

Vhi Canada Cover

Rules - Terms and Conditions



Date of Issue: 1st November 2016

Please read and retain this booklet and Your Policy Certificate for future reference and take it with You when You travel, in case You need assistance or need to make a claim. This booklet contains details of the level of Vhi Canada Cover cover available and is not relevant to You unless You have paid the appropriate premium.

Conditions and exclusions will apply to individual Sections of Your policy while general exclusions, conditions and notes will apply to the whole of Your policy.

Please read this document and Your Certificate very carefully to ensure You understand the extent of the cover and assistance services, exactly what is and is not covered, the conditions of cover, and that this meets Your requirements. If You are unsure whether something is covered or excluded, please contact Our Travel Helpline on: +353 (0) 1 650 2697.

Cooling Off Period: Unless Your Trip will be completed within 1 month of buying this insurance, You have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to You any premium You have paid and will recover from You any payments We have made.

PLEASE KEEP THIS DOCUMENT IN A SAFE PLACE AND TAKE IT WITH YOU WHEN YOU TRAVEL IN CASE YOU NEED ASSISTANCE OR NEED TO MAKE A CLAIM. IF YOU HAVE ANY QUESTIONS OR ARE IN ANY DOUBT ABOUT THE COVER PROVIDED PLEASE CALL OUR TRAVEL HELPLINE ON: +353 (0) 1 650 2697.

Claims forms can be obtained from Vhi.ie/downloads and when completed should be sent to:

**Vhi Backpacker Travel Claims,
Intana,
IDA Business Park,
Athlumney,
Navan,
Co. Meath**

For non medical emergency queries:

Telephone Our Claims Helpline on **+353 (0) 46 9077381** to obtain a claim form, giving Your name and Policy number, and brief details of Your claim.

Lines are open: 8am – 6pm GMT Monday to Friday
8am – 4pm GMT Saturday

E-mail: vhibackpacker@intana-assist.com

For emergency treatment abroad:
For medical assistance call outside of Ireland dial **+353 (0) 46 9077381**

Making a Claim

First, check Your Policy Certificate and the appropriate Section of Your policy to make sure that what You are claiming for is covered.

Claims forms can be obtained from vhi.ie/downloads and when completed should be sent to:

Vhi Backpacker Travel Claims,
Intana,
IDA Business Park,
Athlumney,
Navan,
Co. Meath

or e-mailed to vhibackpacker@intana-assist.com

Alternatively telephone Our Claims Helpline on **+353 (0) 46 9077381** to obtain a claim form, giving Your name and Policy number, and brief details of Your claim.

Lines are open: 8am – 6pm GMT Monday to Friday
 8am – 4pm GMT Saturday

All claims must be notified within 28 days of Your return (or in even of a cancellation claim, within 28 days of the date You cancelled Your Trip) on a policy claim form, accompanied by original invoices, receipts, reports, etc. Please refer to the relevant Section of Your policy for specific conditions and details of the supporting evidence that We require. Please remember that it is always advisable to retain copies of all documents when submitting Your claim form. We recommend you use registered post.

Alternatively claims can be submitted whilst travelling by contacting the Claims Helpline on **+353 (0) 46 9077381**.

In order to handle claims quickly, We may use appointed claims handling agents.

When claims settlements are made by the BACS (Bank Automatic Clearing System) or other electronic banking system method, You will be responsible for supplying Us with the correct bank account details and Your full authority for Us to remit monies directly to that account. Provided that payment is remitted to the bank account designated by You, Intana shall have no further liability or responsibility in respect of such payment, and it shall be Your sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to Us.

Table of Contents

Making a Claim	2
Your Traveller Policy	4
Summary of Cover	4
Important Notes	5
Important Health Requirements	6
Emergency Assistance	6
Meaning of Words	7
Upgrades	10
Section 1 – Personal Assistance Services and Nurseline	10
Section 2 – Medical Emergency & Repatriation	11
Section 3 – Emergency Dental Treatment	12
Section 4 – Additional Accommodation & Travelling Costs	13
Section 5 – Hospital Daily Benefit	13
Section 6 – Cancellation, Curtailment & Trip Interruption	14
Section 7 – Travel Delay	16
Section 8 – Missed Departure on the Outward Journey	16
Section 9 – Personal Luggage	17
Section 10 – Luggage Delay	18
Section 11 – Money & Passport	19
Section 12 – Mugging	19
Section 13 – Hijack	19
Section 14 – Catastrophe	20
Section 15 – Personal Liability	20
Section 16 – Personal Accident	21
Section 17 – Legal Protection	21
Section 18-22 – Optional Winter Sports Cover	22
Section 23-24 – Optional Sports & Activities Cover	26
General Conditions – applying to all Sections	26
General Exclusions – applying to all Sections	27
Customer Satisfaction	29
Cancellation Provisions	30
Data Protection Act	30
Travel Checklist	31
Contact Numbers	31

Your Canada Cover Policy

We will provide the services and benefits described in this policy:

- during the Period of Insurance
- within the Geographical Limits
- subject to the Limits of Cover, and all other terms, conditions and exclusions contained in this policy
- to persons who habitually reside in Ireland (i.e. have their main home in Ireland and have not spent more than 6 months abroad in the year prior to purchasing the policy)
- following payment of the appropriate premium for the level of cover selected

Benefits under this policy are underwritten by Astrenska Insurance Limited and administered by Collinson Insurance Services Limited.

This policy is effected in Ireland and is subject to the Laws of Ireland.

Collinson Insurance Services Limited trading as Intana is authorised by the Financial Conduct Authority in the United Kingdom and are regulated by the Central Bank of Ireland for conduct of business rules. Astrenska Insurance Limited is authorised by the Prudential Regulation Authority in the United Kingdom and is regulated by the Central Bank of Ireland for conduct of business rules.

Vhi Healthcare DAC is tied to Collinson Insurance Services Limited for Vhi Canada Cover Insurance. Vhi Healthcare DAC receives a portion of the premium to manage the Vhi Canada Cover Insurance business. Vhi Healthcare DAC is not obliged, either contractually or otherwise, to introduce a minimum level of business to Collinson Insurance Services Limited. Further details are available on request.

Summary of Cover

Cover	Maximum Benefit (per person unless otherwise shown)	Excess
Personal Assistance Services and Nurseline	€250 per Trip	
Medical Emergency & Repatriation	€3,000,000	€85
Emergency Dental Treatment	€250	€85
Additional Accommodation & Travelling Costs	€2,500 per Trip	
Hospital Daily Benefit	€25 per complete day of inpatient treatment: up to €250	
Cancellation, Curtailment & Trip Interruption	€2,500	€85
Travel Delay	€40 for the first full 12 hour delay then €15 for each subsequent full 12 hours: maximum €200	
Missed Departure on the Outward Journey	€500	
Personal Luggage	€1,500	€85
• Single article, or Pair or Set of articles	€150	€85
• Valuables	€150	€85
• Mobile telephones or Smartphones	€100	
• Sunglasses or prescription glasses limit	€150	
Luggage Delay	In excess of 12 hours: €75. In excess of 48 hours: €150	
Money & Passport	€500	€85
• Cash	€250	€85
• Mugging	€500	
Hijack	€500	
Catastrophe	€750	€85
Personal Liability	€2,000,000 per policy	€85
Personal Accident		
• Death	€15,000	
• Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes	€15,000	
• Permanent Total Disablement	€15,000	
Legal Protection	€25,000 per policy	
Optional Winter Sports Cover		
• Skis, ski equipment	€750	€85
• Ski pass	€750	€85
• Ski equipment delay	€30 per day up to a maximum of €400	
• Piste closure	€50 per day up to a maximum of €600	
• Avalanche or landslide	€50 per day up to a maximum of €600	

Important Notes

We would like to draw Your attention to important features of Your policy including:

- **Emergency Medical Expenses:** This policy is NOT a Private Medical Insurance policy, and does not provide cover for procedures that can be carried out in Your country of residence after repatriation or for any medical expenses incurred in private facilities if a medically suitable State facility is available. This policy does not provide cover for private medical expenses when You are hospitalised in a state run hospital or clinic where EU residents have a right to state provided emergency treatment.
- You must answer all questions about this policy honestly and fully at all times. You must also tell Us straight away if anything that You have already told Us changes by calling the Travel Helpline on +353 (0) 1 650 2697. If You do not tell us, Your policy may be cancelled and any claim You make may not be paid.
- **Health:** This policy does not cover Pre-existing Medical Conditions.
- **Cancellation, Curtailment & Trip Interruption cover:** This policy contains restrictions relating to whether You are covered to cancel, curtail or interrupt a Trip as a result of a change in the health of a non-insured travelling companion, Close Relative or person You plan to stay with whilst on Your Trip. Please refer to the 'Important Limitations - Cancellation, Curtailment & Trip Interruption Cover' section for full details.
- **Sports & Activities:** This policy specifically excludes participating in or practising for certain sports and activities. Your policy can be extended to cover some of these sporting activities (as detailed under the Optional Sports & Activities Cover Section) when You have paid an appropriate additional premium. If You wish to upgrade Your policy it must be extended within 14 days of purchase. If You are going to take part in sports and activities where there may be a high risk of injury or if You are in any doubt as to whether cover will apply, please call the Travel Helpline on +353 (0) 1 650 2697.
- **Age Limit:** No Section of this policy shall apply in respect of any person who has reached the age of 36 years at the commencement of the Period of Insurance.
- **Trip Limits:** This policy contains strict limits on the length of time You can spend travelling abroad on each Trip. Please refer to the definition of the 'Trip' in the Meanings of Words. IF YOU TRAVEL FOR MORE THAN THE NUMBER OF DAYS FOR WHICH YOU HAVE PAID FOR COVER, YOU WILL NOT BE COVERED AFTER THE LAST DAY FOR WHICH YOU HAVE PAID. Trips must commence and end in Ireland.
- **Medical Emergency:** In the event of a medical emergency You must contact Us as soon as possible. You MUST contact Us before incurring expenses in excess of €500, except in case of emergency. If You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.
- **Pregnancy and Childbirth:** Cover under this policy is provided for unforeseen events. In particular, cover is provided under Section 2 for unforeseen bodily injury or illness. Pregnancy and Childbirth are not considered to be either an illness or injury. For the avoidance of doubt, please note that cover is ONLY given under Sections 2, 4, 5 and 6 of this policy for claims arising from Complications of Pregnancy and Childbirth. Please make sure You read the definition of Complications of Pregnancy and Childbirth given under the Meaning of Words below.
- **Third Party Liability:** If You use any form of mechanically propelled vehicle, (e.g. car, motor cycle, moped or scooter) sail or powered boat, or an airborne craft, no liability cover will apply under this policy and You must ensure that You have cover for third party injury or property damage in place.
- **Personal Possessions:** While this policy provides cover for Your Personal Luggage, if You are planning to take expensive items such as sophisticated photographic equipment, jewellery and other Valuables with You then You should check that You have adequate personal possessions cover, under a home contents insurance. The maximum We will pay under this policy for Valuables (as defined) owned by each Insured Person is limited to €150. Personal Luggage claims are paid based on the original value of the goods less a deduction for wear and tear and loss of value based on the age of the goods at the time that they are lost. Claims are not settled on a 'new for old basis' or replacement cost basis. Payment of any claims in respect of any one article or Pair or Set of articles will be limited to €75 unless satisfactory proof of ownership is submitted. Evidence of replacement value is not sufficient.
- **Policy Limits:** Most Sections of Your policy have limits on the amount the Insurer will pay under that Section. Some Sections also include other specific limits, for example: For any one item or for Valuables in total. You are advised to check Your policy.
- **Policy Excess:** Under most Sections of the policy, claims will be subject to an excess of €85. This means that You will be responsible for paying the first part of the claim up to €85 excess per Insured Person, for each and every claim under that section. A definition of Policy Excess is in the Meaning of Words Section.
- **Reasonable Care:** You need to take all reasonable care to protect yourself and Your property, this means You should act as though You were not insured.
- **Return Trip home:** Your Policy entitles You to return to Ireland once prior to the intended return date, at your own expense. Each Return Trip home cannot exceed 14 days and cover ceases whilst You are in Ireland. Cover resumes on Your departure. Stopovers of under 24 hours will not be counted as return trips and will not invalidate the Period of Insurance.

Important Health Requirements

You must comply with the following conditions in order to have full protection under this policy. If You do not comply We may cancel the policy, refuse to deal with Your claim or reduce the amount of any claim payment.

his insurance operates on the following basis:

1. To be covered, You must be healthy, fit to travel and to undertake Your planned Trip;
2. The insurance will NOT cover You when You are travelling against the advice of a Medical Practitioner (or would be travelling against the advice of a Medical Practitioner had You sought his/her advice);
3. The insurance will NOT cover You when You are travelling with the intention of obtaining medical treatment or consultation abroad;
4. The insurance will NOT cover You if You have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which You are awaiting investigations/consultations, or awaiting results of investigations, where the underlying cause has not been established).

No claim arising directly or indirectly from a Pre-existing Medical Condition affecting You will be covered.

You should also refer to the General Exclusions.

Important Limitations – Cancellation, Curtailment and Trip Interruption Cover

This policy will NOT cover any claims under Section 6 (Cancellation, Curtailment or Trip Interruption) arising directly or indirectly from any Pre-existing Medical Condition known to You affecting any:

1. Close Relative who is not travelling as an Insured Person under this policy;
2. or travelling companion who is not insured under this policy
3. or person with whom You intend to stay whilst on Your Trip.

You should also refer to the General Exclusions.

Emergency Assistance 24 Hours A Day

You should first check that the circumstances are covered by Your policy.

Having done this please contact the appropriate 24-hour telephone number shown after the appropriate Section of cover. Give Your name, insurance details, reference number and as much information as possible. Please give Us a telephone, fax or telex number, or email address where We can contact You or leave messages at any time of the day or night.

To comply with the terms and conditions of the insurance You must obtain Our prior authorisation before incurring any expenses over €500, except in case of emergency. In case of emergency, if You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.

Meaning of Words

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

Accidental Bodily Injury: A sudden, violent, external, unexpected specific event, which occurs at an identifiable time and place, which solely and independently of any other cause results, within twelve months, in the death, Loss of Limb, Loss of Sight or the Permanent Total Disablement of an Insured Person.

Amateur: Participation in sports and activities in a non professional capacity, where the sport is not the principle occupation of the member and no remuneration is received by the member. This also excludes participation in any sport or activity at international level.

Carrier: A scheduled or chartered aircraft (excluding all non-pressurised single engine piston aircraft), land (excluding any hired motor vehicle) or water conveyance licensed to carry passengers for hire.

Close Relative: Spouse or Common Law Partner, parent, parent-in-law, step-parent, legal guardian, children (including legally adopted, foster and step-children, and daughter/son-in-law), sibling (including step-siblings and sister/brother-in-law), grandparent, grandchild, or fiancé(e) of an Insured Person.

Common Law Partner: The person living with the Insured Person as if husband or wife, including same sex partner, for at least six consecutive months at the commencement of the Period of Insurance.

Complications of Pregnancy and Childbirth: For the purposes of this Policy 'Complications of Pregnancy and Childbirth' shall only be deemed to include the following: ante partum haemorrhage, toxæmia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta prævia, stillbirths, miscarriage, medically necessary emergency Caesarean sections/medically necessary termination and any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

Curtailment: Abandonment of a planned Trip, after commencement of the outward journey, by return to Home earlier than on the scheduled return date.

Dependent Child: Children under 18 years of age (under 21 if in full time education) and residing at the same address with the Policyholder (or legal guardian).

Depreciation: A reduction in the value of an article as a result of wear and tear or age.

Family: The main Insured Person, his/her spouse or Common Law Partner, and/or their dependent children under 18 years of age (in full-time education and residing with them).

Geographical Limits: This policy is applicable to those travelling to Canada, except parts of Canada where the Department of Foreign Affairs (DFA) has advised against travel, as specified on the Policy Certificate.

Cover applies door-to-door, so the appropriate benefits (unless stated otherwise) apply within Your country of departure once You commence Your Trip, and during Your return journey to Your Home.

You will be covered when travelling by recognised public transport between countries, but not if You are being paid to crew a private motor or sailing vessel or are travelling by private plane.

This policy will allow You to travel outside of Canada and the Republic of Ireland for a maximum of 31 days within the Period of Insurance.

Note: We will not pay for the costs of air-sea rescue or emergency transfer ship to shore.

Home: Your principal place of residence in Ireland, used for domestic purposes, and including garage(s) and other outbuilding(s).

Insured Person or You/Your: Each person named on the Policy Certificate, resident in Ireland, and for whom the appropriate premium has been paid, and at the commencement of the Period of Insurance being not more than 35 years of age.

Limits of Cover: Unless stated otherwise, Our maximum liability in any one Period of Insurance is limited to the amount stated in each Section, per Insured Person.

Loss of Limb: Loss by physical severance, or the total and irrecoverable permanent loss of use or function of, an arm at or above the wrist joint, or a leg at or above the ankle joint.

Loss of Sight: Total and irrecoverable loss of sight in one or both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale. (This means being able to see at 3 feet or less what You should see at 60 feet.)

Manual Work: Work involving hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, (other than in a purely managerial/supervisory, sales or administrative capacity), or the undertaking of any trade of plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labour of any kind (other than bar work, fruit picking or work within the catering industry). Cover for Manual Work will be provided where such work is solely in a voluntary capacity, for a charity and where there is no financial gain. In such circumstances, there will be no cover for hands-on involvement with the installation, assembly, maintenance, repair or use of heavy electrical, mechanical or hydraulic plant or machinery, or for working more than 3 metres above the ground, and cover for Personal Accident and Personal Liability is excluded. In the event of an injury occurring as a result of voluntary labour, the Policy Excess under Section 2 (Medical Emergency & Repatriation) will be increased to €250 and application of Excess Waiver will **not** delete this increased excess. Cover excludes interaction with wild animals of any kind. If You are planning on abroad in an occupation not covered by this policy You should check that You have adequate cover through Your employer.

Medical Condition: Any medical disease, sickness, condition, illness or injury including psychological or mental condition or illness, that has affected You or any Close Relative, travelling companion or person with whom You intend to stay whilst on Your Trip.

Medical Practitioner: A legally licensed member of the medical profession, recognised by the law of the country where treatment is provided and who, in rendering such treatment is practising within the scope of his/her licence and training, and who is not related to You or any travelling companion.

Money: Euros and foreign currency and travellers cheques.

Pair or Set: A number of items of Personal Luggage considered as being similar or complementary to one another or used together.

Period of Insurance: The period shown on the Policy Certificate. Subject to:

Cancellation cover starts when You purchase this insurance or when You book Your Trip, whichever is the later. Cover for all other Sections applies for the duration of Your Trip, as stated on the Policy Certificate, provided it does not exceed a maximum of 24 months and for which You have paid the appropriate premium.

Note: If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.

Legal advice services continue to apply for up to 7 days after You return Home.

Permanent Total Disablement: Permanent Total Disablement which, having lasted for a period of at least 12 consecutive months from the date of occurrence will, in the opinion of an independent qualified specialist, entirely prevent You from engaging in, or giving any attention to, any and every business or occupation for the remainder of Your life.

Personal Luggage: Items usually carried or worn by travellers for their individual use during a Trip.

- Note 1: Items hired to You, and all items loaned or entrusted to You are excluded (other than skis and ski equipment where the appropriate Winter Sports premium has been paid).
- Note 2: This travel insurance is not intended to cover expensive items for which You should take out full 'Personal Possessions' insurance under Your Home Contents policy.

Policy Certificate: The validation page issued in respect of this policy which sets out the names of the Insured Persons, the Geographical Limits, the Period of Insurance and any other special conditions and terms.

Policy Excess: The first €85 per Insured Person, each and every incident, each and every section of cover, where the Policy Excess applies. The Policy Excess is reduced to nil when You have paid the premium for Excess Waiver except where stated.

- Note 1: In the event of an injury occurring as a result of voluntary Manual Work, the Policy Excess under Section 2 (Medical Emergency & Repatriation) will be increased to €250 and the application of Excess Waiver will **not** delete this increased excess.
- Note 2: When You are engaging in certain Sports and Activities (as shown under the Optional Sports and Activities Section of this policy) the Policy Excess under Section 2 (Medical Emergency & Repatriation) will be increased to €250 and application of Excess Waiver will **not** delete this increased excess.

Pre-existing Medical Condition:

1. Any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received **during the 2 years** prior to the commencement of cover under this policy and/or prior to any Trip: **and**
2. any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred **at any time** prior to the commencement of cover under this policy and/or prior to any Trip.

Secure Luggage Area: Any of the following, as and where appropriate:

- The locked dashboard, boot or locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats.
- The fixed storage units of a motorised or towed caravan.
- A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

Sports and Activities: The activities listed under the Optional Sports & Activities Cover Section of this policy.

Strike or Industrial Action: Any form of Industrial Action, whether organised by a trade union or not, which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

Travel Documents: Travel tickets, hotel and other redeemable holiday vouchers, Green Cards, driving licences and passports.

Trip: A journey within the countries of the Geographical Limits, as stated on the Policy Certificate during the Period of Insurance, commencing and ending in Ireland, the maximum number of days for which You have paid the appropriate premium.

The maximum trip duration available under this plan will be 730 consecutive days (24 months). If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.

Your Policy entitles You to return to Ireland once prior to the intended return date, at your own expense, as stated on Your Policy Certificate. Up to 3 additional Return Trips Home may be purchased subject to payment of an additional premium. Each return Trip home cannot exceed 14 days and cover ceases whilst You are in Ireland. Cover resumes on Your departure. Stopovers of under 24 hours will not be counted as return trips and will not invalidate the Period of Insurance. Return Trips Home can run consecutively.

Unattended: When You cannot see and/ or are not close enough to Your property or vehicle to prevent unauthorised interference or theft of Your property or vehicle.

Valuables: Cameras, photographic, and video equipment, and associated equipment of any kind; computer hardware and software including notebooks, laptops, tablet PC's; games consoles (Playstation, X-box, Nintendo, etc) accessories and games; personal organisers; satellite navigation systems; mobile telephones; smartphones; televisions; portable audio equipment (DVD, CD, mini-disc, MP3 players, i-pods, etc) and all associated discs and accessories; spectacles; prescription sunglasses, telescopes; binoculars; jewellery; watches; furs; leather articles; perfumes; precious stones and articles made of or containing gold, silver or other precious metals.

We, Our or Us: Intana, a trading style of Collinson Insurance Limited, IDA Business Park, Athlumney, Navan, Co. Meath..

Winter Sports: The activities listed under the Optional Winter Sports Cover Section of this policy.

You/Your: Each person named on the Policy Certificate, resident in Ireland, for whom the appropriate premium has been paid, and at the commencement of the Period of Insurance being not more than 35 years of age.

Upgrades

This policy contains different levels of cover, some of which do not apply unless You have paid the appropriate additional premium. Any extra benefit You have purchased is shown on Your Policy Certificate. Please read the wording and ensure the cover reflects Your requirements.

Upon the payment of an additional premium, You may upgrade Your travel insurance coverage by purchasing any of the following upgrades within 14 days of the purchase of Your policy:

Winter Sports Cover

Your policy can be extended, subject to certain limitations, to cover Winter Sports. Please refer to the Optional Winter Sports Cover Section in this policy for full details.

Sports & Activities Cover

Your policy can be extended, subject to certain limitations, to cover Sports and Activities. Please refer to the Optional Sports & Activities Cover Section in this policy for full details.

Excess Waiver

The Policy Excess is reduced to nil when You have paid the premium for Excess Waiver except where stated.

Note 1: In the event of an injury occurring as a result of voluntary Manual Work, the Policy Excess under Section 2 (Medical Emergency & Repatriation) will be increase to €250 and application of Excess Waiver will **not** delete this increased excess.

Note 2: When You are engaging in certain Sports and Activities (as shown under the Optional Sports and Activities Section of this policy) the Policy Excess under Section 2 (Medical Emergency & Repatriation) will be increase to €250 and application of Excess Waiver will **not** delete this increased excess.

Return Trips Home

A return trip home of 14 days is covered under the policy, one or three additional visits Home may be purchased per 24 month period. This entitles You to return to Your Home Country before the intended return date. Each trip must not exceed 14 days. Return Trips Home can run consecutively. Cover ends while You are in Your Home Country and starts again when You leave.

No cover is available for the cost of the return flight if Your return is as a result of a claims, and no cover is available for any flight costs where the return is for a reason You are not insured for.

Section 1 – Personal Assistance Services & Nurseline

Personal Assistance Services

What is covered:

We will pay the administrative and delivery costs, up to a maximum of **€250** per Trip, in providing the following services in respect of a Trip:

a) Information about Your destination

We can provide information on:-

- current requirements for inoculations and vaccinations for any country in the World and advice on current World Health Organisation warnings;
- arranging relevant inoculations and vaccinations before the commencement of a Trip abroad. We will not pay the cost of these inoculations or vaccinations;
- climate;
- local languages;
- time differences;
- main bank opening hours, including whether or not a Bank Holiday falls within Your intended Trip;
- motoring restrictions, regulations, Green Card and other insurance issues.

FOR INFORMATION ABOUT YOUR DESTINATION CALL: +353 (0) 46 9077381

b) **Transfer of Emergency Funds**

We will transfer emergency funds to You in case of urgent need, up to a maximum under this policy, per Trip, of **€130**.

This service will apply when access to Your normal financial/banking arrangements is not available locally, and is intended to cover Your immediate emergency needs.

You must authorise Us to debit Your credit or charge card with the amount of the transfer, or You must make alternative arrangements to deposit the funds in Our account in Ireland.

c) **Message Relay**

We will transmit two urgent messages following illness, accident or travel delay problems.

d) **Tracing Lost Luggage**

If Your luggage is lost or misdirected in transit, and the Carrier has failed to resolve the problem, We will help with tracing and re-delivering the luggage. You will need to have Your luggage tag number available.

e) **Replacement Travel Documents**

We will help You replace lost or stolen tickets and Travel Documents and refer You to suitable travel offices.

What is not covered: The cost of any items insured under another Section of this policy.

f) **Lost Credit Cards**

If Your credit or charge cards are lost or stolen while You are abroad, We can advise the appropriate card issuers.

Nurseline and Health Information

What is covered:

We will provide full cover to call qualified Nurses 24 hours a day 7 days a week:-

- Providing information on travel vaccinations
- How to stay healthy travelling
- General Health information
- Assessment of symptoms

FOR INFORMATION FROM THE NURSELINE PLEASE CALL +353 (0) 46 9077375

Section 2 – Medical Emergency & Repatriation

What is covered:

We will pay the following costs, up to **€3,000,000**, for each Insured Person who suffers sudden and unforeseen bodily injury or illness, or who dies during a Trip outside of Ireland:

REASONABLE MEDICAL EXPENSES FOR THE IMMEDIATE NEEDS OF AN UNFORESEEN MEDICAL EMERGENCY. INCLUDED ARE MEDICAL PRACTITIONER'S FEES, HOSPITAL EXPENSES, IN-PATIENT AND OUT-PATIENT MEDICAL TREATMENT AND CHARGES FOR MEDICAL TRANSPORTATION TO THE NEAREST SUITABLE HOSPITAL ABROAD, WHEN DEEMED NECESSARY BY A RECOGNISED MEDICAL PRACTITIONER.

- Burial or cremation of a deceased Insured Person abroad up to **€2,500**; or alternatively transportation costs of returning Home an Insured Person's body or ashes.
- Additional travelling costs to repatriate You Home when recommended by Our Medical Officer. We will pay for the cost of a medical escort if considered necessary.

If Our Medical Officer advises a date when it is feasible and practical to repatriate You, but You choose instead to remain abroad, Our liability to pay any further costs under this Section after that date will be limited to what We would have paid if Your repatriation had taken place.

What is not covered:

- a) costs in excess of **€500** which have not been authorised by Us in advance (see Important Notes);
- b) any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions;
- c) any pre-planned or pre-known or expected medical treatment or diagnostic procedure;
- d) treatment which, in the opinion of Our Medical Officer, can be delayed until Your return to the country of departure;

- e) any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury;
- f) any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- g) treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre unless confirmed as medically necessary by Our Medical Officer;
- h) treatment for cosmetic purposes unless Our Medical Officer agrees that such treatment is necessary as the result of an accident covered under this policy;
- i) expenses incurred as a result of a tropical disease when You have not had the recommended inoculations and/or taken the recommended medication;
- j) any costs incurred in Ireland other than in connection with transportation of You or Your remains to Home from abroad;
- k) the cost of any medical expenses incurred in private facilities if a medically suitable State facility is available;
- l) the cost of private medical expenses when You are hospitalised in a state run hospital or clinic and You have a right to state provided emergency treatment;
- m) any costs where the transportation Home has not been arranged by Us;
- n) any costs in respect of unused pre-paid travel costs when We have paid to repatriate You;
- o) air-sea rescue and transfer costs including any costs of moving You from ship to shore;
- p) the Policy Excess except where You have paid the Excess Waiver Premium;
- q) any costs incurred when engaging in Sports and Activities unless You have paid the appropriate Sports & Activities premium;
- r) any costs incurred by You when You are engaging in Winter Sports unless You have paid the Winter Sports premium;
- s) anything mentioned in the General Exclusions.

IN AN EMERGENCY

You should first check that the circumstances are covered by Your policy. Having done this please contact the number shown below, giving Your name, Policy Certificate number, and as much information as possible.

Please give Us a telephone, fax or telex number where We can contact You or leave messages at any time of the day or night.

To comply with the terms and conditions of the insurance You MUST contact Us as soon as possible. You MUST obtain Our prior authorisation before incurring any expenses over €500, except in case of emergency. In case of emergency, if You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.

FOR ASSISTANCE OUTSIDE OF IRELAND DIAL: +353 (0) 46 9077381

If travelling alone, We recommend that You should carry Your insurance documents with You at all times.

Section 3 – Emergency Dental Treatment

What is covered:

We will pay up to **€250** for each Insured Person for the costs of providing necessary temporary treatment for the immediate relief of pain or discomfort, and/or emergency repairs to dentures and orthodontic appliances carried out solely to alleviate distress in eating.

What is not covered:

- a) the costs of any subsequent permanent or routine treatment;
- b) any pre-planned or pre-known dental treatment or diagnostic procedure;
- c) treatment which, in the opinion of Our Medical Officer, can reasonably be delayed until Your return to Ireland;
- d) any dental treatment or diagnostic procedure which is not solely for the immediate relief of pain or discomfort, or to alleviate distress in eating;
- e) normal wear and tear;
- f) the cost of any dental expenses incurred in private facilities if a medically suitable State facility is available;

- g) the cost of private dental expenses when You receive treatment in a state run practice or clinic and You have a right to state provided emergency treatment;
- h) any self-inflicted damage, including damage caused by tooth-brushing or any other oral hygiene activity;
- i) any damage to dentures, other than whilst being worn by You;
- j) dental treatment involving the provision of dentures or the use of precious metals;
- k) any costs incurred in Ireland;
- l) the Policy Excess except where:-
 - You have paid the Excess Waiver Premium
- m) any costs incurred when engaging in Sports and Activities unless You have paid the appropriate Sports & Activities premium;
- n) any costs incurred by You when You are engaging in Winter Sports unless You have paid the Winter Sports premium;
- o) anything mentioned in the General Exclusions.

Section 4 – Additional Accommodation & Travelling Costs

What is covered:

On condition that You contact Us first and We make all the travel arrangements, in the event of a valid claim for repatriation under Section 2 (Medical Emergency & Repatriation), We will pay up to an overall limit of **€2,500** per Trip for the following:

- If Our Medical Officer confirms that it is medically necessary for You to be accompanied on the Trip Home, and the return journey cannot take place on the original scheduled date, We will pay for the additional travelling costs and accommodation costs incurred by You and one person staying with You and accompanying You on the Trip Home.
- Additional travelling and accommodation costs arranged by Us for one person required, on medical advice, to fly out to You and accompany You Home.
- A return journey air ticket plus reasonable accommodation costs to enable a business colleague, where necessary, to replace You in Your location outside of Ireland following Your medical repatriation or death during a Trip.

What is not covered:

- a) any air travel costs in excess of a return economy/tourist class ticket;
- b) accommodation costs other than the cost of the room;
- c) any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- d) anything mentioned in the General Exclusions.

FOR ASSISTANCE DIAL: +353 (0) 46 9077381 FROM ABROAD

The Policy Excess does not apply under this section.

Section 5 – Hospital Daily Benefit

What is covered:

In the event of a valid claim under Section 2 (Medical Emergency & Repatriation) or Section 3 (Emergency Dental Treatment), when You are admitted to a recognised hospital abroad as an in-patient for more than 24 continuous hours, We will pay You a benefit of **€25** per Insured Person per complete day of in-patient treatment up to a maximum under this policy of **€250** per Insured Person.

What is not covered:

- a) any claim arising in connection with a Trip solely within Ireland;
- b) any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- c) anything mentioned in the General Exclusions.

The Policy Excess does not apply under this section.

Section 6 – Cancellation, Curtailment & Trip Interruption

Cancellation & Curtailment

What is covered:

We will reimburse up to a maximum of **€2,500** per Insured Person in total under this policy for financial loss You suffer, being non-refundable deposits and amounts You have paid, for travel and accommodation You do not use because of Your inability to commence travel or complete the Trip.

Cancellation cover applies if You have booked a Trip to take place within the Period of Insurance, but prior to departing from Ireland, You are forced to cancel Your travel plans because of one of the following changes in circumstances, which is beyond Your control, and of which You were unaware at the time You booked the Trip. Please see also the Travel Delay cover (Section 7).

Curtailment cover applies if You are forced to cut short a Trip You have commenced, and return to Ireland, because of one of the following changes in circumstances which is beyond Your control, and of which You were unaware at the time You booked the Trip.

Changes in Circumstances

- Unforeseen illness, injury or death of You, a Close Relative or any person with whom You have arranged to travel or stay during the Trip.
- You or any person with whom You plan to travel being called up for Jury Service or being subpoenaed as a witness in a Court of Law (other than in a professional or advisory capacity).
- If You are made redundant and You qualify for redundancy payment under current legislation.
- A government directive prohibiting all travel to, or recommending evacuation from the country or area You were planning to visit or were staying in, as a result of natural disasters (such as earthquakes, fires, floods, hurricanes) or epidemic(s).
- Accidental damage, burglary, flooding or fire affecting Your Home, occurring during the Trip or within 48 hours before You depart, when the loss relating to Your Home is in excess of **€2,000** and Your presence is required by the Police in connection with such events.
- Your compulsory quarantine.

Your cancellation or curtailment must be necessary and unavoidable in order for You to claim.

This policy covers direct travel and accommodation costs and does not cover any costs associated with pre booked excursions, activity entrance fees and tickets or theme park tickets

We will only pay for financial loss You suffer on behalf of any travelling companion. If Your travelling companion is not insured under this policy, You will need to claim against their travel insurance policy for any amounts that You have paid on their behalf.

Trip interruption cover applies when You need to make an unscheduled return journey to Ireland during a Trip because of:

- the death, imminent demise, or hospitalisation due to serious accident or illness, of a Close Relative;
- accidental damage, burglary, flooding or fire affecting Your Home during Your Trip, when a loss in excess of €2,000 is involved and when Your presence is required by the Police in connection with such events.

What is covered:

On condition that You contact Us first, and that We make all the travel arrangements, We will pay necessary additional travelling costs incurred in returning You Home in the event You have a valid Curtailment claim. If the situation permits, and the period of Your original booked Trip has not expired, We will also pay necessary additional travel costs in transporting You back to the location abroad.

Travel by air will be limited to one economy/tourist class ticket for each Insured Person.

If You cannot recoup the cost of any pre-paid accommodation, You may be able to submit a pro-rata Curtailment claim under this Section for such costs.

The maximum amount We will pay under Section 6 in total for cancellation, Curtailment and Trip interruption claims is **€2,500** per Insured Person.

Special conditions relating to claims

You must obtain a medical certificate from the Medical Practitioner in attendance and Our prior approval to confirm the necessity to return Home prior to the scheduled return date of the Trip in the event of unforeseen illness or injury.

In the event of Curtailment or interruption of the Trip, You must contact Us first and allow Us to make all the necessary travel arrangements.

If, at the time of requesting Our assistance in the event of a Curtailment or interruption claim, satisfactory medical evidence is not supplied in order to substantiate that the claim is due to an unforeseen illness, injury or death of You, a Close Relative, travelling companion or person with whom You have arranged to stay whilst on Your Trip, We will make all necessary arrangements **at Your cost** and arrange appropriate reimbursement as soon as the claim has been validated.

You must notify the Carrier or Travel Agent immediately You know the Trip is to be cancelled or curtailed, to minimise Your loss as far as possible. If You fail to notify the Carrier or Travel Agent immediately it is found necessary to cancel the Trip, Our liability shall be restricted to the cancellation charges that would have applied had failure not occurred.

If You cancel the Trip due to unforeseen illness or injury You must provide a medical certificate from the treating Medical Practitioner prior to Your intended travel date stating that the illness or injury You were seen for prevented You from travelling.

If Your outward international flight, sea-crossing, coach or train journey is cancelled by the Carrier, You must produce to Us written documentation provided by the Carrier, specifying the reason for the cancellation.

If You cancel, curtail or interrupt Your Trip because Your presence is required by the Police in connection with accidental damage, burglary, flooding or fire affecting Your Home during Your Trip, You must produce to Us written documentation from the Police confirming that the loss or damage occurred during the Trip - otherwise no claim will be paid.

Curtailment claims will be calculated from the date of return to Ireland.

What is not covered:

- a) any disinclination to travel or continue travelling, unless Your change of travel plans is caused by one of the circumstances listed under 'What is Covered';
- b) The cost of pre booked excursions, activity entrance fees and tickets or theme park tickets.
- c) Any costs relating to unused travel and accommodation for any persons not insured under this policy.
- d) any claim arising directly or indirectly from a known Pre-existing Medical Condition;
- e) any claim arising directly or indirectly from a Pre-existing Medical Condition, known to You prior to the commencement of the Period of Insurance, affecting any Close Relative, travelling companion who is not insured under this policy or person with whom You intend to stay whilst on Your Trip.
- f) Cancellation caused by pregnancy or childbirth unless the cancellation is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- g) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You booked the Trip or purchased this policy, whichever is the latest;
- h) any costs in respect of any unused pre-paid travel costs when We have paid to repatriate You;
- i) withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim in this case to the transport operator involved;
- j) failure by the provider of any part of the booked Trip to supply the service or transport (whether as the result of error, insolvency, omission, default or otherwise), unless the event is specifically covered by this policy. You should direct any claim in this case to the provider involved;
- k) change of plans due to Your financial circumstances except if You are made redundant and qualify for redundancy payment under current Irish legislation;
- l) any claim arising as a result of attendance of an Insured Person, or any other person on whom the holiday plans depend, in a Court of Law. This exclusion will not apply if You are called up for Jury Service or are subpoenaed as a witness (other than in any professional or advisory capacity);
- m) any costs relating to airport taxes or air passenger duty and other surcharges levied by the airline. (You may be able to obtain a refund from Your carrier for such charges);
- n) any Cancellation, Curtailment or Trip Interruption caused by work commitment or amendment of Your holiday entitlement by Your employer;
- o) any claim resulting from Your inability to travel due to an Insured Person's failure to hold, obtain or produce a valid passport or any required visa in time for the booked Trip;
- p) prohibitive regulations by the Government of any country, or delay or amendment of the booked Trip due to Government action;
- q) Additional costs for which You become responsible as a result of not cancelling a Trip immediately when there is reason for a Trip to be cancelled;
- r) Any claim arising from volcanic eruption (including volcanic ash being carried by the wind), earthquake or tsunami;
- s) The Policy Excess of **€85** per Insured Person, for each and every claim (except where You have paid the Excess Waiver Premium). If You are claiming only for loss of deposit then the excess is reduced to **€15** per Insured Person per claim;
- t) Any cancellation charges incurred in obtaining any supporting documentation;
- u) the cost of this policy;
- v) anything mentioned in the General Exclusions.

FOR CURTAILMENT AND TRIP INTERRUPTION DIAL: +353 (0) 46 9077381 FROM ABROAD

Section 7 – Travel Delay

What is covered:

If the departure of Your first outward or final inward international flight, sea crossing or coach or train journey forming part of a booked Trip and specified on Your ticket, is delayed as a direct result of Strike, Industrial Action, adverse weather conditions, failure of air traffic control systems, or mechanical breakdown of aircraft, sea vessel, coach or train:

- for **more than 12 hours** beyond the intended **departure** time:

We will pay the sum of **€40** per Insured Person for the first 12 hours Your departure is delayed and a further **€15** per Insured Person for each subsequent full 12 hours delay, up to a maximum of **€200** in all per Insured Person per Trip; or

Special conditions relating to claims

If You suffer delays You must obtain written confirmation from the Carrier stating the period and reason for delay.

What is not covered:

- a) claims arising from actual (or planned) Strike or Industrial Action which was common knowledge at the time You made travel arrangements for the Trip or purchased this policy, whichever is the latest;
- b) withdrawal from service of the aircraft, sea vessel, coach or train 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;
- c) Any claim arising from a volcanic eruption (including volcanic ash being carried by the wind), earthquake, or tsunami;
- d) claims where You have not obtained written confirmation from the Carrier stating the period and reason for delay;
- e) anything mentioned in the General Exclusions.

The Policy Excess does not apply under this section.

Section 8 – Missed Departure On The Outward Journey

What is covered:

If You arrive at the airport, port or international coach or rail terminal to depart Ireland too late to commence the outward international journey abroad of Your booked Trip, as a result of:

- Mechanical breakdown of or road traffic accident involving the private vehicle in which You are travelling; or
- cancellation or curtailment of scheduled public transport due to adverse weather conditions, Strike or Industrial Action or mechanical breakdown, or road traffic accident;

We will provide assistance by liaising with the Carrier and/or Tour Operator to advise of Your late arrival and, as necessary, We will make arrangements for overnight hotel accommodation and alternative international travel.

We will pay for reasonable additional travelling and accommodation expenses necessarily incurred to reach the booked destination by the most direct alternative route, up to a maximum under this policy of €500 in total for each Insured Person.

Special conditions relating to claims

You must take every reasonable step to commence and complete the journey to the departure point and check in for the flight, sea crossing, coach or train journey on time or where there is a recommended check-in time on Your ticket, You must check in at or prior to this time.

You must obtain written confirmation from the Carrier stating the period and reason for delay. If You are claiming after the breakdown or accident involving the car in which You were travelling, You must provide evidence of the breakdown/accident in the form of an invoice or receipt from the garage or recovery service involved in the repair/recovery of Your car.

What is not covered:

- a) claims arising from the missed departure of any air, sea or road or rail transport in any country other than in Your Home Country at any time during the Trip or on Your return journey to Your Home Country;
- b) claims arising from actual or planned Strike or Industrial Action which was common knowledge either at the time You booked the Trip or purchased this policy;
- c) withdrawal from service of the aircraft, sea vessel, coach or train 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;
- d) any claims arising from a volcanic eruption (including volcanic ash being carried by the wind) earthquake or tsunami;
- e) additional costs where the scheduled public transport operator has offered reasonable alternative travel arrangements;

- f) claims for additional mechanical wear and tear or depreciation of Your vehicle or for mileage charges other than additional fuel and oil;
- g) claims under this Section in addition to claims under Section 7 (Travel Delay);
- h) claims due to You allowing insufficient time to complete Your journey to the departure point. You should adhere to recommended check-in times on the travel tickets;
- i) anything mentioned in the General Exclusions.

The Policy Excess does not apply under this section.

FOR TRAVEL ASSISTANCE DIAL: +353 (0) 46 9077381

Section 9 – Personal Luggage

What is covered:

If, in the course of a Trip, Your Personal Luggage is damaged, stolen, destroyed or lost (and not recovered), We will cover You up to an overall maximum of **€1,500** per Insured Person in total under this policy.

We have the option to either pay You for the loss, or replace, reinstate or repair the items concerned.

Payment will be on the basis of the value of the items concerned at the time they are lost and not on 'a new for old' basis or replacement cost basis. A deduction will be made for Depreciation, bearing in mind the age of the items. A copy of the Depreciation policy is available on request.

Within this section the following sub-limits apply:

- The maximum We will pay for any one article, or for any one Pair or Set of articles, is **€150**. If You cannot provide an original receipt, valuation report or other satisfactory proof of ownership (for example, a photograph of You wearing the article) and value to support the claim, payment for any one article, or for any one Pair or Set of articles, will be limited to a maximum of **€75**. Evidence of replacement value is not sufficient.
- The maximum We will pay for all articles lost, damaged or stolen in any one incident is limited to **€300** if You cannot provide satisfactory proof of ownership and value.
- The maximum We will pay under this policy for all Valuables and sports equipment owned by each Insured Person is limited to **€150**. The maximum We will pay for sunglasses or prescription glasses of any kind is limited to **€150** per Insured Person. The maximum We will pay for a mobile telephone or smartphone is limited to **€100** per Insured Person.
- The maximum We will pay for Personal Luggage or Valuables lost, damaged or stolen from a beach or pool-side is limited to **€100** per phone per Insured Person.
- The maximum We will pay for any tobacco products or alcohol lost, damaged or stolen is limited to **€50** in total under this policy.

Special conditions relating to claims

Claims are paid based on the value of the goods at the time of original purchase and a deduction is then made for wear, tear, and loss of value, bearing in mind the age of the items. Claims are not settled on a 'new for old basis' or replacement cost basis.

You must take suitable precautions to secure the safety of Your Personal Luggage, and must not leave it unsecured or Unattended or beyond Your reach at any time in a place to which the public have access.

If claiming for Your goods that were stolen or lost You should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, or other proof of ownership as failure to do so may affect the assessment of the claim.

Within 24 hours of discovery of the incident, You must report loss of Personal Luggage to the local Police or to the Carrier, as appropriate, (damage to Personal Luggage in transit must be reported to the Carrier), or to Your hotel or accommodation management, or to the Tour Operator representative.

You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

What is not covered:

- a) any item loaned, hired or entrusted to You;
- b) any loss, theft of, or damage to Personal Luggage left in an Unattended motor vehicle if:
 - the items concerned have not been locked out of sight in a Secure Luggage Area;
 - no forcible and violent means have been used by an unauthorised person to affect entry into the vehicle; and
 - no evidence of such entry is available.

- c) theft of Valuables from an Unattended motor vehicle;
- d) loss, theft of, or damage to, Valuables from checked-in luggage left in the custody of a Carrier and/or Valuables packed in luggage left in the baggage hold or storage area of a Carrier;
- e) electrical or mechanical breakdown or derangement of the article insured;
- f) wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning;
- g) confiscation or detention by Customs or other lawful officials and authorities;
- h) Loss, theft or damage of dentures; bonds; securities; stamps or documents of any kind, including driving licences and passports; theme park/excursion tickets; musical instruments; glass; china; antiques; pictures; pedal cycles and accessories; hearing aids; coupons; vehicles or accessories; boats and/or ancillary equipment; samples or merchandise or business goods or specialised equipment relating to a trade or profession; unused mobile telephone rental charges or pre-payments;
- i) Loss, theft of or damage to vehicle keys;
- j) damage to fragile or brittle articles unless by fire or resulting from an accident to a sea going vessel, aircraft or vehicle;
- k) liability in respect of a Pair or Set of articles where We shall be liable only for the value of that part of the Pair or Set which is lost or damaged;
- l) sports' equipment whilst in use;
- m) equipment used in connection with any Winter Sports or Sports and Activities unless You have paid the appropriate additional premium to extend Your policy;
- n) loss or theft of or damage to Money (please see Section 11);
- o) losses from a roof or boot luggage rack (other than losses of camping equipment, which remains covered under this Section);
- p) the Policy Excess of **€85** per Insured Person, for each and every claim except where You have paid the Excess Waiver Premium;
- q) anything mentioned in the General Exclusions.

Section 10 – Luggage Delay On Your Outward Journey

What is covered:

If Your luggage is certified by the Carrier to have been lost or misplaced on the outward journey of a Trip for a period in excess of **12 hours but less than 48 hours**, then You can claim an amount of up to **€75 (or over 48 hours up to €150)** per Insured Person for the purchase of essential items.

Such sums will be refundable to Us if the luggage or any part of it proves to be permanently lost and/or a claim is made under the Personal Luggage Section.

Special conditions relating to claims

You must provide receipts and a report from the Carrier confirming the length of the delay - otherwise no payment will be made.

What is not covered:

- a) any claims relating to luggage delayed at any other time during Your Trip or on Your return journey to Your Home Country;
- b) any claim arising in connection with a Trip solely within Ireland;
- c) anything mentioned in the General Exclusions.

The Policy Excess does not apply under this section.

Section 11 – Money & Passport

What is covered:

- If during a Trip, the Money You are carrying on Your person or You have left in a locked safety deposit box is lost, stolen, damaged or destroyed, then subject to the following conditions and exclusions, We will cover You up to an overall maximum under this policy of **€500** per Insured Person in total.

The maximum We will pay for bank notes, currency notes and coins is **€250** per Insured Person.

- If Your passport is lost or stolen outside the country of departure during a Trip, We will pay up to **€400** per Insured Person in respect of reasonable additional travel and accommodation expenses You incur abroad to obtain a replacement or temporary passport. We do not cover the replacement cost of the temporary passport itself or any additional costs of obtaining a replacement or temporary passport once You have returned to Ireland.

Special conditions relating to claims

Within 24 hours of discovery of the incident You must report loss of Money or Your passport to the local Police or to the Carrier, as appropriate, or to Your hotel or accommodation management, or to the Tour Operator representative.

You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

You must produce to Us evidence of the withdrawal of bank notes, currency notes or coins - otherwise no payment will be made.

What is not covered:

- a) shortages or loss due to error, omission, depreciation in value, or confiscation or detention by Customs or other lawful officials and authorities;
- b) Travellers cheques and/or travel documents that can be replaced by the issuer;
- c) the replacement cost of the passport or temporary passport;
- d) the Policy Excess of €85 per Insured Person, for each and every claim except where You have paid the Excess Waiver Premium;
- e) anything mentioned in the General Exclusions.

Section 12 – Mugging

What is covered

We will pay You the sum of **€50 per complete 24 hours** for which You are hospitalised up to a maximum of **€500** per each Insured Person, if You sustain actual bodily injury as a result of a mugging attack during the Period of Insurance resulting in medical treatment and necessitating admission to an overseas hospital, provided that:

- The incident was reported to the nearest Police Authority within 12 hours of the incident occurring;
- You must produce independent evidence in writing in support of any claim.

What is not covered

- a) Your being under the influence of intoxicating liquor, drugs, substance or solvent abuse;
- b) Your intentional self injury or Your wilful exposure or Your deliberate acts;
- c) anything mentioned in the General Exclusions.

Section 13 – Hijack

What is covered

We will pay You the sum of **€50 per complete 24 hours** up to a maximum of **€500** per each Insured Person if the aircraft or sea vessel in which You are travelling is hijacked for more than 24 hours on the original, pre-booked, outward journey or return journey.

What is not covered

- a) any claim resulting from You acting in a way which could cause a claim under this section;
- b) You must give Us a written statement from an appropriate authority confirming the hijack and how long it lasted;
- c) anything mentioned in the General Exclusions.

Section 14 – Catastrophe

What is covered

We will pay You up to a maximum of **€750** per each Insured Person for the cost of providing other similar accommodation if Your booked accommodation cannot be lived in because of a fire, flood, earthquake or storm.

What is not covered

- a) any expenses that You can get back from any tour operator, airline, hotel or other provider of services;
- b) any expenses that You would normally have to pay during the period of Your journey/holiday;
- c) any claim resulting from You travelling against the advice of the appropriate national or local authority. You must give Us a written statement from an appropriate public authority confirming the reason and nature of the catastrophe and how long it lasted;
- d) any event that results in a claim under this section which was known about before You left from Your international departure point;
- e) You must give Us evidence of all the extra costs You had to pay;
- f) the Policy Excess of **€85** per Insured Person, for each and every claim except where You have paid the Excess Waiver Premium;
- g) anything mentioned in the General Exclusions.

Section 15 – Personal Liability

What is covered:

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 or Your liability**, We will cover 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 a maximum, including costs, of **€2,000,000** under this policy. 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.

What is not covered:

- a) injury to, or the death of, any member of Your family or household, or any person in Your service;
- b) property belonging to, or held in trust by You or Your family, household or servant;
- c) loss of or damage to property which is the legal responsibility of You or Your family, household or servant. (This exclusion will not apply to temporary accommodation which You occupy and for which You assume contractual responsibility during Your Trip);
- d) any liability which attaches by virtue of a contractual agreement, but which would not exist in law in the absence of such an agreement;
- e) claims for injury, loss or damage arising directly or indirectly from:
 - ownership or use of: airborne craft; horse-drawn, motorised, mechanically-propelled or towed vehicles; vessels, sail or powered boat (other than row boats, punts or canoes); animals (other than horses, domestic dogs or cats); firearms;
 - the pursuit or exercise of any trade, profession or gainful occupation, or the supply of goods and services by You;
 - the ownership or occupation of any land or building;
 - wilful or malicious acts.
- f) liability or material damage for which cover is provided under any other insurance;
- g) accidental injury or loss not caused through Your negligence;
- h) any injury, illness, death, loss, expense or other liability attributable to the transmission of any communicable disease or virus, or to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS and/or any mutant derivatives or variations thereof however caused;
- i) an Insured Person engaging in any Sports and Activities or Winter Sports where this policy specifically states that Personal Liability cover is excluded (regardless of whether the Sports and Activities or Winter Sports premium has been paid);
- j) any claim arising in connection with a Trip solely within Ireland;
- k) the Policy Excess of **€85** per Insured Person, for each and every claim except where You have paid the Excess Waiver Premium;
- l) anything mentioned in the General Exclusions.

Section 16 – Personal Accident

What is covered:

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 to You or Your legal personal representatives the following benefits:

Cover	Benefit per insured person
Death	€15,000
Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes	€15,000
Permanent Total Disablement	€15,000

What is not covered:

- injury not caused solely by outward, violent and visible means;
- Your disablement caused by mental or psychological trauma not involving Your bodily injury;
- disease or any physical defect, infirmity or illness which existed prior to the commencement of the Trip;
- any payment per Insured Person in excess of **€15,000**;
- an Insured Person engaging in any Hazardous Sports and Activities or Winter Sports where this policy specifically states that Personal Accident cover is excluded (regardless of whether the Hazardous Sports and Activities or Winter Sports premium has been paid);
- anything mentioned in the General Exclusions.

Section 17 – Legal Protection

What is covered:

We will provide telephone advice, guidance and assistance on any legal problem, which 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 the Trip, or if Your Home in Ireland suffers damage during the 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:**

We will advance on Your behalf:

- Up to **€25,000** 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 per Insured Person of **€350**.
- When We have begun proceedings on Your behalf and You receive no compensation, or only limited compensation, We will cover You against claims for fees, costs and expenses arising out of the proceedings, to the extent that these fees, costs and expenses exceed the amount of any compensation You have received, up to **€25,000** 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.

Special conditions relating to claims

We shall have complete control over the legal proceedings although You do not have to accept the lawyer nominated by Us.

Lawyers must be qualified to practice in the Courts of the country where the event giving rise to the claim occurred or where the proposed defendant under this Section is resident.

If You are unable to agree with Us on a suitable lawyer We will ask the ruling body for lawyers in that country to nominate another lawyer. In the meantime, We may appoint a lawyer to protect Your interests.

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

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

We will not begin 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.

What is not covered:

- a) costs or expenses incurred without prior authorisation by Us;
- b) any incident, which may give rise to a claim, not notified to Us within 90 days;
- c) the pursuit of a claim against Us, Our agent or an Insurer underwriting any Section of this policy, or a Travel Agent, Tour Operator or Carrier;
- d) actions between Insured Persons, or actions pursued in order to obtain satisfaction of a judgement or legally binding decision;
- e) any advice or any claim arising in connection with a Trip solely within Ireland;
- f) anything mentioned in the General Exclusions.

The Policy Excess does not apply under this section.

FOR LEGAL ADVICE AND LEGAL CLAIMS DIAL: +353 (0) 46 9077381 FROM ABROAD

Optional Winter Sports Cover

This policy specifically excludes participating in or practising for certain winter sports and activities. Your policy can be extended to cover some of these sporting activities when You have paid the additional Winter Sports premium. Your policy must be extended within 14 days of purchase of Your policy.

When are You covered for Winter Sports?

If You have purchased a Vhi Canada Cover policy, You are covered when taking part in Winter Sports for up to 31 days if You have paid the appropriate additional premium for the Period of Insurance.

This policy will cover You when You are engaging in the following sports and activities on an Amateur and incidental (casual or occasional) basis during Your Trip when You have paid the additional Winter Sports premium:

Ice-skating (outdoor)	Snowboarding (off-piste but on recognised and authorised areas only)
Skiing (off-piste but on recognised and authorised areas only)	Snowboarding (on-piste)
Skiing (on-piste/glacier)	Tobogganing

Your policy can be extended to cover the following sports and activities for an additional premium, **but no cover will apply in respect of any Personal Accident or Personal Liability claims:**

Ice sailing/Ice windsurfing	Skidoo
Husky Sledge Driving	Snow Mobiling

You will **not** be covered for any claims arising directly or indirectly when engaging in or practising for the following sports and activities:

Bobsleigh	Ski Jumping
Heli-skiing	Ski Racing
Ice Hockey	Ski Stunting
Luge	Skiing off-piste outside recognised and authorised areas
Paraskiing	Snowboarding off-piste outside recognised and authorised areas
Skeleton	

You are **not** covered when engaging in organised competitions or when skiing against local authoritative warning or advice.

IF YOU ARE UNDERTAKING A PURSUIT OR ACTIVITY WHICH IS NOT LISTED IN THIS POLICY OR ARE IN ANY DOUBT AS TO WHETHER COVER WILL APPLY, PLEASE CALL OUR TRAVEL HELPLINE ON: +353 (0) 1 650 2697.

What is covered?

The following benefits are subject to the Winter Sport being covered by this policy as shown in the tables above, and when You have paid any appropriate additional premium required.

Benefits where shown on Your Policy Certificate under the Sections of cover already described are extended to cover Winter Sports as follows. Please note that all terms, conditions and exclusions (except where these are amended under this upgrade) continue to apply for all Sections in respect of Winter Sports. You must read these extensions in conjunction with Sections 1-17 and refer back to them when appropriate for full cover details.

Section 18 – Cancellation or Curtailment

The cover below (not the monetary benefit) is in addition to Section 6:

We will pay up to **€2,000** per Insured Person in respect of:

- Financial loss You suffer in connection with deposits You cannot recover, or for payments You have made for unused ski pass or ski school fees.
- If You are certified by a Medical Practitioner at the ski resort as being unable to ski as a direct result of injury or sudden and unforeseen illness occurring during the Trip, We will pay You a proportionate refund in respect of charges for unused ski-pack.

What is not covered:

- a) Any costs in relation to travel and accommodation as these claims need to be submitted under Section 6.
- b) See section 6 for further Exclusions.

Section 19 – Skis, Ski Equipment & Ski Pass

What is covered in addition to Section 9:

- We will pay up to **€750** per Insured Person if skis and ski equipment belonging to or hired by You is/are damaged, stolen, destroyed or lost (and not recovered) in the course of a Trip.
- We will pay up to **€300** per Insured Person if Your ski pass You are carrying on Your person or have left in a safety box is lost, stolen, damaged or destroyed in the course of a Trip.

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.

Special conditions relating to claims

You must take sufficient precautions to secure the safety of Your skis, ski equipment and ski pass and must not leave them Unattended at any time in a place to which the public has access.

Claims are paid based on the value of the goods at the time of original purchase and a deduction is then made for wear, tear, and loss of value, bearing in mind the age of the items. Claims are not paid on a 'new for old basis' or replacement cost basis.

What is not covered:

See section 9.

Section 20 – Luggage Delay

What is covered:

If Your luggage is certified by the Carrier to have been misplaced on the outward journey of a Trip in excess of 12 hours, then You can claim up to **€30** per day, with a maximum under this policy of **€400** per Insured Person, for hire of replacement skis and ski equipment. You must provide Us with receipts and written confirmation from the Carrier confirming the delay.

What is not covered:

Anything mentioned in the General Exclusions.

Section 21 – Piste Closure

What is covered:

If during a Trip You are prevented from skiing at the pre-booked resort for more than 24 consecutive hours, because insufficient snow causes a total closure of the lift system (other than baby drags and lifts used for transport within the resort by non-skiers), We will reimburse up to **€50** per day to a maximum of **€600** per Insured Person:

- for all reasonable travel costs and lift pass charges You have to pay to travel to and from a similar area to ski; OR
- as a cash benefit payable if no suitable alternative skiing is available.

What is not covered:

- a) claims arising from closure of the resort lift system due to avalanches or dangerous high winds;
- b) Trips in the Northern Hemisphere outside the period commencing 1st December and ending 31st March;
- c) Trips in the Southern Hemisphere outside the period commencing 1st May and ending 30th September;
- d) anything mentioned in the General Exclusions.

Section 22 – Avalanche Or Landslide

What is covered:

If, following avalanches or landslides, access to and from the ski resort is blocked or scheduled public transport services are cancelled or curtailed We will pay up to €50 per day to a maximum of €600 per Insured Person for reasonable extra accommodation and travel expenses. Evidence of limited access will be required.

What is not covered:

Anything mentioned in the General Exclusions.

Optional Sports & Activities Cover

This policy specifically excludes participating in or practising for certain sports and activities. Your policy can be extended to cover some of these sporting activities when You have paid an appropriate additional premium. Your policy must be extended within 14 days of purchase of Your policy.

This policy will cover You when You are engaging in the following sports and activities on an Amateur and incidental (casual or occasional) basis during Your Trip:

Athletics	Rambling
Badminton	Ringos
Banana Boating	Roller Blading (Line Skating/Skate boarding)
Baseball	Rounders
Basketball	Running, Sprint/Long Distance
BMX cycling	Safari (organised – no guns)
Boardsailing	Scuba Diving (max depth 30 metres - qualified)
Bowls	Skate boarding
Bungee Jump (up to 3)	Snorkelling
Cricket	Squash
Cross country running	Surfing
Curling	Swimming
Cycling	Tennis
Fell running	Trekking (under 2,000 metres altitude)
Golf	Triathlon
Heptathlon	Volleyball
Hiking (under 2,000 metres altitude)	Water Polo
Jogging	White/Black Water Rafting (Grade 1 to 4)
Netball	Windsurfing
Orienteering	Yachting (crewing) - inside territorial waters

The following sports and activities will also be covered **but no cover will apply in respect of any Personal Accident or Personal Liability claims:**

Archery	Handball
Boxing Training (no contact)	High Diving
Camel/Elephant Riding/Trekking	Hiking (over 2,000, but under 6,000 metres altitude)
Canoeing/Kayaking (inland/coastal)	Horse riding (no Polo, Hunting, Jumping)
Cave/River Tubing	Parascending (over water)
Field Hockey	Roller Hockey/Street Hockey
Fishing (Fresh water and deep sea)	Sandboarding
Flying as a passenger (private/small aircraft)	Trekking (over 2,000, but under 6,000 metres altitude)
Football	Wake Boarding
Go Karting (recreational use)	Water Skiing

Your policy can be extended to cover the following Sports and Activities for an additional premium, **but no cover will apply in respect of any Personal Accident or Personal Liability claims:**

Level 1

Abseiling	Lacrosse
Animal Conservation/Game Reserve Work	Marathons
Bridge Walking	Martial Arts (Training only)
Canoeing/Kayaking (white water)	Motorcycling (under 50cc - no racing)
Canopy/Tree-top Walking	Mountain Biking
Clay pigeon shooting	Mountain Boarding
Cross channel swimming	Paintballing
Dragon Boat Racing	Rowing (inland/coastal)
Dry skiing	Sailboarding/sandboarding
Fencing	Scuba Diving (max depth 30 metres unqualified)
Gymnastics	Scuba Diving (max. depth 40 metres qualified)
High Diving	War Games (non-armed forces)
Hot Air Ballooning	Weight-lifting
Jet Boating	Zip Lining
Jet Skiing	Zorbing/Hydrozorbing
Kite surfing/Landboarding/Buggyng	

Your policy can be extended to cover the following Hazardous Sports and Activities for an additional premium, **but no cover will apply in respect of any Personal Accident or Personal Liability claims, and the Policy Excess will be increased to €250 under Section 2 (Medical Emergency & Repatriation):**

Level 2

American Football	Paragliding/Parapenting
Gaelic Football	Parascending (over land)
Gliding	Rugby
Hang Gliding	Sky Diving
Motorcycling (over 50cc - no racing)	White/Black Water Rafting (Grade 5 to 6)
Parachuting	Yachting (crewing) - outside territorial waters

You will **not** be covered for any claims arising directly or indirectly when engaging in or practising for the following sports and activities:

Boxing	Parasailing
Canyoning	Point-to-point
Caving/Cave Diving	Polo
Flying as a pilot	Potholing
Free Diving	Professional Sports
Horse Jumping	Quad Biking
Horse Racing	Rock Climbing
Hunting/Shooting	Rock Scrambling
Hunting-on-Horseback	Shark feeding/Cage diving
Hurling	Steeplechasing
Martial Arts (Competition)	Team sports played in competitive contests
Microlighting	Tombstoning
Motor Racing (all types)	Wrestling
Mountaineering	Yachting (racing)

IF YOU ARE UNDERTAKING A PURSUIT OR ACTIVITY WHICH IS NOT LISTED IN THIS POLICY OR ARE IN ANY DOUBT AS TO WHETHER COVER WILL APPLY, PLEASE CALL OUR TRAVEL HELPLINE ON: +353 (0) 1 650 2697.

What is covered?

The following benefits are subject to the Sport or Activity being covered by this policy as shown in the tables above, and when You have paid any appropriate additional premium required and cover is specified on Your Policy Certificate.

Benefits under the Sections of cover already described under Sections 1-17 are extended to cover Sports and Activities as follows. Please note that all terms, conditions and exclusions (except where these are amended under this upgrade) continue to apply for all Sections. You must read these extensions in conjunction with all Sections to which they relate and refer back to them when appropriate for full cover details.

Section 23 – Sports & Activities Extension

What is covered in addition to Section 2 (Medical Emergency & Repatriation) and Section 3 (Emergency Dental Treatment):

- We will pay the necessary fees You are charged by specialist local rescue organisations for search, rescue and emergency transfer to hospital, up to **€750 per Insured Person per Trip**.

What is not covered:

- a) participation as a professional sports person receiving payment for each appearance (other than sponsorship only);
- b) any sport or activity specifically shown as excluded under this policy;
- c) participation in organised competitions involving any Sports and Activities;
- d) any obligation upon Us to organise any search and rescue operation;
- e) anything mentioned in the General Exclusions.

Section 24 – Sports & Activity Equipment

What is covered in addition to Section 9:

- We will pay up to **€500 per Insured Person** if Your sports gear and/or activity equipment is damaged, destroyed, lost or stolen during the Trip. Your sports gear and/or activity equipment will be covered whilst in use.

Special conditions relating to claims

You must take sufficient precautions to ensure the safety of Your sports gear and activity equipment and must not leave it unsecured or outside Your reach or Unattended at any time in a place to which the public have access.

What is not covered:

- a) Sports equipment loaned, hired or entrusted to You;
- b) the Policy Excess except where You have paid the Excess Waiver Premium;
- c) anything mentioned in the General Exclusions.

General Conditions Applying to All Sections

1. You must answer all questions about this policy honestly and fully at all times. You must also tell us straight away if anything that You have already told us changes. If You do not tell us, Your policy may be cancelled and any claim You make may not be paid.
2. No refunds are paid where cancellation requests are made outside of the cooling-off period.
3. To be covered under this insurance, You must be healthy, fit to travel and able to undertake Your planned Trip.
4. You must exercise reasonable care for the supervision and safety of both You and Your property. You must take all reasonable steps to avoid or minimise any claim. You must act as if You are not insured.
5. You must avoid needless self-exposure to peril unless You are attempting to save human life.
6. We will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided.
7. You must comply in full with the terms and conditions of this policy before a claim will be paid. Please read this policy carefully, and if unsure as to what is covered or excluded, contact the Travel Helpline on: 056 77 53003.
8. In the event of an emergency or any occurrence that may give rise to a claim for more than €500 under this insurance, You must contact Us as soon as possible. You must make no admission of liability, offer, promise or payment without Our prior consent.
Please Telephone Us first.
9. We are entitled to take over Your rights in the defence or settlement of a claim, or to take proceedings in Your name for Our own benefit against another party and We shall have full discretion in such matters. This is to enable Us to recover any costs We have incurred from any third party who may have liability for the costs.
10. We may, at any time, pay to You Our full liability under this policy after which no further liability shall attach to Us in any respect or as a consequence of such action.
11. Where it is possible for Us to recover sums that We have paid out under the terms of the policy, You will co-operate fully with Us in any recovery attempt We make and We will pay all costs associated with the recovery of Our outlay. You agree not take any action that may prejudice Our recovery rights and will advise Us if You instigate proceedings to recover compensation arising from any incident which

has led to a successful claim against this policy. The sums We have paid out under the terms of the policy will be reimbursed from any recovery made

12. You must take all practicable steps to recover any article lost or stolen and to identify and ensure the prosecution of the guilty person(s). We may at any time and at Our expense take such action as We deem fit to recover the property lost or stated to be lost.
13. In the event of a valid claim You shall allow Us the use of any relevant Travel Documents You are not able to use because of the claim.
14. You must notify Us in writing of any event which may lead to a claim, within 28 days of Your return Home (or in even of a cancellation claim, within 28 days of the date You cancelled Your Trip). As often as We require You shall submit to medical examination at Our expense. In the event of the death of an Insured Person We shall be entitled to have a post mortem examination carried out at Our expense. You must supply Us with a written statement substantiating Your claim, together with (at Your own expense) all certificates, information, evidence and receipts that We reasonably require. Claims can be submitted whilst travelling at the time of the event.
15. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this policy shall become void and the premium paid shall be forfeited. Any benefits so claimed and received must be repaid to Us.
16. We may give 7 days notice of cancellation of this policy by recorded delivery to You at Your last known address. In this case We shall refund to You the unexpired pro-rata portion of the premium You have paid, subject to there having been no known claims or losses.
17. If any dispute arises as to the policy interpretation, or as to any rights or obligations under this policy, We offer You the option of resolving this by using the arbitration procedure We have arranged. Please see the details shown under Customer Satisfaction. Using this service will not affect Your legal rights.
18. You will be required to repay to Us, within one month of Our request to You, any costs or expenses We have paid on Your behalf which are not covered under the terms and conditions of this policy.
19. This policy is subject to the Laws of Ireland unless we agree otherwise. The courts of Ireland alone shall have jurisdiction in any disputes.
20. You must pay the appropriate premium for the full number of days comprising Your planned Trip. If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.
21. When engaging in any sport or holiday activity (not excluded under General Exclusion 16) You must accept and follow the supervision and tuition of experts qualified in the pursuit or activity in question, and You must use all appropriate precautions, equipment and protection.
22. Sports and Activities and Winter Sports are covered only if You have paid the appropriate additional premium required before departure from Ireland.
23. Although We are prepared to cover You when undertaking certain sports and activities, the availability of the insurance cover does not, in itself, imply that We or the underwriters consider such sports and activities as safe. At all times You must satisfy yourself that You are capable of safely undertaking the planned sport or activity and You must take care to avoid injury, accident or loss to yourself and to others.
24. If a change to a customer account results in a premium refund/shortfall of less than or equal €10, no charge/refund will be made due to the administration costs involved.

General Exclusions Applying to All Sections

No Section of this policy shall apply in respect of:

1. Any person who has reached the age of 36 years prior to the commencement of the Period of Insurance.
2. Any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions.
3. Any Person who is travelling against the advice of a medical practitioner (or would be had they sought his/her advice).
4. Any person who has undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which they are awaiting investigations /consultations, or awaiting results of investigations where the underlying cause has not been established).
5. Loss, damage or expense which at the time of happening is insured by, or would, but for the existence of this policy, be insured by any other existing certificate, policy or any motoring organisation's service. If You have any other policy in force, which may cover the event for which You are claiming, You must tell Us. This exclusion shall not apply to Personal Accident cover under Section 16.
6. Costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which You would have paid for in any case).
7. We will not pay for any losses which are not directly covered by the terms and conditions of this policy. Examples of losses We will not pay for include loss of earnings due to being unable to return to work following injury or illness happening while on a Trip and replacing locks if You lose Your keys.

8. Costs of telephone calls or faxes, meals, taxi fares (with the sole exception of the taxi costs incurred for the initial journey to a hospital abroad due to an Insured Person's illness or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of holiday, time-share maintenance fees, holiday property bonds or points and any additional travel or accommodation costs (unless pre-authorised by Us or part of a valid claim under Section 2 (Medical Emergency & Repatriation), Section 4 (Additional Accommodation & Travelling Costs), Section 6 (Cancellation, Curtailment & Trip Interruption) or Section 11 (Money & Passport)).
9. Any deliberately careless or deliberately negligent act or omission by You.
10. Any claim caused by you climbing, jumping or moving from one balcony to another regardless of the height of the balcony.
11. Any claim arising or resulting from Your own illegal or criminal act.
12. Needless self-exposure to peril except in an endeavour to save human life.
13. Any claim arising directly or indirectly from Your drug addiction or solvent abuse, excessive alcohol intake, or You being under the influence of drug(s).
14. Any claim arising or resulting directly or indirectly from Your suicide, attempted suicide, or intentional self-injury.
15. You engaging in Manual Work in conjunction with any profession, business or trade during the Trip.
16. You engaging in any Sports and Activities or Winter Sports unless the appropriate Sports and Activities or Winter Sports extension premium required has been paid.
17. You engaging in or practising for the following sports and activities: Bobsleigh, Boxing, Canyoning, Caving/Cave Diving, Flying as a pilot, Free Diving, Heli-skiing, Horse Jumping, Horse Racing, Hunting/Shooting, Hunting-on-horseback, Hurling, Ice Hockey, Luge, Martial Arts (Competition), Microlighting, Motor Racing (all types), Mountaineering, Parasailing, Paraskiing, Point-to-point, Polo, Potholing, Professional Sports, Quad Biking, Rock Climbing, Rock Scrambling, Shark feeding/Cage diving, Skeleton, Ski Jumping, Ski Racing, Ski Stunting, Skiing off-piste outside recognised and authorised areas, Snowboarding off-piste outside recognised and authorised areas, Steeplechasing, Team sports played in competitive contests, Tombstoning, Wrestling, Yachting (racing) or any other activities not mentioned under this policy unless You have referred these to Us and We have written to You accepting them for insurance. **If You are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call Our Travel Helpline on +353 (0) 1 650 2697.**
18. Participation in any organised competition involving any Sports and Activities or Winter Sports.
19. You fighting except in self-defence.
20. This policy does not cover the following professions during the course of their employment:
 - Airline personnel and aircrew
 - Member of a ship's crew
 - Regular armed forces personnel
 - Professional sports men and women and teams
21. Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss: War, hostilities or warlike operations (whether war be declared or not); invasion; act of an enemy foreign to the nationality of the Insured Person or the country in, or over, which the act occurs; civil war; riot; rebellion; insurrection; revolution; overthrow of the legally constituted government; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power; explosions of war weapons; release of weapons of mass destruction that do not involve an explosive sequence; murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the Insured Person whether war be declared with that state or not; terrorist activity. For the purpose of this exclusion terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the use of force or violence and/or the threat thereof. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s). Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above incidents. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect. This exclusion does not apply to claims under Section 2 (Medical Emergency & Repatriation) and Section 14 (Personal Accident).
22. You travelling to a country or specific area or event to which the Irish Government and Department of Foreign Affairs (DFA) has advised persons not to travel.

23. Loss or destruction or damage or any expense whatsoever resulting from: ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof or contamination or poisoning due to the effects of chemical or biological and/or radioactive substances.
24. Delay, loss, damage or injury, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly recognise any date as its true calendar date or to continue to function correctly in respect of or beyond that date - except under Section 2 (Medical Emergency & Repatriation), and Section 16 (Personal Accident).
25. Delay, loss, damage or injury, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly operate as a result of a computer virus - except under Section 2 (Medical Emergency & Repatriation), and Section 16 (Personal Accident). Computer viruses include any program or software, which prevents any operating system, computer program or software working properly or at all.
26. Any claim when You have not paid the appropriate premium for the number of days comprising Your planned Trip. If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.
27. Loss of any kind arising from the provision of, or any delay in providing, the services to which this policy relates, unless negligence on Our part can be demonstrated.
28. Any costs incurred on behalf of other travelling companions who are not insured under this policy.
29. Any loss or damage directly or indirectly caused by the provision of, or any delay in providing, the medical (or medical related) services to which the cover under this policy relates, whether provided by us or by anybody else (whether or not recommended by us and/or acting on our behalf) unless negligence on Our part can be demonstrated.

Additional Travel Information

Important notice

Under the new European Union (EU) travel regulations, You are entitled to claim compensation from Your Carrier if any of the following happen:

1. Denied boarding and cancelled flights

If You check in on time but You are denied boarding because there are not enough seats available or if Your flight is cancelled, the Carrier must offer You financial compensation.

2. Long delays

If Your flight is delayed for more than five hours, the airline must offer to refund Your ticket.

3. Luggage

If Your checked-in luggage is damaged or lost by an EU airline, You must claim compensation from the Carrier within seven days. If Your checked-in luggage is delayed, You must claim compensation from the Carrier within 21 days of its return.

You can download full details from http://ec.europa.eu/transport/passengers/air/air_en.htm

Customer Satisfaction

Our Promise of Service: We aim to provide a first class service at all times. However, if You have a complaint You should contact Us in the first instance at:

Quality Department,
Intana,
IDA Business Park, Athlumney, Navan, Co. Meath

Or e-mail on: vhibackpacker@intana-assist.com

We will aim to provide You with a full response within four weeks of the date We receive Your complaint and Our response will be Our final decision based on the evidence presented. If, for any reason, there is a delay in completing Our investigations, We will explain why and tell You when We hope to reach a decision.

If You are not satisfied with the results of Our investigation, or fail to receive a final answer within eight weeks of Us receiving Your complaint, You have the right to refer Your complaint to an independent authority for consideration. That authority is the Financial Services Ombudsman's Bureau at:

Financial Services Ombudsman's Bureau,
3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

1890 882090.

Telephone: 01 6620899.

E-mail: enquiries@financialombudsman.ie

Web: financialombudsman.ie

Please note that if You wish to refer this matter to the Ombudsman You must do so within 2 weeks of Our final decision. You must have completed the above procedure before the Ombudsman will consider Your case.

Your legal rights are not affected.

Cancellation Provisions

Cancellation by the Insured Person If, when reading Your Policy, You decide that it does not meet Your requirements, please return the Policy and certificate within 14 days of Your having received it to:

Vhi Travel Insurance Department,
Vhi Healthcare,
IDA Business Park, Purcellsinch, Dublin Road, Kilkenny.

If You return Your policy within 14 days of the date of issue or receipt of the Terms and Conditions, whichever is later, We will refund any premium You have paid and will recover from You any payments We have made.

Premium position upon cancellation by You, If You cancel this Policy outside the 14 day 'Cooling Off Period' no refund of premium will be given.

Cancellation by Us If You fail to satisfy the terms of Your Policy, We may choose to cancel Your Policy during the Period of Insurance by giving You 7 days written notice of cancellation to the last address You provided Us with. Examples of when We might do this includes You not paying a Premium instalment when due, Us discovering that You are no longer eligible for cover (such as no longer living in the Republic of Ireland), etc..

Premium position upon cancellation by Us, or following the death of the Insured Person (except when the subject of a claim occurring in the course of a Trip):

If premium has been paid for any period beyond the date of cancellation of this insurance, the relevant pro-rata portion of this premium will be refunded to You or Your estate.

If however an incident has arisen during the Period of Insurance which has or will give rise to a claim, then no refund will be made.

Effective time of cancellation This policy shall cease at 00.01 hours on the day following the last day of the Period of Insurance for which premium has been paid.

Data Protection Notice

The information which you provide to the Vhi Group ("Vhi") will be used within the Vhi group of companies and by the insurer and their representatives for processing your application and claims, customer services and for the administration of any healthcare related products and services of which you and any other person on your policy avail. Data may also be used for statistical analyses and the detection and

prevention of fraud. We may share your data with trusted third parties who process data on our behalf, inside and outside of the European Economic Area. We may also share your data with other insurers to verify your cover, and with state bodies as required by law. Sensitive personal data including up to date medical diagnoses information may be held, used and processed for the purpose of undertaking investigations into, and to adjudicate on, claims (including the length of your hospital stay and the treatment received) and for the purposes of Vhi providing information about products and services aimed at managing your health and wellbeing.

By entering, renewing or amending an existing policy with us, you confirm that you explicitly consent to Vhi processing your personal data for the purposes described above, and have explained to each person who is included on your policy why we may ask for this information and what we will use it for. You also confirm that each person has agreed to this.

You have the right, subject to certain exemptions, to access any personal data that we hold about you (for which we may charge you a small fee) and to have inaccuracies corrected. If you wish to avail of these rights, please write to the Data Protection Office, Vhi House, 20 Lower Abbey Street, Dublin 1.

Vhi's Data Protection Statement contains a further detailed breakdown of the personal data we collect in relation to our customers and how we use that personal data. The Data Protection Statement can be found at Vhi.ie or should you wish to contact us on (056) 444 4444 or 1890 44 44 44, you can request a hard copy. If you have any queries regarding your data, please write to the Data Protection Officer, Vhi, Vhi House, 20 Lower Abbey Street, Dublin 1.

We may send you information about other products and services which may be of interest to you, provided you have indicated that you would like to receive such information. If you wish to change your preference in respect of receipt of these communications, please contact us at the above number or online at Vhi.ie/contact/.

Travel Checklist

Before You travel, You should ask yourself the following:

- Do You know of any Pre-existing Medical Condition? If You have answered 'Yes' to the above question, this policy may not be suitable for You.
- Do You intend to engage in any Winter Sports whilst on Your Trip?
- Do You intend to engage in any Sports or Activities whilst on Your Trip?

If You have answered 'Yes' to any of these questions, or want to check anything before You travel, You should contact Our Travel Helpline on: **+353 (0) 1 650 2697**. For any queries regarding the administration of Your policy, You should contact: **+353 56 7753200**.

Requesting Assistance

**IN AN EMERGENCY, FIRST CHECK THAT THE CIRCUMSTANCES ARE COVERED BY THIS POLICY.
HAVING DONE THIS TELEPHONE INTANA STATING YOUR NAME AND POLICY NUMBER.**

HELPLINE	NUMBER
Travel Helpline	+353 (0) 1 650 2697
Travel Assistance	+353 (0) 46 9077381
Medical Emergency & Repatriation	+353 (0) 46 9077381
Travel Insurance Claims and Cancellation	+353 (0) 46 9077381
Nurseline and Health Information	+353 (0) 46 9077375

To ensure We are consistent in providing Our customers with quality service, We may record Your telephone call.

Financial Services Compensation Scheme

Astrenka Insurance Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if they are unable to meet their obligations. More information can be obtained from the fscs.org.uk website.



Claims Queries: Vhi Backpacker Travel Claims,
Intana,
IDA Business Park,
Athlumney,
Navan,
Co. Meath.

Telephone number: +353 (0) 46 9077381

Lines open: 8am – 6pm GMT – Monday - Friday
8am – 4pm GMT – Saturday

Email: vhibackpacker@intana-assist.com

Stamp Duty

The appropriate stamp duty has been or will be paid by Us to the Revenue Commissioner in accordance with the provisions of the composition agreement entered into with them under section 5 of the Stamp Duties Consolidation Act 1999.

Vhi Healthcare DAC trading as Vhi Healthcare is regulated by the Central Bank of Ireland. Vhi Healthcare is tied to Collinson Insurance Services Limited for Vhi Canada Cover which is underwritten by Astrenska Insurance Limited.