groupama Insurance Company Limited  
6th Floor, One America Square  
17 Crosswall  
London  
EC3N 2LB  
England**

If **you** are still not satisfied **you** have the right to refer any dispute to the **Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR, England**

Optimum Underwriting Limited and  
Groupama Insurance Company Limited are authorised and regulated by  
the Financial Services Authority.

Groupama Insurance Company Ltd. are covered by the  
Financial Services Compensation Scheme (FSCS). This means that you  
may be entitled to compensation from the scheme if we cannot  
meet our obligations. This depends on the type of business and the  
circumstances of the claim and would provide cover for  
90% of the claim with no any upper limit.

Further information about compensation is available from the FSCS at  
[www.fscs.org.uk](http://www.fscs.org.uk) or telephone +44 20 7892 7300.

### **JustCover Ltd**

Registered office:  
5 Castleknock Woods, Dublin 15, Ireland

JustCover Ltd. is regulated by the Financial Regulator

Registered in Ireland No. 362681



Optimum Underwriting Limited  
PO Box 337, Dorking, Surrey RH4 3YN, England

Registered office:  
5 Brighton Road, South Croydon, Surrey CR2 6EA, England  
Registered in England No. 3805719

Optimum Underwriting Limited are Underwriting Agents for  
Groupama Insurance Company Limited