

## Schedule of cover

		Gold		Platinum (Excess waived on Single Trip Platinum product)	
Section	Benefit	Limit	Policy Excess	Limit	Policy Excess
1	<b>Cancellation &amp; Curtailment</b>	€4,000	€95 (Loss Of Deposit €40)	€6,000	€65
2	<b>Medical</b> Dental Treatment Burial Abroad Hospital Benefit	€5million €450 €2,000 €20 for every 24 hours up to €150	€95  €0	€10million €450 €2,000 €25 for every 24 hours up to €200	€65  €0
3	<b>Personal Luggage</b> Valuables (in total) Single / Set of Articles Delayed Luggage	€2,000 €300 €200 €200 (€50 per 24 hours)	€95  €0	€3,000 €400 €250 €375 (€75 per 24 hours)	€65  €0
3	<b>Personal Money and Documents</b> Cash Cash Under 18 Travel Documents Replacement Passport Emergency Passport Travel	€500 €250 €100 €250 €250 €250	€95  N/A N/A N/A N/A	€750 €300 €100 €350 €250 €250	€65  N/A N/A N/A N/A
4	<b>Delayed Departure</b>	€20 for the first 12 hour period / €20 for each subsequent 12 hour period, up to €200	€0	€30 for the first 12 hour period / €30 for each subsequent 12 hour period, up to €400	€0
4	<b>Abandonment</b>	€4,000	€95	€6,000	€65
4	<b>Missed Departure</b>	€500	€95	€600	€65
5	<b>Personal Accident</b> Permanent total disablement Death Loss of Limbs / Sight Under 18 / Over 66	€20,000 €10,000 €20,000 €5,000 (all benefits)	€0	€40,000 €10,000 €40,000 €5,000 (all benefits)	€0
6	<b>Personal Liability</b>	€2million	€300	€2million	€200
7	<b>Legal Expenses</b>	€10,000	€200	€20,000	€200
8	<b>Hijack</b>	€1,000 (€100 per day)	N/A	€2,000 (€200 per day)	N/A
9	<b>Catastrophe Cover</b>	€750	€95	€1,000	€65
10	<b>Credit or Cash Card Fraud</b>	€300	€95	€500	€65
<b>Applicable only if Winter sports product is selected:</b>					
11	<b>Winter Sports</b> Inability to Ski Ski Hire Equipment Owned Equipment Hired Single Article Limit Piste Closure Avalanche / Landslide	€500 (€25 per day) €500 (€50 per day) €400 €400 €400 €500 (€50 per day) €500 (€50 per day)	€0 €0 €95 €95 €95 €0 €0	€500 (€50 per day) €500 (€50 per day) €500 €500 €500 €750 (€75 per day) €750 (€75 per day)	€0 €0 €65 €65 €65 €0 €0
<b>Additional covers, applicable only if purchased in addition to standard cover:</b>					
12	<b>Flight Cancellation</b>	€750	€95	€1,000	€65
13	<b>Cruise Connection</b>	€750	€95	€1,000	€65
14	<b>Wedding Cover</b>	€1,000	€95	€1,500	€65
15	<b>Golf Cover</b> Golf Equipment Single / Set of Article limit Golf Equipment Hire Green Fees	€1,000 €150 €200 (€50 per day) €200 (€50 per day)	€95  N/A N/A	€1,500 €200 €400 (€75 per day) €400 (€75 per day)	€65  N/A N/A
16	<b>Business Cover</b> Business Equipment Business Trip	€1,000 €1,000	€95 €95	€1,500 €1,500	€65 €65











unsecured or outside Your reach or Unattended at any time in a place to which the public have access or in the custody of a person who is not a Travelling Companion.

Any loss or damage, which occurred in transit, must be reported to the carriers, and any loss or theft to the police, within 24 hours of discovery of such loss or theft. In both instances a written report must be obtained.

Temporary loss of Personal Luggage is subject to a written report from the carrier and payment of the relevant benefit is subject to original receipts for emergency items being submitted.

If You are claiming for stolen or lost goods You must produce a receipt for the purchase of the original goods, which will simplify Our assessment of the claim and speed up payment.

If You are claiming for damaged or destroyed goods You must produce an estimate for or repair from a reputable dealer confirming the estimated cost of repair.

#### **In respect of 1(a) and (b):**

In the event of a claim in respect of a Pair or Set of articles We shall only be responsible for the value of that part of the pair or set which is lost, stolen or damaged.

If it is not possible to report the loss or damage in transit to the carrier immediately – You must advise them in writing within 7 days of the incident and obtain the aforementioned written report from the carrier.

### **Section 3 Exclusions**

**In addition to the General Exclusions You are not covered for:**

- The Excess referred to in the Schedule of Cover (does not apply to loss of passport or temporary loss of Personal Luggage).
- More than the amount shown on Your Schedule of Cover for any single article of any kind.
- Valuables or Money and Travel Documents unless in Your possession or attended by You or deposited in a safe or safety deposit box at all times.
- Loss, theft of or damage to Personal Luggage left Unattended at any time or contained in or stolen from an Unattended vehicle:
  - a) At any time between 9pm and 8 am (local time) or
  - b) at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
- Any Valuables or Money and Travel Documents in Unattended vehicles regardless of the location of the property in the vehicle. (Losses from a roof or boot luggage rack of camping equipment remains covered under this section).
- Loss or damage caused by wear and tear, deterioration, depreciation, moths, vermin, atmospheric or climatic conditions or any process of cleaning, dyeing, repair or restoration.
- Confiscation or detention by Customs or other lawful officials and authorities.
- Electrical or mechanical breakdown or derangement of any article.
- Contact or corneal lenses, spectacles, dentures, bonds, securities, stamps or document of any kind, musical instruments, typewriters, personal computers or lap top computers and/or their accessories or similar items, glass, china, antiques, pictures, pedal cycles, hearing aids, coupons, personal organisers, computerised games and/or their accessories, mobile or portable telephones, televisions, CDs, CD, MP3 or DAT players or similar items, telecommunication equipment, vehicles and/or their accessories, boats and/or ancillary equipment, samples or merchandise or business goods or specialised equipment relating to a trade or profession.
- Breakage of, or damage to, any fragile or brittle articles, and any consequence thereof, unless caused by fire or accident to the conveyance in which Your Personal Luggage is being carried.
- Breakage of or damage to sports equipment while in use.
- Any property more specifically insured.
- Any item loaned, hired or entrusted to You.
- Items carried as freight or under a bill of lading.
- Loss of passport, if the loss has not been reported to the relevant Consular Authority within 24 hours of discovery of such loss.
- Cover for temporary or permanent loss of Personal Luggage for which You have received full compensation from someone else.

### **Section 4 – Delayed Departure / Missed Departure / Abandonment.**

**You are covered for:**

#### **4(a) Delayed Departure**

Where Strike or Industrial Action, adverse weather or mechanical breakdown of, or accident to, aircraft or sea vessel on which You are booked as a passenger for Your outward or return journey from or to Ireland, and forming part of a booked Trip, and specified on Your travel ticket, is delayed for a minimum of 12 hours beyond the intended departure time, We will cover amount shown on Your Schedule of Cover in respect of every completed 12-hour period of delay in Your scheduled departure time, up to a maximum of the amount shown on Your Schedule of Cover per Insured Person.

#### **4(b) Missed Departure or Connection**

Where

- Scheduled public transport services on which You are booked as a passenger fail, or are disrupted

OR

- The vehicle in which You are travelling is involved in an accident or breaks down

and this stops You from getting to the airport, port or station in time to commence or continue Your pre-booked Trip, We will reimburse You in respect of reasonable additional accommodation and travelling expenses, necessarily incurred – up to the maximum amount of the limit shown on Your Schedule of Cover in order to reach Your booked destination.

Internal flights which are part of Your Trip and which are pre-booked and paid for in Ireland prior to departing on Your Trip are covered under this section.

#### **4(c) Abandonment**

Where Strike or Industrial Action, adverse weather or mechanical breakdown of, or accident to, aircraft or sea vessel on which You are booked as a passenger for Your outward journey from Ireland, and forming part of a booked Trip, and specified on Your ticket, result in abandonment of Your outward Trip, We will pay for loss of accommodation and travel charges up to the limit shown on Your Schedule of Cover, paid or contracted to be paid by You, and which are not recoverable from any other source. Subject to a minimum delay of 24 hours from the scheduled departure time.

#### **Conditions applicable to Section 4**

(See also General Conditions)

- You must have checked in according to the itinerary given to You by the tour operator or carrier, and obtained written confirmation from them or their handling agents of the cause of the delay from the scheduled departure time and the actual period of the delay.
- For cover in respect of missed connection journey as part of your Trip You must allow a sufficient amount of time between Your scheduled arrival at the point of departure for Your connecting flight and the scheduled time of departure of same.
- A repairers report obtained at the time of the incident will be required for vehicle breakdown claims.

### **Section 4 Exclusions**

**In addition to the General Exclusions You are not covered for:**

- The Excess referred to in the Schedule of Cover (applies only to abandonment and missed departure or connection).
- Any claim resulting from Strike, Industrial Action or adverse weather which commenced (or for which an officially stated intent had been given) on or prior to the date of booking Your Trip and/or insurance.
- Failure to check in, in accordance with the terms of the itinerary supplied unless such failure was itself due to an event insured.
- Withdrawal from service of the aircraft or sea vessel on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved.
- Claims where You have not obtained written confirmation from the carrier or handling agent stating the period and reason for delay.
- Delays as a result of Your failure to check in at Your departure point in time.
- Claims for missed connecting flights where insufficient time has been allowed for transfer times.
- Additional costs where the scheduled public transport operator has offered reasonable alternative arrangements.
- Compensation under more than one of “delayed departure”, “missed departure or connection” and “abandonment”.
- Any money that can be claimed from someone or somebody else.
- Any claim caused by traffic congestion.

### **Section 5 – Personal Accident**

If You suffer accidental Bodily Injury during the Trip, which within 12 months is the sole and direct cause of death or disablement, We will pay You or Your legal personal representatives the amount shown on Your Schedule of Cover due to:

1. Death  
OR
2. Loss of One or More Limbs, or total and irrecoverable Loss of Sight in one or both eyes  
OR
3. Permanent Total Disablement

### **Section 5 Exclusions**

**In addition to the General Exclusions You are not covered for:**

- Compensation under more than one of the above
- Injury not caused solely by outward, violent and visible means
- Your disablement caused by mental or psychological trauma not related to Your Bodily Injury.
- Disease or any physical defect, infirmity or Illness which existed prior to the commencement of the Trip.
- Any payment in excess of the amount shown on Your Schedule of Cover per Insured Person.
- Any payment in excess of €1,250 arising from the death of Insured Persons under 16 years of age or over 65 years of age.

### **Section 6 – Personal Liability**

If in the course of a Trip, You become legally liable for accidental Bodily Injury to, or the death of, any person and / or accidental loss of or damage to their property, then:

On condition that there is no other insurance in force covering the loss, the material damage for Your liability, We will indemnify You (or in the event of Your death, Your legal personal representatives) against: -

- All sums which You shall become legally liable to pay as compensation; and

- All law costs awarded to any claimant or incurred in the defence of any claim that is contested by Us or with Our consent.

We will pay up to the maximum of the amount shown on Your Schedule of Cover under this Policy (including costs). This limit applies to any and all claimants in any one Period of Insurance affected by any and all occurrences with any one original cause.

#### Section 6 Exclusions

In addition to the General Exclusions You are **not** covered for:

- Injury to, or the death of, any member of Your Family or household, or any person in Your service.
- Loss of or damage to property belonging to, or held in trust by You or Your Family, household or servant.
- Loss of or damage to property which is the legal responsibility of You or Your Family, household or servant. This exclusion shall not apply to temporary accommodation, which You occupy and for which You assume contractual responsibility during Your Trip.
- Any liability, which attaches by virtue of a contractual agreement, but which would not attach in law in the absence of such an agreement.
- Claims for injury, loss or damage arising directly or indirectly from: ownership or use of: aircraft; horse-drawn, motorised, mechanically-propelled or towed vehicles; vessels (other than row boats, punts or canoes); animals (other than domestic dogs or cats); firearms (other than sporting guns).
- The pursuit or exercise of any trade, profession or gainful occupation, the participation in any Hazardous Activity (as defined), or the supply of goods and services by You.
- The occupation or ownership of any land or building.
- Wilful or malicious acts of the Insured Person.
- Liability or material damage for which indemnity is provided under any other insurance.
- Accidental injury or loss not caused through Your negligence in respect of property damage caused to temporary holiday accommodation

### Section 7 – Legal Expenses

You are covered for:

We will provide telephone advice, guidance and assistance on any legal issue(s) that arises in connection with a Trip or in connection with Your Home. This service is available when You start Your Trip until 7 days after You return Home.

If You suffer death, illness or personal injury during Your Trip then in the event that You or Your personal representatives decide to take out legal proceedings in pursuit of compensation, and We consider that You are likely to obtain a reasonable settlement and that the costs of pursuing legal proceedings are likely to be proportionate to the settlement amount;

We will advance on Your behalf

- Up the amount shown on the Schedule of Cover in total under this Policy per Insured Person (and in total for all Insured Persons in connection with any one event giving rise to a claim) for legal costs and expenses directly incurred in the pursuit of these proceedings.
- Additional travel expenses in the event that a Court outside Ireland requires You to attend in connection with an event giving rise to an action under this Section, up to a maximum amount of €300 per Insured Person.

Where We have instituted proceedings on Your behalf and You receive no compensation, or only limited compensation, We will indemnify You against claims for fees, costs and expenses arising out of these proceedings, to the extent that these fees, costs and expenses exceed the amount of any compensation You have received, with a limit of the amount shown in the Schedule of Cover in total under this Policy per Insured Person (and in total for all Insured Persons in connection with any one event giving rise to a claim). This benefit will be offset against the advance described above.

We shall have complete control over the legal proceedings and the appointment and control of a lawyer. We shall, with Your agreement, appoint a lawyer on Your behalf with the expertise and qualifications necessary to pursue Your claim. If You are unable to agree with Us on a suitable lawyer, We will ask the ruling body for lawyers in the country where the event giving rise to the claim occurred to nominate another lawyer. In the meantime, We may appoint a lawyer to protect Your interests.

If an award of compensation is made and You, or a lawyer instructed on Your behalf, receive payment, then all sums advanced or paid by Us or due from Us shall be repaid out of the compensation received.

We can opt to conduct legal proceedings instituted in the United States of America or Canada under the contingency fee system operating in North America.

We will not institute legal proceedings in more than one country in respect of the same occurrence.

You must notify Us as soon as possible of any incident which may give rise to a claim and at the latest, within 90 days.

#### Section 7 Exclusions

In addition to the General Exclusions You are **not** covered for:

- Costs or expenses incurred without prior authorisation by Us.
- The pursuit of a claim against Us, Our agent or an insurer underwriting any section of this Policy or a travel agent, tour operator, carrier or any supplier under a package holiday arrangement.

- Actions between Insured Persons or Travelling Companions or actions pursued in order to obtain satisfaction of a judgement of legally binding decision.

### Section 8 – Hijack

What is covered:

1. We will pay You up to the amount shown in the Policy Schedule of Cover, for every completed period of 24 hours in the event of Hijack of the transport on which You are travelling.

#### Section 8 Exclusions

In addition to the General Exclusions You are **not** covered for:

- Claims not substantiated by a written police report confirming the length and exact nature of the incident

### Section 9 – Catastrophe

What is covered

We will pay You, up to the amount shown in the Policy Schedule of Cover, in the event that the tour company is unable to assist and You are forced to move from Your pre-booked accommodation as a result of fire, lightning, explosion, storm, flood, medical epidemic, or local Government directive which is confirmed in writing by local or national authority, for irrecoverable travel or accommodation costs necessarily incurred to continue with Your Trip, or, if Your Trip cannot be continued for Your return Home.

#### Section 9 Exclusions

In addition to the General Exclusions You are **not** covered for:

- The Excess as shown in the Policy Schedule of Cover
- Claims where a report from local or national authority is not obtained stating that it was not acceptable for You to remain in Your booked accommodation
- Claims where the tour company is responsible
- Claims where the tour company has made alternative arrangements

### Section 10 – Credit and Cash Card Fraud

You are covered for:

We will pay You up to the amount shown in the Policy Schedule of Cover for loss suffered solely as a result of any credit or cash card for which You are responsible, being lost or stolen and/or fraudulently used outside Ireland, by any person other than You or a Close Relative or Your Travelling Companion.

#### Section 10 – Exclusions

In addition to the General Exclusions You are **not** covered for:

- The Excess as shown in the Policy Schedule of Cover
- Claims where You can or could have recovered Your losses from any other source
- Claims where the reporting of credit or cash card loss procedures have not been followed
- Any costs incurred in the replacement or return of the lost or stolen card
- Claims occurring outside of 31 days from the date of return to Your normal country of residence

### Section 11 – Winter Sports

(Only operative if a Winter Sports product has been purchased)

You are covered for:

#### 11(a) Inability to Ski

The cover includes financial loss You suffer concerning deposits or payments You have made (or have contracted to pay) for Your ski pack that You cannot recover if you have to register a claim under Section 1 - Cancellation and Curtailment.

OR

#### Ski Hire

If You are certified by a qualified medical practitioner at a ski resort as being unable to ski as a direct result of injury or sudden and unforeseen illness occurring during the Trip, a proportionate refund in respect of charges for Your unused ski-pack up to the limit shown on Your Schedule of Cover is provided under Inability to Ski cover.

#### 11(b) Skis, Ski Equipment & Ski Pass

The cover under Section 3.1(a) is extended to apply to damage to, and loss or theft of, skis (including bindings) and Ski Equipment belonging or hired to You, up to the amount shown on Your Schedule of Cover per Insured Person. Skis and Ski Equipment are covered against damage or loss whilst in use. Skis are covered when locked to a roof rack, which is itself locked to the roof of a vehicle. Cover under Section 3.1(f) is extended to include Your ski pass.

#### Conditions applicable to Section 11(b)

Our liability for Ski Equipment owned or hired by You shall be further limited as follows:

The maximum payment for any Single Item:

Age of item

Up to 1 year old -	90% of purchase price
Up to 2 years old -	70% of purchase price
Up to 3 years old -	50% of purchase price



Up to 4 years old -	30% of purchase price
Up to 5 years old -	20% of purchase price
Over 5 years old -	Nil payment

Our liability for Ski Equipment hired by You shall be further limited to the Insured Persons liability for such loss or damage.

#### 11(c) Piste Closure

If, due to lack of snow in the pre-booked resort, there is a total closure of the lift system and it is not possible to ski for a period in excess of 12 hours, We will either pay You an amount not exceeding the amount shown on Your Schedule of Cover per day to enable You to travel to another resort, or a benefit of the amount shown on Your Schedule of Cover per day where no alternative resort is available. A written report must be obtained from the resort officials to confirm these events.

#### 11(d) Avalanche or Landslide

We will pay up to the amount shown on Your Schedule of Cover per Insured Person per day, in order to reimburse You for reasonable extra accommodation and travel expenses You have to pay if scheduled public transport services are cancelled or curtailed following avalanches or landslides.

#### Conditions applicable to Winter Sports

(See also General Conditions)

- For claims in respect of unused ski pack/ski hire due to Illness/Bodily Injury a certificate from the attending doctor must be obtained.

#### • Off-Piste

For Your protection, and to ensure continuity of the insurance cover, We have drawn up the following guidelines:

- You must observe the rules of the resort or area. If in doubt, You should follow the advice of the local guides or instructors.
- Where off-piste is only allowed in the company of a guide, the guide's advice should be strictly followed.
- If You are inexperienced, You should not go off-piste except under the supervision of a guide.
- You must exercise common sense and follow sensible local practices.
- This Policy is only valid in respect of winter sports, for trips taken outside Ireland during the published ski season for your resort.

#### Section 11 Exclusions

In addition to the General Exclusions You are not covered for:

- Claims arising from closure of the Winter Sports lift system due to avalanches or dangerously high winds

### Section 12 Flight Cancellation

(Only operative if purchased in addition to standard cover and shown as covered on your Certificate of Insurance)

#### You are covered for:

We will pay You, up to the amount shown in the Policy Schedule for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching Your overseas destination and/or in returning to Ireland as a result of the flight on which You were booked to travel being cancelled, or delayed for more than 24 hours and You choose to make other travel arrangements for Your Trip because the alternative transport offered by the airline was not within 24 hours of Your original scheduled departure time. The amount payable will be calculated after deduction of the amount of the refund on Your ticket(s) together with any compensation from the airline. You may claim only under Section 12 or Section 4 for the same event not both.

#### Conditions applicable to Section 12 (See also General Conditions)

- You must check in according to the itinerary supplied to You.
- You must get written confirmation from the airline (or their handling agents) of the cancellation or number of hours delay and the reason for these together with details of any alternative transport offered.
- You must comply with the terms of contract of the airline and seek financial compensation, assistance or a refund of Your ticket(s) from them in accordance with such terms and/or (where applicable) Your rights under EU Air Passenger Rights legislation in the event of cancellation or long delay of flights. Details of Your rights can be downloaded from: [http://europa.eu.int/comm/transport/air/rights/index\\_en.htm](http://europa.eu.int/comm/transport/air/rights/index_en.htm)

### Section 12 Exclusions

In addition to the General Exclusions You are not covered for:

- The Excess as shown in the Policy Schedule.
- The cost of recoverable airport charges and levies.
- Claims arising directly or indirectly from:
  - Strike, industrial action or air traffic control existing or being publicly announced by the date You purchased this insurance or at the time of booking any Trip whichever is the later.
  - An aircraft being withdrawn from service (temporary or otherwise) on the recommendation of the Irish Aviation Authority or any similar body in any country.
  - Denied boarding due to Your drug use, alcohol or solvent abuse or Your inability to provide a valid passport, visa or other documentation required by the airline operator or their handling agents.
- Any costs incurred by You which are recoverable from the airline or for which You receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
- Any accommodation costs, charges and expenses where the airline has offered alternative travel arrangements within 24 hours of Your original scheduled departure time.

- Any costs which You would have expected to pay during Your Trip.
- Anything mentioned in the general exclusions on page 5 & 6.

### Section 13 Cruise Connection

(Only operative if purchased in addition to standard cover and shown as covered on your Certificate of Insurance)

#### You are covered for:

We will pay You up to the amount shown in the Schedule of Cover for reasonable additional onward travel expenses and accommodation (room only) necessarily incurred in reaching the next available embarkation point of Your Cruise itinerary if You fail to arrive at the original embarkation point in time to board Your Cruise Ship on which You are booked to travel, or Your failure to disembark at the original disembarkation place and time to reach Your international flight departure point, as a direct result of:

- the failure of any scheduled Public Transport
- the failure of Your booked Cruise Ship
- strike, industrial action or adverse weather conditions.

#### Conditions applicable to Section 13 (See also General Conditions)

You must allow sufficient time for the scheduled Public Transport, Cruise Ship or other transport to arrive on schedule and to deliver You to Your embarkation point or International Departure point.

### Section 13 Exclusions

In addition to the General Exclusions You are not covered for:

- The Excess as shown in the Schedule of Cover.
- Claims arising directly or indirectly from:
  - Strike or industrial action or air traffic control delay existing or publicly announced by the date You purchased this insurance or at the time of booking any Trip.
  - Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Irish Aviation Authority or a Port Authority or any similar body in any country.
- Additional expenses where the scheduled Public Transport operator has offered reasonable alternative travel arrangements.
- Any delay caused by quarantine on the Cruise Ship due to contagious disease.
- Anything mentioned in the general exclusions on page 5 & 6.

### Section 14 Wedding/Civil Partnership Cover

(Only operative if purchased in addition to standard cover and shown as covered on your Certificate of Insurance)

#### Special Definitions (*which are shown in italics*)

*You/Your/Insured Person/Insured Couple* – means the couple travelling abroad to be married/entered into a civil partnership whose names appear in the certificate of insurance.

*Wedding/civil partnership attire* – means dress, suits, shoes and other accessories bought specially for the wedding/civil partnership and make-up, hair styling and flowers paid for or purchased for the wedding/civil partnership forming part of *Your* Personal Luggage.

#### You are covered for:

- We will pay up to the amounts shown in the Schedule of Cover for the accidental loss of, theft of or damage to the items shown below forming part of *Your* Personal Luggage:
  - for each wedding/civil partnership ring taken or purchased on the Trip for each Insured Person.
  - for wedding/civil partnership gifts taken or purchased on the Trip for the *Insured Couple*.
  - for *Your wedding/civil partnership attire* which is specifically to be worn by You on *Your* wedding/civil partnership day.

The maximum payment for any Single Item is shown in the Schedule of Cover.  
The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or We may at Our option replace, reinstate or repair the lost or damaged Personal Luggage).
- We will pay the *Insured Couple* up to €300 for the reasonable additional costs incurred to reprint/make a copy of or retake the photographs/video recordings either at a later date during the Trip or at a venue in Ireland if:
  - the professional photographer who was booked to take the photographs/video recordings on Your wedding/civil partnership day is unable to fulfil such obligations due to Bodily Injury, illness or unavoidable and unforeseen transport problems, or
  - the photographs/video recordings of the wedding/civil partnership day taken by a professional photographer are lost, stolen or damaged within 14 days after the wedding/civil partnership day and whilst *You* are still at the holiday/honeymoon location.

You may claim only under one of either Section 14 - Wedding/Civil Partnership or Section 3 for the same event, not both.

#### Conditions applicable to Section 14 (See also General Conditions)

- You* must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all Personal Luggage.
- If *Your* Personal Luggage is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel *You* must report to them, in writing, details of the loss, theft or damage and obtain written confirmation.
- If *Your* Personal Luggage is lost, stolen or damaged whilst in the care of an airline *You* must:
  - obtain a Property Irregularity Report from the airline.
  - give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).

c) retain all travel tickets and tags for submission if a claim is to be made under this policy.

- Receipts for items lost, stolen or damaged or proof of ownership should be retained as these will help You to substantiate Your claim.

#### Section 14 Exclusions

In addition to the General Exclusions You are not covered for:

- The Excess as shown in the Schedule of Cover.
- Loss, theft of or damage to Valuables left Unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
- Loss, theft of or damage to Personal Luggage left Unattended at any time or contained in an Unattended vehicle:
  - a) at any time between 9pm and 8am (local time) or
  - b) at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, mobile telephones or telecommunications equipment of any kind, deeds, manuscripts, securities, perishable goods, surfboards/sailboards, bicycles, marine equipment or craft or any related equipment or fittings of any kind, Ski Equipment and damage to suit cases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
- Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
- Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
- Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other Items used in connection with Your employment or occupation.
- Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown or liquid damage.
- Anything mentioned in the general exclusions on page 5 & 6.

#### Section 15 Golf Cover

(Only operative if purchased in addition to standard cover and shown as covered on your Certificate of Insurance)

##### Golf Equipment:

You are covered for:

We will pay You up to the amount as shown in the Schedule of Cover for loss, theft, or damage to Your Golf Equipment. The amount payable will be at today's prices less a deduction for wear and depreciation (calculated from the table below), or We may at Our option replace, reinstate or repair the lost or damaged Golf Equipment. The maximum We will pay for any Single Item is shown in the Schedule of Cover.

##### Age of Item Amount Payable

Up to 1 year old – 90% of purchase price  
 Up to 2 years old – 70% of purchase price  
 Up to 3 years old – 50% of purchase price  
 Up to 4 years old – 30% of purchase price  
 Up to 5 years old – 20% of purchase price  
 Over 5 years old – No payment

##### Golf Equipment Hire:

You are covered for:

We will pay You up to the amount as shown in the Schedule of Cover for each 24 hour period, for the cost of necessary hire of Golf Equipment following:

- a) accidental loss of, theft of or damage to Your Golf Equipment; or
- b) the temporary loss in transit during the outward journey for at least 24 hours of Your Golf Equipment.

##### Green Fees:

You are covered for:

We will pay You up to the amount shown in the Schedule of Cover, for the proportionate value of any non-refundable, pre-paid green fees, Golf Equipment hire or tuition fee necessarily unused due to the following:

- a) Your Bodily Injury or illness, or
- b) The loss or theft of Your pre-booked and pre-paid documentation which prevents Your participation in the pre-paid golfing activity.
- c) The closure due to adverse weather conditions of the golf course.

##### Conditions applicable to Section 15 (See also General Conditions)

- You must report to the police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss or theft of all Golf Equipment. A Holiday Representatives Report is not sufficient.
- If Golf Equipment is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel You must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If Golf Equipment is lost, stolen or damaged whilst in the care of an airline You must:
  - a) obtain a Property Irregularity Report from the airline.
  - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
  - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.

- If Your Golf Equipment is temporarily lost in transit You must obtain written confirmation from the carrier as to the exact nature and length of time temporarily lost.
- For items damaged whilst on Your Trip You must obtain an official report from an appropriate retailer confirming the item is damaged and beyond repair.
- Receipts for items lost, stolen or damaged or proof of ownership should be retained as these will help You to substantiate Your claim.
- For claims as a result of Your Bodily Injury or Illness You must obtain a report substantiating Your medical Condition, it's occurrence and Your inability to play golf from the treating doctor.
- You must obtain written confirmation from the golf club of the time(s) and date(s) of the golf course closure due to adverse weather conditions.

#### Section 15 Exclusions

In addition to the General Exclusions You are not covered for:

- The Excess as shown in the Schedule of Cover.
- Loss, theft or damage to Golf Equipment left Unattended at any time or contained in or stolen from an Unattended vehicle:
  - a) at any time between 9pm and 8am (local time) or
  - b) at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
- Claims arising for loss, theft or damage of Golf Equipment carried on a vehicle roof rack.
- Claims arising from damage caused by leakage of powder or liquid carried within personal effects or Personal Luggage
- Pre-Existing Medical Conditions unless you have declared these to Us and We have informed You that we have accepted them for insurance cover.
- Anything mentioned in the general exclusions on page 5 & 6.

#### Section 16 Business Cover

(Only operative if purchased in addition to standard cover and shown as covered on your Certificate of Insurance)

You are covered for:

1. In addition to the cover provided under Section 3 – Personal Luggage We will pay You up to the amount shown in the Policy Schedule for the accidental loss of, theft of or damage to Business Equipment occurring during the Period of Insurance. The amount payable will be the current market value, which takes into account a deduction for wear and depreciation, (or We may at Our option replace, reinstate or repair the lost or damaged Business Equipment).
2. We will also pay reasonable additional accommodation and travelling expenses incurred in arranging for a colleague or business associate to take Your place on a pre-arranged Business Trip in the event that:
  - a) You die.
  - b) You are unable to make the Business Trip due to You being hospitalised or totally disabled as confirmed in writing by a Medical Practitioner.
  - c) Your Close Relative or Close Business Associate in Ireland dies, is seriously injured or falls seriously ill.

##### Conditions applicable to Section 16 (See also General Conditions)

- You must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all Business Equipment.
- Receipts for items lost, stolen or damaged or proof of ownership should be retained as these will help You to substantiate Your claim.

#### Section 16 Exclusions

In addition to the General Exclusions You are not covered for:

1. In respect of Cover 1 above:
    - The Excess as shown in the Policy Schedule.
    - Loss, theft or damage to Business Equipment left Unattended at any time or contained in or stolen from an Unattended vehicle:
      - i) at any time between 9pm and 8am (local time) or
      - ii) at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.
    - Loss or damage due to delay, confiscation or detention by customs or other authority
    - Wear and tear, depreciation, deterioration or loss or damage by atmospheric or climatic conditions by moth vermin by any process of cleaning, repairing or restoring mechanical or electrical breakdown.
    - Loss of, theft of or damage to films, tapes, cassettes, cartridges or discs other than for their value as unused materials unless purchased pre-recorded when We will pay up to the makers latest list price.
  2. In respect of Cover 2 above:
    - Additional costs under 2.b) above if You were totally disabled, hospitalised or You were on a waiting list to go into hospital at the time of arranging the Business Trip.
    - Additional costs under 2. b) and c) above if You were aware of circumstances at the time of arranging the Business Trip which could reasonable have been expected to give rise to cancellation of the Business Trip.
- In respect of Cover 1 and 2 above:
- Any loss or damage arising out of You engaging in manual work.
  - Any financial loss, costs or expenses incurred arising from the interruption of Your business.

- Anything mentioned in the general exclusions on page 5 & 6.

## Section 17 Hazardous Activities

### Hazardous Activities – Grade 1 (No additional charge)

You are covered under the Personal Accident and Medical Expenses Sections for the following activities automatically, provided that the activity is on an incidental basis you do not need to contact your issuing agent.

Archery (amateur)	Manual Work – Non incidental (bar and restaurant, waitress, chalet, maids, au pair and nanny's and occasional light manual work including retail work and fruit picking but excluding the use of power tools and machinery)	Rounders
Badminton (amateur)	Marathon running (amateur)	Rowing
Baseball (amateur)	Motorcycling up to 50cc (wearing a crash helmet, no racing)	Running – sprint/long distance (amateur)
Basketball (amateur)	Netball (amateur)	Safari (Ireland/UK organised)
Beach games	Non manual work (including professional administrative or clerical duties only)	Sail boarding
Bungee jump (1)	Orienteering	Sailing within territorial waters
Camel/Elephant riding	Outwardbound pursuits	Scuba diving* down to 30 metres if qualified and not diving alone or accompanied by a qualified instructor (see notes below)
Canoeing (up to grade 3)	Paintballing	Skate boarding
Clay pigeon shooting	Parascending (over water)	Snorkelling
Cricket	Pony trekking	Squash (amateur)
Cycling (other than specified)	Quad biking up to 50cc (wearing a helmet, no racing)	Surfing (amateur)
Dinghy Sailing	Racquetball	Tennis (amateur)
Fell walking	Rambling	Tour Operator Safari
Fencing	River canoeing (up to grade 3)	Track events
Fishing	Roller skating	Trekking (under 2,000 metres altitude)
Football	Roller blading	Volleyball (amateur)
GAA Football (amateur)		War games
Golf (amateur)		Water polo (amateur)
Hiking (under 2,000 metres altitude)		Water skiing (amateur)
Hockey (amateur)		White water rafting (grade 1 to 3)
Horse riding (up to 7 days)		Windsurfing (amateur)
Ice skating (rink only)		Yachting (racing/crewing inside territorial waters)
Irish Dancing		
Jet boating		
Jet ski-ing		
Jogging		

\* Scuba diving – scuba diving to the following depths. Provided You are diving under the direction of an accredited dive marshal, instructor or guide. Alternatively, if qualified, within the guidelines of the relevant diving or training agency or organization and not diving alone:  
 PADI Open Water – 18 metres  
 PADI Advanced Open Water – 30 metres\*  
 BSAC Ocean Diver – 20 metres  
 BSAC Sports Diver – 30 metres\*  
 BSAC Dive Leader – 30 metres\*  
 We must agree with any equivalent qualification. If You do not hold a qualification, We will only cover You to dive to a depth of 18 metres. You will not be covered under this policy if You travel by air within 24 hours after participating in Scuba Diving.

\* For the purposes of diving under Hazardous Activities Grade

### Hazardous Activities – Grade 2 (subject to additional premium)

50% loading to cover all activities or €30 per activity

You can be covered under Section 2 – Emergency Medical Expenses, Section 5 – Personal Accident and Section 8– Student Loans sections for the following activities provides that the activity is on an Incidental basis (unless stated otherwise below) and subject to an additional premium being paid and shown on the validation certificate.

Medical Excess increased to	Personal Accident Sum insured reduced by	Personal Liability cover is
€320	50%	Excluded

Boxing training (no contact)	Hurling (amateur)	Sea canoeing
Bungee jump (up to 3 additional)	Jet skiing (non incidental)	Sea fishing (non incidental)
Black water rafting (grade 1 to 4) Life jacket and helmet must be worn	Martial Arts (training only)	Tandem Skydive (up to 2 jumps maximum)
Camel/ Elephant riding/ trekking (non incidental)	Mountain biking	Triathlon
Cycle Touring	Parascending (over water, non incidental)	White water rafting (Grade 4)
Go karting (Specific use)	Rambling/Trekking between 2,001m and 4,200m	Waterskiing/ Windsurfing/ Snorkelling (non incidental)
Horse riding (no polo, hunting, jumping)	Safari (non-Ireland/UK organised)	
Hot air ballooning (non incidental)	Scuba diving* (non incidental/down to 50 m if qualified and not diving alone or accompanied by a qualified instructor (see notes below)	

\* Scuba diving – scuba diving to the following depths. Provided You are diving under the direction of an accredited dive marshal, instructor or guide. Alternatively, if qualified, within the guidelines of the relevant diving or training agency or organization and not diving alone:  
 PADI Open Water – 18 metres  
 PADI Advanced Open Water – 30 metres\*

BSAC Ocean Diver – 20 metres  
 BSAC Sports Diver – 30 metres\*  
 BSAC Dive Leader – 30 metres\*

We must agree with any equivalent qualification. If You do not hold a qualification, We will only cover You to dive to a depth of 18 metres. You will not be covered under this policy if You travel by air within 24 hours after participating in Scuba Diving.

\* For the purposes of diving under Hazardous Activities Grade 2.

### Hazardous Activities – Grade 3 (subject to additional premium)

100 % Loading to cover all activities or €75 per activity

You can be covered under Section 2 – Emergency Medical Expenses, Section 5 – Personal Accident and Section 8– Student Loans sections for the following activities provides that the activity is on an Incidental basis (unless stated otherwise below) and subject to an additional premium being paid and shown on the validation certificate.

Medical Excess increased to	Personal Accident Sum insured reduced by	Personal Liability cover is
€650	50%	Excluded

Abseiling	Motorcycling (with a motorcycling licence, over 50 cc wearing a crash helmet, no racing)	Rugby (amateur competition)
American football (amateur)	Paragliding	Sand Yachting
Gliding		Yachting (racing/crewing) – outside territorial waters
Kayaking		

### Hazardous Activities – Grade 4 (subject to additional premium)

200 % Loading to cover all activities or €100 per activity

You can be covered under Section B – Emergency Medical Expenses and Section D – Personal Accident sections for the following activities provides that the activity is on an Incidental basis (unless stated otherwise below) and subject to an additional premium being paid and shown on the validation certificate.

Medical Excess increased to	Personal Accident Sum insured reduced by	Personal Liability cover is
€650	50%	Excluded

Canyoning	Horse jumping (no polo, hunting)	Rock scrambling (under 4,000m)
Hand gliding	Kite surfing	Rambling/Trekking between 4,2001 and 6,000m
High diving under 5m (amateur, excluding cliff diving)	Micro lighting	
	Parasailing	
	Rock climbing 9under 2,000m)	

## Data Protection

MAPFRE Assistance Agency Ireland is committed to protecting Your privacy. Please read our Data Protection & Privacy Policy below so that you understand how D&A may process and protect personal information that we may obtain about you ('Customer Data'), the circumstances in which we may disclose it to selected third parties, the choices you have regarding our use of the information and Your ability to correct the information. If you have any comments, queries or suggestions about our Data Protection & Privacy Policy or the level of security practices of MAWDY, or you wish to change, modify, update or remove Your Customer Data, then you can write to the Data Protection Officer, MAWDY, 22-26 Prospect Hill, Galway.

### • Collection and Use of Customer Data

MAPFRE Assistance Agency Ireland uses Your Customer Data for the provision and administration of insurance products and related services. Examples of the actual or possible uses of Your Customer Data are: processing Your insurance application, processing claims, statistical analysis, underwriting purposes, fraud prevention, market research, risk management and provision of advice.

You may be required to provide MAWDY with sensitive personal data e.g. information relating to Your physical or mental health or the commission or alleged commission of or prosecution for an offence ('Sensitive Data'). MAWDY is committed to protecting the privacy of all of Your personal data, including Sensitive Data and will only use Sensitive Data in a manner consistent with this Data Protection & Privacy Policy. This processing of information applies to both our online and off line work practices. By disclosing Your Customer Data to MAWDY you indicate Your consent to the collection, storage, processing and use of Your Customer Data by us as described in this Data Protection & Privacy Policy.

### • Disclosure of Customer Data

D&A considers Your Customer Data to be private and confidential. D&A may sometimes disclose information about you to agents or service providers appointed by us, regulatory bodies, other insurance companies (directly or via a central register) and other companies within the D&A Financial Services Group and our partners inside and outside of the European Economic Area in connection with the provision of services to you.

D&A will take reasonable steps to ensure that transfers of Your data are lawful and that Your information will be kept secure during transfers. D&A may access and/or disclose Your Customer Data if required to do so by law or in the good faith and belief that such action is necessary to: (a) conform with the law or comply with legal process served on D&A; (b) protect and defend the rights or property of D&A including, without limitation the security and integrity of our network; or (c) act under pressing circumstances to protect the personal safety of users of our services or members of the public.

### • Access to and Rectification of Your Customer Data

You are entitled to copies of Your Customer Data held by us as the data controller. We will provide you with a copy of the Customer Data kept by us as soon as possible after receiving a request for it, and in any event not more than 40 days after the request in writing. To access Your data, a fee of 6.35 is chargeable under the terms of the Data Protection Acts and cheques should be made payable to D&A. All requests should be made in writing and addressed to the Data Protection Officer, D&A, at the address mentioned above. If the information we hold about you is inaccurate, please let us know and we will make the necessary amendments and confirm that these have been made within 40 days of receipt of Your request. We will hold on to Your Customer Data for as long as necessary and for the purposes of providing insurance products and related services to you, or as may otherwise be permitted or required under law.

### • Insurance-Link Central Register

Where you make a claim, we may pass the details of the claim to the Insurance-Link Central Register maintained by Insurance companies under the auspices of the Irish Insurance Federation. The information will be shared with other insurance companies to safeguard against non-disclosure and help prevent fraudulent claims. Where there are reasonable grounds for suspicion, information may be passed to relevant enforcement agencies. You have the right of access to the personal data held about you by Insurance-Link. Please write to the Data Protection Unit, D&A, 22-26 Prospect Hill, Galway, if you would like to know how to access the information on the Central Register.

### • Security of Customer Data

MAPFRE Assistance Agency Ireland is committed to protecting the security of Your personal information. We use a variety of security technologies and procedures to help protect Your Customer Data from unauthorised access, alteration, use, disclosure, accidental loss or destruction. For example, we store the personal information you provide on computer systems with limited access, which are located in controlled facilities. When we transmit highly confidential information (such as a credit card number) over the internet, we protect it through the use of encryption and secure servers. As effective as modern security practices are, we cannot guarantee the complete security of our database, nor can we guarantee that information you supply will not be intercepted while being transmitted to us over the Internet. MAWDY will continue to revise policies and implement additional security features as new technologies become available.

### • Changes to the Data Protection & Privacy Policy

MAPFRE Assistance Agency Ireland reserves the right to change this Data Protection & Privacy Policy from time to time in its sole discretion. If we decide to make any changes, we will post those changes to our website [www.mapfreassistance.ie](http://www.mapfreassistance.ie) so that you will always know what information we gather, how we might use that information and in what circumstances we will disclose it to anyone. By continuing to use D&A after we post any changes, you accept and agree to this Data Protection & Privacy Policy, as modified.

### • Claims History

Under the conditions of Your Policy you must tell us about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to our internal database. We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate Your claims history or that of any other person or property likely to be involved in the Policy or claim. You should show this notice to anyone insured under the Policy.

## Claims Procedure

First, check the Section of this Policy to make sure that what You are claiming for is covered.

Then telephone Our Claims Helpline on 091 560631 to obtain a Claim Form, giving Your name and insurance reference number, and brief details of Your claim.

All claims must be submitted within 30 days of Your return Home from Your Trip on an original Claim Form, accompanied by original invoices, receipts, reports, etc. Please refer to the relevant Section of this Policy for specific conditions and details of the supporting evidence that We require when making a claim.

Please remember that it is always advisable to retain copies of all documents when submitting Your Claim Form.

To obtain a Claim Form please contact:

**'INSURE MY HOLIDAY Travel Insurance' on Phone: 091 560631**

To obtain a claim form in respect of claims made under Section 9 of this Policy please contact:

### Arc Legal Assistance

Lodge House

Lodge Lane

Langham

Colchester

CO4 5NE

England

**The telephone number to call is +44 (0)844 770 9000.**

**Please note, to register a new claim or to query an existing claim, please call Monday-Friday 9am – 5pm.**

**An Emergency Assistance Line is open 24 hours a day, 365 days a year.**

*All telephone calls may be recorded and/or monitored.*

### PLEASE NOTE

**As the circumstances of different claims are not the same it may be necessary for Us to request additional information / documentation in respect of a claim along with the details given below.**

Depending on the type of claim, please complete (in full) the relevant Claim Form and forward it together with all accompanying documentation required on Your Claim to D&A. For Your convenience, some of the additional information/documentation that may be required are outlined below:

### Personal Luggage

Forward full particulars of property lost or damaged, including bills/invoices to support values or paid invoices for the cost of repairs. For loss or theft claims, a police report / airline property irregularity report must also be forwarded.

### Money

Forward full details together with the Police Report and substantiation of the ownership of the money.

### Medical

Forward details of Illness or Bodily Injury together with original receipts and medical reports confirming the condition for which treatment was sought expenses incurred abroad.

### Cancellation

Provide the reason for cancellation supported by the booking invoice (from the tour operator) cancellation invoice (from the tour operator) and medical certificate / death certificate where appropriate.

### Curtailment

Provide original booking invoice from the tour operator, original flight tickets and/or new flight tickets, confirmation of the necessity to curtail the Trip from the treating doctor or relevant medical certificate in respect of the person giving rise to the claim and receipts for the additional expenses incurred.

### Personal Accident

Forward full details of accident or Bodily Injury.

### Public Liability

See conditions under the relevant Sections contained in this Policy.

### Delay/Missed Departure/Abandonment

Forward written confirmation of the cancellation or the duration of the delay along with the cause of the delay from the relevant carrier.

### Legal Expenses

Forward full details of accident or Bodily Injury.