

Single/Multi trip Travel Insurance

www.justcover.ie

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 28.
- **“COOLING OFF” PERIOD:** The 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 14 and 25 to 27.
- **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 27.
- **GOVERNING LAW:** **Your** policy is governed by Irish law.
- **DATA PROTECTION:** Please note that any information provided to **us** will be processed by **us** and **our** agents in compliance with the provisions of the Data Protection Act 1998, for the purposes of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

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

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**SUMMARY OF COVER
(per person)**

Section of Cover	Cover	Excess
1 Cancellation	Up to €4,500	€125 (€15 for Loss of Deposit)
2 Curtailment	Up to €4,500	€125
3 Missed Departure	Up to €500	Nil
4 Travel Delay	Up to €150/€4,500	€125 (Abandonment only)
5 Personal Accident	Up to €30,000	Nil
6 Medical Emergency Expenses	Up to €7,500,000	€175 for out-patient treatment or non Private Health policy holders €55,000 or the amount covered by your Private Health Insurer (whichever is greater)
7 Medical Inconvenience Benefit	Up to €725	Nil
8 Personal Property Single Article Limit Valuables Limit Sports Equipment Limit Items with no receipt in all Item no receipt per item Limit Delayed baggage Personal Money	Up to €2,175 €300 €300 €360 €360 €70 Up to €145 €400	€125
9 Loss of Passport Expenses	Up to €300	Nil
10 Personal Public Liability	Up to €3,000,000	Nil
11 Hijack	Up to €800	Nil
12 Ski Equipment Single Article Limit Ski Hire Delayed Ski Equipment	Up to €725 €300 Up to €300 Up to €145	€125 Nil Nil
13 Ski Pack	Up to €450	€125
14 Piste Closure	Up to €450	Nil
15 Avalanche Closure	Up to €250	Nil
16 Catastrophe	€725	€125
17 Legal Costs and Expenses	€35,000	Nil
18 Loss of Green Fees	Up to €300	Nil
19 Loss & Hire of Golf Equipment	Up to €1,500	€125
20 Hole in One	€75	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 **you** do not have 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: **+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.net



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 16 & 18 TO 20

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

FOR SECTION 17 – LEGAL EXPENSES

Lexceteras Limited

Minerva House, Holbeach Technology Park, Park Road, Holbeach,
Lincolnshire PE12 7PT, England

Telephone: +44 1406 493082 Fax: +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 reported 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 101 issued to JustCover Limited by Optimum Underwriting Limited, 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.

The policy wording, including any endorsement issued by **us**, constitutes a contract between **you** and **us** and is made up of the schedule and this policy document, which together forms the contract of insurance, and is based upon the information that **you** provided during **your** application.

PERIOD OF INSURANCE

Cancellation cover applies as soon as the policy has been issued and the premium has been paid or at the time **you** book the trip, whichever is the later. 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.

“COOLING OFF PERIOD”

If, having examined **your** policy wording, **you** decide the insurance does not meet **your** needs, **you** can cancel the insurance within 14 days from the date **you** receive the policy wording, and **we** will refund the premium (less any Credit/Debit Card expenses incurred by **us**) provided **you** have not taken a trip to which the insurance applies, and **you** have not made a claim.

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.

Non-travelling relatives

You may have an immediate relative with a medical condition who is not travelling with you. In some cases, if their state of health deteriorates greatly, you may want to cancel or curtail your journey. Subject to all the other terms and conditions, such claims are covered if the relative's doctor is prepared to state that at the date you bought this policy, he/she would have seen no substantial likelihood of his/her patient's condition deteriorating to such a degree that this would become necessary. If the doctor will not confirm this, your claim is not covered.

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 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 policy has been issued and the premium has been paid or at the time **you** book the trip, whichever is later. **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 - see "Cooling off period" on page 5.
- 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) Winter sports cover is only available to persons aged 65 years and under at the date of travel.

For Single Trip Insurance:

- 8) This policy is not valid for trips exceeding 180 days in total.
- 9) Winter sports trips are covered if the required additional premium has been paid.
- 10) This policy is only available to persons aged 75 years and under.

For Multi-Trip Insurance:

- 11) The maximum duration of any one trip is 45 days (31 days where Aviva Healthcare discount is applied) unless the appropriate additional premium has been paid to extend the duration of any one trip to 60 or 90 days, winter sports limited to 17 days per policy year.
- 12) Family cover applies to **you** and **your** husband/wife or partner (whether **you** and they are of the same or different sex), plus up to 4 unmarried dependent children of either of **you**, under the age of 23 years in full time education. Adults travelling under this policy may travel independently. **Your** unmarried dependent children are only covered when travelling with an adult insured under this policy.
- 13) This policy is only available to persons aged 75 years and under (travel limited to **United Kingdom** and European destinations for persons aged 70-75 years except for persons who have private health insurance).
- 14) This policy is not valid for trips taken within Ireland unless pre-booked for a period for three nights or more in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee and an invoice, bill, receipt or voucher can be produced.

DEFINITIONS

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

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.

Common Law Partner/Civil Partner – the person living with the insured person as husband or wife, including same sex partner for at least six consecutive months prior to the date of application and living at the same address.

Curtail/Curtailment – Return early to **home** in Ireland or the period **you** are hospitalised as an in-patient abroad.

Golf Equipment – Golf clubs, golf balls, golf bag, golf trolley and golf shoes.

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

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

Immediate Relative – Mother, father, sister, brother, wife, husband, **common law partner/civil partner**, daughter, son, (including fostered) grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, aunt, uncle, 1st cousin, nephew, niece, step-parent, step-child, step-brother or step-sister or legal guardian.

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.

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.

Medical Emergency Service - FirstAssist Services Limited (FirstAssist)

Money – Cash, postal and **money** orders, travel tickets, lift passes (in respect of winter sports trips where the appropriate premium has been paid), passports, petrol coupons and green cards held by **you** for social, domestic and pleasure purposes.

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

Permanent Total Disablement – Disablement as a result of which **you** are unable to carry on or perform any business or occupation, and which, having lasted for a period of 12 months is, at the end of that period, beyond hope of improvement.

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

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

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

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.

Ski Equipment – Skis (including bindings), ski boots, ski poles and snowboards.

Ski Pack – Pre-booked lift passes, hired skis and boots and ski school fees.

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

Unattended – where **you** are not in full view of or in a position to prevent unauthorised taking of **your** property unless it is in a locked room, safe, in a locked boot of a locked vehicle or in the luggage space at the back of a locked estate car or locked hatchback under a top cover out of view.

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, iPods/iPod touch/MP3/4 players or similar and/or accessories, ebook readers, telescopes, and binoculars.

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

You/Your – Each Insured Person.

AMATEUR SPORTING AND HAZARDOUS ACTIVITIES

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

- 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 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 – Standard Policy Excess
 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		

Activity	Cover Option Code	Winter Sports Premium	Basic Condition Number
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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
Canoeing – grade 4 to 5	NC		
Canyoning	NC		
Cat skiing	NC		
Catamaran sailing – European water 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
Free mountaineering	NC		

Gaelic Hurling	C		4,6,7,8,9
Glacier walking	NC		
Gliding	NC		
Go karting up to 120cc	A		2,6,7,9

Activity	Cover Option Code	Winter Sports Premium	Basic Condition Number
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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		

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		

Activity	Cover Option Code	Winter Sports Premium	Basic Condition Number
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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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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		

Activity	Cover Option Code	Winter Sports Premium	Basic Condition Number
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Roller skating / blading (stunts)	NC		
Rounders	A		
Rowing (not racing)	A		4
Rugby	NC		
Running	A		4,6

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

Activity	Cover Option Code	Winter Sports Premium	Basic Condition Number
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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		
Tug of War	A		

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		

Activity	Cover Option Code	Winter Sports Premium	Basic Condition Number
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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 €4,500 if **your** travel and accommodation arrangements are cancelled before **your** departure from Ireland (including ski hire, ski school and lift passes for winter sports trips where the appropriate premium has been paid), 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** schedule departure date.

YOU ARE NOT COVERED FOR

- 1) the first €125 of each and every incident per each insured person involved in the incident reduced to €15 for loss of deposit claims only);
- 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) any claim arising from pregnancy, where, at the point of checking in for or boarding **your** flight, **you** fail to comply with the airline's policy for conveyance of pregnant women;
- 5) 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) the cost of any visa required in connection with **your** trip;
- 7) claims where a theft of passport has not been reported to the necessary authorities, including but not limited to, the Police and Passport Service;
- 8) Avios points (formerly BA Miles and Airmiles), Loyalty card vouchers or points or unused Timeshare points;
- 9) anything mentioned in the General Exclusions.

SECTION 2 – CURTAILMENT

Curtailment is only applicable if **you** return to Ireland earlier than planned. This section includes the services of the **Medical 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 €4,500 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 (including ski hire, ski school and lift passes, which do not have to be paid for before **your** departure from Ireland, in respect of winter sports trips where the appropriate premium has been paid), 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) 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 €125 of each and every incident per each insured person involved in the incident;
- 2) claims that are not confirmed as medically necessary by the **Medical**

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 the **Medical 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) the cost of **your** original return trip if this has already been paid and **you** need to **curtail your** journey;

6) the cost of any visas required in connection with **your** trip;

7) 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;

8) Avios points (formerly BA Miles and Airmiles), Loyalty card vouchers or points or unused Timeshare points;

9) anything mentioned in the General Exclusions.

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

SECTION 3 – MISSED DEPARTURE

This section does not apply to trips within Ireland.

YOU ARE COVERED

Up to €500 for necessary hotel and travelling expenses incurred in reaching **your** booked destination, if the car **you** are travelling in breaks down or is involved in an accident or **you** being delayed as a result of a major accident on a motorway, or the **public transport** being used is delayed, resulting in **you** arriving too late to commence **your** booked journey.

YOU ARE NOT COVERED

1) if when the policy was issued, there was reasonable expectation that the trip would be affected by strike, industrial action, mechanical breakdown of the **public transport**, or adverse weather conditions;

2) if sufficient time has not been allowed for **your** journey in order to meet the check-in time specified by the transport providers or agent;

3) if **you** are not proceeding directly to the departure point;

4) unless **you** get a letter from the **public transport** provider confirming that the service did not run on time;

5) unless **you** get confirmation of the delay from the authority who went to the accident or breakdown affecting the car **you** were travelling in;

6) for any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before the start date of **your** policy and the date **your** travel tickets or confirmation of booking were issued;

7) for anything mentioned in the General Exclusions.

SECTION 4 – TRAVEL DELAY

This section does not apply to trips within Ireland.

YOU ARE COVERED

1) For a benefit of €30 for the first full 12 hours **you** are delayed and €15 for each full 12 hours **you** are delayed after that, up to a maximum of €150 (regardless of the number of incidents of delay) or

2) up to the amount under Section 1 – Cancellation section – of this policy (less €125 excess) if **you** abandon the trip (on the outward journey only) after the first full 12 hours

if **your** outward or return flights, sea crossing, coach or train departure to or from Ireland are delayed for more than 12 hours beyond the intended departure time (as specified on **your** travel ticket) as a result of:

a) strike or industrial action (provided that when this policy was taken out, there was no reasonable expectation that the trip would be affected by such cause);

b) adverse weather conditions if the underlying and continuing cause;

c) mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel.

YOU ARE NOT COVERED

1) for the first €125 of each and every incident per each insured person

- involved in the incident (this is only applicable if **you** abandon the trip);
- 2) if **you** do not check-in for the flights, sea crossing, coach or train departure before the intended departure time;
 - 3) if **you** do not obtain written confirmation from the airline, shipping, coach or train company stating the period and the reason for the delay;
 - 4) for any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the orders or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any Country;
 - 5) for anything mentioned in the General Exclusions.

NOTE – This section only applies for delays at **your** final International departure point to or from Ireland.

SECTION 5 – 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** death or disability:

- 1) Death – €15,000
- 2) **Loss of limb**, total and permanent **loss of sight** in one or both eyes or **permanent total disablement** – €30,000

NOTE – If **you** are aged under 17 at the time of the accident the death benefit will be limited to funeral and other expenses up to €1,500 and the **permanent total disablement** benefit will not apply.

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 6 – 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 **Medical Emergency Service**. Please refer to page 4.

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

YOU ARE COVERED

Up to €7,500,000 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 or if **you** are a child and require an escort **home**;
- 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 **Medical 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) €175 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) €175 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 expenses 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 **Medical 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 the **Medical 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) the costs of telephone calls other than the first call to tell **us** about the medical problems;

13) for costs that arise over 12 months after a claim was first notified;

14) for 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 any medical test **you** have planned or expect to have;

16) for any treatment or medication that **you** receive after **your** return to Ireland;

17) for anything mentioned in the General Exclusions.

SECTION 7 – 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).

This benefit payment contributes towards miscellaneous expenses incurred whilst **you** are an in-patient (including taxi fares and telephone calls). It does not provide compensation for loss of holiday enjoyment.

This is in addition to any medical expenses incurred under Section 6 - Medical Emergency Expenses.

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 €725, in addition to any medical expenses incurred under Section 6 of this policy.

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

YOU ARE NOT COVERED FOR

1) 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 8 – PERSONAL PROPERTY

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

YOU ARE COVERED

1) PERSONAL BAGGAGE

Up to €2,175 (extended to €2,900 as a Christmas special, for the period 15 December to 15 January only) 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 €300 for all **valuables** in total, limited to €300 for single and/or a pair or set of articles, limited to €360 for all sports equipment.

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 €400 if **your own money** is lost or stolen whilst being carried on **your** person or left in a locked safety deposit box.

NOTE – If **you** are aged under 16, claims under Personal Money are limited to €100 overall.

YOU ARE NOT COVERED

- 1) for the first €125 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, in the event of loss, burglary, or theft of **personal baggage, valuables, or money, you** do not report this to the police within 48 hours, and do not obtain a written police report;
- 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, mobile phones/smart phones and or accessories, computers/games consoles (including handheld consoles)/laptops/iPads/computer tablets or similar and/or accessories, televisions, sports gear whilst in use (other than **ski equipment** for winter sports trips where the appropriate premium has been paid), pedal cycles, dinghies, boats and/or ancillary equipment, glass or china;
 - 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 9 – 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) if **you** do not exercise reasonable care for the safety or supervision of **your** passport;
- 2) if, in the event of loss, burglary or theft of **your** passport, **you** do not report this to the police within 48 hours, and do not obtain a written police report;
- 3) for loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities;
- 4) for anything mentioned in the General Exclusions.

SECTION 10 – 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) fines imposed by a Court of Law or other relevant bodies;
- 2) 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;
- 3) 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 11 – HIJACK

YOU ARE COVERED

A benefit of €40 per full 24 hours up to a maximum of €800 for the duration of the **hijack**.

YOU ARE NOT COVERED

- 1) for business travel;
- 2) if **you** or **your** family or **your** business connections have engaged in activities that could be expected to increase the risk of **hijack**;
- 3) for anything mentioned in the General Exclusions.

SECTION 12 – SKI EQUIPMENT

This section of cover is only applicable if the appropriate winter sports premium has been paid.

YOU ARE COVERED

1) SKI EQUIPMENT

Up to €725 for the value or repair of **your** own **ski equipment** (after making proper allowance for wear and tear and depreciation) or hired **ski equipment**, if they are lost, stolen or damaged during **your** trip, limited to €300 for any one item.

Please note: claims for owned **ski equipment** will only be calculated as follows:

Up to 12 months old	85% of purchase price
Up to 24 months old	65% of purchase price
Up to 36 months old	45% of purchase price
Up to 48 months old	30% of purchase price
Up to 60 months old	20% of purchase price
Over 60 months old	0%

2) SKI HIRE

For €15 per day up to a maximum of €300 in all for the reasonable cost of hiring replacement **ski equipment** as a result of the accidental loss, theft or damage of **your** own **ski equipment** during the period of Insurance.

3) DELAYED SKI EQUIPMENT

Up to €145 towards the cost of hiring replacement **ski equipment** necessities, if **your** own **ski equipment** 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.

YOU ARE NOT COVERED

- 1) for the first €125 of each and every incident per each insured person involved in the incident (not applicable to 2 and 3 above);
- 2) if **you** do not exercise reasonable care for the safety and supervision of **your** own or **your** hired **ski equipment**;
- 3) if, in the event of loss, burglary, or theft of **your** own or **your** hired **ski equipment**, **you** do not report this to the police within 48 hours, and do not obtain a written police report;
- 4) if **your** own or **your** hired **ski equipment** 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 Carrier's Report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately;
- 5) for loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities;
- 6) for **your** own or **your** hired **ski equipment** stolen from:
 - a) an **unattended** vehicle unless it was in the rear boot or luggage area of the vehicle and is covered so as not to be visible from

outside the vehicle, or items stored on a roof rack (unless the vehicle is parked within sight of **you**), and there is evidence of forcible and violent entry;

b) an **unattended** vehicle (other than motorcaravans) left for any period between the hours of 9pm and 9am.

7) for anything mentioned in the General Exclusions.

SECTION 13 – SKI PACK

This section of cover is only applicable if the appropriate winter sports premium has been paid.

YOU ARE COVERED

Up to €150 per week up to a maximum of €450 in all for the unused portion of **your ski pack** costs paid for or contracted to be paid for before **your** trip commenced, where **you** do not **curtail** the trip, but are certified by a **medical practitioner** in the resort as being unable to ski and unable to use the **ski pack** facilities because of serious injury or illness occurring during the trip and where there is confirmation that no refund is available for the unused items.

YOU ARE NOT COVERED

1) for the first €125 of each and every incident per each insured person involved in the incident;

2) for claims that are not confirmed as medically necessary by the **Medical Emergency Service** and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming that **you** are unable to ski and unable to use the **ski pack** facilities;

3) for anything mentioned under **YOU ARE NOT COVERED** of Section 7 – Medical Emergency Expenses;

4) for anything mentioned under the General Exclusions.

SECTION 14 – PISTE CLOSURE

This section of cover is only applicable if the appropriate winter sports premium has been paid.

Cover is only available under this Section between 1st December to 30th April in the Northern Hemisphere, and between 1st April and 31st October in the Southern Hemisphere.

If there is a lack of snow in **your** resort and it closes, which prevent **you** from skiing which otherwise would be possible

YOU ARE COVERED

1) for a benefit of €15 per day towards the costs **you** have to pay to travel to another resort, up to a maximum of €450 or

2) for a benefit of €30 for each full day **you** are unable to ski up to a maximum of €450, if **your** resort stays closed and there is no other resort available,

for as long as these conditions exist at the resort, but not exceeding the pre-booked period of insurance of **your** trip.

YOU ARE NOT COVERED

1) for claims where **you** have not obtained confirmation of resort closure from the local representative;

2) for claims where not all skiing facilities are totally closed;

3) for claims where the lack of snow conditions are known or are public knowledge at the time of effecting this insurance;

4) for anything mentioned in the General Exclusions.

SECTION 15 – AVALANCHE CLOSURE

This section of cover is only applicable if the appropriate winter sports premium has been paid.

YOU ARE COVERED

Up to €250 for reasonable additional travel and accommodation expenses necessarily incurred to reach **your** booked destination if, as a direct result of an avalanche, **your** transfer from or to **your** pre-booked resort is delayed.

YOU ARE NOT COVERED

- 1) for anything mentioned under **YOU ARE NOT COVERED** of Section 3 – Missed Departure;
- 2) for anything mentioned in the General Exclusions.

SECTION 16 – CATASTROPHE

YOU ARE COVERED

Up to €725 if **you** are forced to move from **your** pre-booked and pre-paid accommodation outside of Ireland as a result of fire, lightning, explosion, earthquake, storm, tempest, hurricane, flood, medical epidemic or local government directive which is confirmed in writing by local or national authority, for the irrecoverable travel and accommodation costs necessarily incurred to continue with **your** prepaid trip or, if the trip cannot be continued, for **your** return to Ireland.

YOU ARE NOT COVERED FOR

- 1) the first €125 of each and every incident per each insured person involved in the incident;
- 2) any expense following **your** disinclination to travel or to continue with **your** trip when official directives from the local or national authority state it is acceptable to do so;
- 3) any cost or expense payable by or recoverable from the tour operator, airline, hotel or other provider of services;
- 4) anything mentioned in the General Exclusions.

SECTION 17 – LEGAL COSTS AND EXPENSES

The cover under this section is arranged and administered by Lexceteras Limited.

Definition of words that apply to this section of cover

Throughout this cover, the words and phrases listed below have the meanings given next to them and are printed in bold:

Insured person, you, your - any person shown on the Validation Certificate as being insured under this policy.

We, our, us - the Insurer and Lexceteras Limited

YOU ARE COVERED

If **you** die or are injured as a result of an accident which occurs during **your** trip during the period of insurance, and **you** or **your** legal representative take legal action to get compensation, **we** will do the following in an attempt to get compensation for the death or injury:

- 1) provide up to €35,000 for each insured person (but not more than €70,000 in total for all insured persons) for any fees 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**;
- 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;
- 4) provide up to €1,000 for each insured person, for travel costs that have to be paid to go to a foreign court in connection with any legal action under 1) above;
- 5) if no compensation is received either as a result of the claim being abandoned or failing, then subject to the limits of cover stated in the policy and policy schedule **we** will pay the costs incurred;
- 6) if compensation is recovered for **you** then the usual costs rules of the relevant jurisdiction will apply. In some jurisdictions **you** will recover **your** costs, in others **you** will not. Any costs not recovered must first be met from the compensation. If the value of the costs not recovered exceeds the compensation then **we** will pay the balance of costs after the application of the compensation, subject to the limits of the cover in the policy and policy schedule.

YOU ARE NOT COVERED FOR

- 1) legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, the Insurers or their agents, someone **you** were travelling with or another **insured person**;
- 2) legal costs and expenses incurred prior to the granting of support by

us in writing;

- 3) any claims notified to **us** more than 180 days after the date of the incident giving rise to such claim;
- 4) any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation;
- 5) any claim where **you** are insured for legal costs and expenses under any other insurance policy;
- 6) any claim where legal costs and expenses are based directly or indirectly on the amount of compensation award (Contingency Fee Agreement);
- 7) legal costs and expenses incurred if an action is brought in more than one country;
- 8) any claim where in **our** opinion there is insufficient prospect of success in obtaining a reasonable benefit;
- 9) anything detailed in the General Exclusions.

Conditions

- 1) **We** shall have complete control over the legal proceedings and the appointment and control of a lawyer. **We** shall appoint a lawyer on **your** behalf with the expertise necessary to pursue **your** claim.
- 2) **You** must follow the lawyer's advice and provide any information and assistance required. Failure to do so will entitle **us** to withdraw cover.
- 3) **We** must have access to any and all of the lawyer's file of papers.
- 4) **We** may include a claim for **our** legal costs and expenses.

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

GOLF COVER

Sections 18 to 20 are only applicable where the appropriate golf premium has been paid.

SECTION 18 – LOSS OF GREEN FEES

YOU ARE COVERED

Up to €75 per day up to a maximum of €300 in all for the unused portion of **your** Green Fees costs paid for or contracted to be paid for before **your** trip commenced, where **you** do not **curtail** the trip, but are certified by a **medical practitioner** as being unable to golf and use the golf facilities because of serious injury or illness occurring during the trip and where there is confirmation that no refund is available for the unused green fees.

YOU ARE NOT COVERED

- 1) for claims that are not confirmed as medically necessary by the **Medical Emergency Service** and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming that **you** are unable to golf and unable to use the golf facilities;
- 2) for anything mentioned under **YOU ARE NOT COVERED** of Section 6 – Medical Emergency Expenses;
- 3) for anything mentioned in General Exclusions.

SECTION 19 – LOSS AND HIRE OF GOLF EQUIPMENT

YOU ARE COVERED

A. LOSS OF GOLF EQUIPMENT

Up to €1,500 for the value or repair of **your** own **golf equipment** (after making proper allowance for wear, tear and depreciation) or hired **golf equipment**, if they are lost, stolen or damaged during **your** trip, limited to €300 for any one item.

B. HIRE OF GOLF EQUIPMENT

For €50 per day up to a maximum of €300 for the reasonable cost of hiring replacement **golf equipment** as a result of the accidental loss, theft or damage of **your** own **golf equipment** during the period of insurance.

C. DELAYED GOLF EQUIPMENT

Up to a maximum of €150 towards the cost of hiring replacement **golf equipment** necessities, if **your** own **golf equipment** 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.

YOU ARE NOT COVERED

- 1) for the first €125 of each and every incident per each insured person involved in the incident (not applicable to B) and C) above;
- 2) if **you** do not exercise reasonable care for the safety and supervision of **your** own or **your** hired **golf equipment**;
- 3) if, in the event of loss, burglary, or theft of **your** own or **your** hired **golf equipment**, **you** do not report this to the police within 48 hours, and do not obtain a written police report;
- 4) if **your** own or **your** hired **golf equipment** is lost or damaged 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.
- 5) for loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities;
- 6) for **your** own or **your** hired **golf equipment** stolen from:
 - a) an **unattended** vehicle unless it was in the rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or items stored on a roof rack (unless the vehicle is parked within sight of **you**), and there is evidence of forcible and violent entry;
 - b) an **unattended** vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am;
- 7) for anything mentioned in the general exclusions.

SECTION 20 – HOLE IN ONE

YOU ARE COVERED

For a benefit of €75 if **you** complete a hole in one stroke gross (i.e. exclusive of handicap) during any organised game on any golf course.

NOTE – This benefit of €75 will only be payable once in any game.

YOU ARE NOT COVERED

- 1) if **you** do not produce written confirmation from the secretary of the club, stating that the hole in one has been performed to the satisfaction of the club, together with the original score card fully completed and duly signed;
- 2) for anything mentioned in the general exclusions.

GENERAL EXCLUSIONS

YOU ARE NOT COVERED FOR

Anything directly or indirectly caused by:

- 1) **Your** suicide or attempted 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 (unless the appropriate premium has been paid), racing, speed or endurance tests, scuba diving to a depth greater than 30 metres or diving without a qualified diving instructor, 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 5 – Personal Accident, Section 6 – Medical Emergency Expenses and Section 7 – Medical Inconvenience Benefit);

20) off-piste skiing except whilst under the supervision of a qualified guide/instructor;

21) ski jumping, mono skiing, ice hockey, the use of skeletons or bobsleighs;

22) ski or ski bob racing in International and National events and their heats and officially organised practice or training for these events;

23) any loss, damage cost or expense of any nature if cover is specifically provided by any other insurance policy;

24) **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.

25) any claim which arises directly or indirectly from **you** not being allowed to board a flight, train, sea vessel, coach or bus for any reason whatsoever.

CONDITIONS

1. No payment will be made under Sections 1, 2, 5, 6, 7, 13 or 18 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 17 & 19 TO 21

**The Director
Optimum Underwriting Limited
19 Bartlett Street
Croydon
Surrey
CR2 6TB
England**

FOR SECTION 18 – LEGAL COSTS AND 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.**

JustCover Ltd

Registered office:
5 Castleknock Woods, Dublin 15, Ireland

JustCover Ltd. is regulated by the Central Bank of Ireland

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.

Further information about compensation is available from the FSCS at
www.fscs.org.uk or telephone +44 20 7741 4100 or 0800 678 1100.



Optimum Underwriting Limited
19, Bartlett Street, Croydon, Surrey CR2 6TB

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Optimum Underwriting Limited are Underwriting Agents for
Groupama Insurance Company Limited