

BLUE

INSURANCES



Travel Insurance Cover 2008

Policy Number: BI



Premier



Premier Plus



Single Trip



Annual Multi Trip



Backpacker

HEALTH NOTICE

If **You** or any person who is travelling has a pre-existing **Medical Condition** then **You** must declare that condition to Health Check 0818 286270.

Please do not Curtail any Trip or incur inpatient medical expenses without first contacting AXA Assistance +44 845 6019156.

Blue Insurance Travel Insurance Policy Schedule 2008

DESCRIPTION		PREMIER	
DESCRIPTION	COVER (per Insured Person)	EXCESS (per Insured Person)	
Section A	Cancellation or Curtailment	Up to €4,000	€90 (Loss of Deposit €40)
Section B	Emergency Medical Expenses and other Expenses Including Emergency Assistance Services Emergency Dental Pain Relief	Up to €5,000,000 Up to €250	€90 €125 (Over 65's)
Section C	Hospital Benefit	€150 (€20 per day)	N/A
Section D	Personal Accident Loss of Limbs or Sight (Aged under 66yrs) Permanent Total Disablement (Aged under 66yrs) Death Benefit (Aged 18 to 65yrs) Death Benefit (Under 18 or 66yrs & over) All Benefits (66yrs & over)	Maximum Benefit €20,000 €20,000 €10,000 €5,000 €5,000	N/A
Section E	Baggage, Baggage Delay and Passport Single Article or Set of Articles Limit Valuables Limit in Total Unreceipted Items Limit Unreceipted Single Item Limit Delayed Baggage (24hrs) Replacement of Passport Emergency Passport Travel	Up to €2,000 €150 Up to €250 Up to €300 €75 €200 (€50 per day) Up to €250 Up to €250	€90 N/A N/A N/A
Section F	Personal Money and Documents Cash Limit (Currency notes and coins) Cash (Aged under 18yrs) Travel Documents	Up to €500 €250 €100 €250	€90 N/A
Section G	Personal Liability	Up to €2,000,000	€300
Section H	Hijack	€1,000 (€100 per day)	N/A
Section I	Missed Departure	Up to €500	€90
Section J	Catastrophe	€750	€90
Section K1	Delayed Departure	€15 for each 12hrs (Up to Max €200)	N/A
Section K2	Holiday Abandonment	€4,000 (after 24hrs)	€90 (after 24hrs)
Section L	Scheduled Airline Failure	€1,000	€90
Section M	Third Party Supplier Insolvency	€2,000	€90
Section N	Credit Card Fraud	N/A	N/A
Section O	Overseas Legal Expenses & Assistance	€10,000	€300
WINTER SPORTS* (Available upon payment of additional premium)			
Section P1	Ski Equipment Owned Hired Single Article Limit Unreceipted Items Limit Unreceipted Single Item Limit	Up to €400 Up to €400 Up to €400 Up to €300 €75	€90
Section P2	Ski Hire	€500 (€50 per day)	N/A
Section P3	Ski Pack	€300 (€50 per day)	N/A
Section P4	Piste Closure	€500 (€50 per day)	N/A
Section P5	Avalanche Closure	Up to €500	€90
OPTIONAL EXTRAS (Available upon payment of additional premium)			
Section Q	Wedding/Civil Partnership Cover Single Article or Set of Articles Limit Unreceipted Items Limit Unreceipted Single Item Limit	Up to €1,000 €250 Up to €300 €75	€90
Section R	Business Equipment Unreceipted Items Limit Unreceipted Single Item Limit	Up to €1,000 Up to €300 €75	€90
Section S1	Golf Equipment Single Article or Set of Articles Limit Unreceipted Items Limit Unreceipted Single Item Limit	Up to €1,000 €150 Up to €300 €75	€90
Section S2	Golf Equipment Hire	€200 (€50 per day)	N/A
Section S3	Green Fees	€200 (€50 per day)	N/A
Section T	Exam Failure	N/A	N/A

* You are not covered under sections B, C, D and G for **Winter Sports** activities unless an additional premium has been paid and shown on the validation certificate.

Blue Insurance Travel Insurance Policy Schedule 2008

PREMIER PLUS		BACKPACKER/LONGSTAY	
COVER (per Insured Person)	EXCESS (per Insured Person)	COVER (per Insured Person)	EXCESS (per Insured Person)
Up to €6,000	€50 (Loss of Deposit €25)	Up to €2,000	€100 (Loss of Deposit €50)
Up to €10,000,000	€50 €100 (Over 65's)	Up to €3,000,000	€125
Up to €250		Up to €250	
€200 (€25 per day)	N/A	€200 (€20 per day)	N/A
Maximum Benefit €30,000	N/A	Maximum Benefit €15,000	N/A
€30,000		€15,000	
€10,000		€10,000	
€5,000		€10,000	
€5,000		N/A	
Up to €3,000	€50	Up to €1,200	€100
€200		€150	
Up to €300		Up to €250	
Up to €300		Up to €300	
€75		€75	
€250 (€50 per day)	N/A	€150 (€50 per day)	N/A
Up to €250	N/A	Up to €250	N/A
Up to €250	N/A	Up to €250	N/A
Up to €750	€50	Up to €350	€100
€300		€200	
€100	N/A	€100	N/A
€250		€150	
Up to €2,000,000	€300	Up to €2,000,000	€300
€2,000 (€200 per day)	N/A	€1,000 (€100 per day)	N/A
Up to €600	€50	Up to €500	€95
€1,000	€50	Up to €500	€95
€25 for each 12hrs (Up to Max €400)	N/A	N/A	N/A
€6,000 (after 24hrs)	€50 (after 24hrs)	Up to €2,000	€100
€1,000	€50	N/A	N/A
€2,000	€50	N/A	N/A
€500	€50	N/A	N/A
Up to €10,000	€300	Up to €10,000	€300
WINTER SPORTS* (Available upon payment of additional premium)			
€500	€50	€400	€95
€500		€400	
€500		€400	
Up to €300		Up to €300	
€75		€75	
€500 (€75 per day)	N/A	€500 (€50 per day)	N/A
€400 (€75 per day)	N/A	€300 (€150 per day)	N/A
€500 (€75 per day)	N/A	€500 (€50 per day)	N/A
Up to €750	€50	Up to €500	€95
OPTIONAL EXTRAS (Available upon payment of additional premium)			
Up to €1,500	€50	N/A	N/A
€300		N/A	
Up to €300		N/A	
€75		N/A	
Up to €1,500	€50	N/A	N/A
Up to €300		N/A	
€75		N/A	
Up to €1,500	€50	N/A	N/A
€200		N/A	
Up to €300		N/A	
€75		N/A	
€400 (€75 per day)	N/A	N/A	N/A
€400 (€75 per day)	N/A	N/A	N/A
N/A	N/A	Up to €500	€95

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Important Conditions Relating to Health

TELEPHONE: 0818 286270

Medical Screening Line Opening Hours

Monday – Friday 8am – 8pm, Saturday 9am – 5pm, Sunday 10am – 4pm

Quoting Reference: Blue Irish Retail '08 MSC10177

You must comply with the following conditions to have full protection of **Your** policy. If **You** do not comply **We** may at **Our** option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim.

At the time of taking out this policy:

Do **You** have or have **You** had any **Medical Condition(s)** for which **You** are taking or have taken prescribed medication or are waiting to receive, or have received treatment (including surgery, tests, or investigations) within the last 2 years?

IF NO
(Including if **You** have had no **Medical Conditions**)



Please read the following statements to see if they apply to **You**.

(if none of them apply then **Your Medical Condition(s)** will be covered)

IF YES



It is a condition of this policy that **You** will not be covered under Section A – Cancellation or **Curtailment** Charges, Section B – Emergency Medical and Other Expenses, Section C – Hospital Benefit and Section D – Personal Accident for any claims arising directly or indirectly from this **Medical Condition(s)** unless **You** contact **Us** on **0818 286270** and **We** have agreed in writing to cover **Your Medical Condition(s)**.

If **You** have only one **Medical Condition** and it is one of those shown in the table of **NO** screen conditions on the following page then this will be covered under the policy without the need to contact **Us**.

If **You** hold a valid private health insurance with a minimum of €55,000 of inpatient medical cover abroad and have declared **Your** Private Health Insurance details to **Your** issuing Agent, then **You** do not need to contact the medical screening line as detailed above.



In either circumstances: It is a condition of this policy that **You** will not be covered under Section A – Cancellation or **Curtailment** Charges, Section B – Emergency Medical and Other Expenses, Section C – Hospital Benefit and Section D – Personal Accident for any claims arising directly or indirectly from:

A, At the time of taking out this policy:

- I. Any **Medical Condition** for which **You** or a **Close Relative** or a **Travelling Companion** have not had a diagnosis
- II. Any **Medical Condition** for which **You** or a **Close Relative** or a **Travelling Companion** have received a terminal prognosis.
- III. Any **Medical Condition** for which **You** or a **Close Relative** or a **Travelling Companion** are on a waiting list for or have the knowledge of the need for surgery, in patient treatment or investigation at a hospital, clinic or nursing home.
- IV. Any circumstances **You** are aware of that could reasonably be expected to give rise to a claim on this policy.

B, At any time

- I. Any **Medical Condition** **You** have in respect of which a **Medical Practitioner** has advised **You** not to travel or would have done so had **You** sought his/her advice.
- II. Any **Medical Condition** for which **You** are travelling with the intention of obtaining medical treatment (including surgery or investigation) or advice outside of **Ireland**.
- III. Any **Medical Condition** for which **You** are not taking the recommended treatment or prescribed medication as directed by a **Medical Practitioner**.
- IV. Pregnancy or childbirth where **You** are expected to give birth within eight weeks of the start date or the **Trip**, during the **Trip** or within eight weeks of the end of the **Trip**.

Please turn overleaf to see **Medical Conditions** which do not require screening.

Important Conditions Relating to Health

Medical Conditions which do not require screening.
(for which **You** do not have to contact **Us** if **You** only have one of these)

- Achilles Tendon Injury
- Acid Reflux
- Acne
- Anal Fissure / Fistula
- Attention Deficit Hyperactivity Disorder (ADHD)
- Allergy (requiring non prescriptive treatment only)
- Benign Prostatic Enlargement
- Blindness
- Broken / Fractured Bones (not head or spine)
- Carpal Tunnel Syndrome
- Cataracts
- Colds or Influenza
- Colitis (no hospital admissions in last 12 months)
- Corneal Graft
- Cosmetic Surgery
- Cuts & Abrasions (non self-inflicted)
- Cyst Breast (Benign)
- Cyst Testicular (Benign)
- Cystitis
- Diarrhoea and/or vomiting (resolved)
- Dislocated Hip
- Dyspepsia
- Eczema
- Epididymitis
- Essential Tremor
- Fungal Nail Infection
- Gall Bladder Removal (if more than 3 months ago)
- Gastric Reflux
- Glandular Fever
- Glaucoma
- Gout
- Hayfever
- Hemorrhoids (Piles)
- Hernia (not Hiatus)
- Hip Replacement
- HRT (Hormone Replacement Therapy)
- Hyperthyroidism (Overactive Thyroid)
- Hypothyroidism (Underactive Thyroid)
- Hypercholesterolaemia (high cholesterol)
- Hysterectomy (provided carried out more than 6 months ago)
- Irritable Bowel Syndrome
- Macular Degeneration
- Menopause
- Menorrhagia
- Migraine (confirmed diagnosis, no on-going investigations)
- Myalgia (Muscular Rheumatism)
- Psoriasis
- Myalgic Encephalomyelitis (ME) (if the only symptom is fatigue)
- Nasal Polyp(s)
- Neuralgia, Neuritis
- Nut Allergy
- Osteochondritis
- Osteoporosis, Osteopaenia (fragile bones) NO vertebral (backbone) fractures
- Pelvic Inflammatory Disease
- Reflex Oesophagitis
- Rheumatism
- Rhinitis (Allergic)
- Shingles (Herpes Zoster)
- Sinusitis
- Sleep Apnoea
- Tendon Injury
- Tonsillitis
- Underactive thyroid
- Urticaria
- Varicose Veins legs only (if GP has confirmed that client is fit to travel)

Emergency and Medical Service

**Contact AXA Assistance on
+44 845 6019156**

Or if You are in the USA

**Contact AXA Assistance on
FREEPHONE**

1 - 866 7269 725

Ref: AXA Blue Retail Policy '08

In the event of a serious illness or accident which may lead to in-patient hospital treatment or before any arrangements are made for repatriation or in the event of **Curtailment** necessitating **Your** early return **Home** or in the event of **You** incurring inpatient medical expenses. **You** must contact AXA Assistance. The service is available to **You** and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment **You** must contact AXA Assistance as soon as possible. Private medical treatment is not covered unless authorised specifically by AXA Assistance.

Medical Assistance Abroad

AXA Assistance has the medical expertise, contacts and facilities to help should **You** be injured in an accident or fall ill. AXA Assistance will also arrange transport **Home** when this is considered to be medically necessary or when **You** have notice of serious illness or death of a **Close Relative** at **Home**.

Payment for Medical Treatment Abroad

If **You** are admitted to a hospital/clinic while abroad, AXA Assistance must be contacted who will arrange for medical expenses covered by the policy to be paid direct to the hospital/clinic.

For out-patient treatment, **You** should pay the hospital/clinic yourself and claim back medical expenses from **Us** on **Your** return **Home**. Beware of requests for **You** to sign for excessive treatment or charges. If in doubt regarding any such requests, please call AXA Assistance for guidance.

Reciprocal Health Agreements

If **You** are an Irish resident **You** are entitled to health care through the public system in countries of the European union (EU), European Economic Area (EEA) and Switzerland if **You** become ill or injured while on a temporary stay there.

If **You** are travelling to another EU/EEA country or Switzerland, **We** strongly recommend **You** apply for and obtain a European Health Insurance Card for yourself and/or family and make sure that any medical treatment is provided at hospitals or by doctors working within the terms of the reciprocal health care agreement, unless AXA Assistance agree otherwise. If **You** are admitted to a private clinic **You** may be transferred to a public hospital as soon as the transfer can be arranged safely.

If **You** are travelling to Great Britain or Northern Ireland **You** do not require a European Health Insurance Card to obtain the necessary healthcare but need to provide proof that **You** are ordinarily resident in **Ireland** (in practice this means a driving license, passport or similar document).

If **You** are currently a VHI, QUINN/BUPA and VIVAS member **You** must notify the relevant private medical insurance assistance company at the time of claiming as per contact details below.

VHI Assistance: Tel +353 1 448 2444

VHI Assistance USA: Tel 1 800 364 9022

QUINN/BUPA Assistance: Tel +31 - 71 - 36 41 822

VIVAS Assistance: Tel + 353 - 1 - 619 3620

Australia

If **You** require medical treatment in Australia **You** must enrol with a local MEDICARE office. **You** do not need to enrol on arrival but **You** must do this after the first occasion **You** receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be obtained by the Australian Embassy in **Ireland** by contacting 01 664 5300 or www.australianembassy.ie. Alternatively please call AXA Assistance for guidance. If **You** are visiting Australia on a Student Visa **You** are not covered by MEDICARE.

If **You** are admitted to hospital contact must be made with AXA Assistance as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE.

Underwriter

Benefits under this policy are underwritten by AXA Insurance UK plc Registered Office: 5 Old Broad Street, London, EC2N 1AD. AXA Insurance UK plc is authorised and regulated by the by the Financial Services Authority. This can be checked by visiting the FSA website at www.fsa.gov.uk/register or by contacting 0845 606 1234.

Arranged by

This exclusive travel insurance has been organised by



Plaza 212, Blanchardstown Corporate Park, Blanchardstown, Dublin 15

Blue Insurances Limited is regulated by the Irish Financial Regulator as a Multi Agency Intermediary.

Master Certificate Number

This evidence of insurance is to confirm that those persons who have paid the appropriate premium are insured under the **Master Certificate** number **AV/BL/RETAIL/PPPBPV01/2008** issued to Blue Insurances.

Period of Cover

This document only constitutes a valid evidence of insurance when it is issued in conjunction with a validation certificate/invoice issued between 01.01.2008 and 31.12.2008 and for holidays or journeys commencing up to 31.12.2009.

Territorial Limits

- Area 1 The United Kingdom, Channel Islands, Isle of Man and the Republic of Ireland
- Area 2 The Continent of Europe west of the Ural Mountains, Madeira, Canary Islands, Iceland, the Azores, Mediterranean Islands and non-European countries bordering the Mediterranean (except Algeria, Lebanon, Libya, and Albania)
- Area 3 Australia/New Zealand
- Area 4 Worldwide including the Caribbean but excluding The United States of America, Canada, Alaska and Hawaii
- Area 5 Worldwide including The United States of America, Canada, Alaska, Hawaii and the Caribbean

Travel Insurance Policy

Introduction

This is **Your** travel insurance policy. It contains details of cover, conditions and exclusions relating to each **Insured Person** and is the basis on which all claims will be settled. It is validated by the issue of the validation certificate/booking invoice which must be attached to the policy.

In return for having accepted **Your** premium **We** will in the event of **Bodily Injury**, death, illness, disease, loss, theft, damage or other events happening within the **Period of Insurance** provide insurance in accordance with the operative sections of **Your** policy as referred to in **Your** validation certificate. Monies due to **You** under the policy shall be payable in the State.

The validation certificate and any endorsements are all part of the policy.

The information **You** have supplied forms part of the contract of insurance with **Us**. **Your** policy is evidence of that contract.

Residency

This policy is only available to **You** if **You** are permanently resident in **Ireland** and have been for the past six months prior to the date of issue.

The Law Applicable to this Contract

Your policy will be governed by the law of **Republic of Ireland** unless **We** have specifically agreed otherwise.

Type of Insurance and Cover

Travel insurance for single or annual multi **Trips** – Please refer to **Your** validation certificate for **Your** selected cover.

Some **Winter Sports** may also be included upon payment of an appropriate additional premium – **Your** validation certificate will show if **You** selected this option.

Wedding, golf and business equipment cover may also be included upon payment of an appropriate additional premium – **Your** validation certificate will show if **You** selected these options.

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. All monies which may become due or payable by **Us** shall be payable from **Our** offices in the **United Kingdom** to **You** at the address **You** have notified to **Us** in **Ireland**.

Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event **You** may be entitled to compensation from the scheme. Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non-compulsory insurance is protected in full for the first €2,880 and 90% of any amount above this threshold.

Full details are available at www.FSCS.org.uk

Helplines

Please carry the helpline assist card with **You** in case of an emergency.

Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy. For ease of reading the definitions are highlighted by the use of **bold** print and will start with a capital letter.

Baggage

– means luggage, clothing, personal effects, **Valuables**, **Golf Equipment** and other articles which belong to **You** (or for which **You** are legally responsible) which are worn, used or carried by **You** during any **Trip**.

Bodily Injury

– means an identifiable physical injury sustained by **You** due to a sudden, unexpected and specific event. Injury as a result of **Your** unavoidable exposure to the elements shall be deemed to have been caused by **Bodily Injury**.

Business Equipment

– means items used by **You** in support of **Your** business activity including office equipment which is portable by design including, but not restricted to, personal computers, telephones and calculators forming part of **Your** **Baggage**.

Business Trip

– means a **Trip** taken wholly or in part for business purposes but excluding manual work.

Cancellation Period

– means the 14 days following the date the policy is received at new business or the 14 days from the renewal date.

Close Business Associate

– means any person whose absence from business for one or more complete days at the same time as **Your** absence prevents the proper continuation of that business.

Close Relative

– means mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, niece, nephew, step parent, step child, step sister, step brother, foster child, legal guardian, next of kin, fiancé/fiancée or partner (any couple, including same-sex, in a common law relationship or who have cohabited for at least 6 months).

Curtailment/Curtail

– means abandoning the **Trip** by direct return to **Ireland** or by attending a hospital abroad for in excess of 48 hours as an in-patient.

Excess

Under most sections of the policy, claims will be subject to an **Excess**. This means that **You** will be responsible for paying the first part of each claim, per section, for each separate incident, payable for each **Insured Person**, unless the additional premium has been paid to waive the **Excess** and is shown in the validation certificate.

Where **Family Cover** or single parent **Family Cover** has been selected an overall **Excess** of two and a half times the standard **Excess** per **Insured Person** will apply. **Excess** waiver does not apply to hazardous activities grade 2-5.

Family Cover

– means up to two adults and any number of their children, step children or foster children aged under 18 (or under 24yrs if living at home and in full time education), accompanying the parents or legal guardian insured on the same policy travelling on any **Trip** to the same destination. Under Annual Multi **Trip** cover any child 16 years or over is covered to travel independently from their parents provided they are travelling on an organised school or college **Trip** only and with a responsible adult 18yrs or over.

Golf Equipment

– means golf clubs, golf balls, golf bag, golf shoes and non motorised golf trolley forming part of **Your** **Baggage**.

Hijack

– means the unlawful seizure or wrongful exercise of control of an aircraft or conveyance that **You** are travelling in as a passenger.

Home

– means normal place of residence in **Ireland**.

Incidental

– means happening on a casual or occasional basis.

Ireland

– means the Republic of **Ireland**.

Medical Condition

– means any disease, illness or injury.

Medical Practitioner

– means a registered practising member of the medical profession who is not related to **You** or any person with whom **You** are travelling.

Period of Insurance

– means if Annual Multi **Trip** cover is selected: the period for which **We** have accepted the premium as stated in the validation certificate. During this period any **Trip** not exceeding 60 days, or 35 Days if **You** are aged 66-69yrs or 21 Days if **You** are aged 70-74yrs (whichever is stated on the validation certificate) is covered. Under these policies Section A – Cancellation cover shall be operative from the start date this insurance is effected by **You** or at the time of booking any **Trip** (whichever is the later) and terminates on commencement of any **Trip**.

– means if Single **Trip** cover is selected: the period of the **Trip** and terminating upon its completion, but not in any case exceeding the period shown in the validation certificate. Under these policies Section A – Cancellation cover shall be operative from the time **You** pay the premium and evidence of insurance is issued and will cease upon departure of **Your** **Trip** or in the event of a cancellation claim on **Your** policy all remaining cover will cease for the planned **Trip**.

Definitions

– means if Backpacker cover is selected; the period of the **Trip** and terminating upon its completion, but not in any case exceeding the period shown in the validation certificate. Under these policies Section A – Cancellation Cover shall be operative from the time **You** pay the premium and evidence of insurance is issued and will cease upon departure of **Your** **Trip** or in the event of a cancellation claim on **Your** policy all remaining cover will cease for the planned **Trip**.

This policy also entitles **You** to a maximum of two return visits to **Your Home** before **Your** intended return date (as specified on **Your** validation certificate) for up to a maximum duration of 14 days excluding any return for which a claim is being made as a result of Emergency Medical, Repatriation or **Curtailment**. Cover is suspended from the time **You** arrive at **Your** final overseas departure point to **Your Home** and starts again when **You** exit the airport at **Your** overseas destination. During this period no cover is provided by the policy.

For all policy types; All other sections of the policy, whichever cover is selected, the insurance commences when **You** leave **Your Home** or in respect of a **Business Trip** **Your** place of business in **Ireland** or the **UK** (whichever is the later) to commence the **Trip** and terminates at the time of **Your** return to **Your Home** or place of business in **Ireland** or the **UK** (whichever is the earlier) on completion of the **Trip**.

The **Period of Insurance** is automatically extended for the period of the delay in the event that **Your** return to **Ireland** or the **UK** is unavoidably delayed due to an event insured by this policy.

– means if one way **Trip** cover is selected: the period of a single outward **Trip** (max 7 days) and terminating upon its completion, but not in any case exceeding 24 hours after the time **You** first leave the immigration control of **Your** final destination country. Under these policies Section A – Cancellation cover shall be operative from the time **You** pay the premium and evidence of insurance is issued and will cease upon departure of **Your** **Trip** or in the event of a cancellation claim on **Your** policy all remaining cover will cease for the planned **Trip**. All other sections of the policy, whichever cover is selected, the insurance commences when **You** leave **Your Home** to commence the **Trip** and terminates 24 hours after the time **You** first leave the immigration control of **Your** final destination country.

Personal Money

– means bank notes currency notes and coins in current use, travellers' and other cheques, travel tickets, event and entertainment tickets, and credit/debit or charge cards all held for private purposes.

Public Transport

– means any publicly licensed aircraft, sea vessel, train or coach on which **You** are booked to travel.

Single Item

Any one article pair or set of articles (including golf clubs) or collection which are used or worn together. The **Single Item** limit applies except when the additional **Golf Equipment** section is purchased and shown in the validation certificate then the **Single Item** limit applies to each individual golf club and not the set as a whole.

Ski Equipment

– means skis (including bindings), ski boots, ski poles, snowboards, snowboard bindings and snowboard boots.

Terrorism

– means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisations(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Travelling Companion

– means a person(s) with whom **You** have booked to travel or are travelling with on the same booking invoice.

Trip

– means any holiday, business or pleasure **Trip** or journey made by **You** within the area of travel shown in the validation certificate which begins and ends in **Ireland** or the **UK** during the **Period of Insurance** unless the **Trip** is a one way **Trip** or journey as defined under **Period of Insurance**.

If annual multi **Trip** cover is selected any such **Trip** over 21, 35 or 60 days (whichever is stated on the validation certificate) is not insured and any **Trip** solely within **Ireland** or the **UK** is only covered where **You** have pre-booked at least two nights accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee. Each **Trip** under annual multi **Trip** cover is deemed to be a separate insurance, each being subject to the terms, definitions, exclusions and conditions contained in this policy.

Unattended

– means when **You** are not in full view of and not in a position to prevent unauthorised interference with **Your** property or vehicle.

United Kingdom (UK)

– means England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.

Valuables

– means jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, leather goods, cameras, camcorders, photographic, audio, video, computer, television (including CDs, DVDs, tapes, films, cassettes, cartridges and head-phones), computer games and associated equipment, telescopes and binoculars, portable DVD players, ipods, MP3 players.

Definitions

We/Us/Our

– means AXA Insurance UK plc., Registered office 5 Old Broad Street, London. EC2N 1AD England. Registration England No. 78950. AXA Insurance UK plc is authorised and regulated in the **United Kingdom** by the Financial Services Authority.

Winter Sports

– Guided cross country skiing (Nordic skiing), glacier skiing, mono skiing, off piste skiing or snowboarding except in areas designated as unsafe by local resort management unless accompanied by a locally qualified guide, recreational racing, skiing, snowboarding, snowmobiling and snow sledging.

You/Your/Insured Person (s)

– means each person travelling on a **Trip** whose name appears in the validation certificate.

General Conditions Applicable to Whole Policy

You must comply with the following conditions to have the full protection of **Your** policy.

If **You** do not comply **We** may at **Our** option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

1. Dual Insurance

If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability **We** will not pay more than **Our** proportional share (not applicable to Section D – Personal Accident). Under Section B – Medical Expenses – In the event of a top up policy **Your** private health insurer must pay the first amount as stated in their policy and **We** will commence cover once that limit has been reached.

2. Reasonable Precautions

You must take and cause to be taken all reasonable precautions to avoid injury illness, disease, loss, theft or damage and take and cause to be taken all practicable steps to safe guard **Your** property from loss or damage and to recover property lost or stolen.

3. Maximum Age Limit

- Premier Cover – Single **Trip** 69yrs or Annual Multi **Trip** 65yrs.
- Premier Plus Cover – Single **Trip** 86yrs or Annual Multi **Trip** 74yrs (Persons aged 70-74 must hold valid Private Health Insurance with a minimum of €55,000 of medical cover abroad).
- Backpacker – 39yrs.

4. Statutory Cancellation Rights

You may cancel this policy within 14 days of receipt of the policy documents (new business) or for annual policies the renewal date (the **Cancellation Period**) by writing to the issuing agent at the address shown on **Your** validation certificate during the **Cancellation Period**. Any premium already paid will be refunded to **You** providing **You** have not travelled and no claim has been made. The policy will be cancelled with effect from its date of issue.

Cancellation Outside The Statutory Period

You may cancel this policy at any time after the **Cancellation Period** by writing to the issuing agent at the address shown on **Your** validation certificate. If **You** cancel after the **Cancellation Period** no premium refund will be made.

We reserve the right to cancel the policy by providing 21 days notice by registered post to **Your** last known address. No refund of premium will be made.

Non Payment Of Premiums

We reserve the right to cancel this policy immediately in the event of non payment of the premium or in the event that the payment is made by fraudulent use of a credit/debit card or other payment method then the policy automatically becomes null and void.

Hazardous Activities – Grade 1 (No Additional Charge)

Hazardous Activities – Grade 1 – No Additional Charge

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

- Archery (amateur)
- Badminton (amateur)
- Baseball (amateur)
- Basketball (amateur)
- Beach Games
- Bungee Jump (1)
- Camel/Elephant Riding
- Canoeing (Up to Grade 3)
- Clay Pigeon Shooting
- Cricket (amateur)
- Cycling (other than specified)
- Dinghy Sailing
- Fell Walking
- Fencing
- Fishing
- Football (amateur)
- GAA Football (amateur)
- Golf (amateur)
- Hiking (under 2,000 metres altitude)
- Hockey (amateur)
- Horse Riding (up to 7 days)
- Ice Skating (Rink only)
- Jet Boating
- Jet Ski-ing
- Jogging
- Manual Work (bar and restaurant, waitress, waiter, chalet, maids, au pair and nanny's and occasional light manual work including retail
- work and fruit picking but excluding the use of power tools and machinery)
- Marathon Running (amateur)
- Motorcycling up to 50cc (wearing a crash helmet, no racing)
- Netball (amateur)
- Non manual work (Including professional administrative or clerical duties only)
- Orienteering
- Outwardbound Pursuits
- Paintballing
- Parascending (over water)
- Pony Trekking
- Quad biking up to 50cc (wearing a crash helmet, no racing)
- Racquetball
- Rambling
- River Canoeing (Up to Grade 3)
- Roller Skating
- Roller Blading
- Rounders
- Rowing
- Running – sprint/long distance (amateur)
- Safari (Ireland/UK organised)
- Sail Boarding
- Sailing within territorial waters
- Scuba Diving* down to 30 metres if qualified and not diving alone or accompanied by a qualified instructor (see notes below)
- Skate Boarding
- Snorkelling
- Squash (amateur)
- Surfing (amateur, under 14 days)
- Tennis (amateur)
- Tour Operator Safari
- Track Events
- Trekking (under 2,000 metres altitude)
- Volleyball (amateur)
- War Games
- Water Polo (amateur)
- Water ski-ing (amateur)
- White Water Rafting (Grade 1 to 3)
- Windsurfing (amateur)
- Yachting (racing/crewed inside territorial waters)

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

- PADI Open Water – 18 metres
- PADI Advanced Open Water – 30 metres*
- BSAC Ocean Diver – 20 metres
- BSAC Sports Diver – 30 metres*
- BSAC Dive Leader – 30 metres*

We must agree with any equivalent qualification. If **You** do not hold a qualification, **We** will only cover **You** to dive to a depth of 18 metres.

You will not be covered under this policy if **You** travel by air within 24 hours after participating in Scuba Diving.

* For the purposes of diving under Hazardous Activities Grade 1.

Hazardous Activities – Grade 2 (subject to additional premium)

Hazardous Activities – Grade 2

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

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

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

- Boxing Training (no contact)
- Bungee Jump (up to 3 additional)
- Black Water Rafting (Grade 1 to 4) Life jacket and Helmet must be worn
- Camel/Elephant Riding/ Trekking (non **Incidental**)
- Cycle Touring
- Go Karting (Specific use)
- Horse Riding (no Polo, Hunting, Jumping)
- Hot Air Ballooning (non **Incidental**)
- Hurling (amateur)
- Jet Skiing (non **Incidental**)
- Martial Arts (Training only)
- Mountain Biking
- Parascending (over water, non **Incidental**)
- Rambling/Trekking between 2,001m and 4,200m
- Safari (non-Irl/UK organised)
- Scuba Diving* (non **Incidental**/down to 50m if qualified and not diving
- alone or accompanied by a qualified instructor (see notes below)
- Sea Canoeing
- Sea Fishing (non **Incidental**)
- Surfing (amateur)
- Tandem Skydive (up to 2 jumps maximum)
- Triathlon
- White Water Rafting (Grade 4)
- Waterskiing/Windsurfing/Snorkelling (non **Incidental**)

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

- PADI Open Water – 18 metres
- PADI Advanced Open Water – 30 metres
- BSAC Ocean Diver – 20 metres
- BSAC Sports Diver – 35 metres*
- BSAC Dive Leader – 50 metres*

We must agree with any equivalent qualification. If **You** do not hold a qualification, **We** will only cover **You** to dive to a depth of 13 metres.

You will not be covered under this policy if **You** travel by air within 24 hours after participating in Scuba Diving.

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

Hazardous Activities – Grade 3 (subject to additional premium)

Hazardous Activities – Grade 3

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

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

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

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

continued on the next page

Hazardous Activities – Grade 4 (subject to additional premium)

Hazardous Activities – Grade 4

200% Loading to cover all activities or €112.50 per activity

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

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

- Hand Gliding
- High Diving under 5m (amateur, excluding cliff diving)
- Horse Jumping (no Polo,
- Hunting)
- Micro Lighting
- Parasailing
- Rock Climbing (under 2,000m)
- Rock Scrambling (under 4,000m)
- Canyoning
- Kite Surfing

General Exclusions applicable to all sections of the policy

We will not pay for claims arising directly or indirectly from:

1. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **Terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under Section B – Emergency Medical and Other Expenses, Section C – Hospital Benefit and Section D – Personal Accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **Trip**.
2. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
3. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
4. The failure or fear of failure or inability of any equipment or any computer programme, whether or not **You** own it, to recognise or to interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date.
5. **Your** pursuit of **Winter Sports** unless Sections P1 – P5 are shown as operative in **Your** validation certificate and appropriate premium paid.
6. The following **Winter Sports** activities even if Sections P1 – P5 are shown as operative in the validation certificate: Off piste skiing in areas designated as unsafe by local resort management unless accompanied by a locally qualified guide, skiing against local authoritative warning or advice, ski stunting, free-style skiing, ice hockey, bobbing, tobogganing, heli skiing, ski acrobatics, ski flying, ski jumping, ski mountaineering, snowcat skiing, snow carting
7. **Your** engagement in or practice of: manual work involving the use of dangerous equipment in connection with a profession business or trade, flying except as a fare paying passenger in a fully-licensed passenger-carrying aircraft, the use of a motorised vehicle unless a full Republic of **Ireland** or **UK** driving licence is held permitting the use of such vehicles in **Ireland** or the **UK**, professional entertaining, professional sports, racing (other than on foot), motor rallies and motor competitions.
8. **Your** participation in or practice of any sport or activity unless:
 - a) Shown as covered without charge in the list on page 13 or
 - b) Shown as operative in **Your** validation certificate.
9. **Your** wilfully, self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, alcohol abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a **Medical Practitioner**, but not for the treatment of drug addiction), self-exposure to needless peril (except in an attempt to save human life).
10. **Your** own unlawful action or any criminal proceedings against **You**.
11. Consequential loss of any kind (for example, the replacement of locks following loss of keys).
12. Operational duties as a member of the Armed Forces.
13. Loss of enjoyment.
14. **Your** travel to a country or specific area or event to which the Travel Advice Section of the Department of Foreign Affairs* or the World Health Organisation has advised the public not to travel.

* **Contact details are:**
80 St. Stephen's Green, Dublin 2.
Telephone: (01) 4780822
or refer to:
www.dfa.ie/services/traveladvice

Insurance

SECTION A – CANCELLATION OR CURTAILMENT CHARGES

What is Covered

We will pay **You**, up to the amount shown in the policy schedule, for any irrecoverable unused travel and accommodation costs and other pre-paid charges (including sports and concert tickets) which **You** have paid or are contracted to pay together with any reasonable additional travel expenses incurred if

- a) cancellation of the **Trip** is necessary and unavoidable or
- b) the **Trip** is **Curtailed** before completion as a result of any of the following events occurring:
 1. The death, **Bodily Injury** or illness of:
 - a) **You**
 - b) **Your Travelling Companion**
 - c) any person with whom **You** have arranged to reside temporarily
 - d) **Your Close Relative**
 - e) a **Close Business Associate**
 2. Compulsory quarantine, jury service attendance or being called as a witness at a Court of Law of **You** or **Your Travelling Companion**.
 3. Redundancy (which qualifies for payment under the current Irish redundancy payment legislation and at the time of booking the **Trip** there was no reason to believe anyone would be made redundant) of **You** or **Your Travelling Companion**.
 4. The withdrawal of leave for members of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department, provided that such cancellation or **Curtailed** could not reasonably have been expected at the time this insurance is purchased by **You**.
 5. In the event of Burglary at **Your Home** within 48 hours of **Your** departure or the police requesting **You** to return to **Your Home** due to serious damage to **Your Home** caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.

Special Conditions Relating to Claims

1. **You** must obtain a medical certificate from a **Medical Practitioner** and prior approval of AXA Assistance to confirm the necessity to return **Home** prior to **Curtailed** of the **Trip** due to death, **Bodily Injury** or illness.
2. If **You** fail to notify the travel agent, tour operator or provider of transport/accommodation, at the time 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.
3. If **You** cancel the **Trip** due to **Bodily Injury** or illness **You** must provide a medical certificate from a **Medical Practitioner** stating that this necessarily and reasonably prevented **You** from travelling.

What is Not Covered

1. The **Excess** as shown in the policy schedule.
2. The cost of recoverable airport charges and levies.

3. Any claims arising directly or indirectly from:
 - a) Redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy or where a warning or notification of redundancy was given prior to the date this insurance is effected by **You** or the time of booking any **Trip** (whichever is the earlier).
 - b) Circumstances known to **You** prior to the date this insurance is effected by **You** or the time of booking any **Trip** (whichever is the earlier) which could reasonably have been expected to give rise to cancellation or **Curtailed** of the **Trip**.
4. Travel tickets paid for using any mileage reward scheme, for example Air Miles.
5. Claims arising directly or indirectly as a result of **Your** failure to comply with the Important conditions relating to health shown on pages 5 and 6.
6. **Your** failure to obtain the required passport or visa.
7. Claims arising directly or indirectly if **You** are suffering from stress, anxiety, depression or any other mental or nervous disorder.
8. Anything mentioned in the general exclusions on page 15.

YOU SHOULD ALWAYS CONTACT AXA ASSISTANCE BEFORE CURTAILMENT.

SECTION B – EMERGENCY MEDICAL AND OTHER EXPENSES

What is Covered

We will pay **You**, up to the amount shown in the policy schedule, for the following expenses which are necessarily incurred as a result of **You** suffering **Bodily Injury** or illness and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside **Ireland** and the **UK**.
2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to a limit of €250 incurred outside **Ireland** and the **UK**.
3. In the event of **Your** death outside **Ireland** and the **UK** the reasonable additional cost of funeral expenses abroad up to a maximum of €4,000 plus the reasonable cost of conveying **Your** ashes to **Your Home**, or the additional costs of returning **You** remains to **Your Home**.
4. Reasonable additional transport (economy class) or accommodation expenses incurred, up to the standard of **Your** original booking, if it is medically necessary for **You** to stay beyond **Your** scheduled return date. This includes, with the prior authorisation of AXA Assistance, reasonable additional transport or accommodation expenses for a friend, **Travelling Companion** or **Close Relative** to remain with **You** or travel to **You** from **Ireland** or the **UK** or escort **You** and additional travel expenses to return **You** to **Your Home** if **You** are unable to use the return ticket.
5. With the prior authorisation of AXA Assistance, the additional costs incurred in

the use of air transport or other suitable means, including qualified attendants, to repatriate **You** to **Your Home** if it is medically necessary. Repatriation expenses will be in respect only of the identical class of travel utilised on the outward journey unless AXA Assistance agree otherwise.

Special Conditions Relating to Claims

1. **You** must give notice immediately to AXA Assistance or **Us** of any **Bodily Injury** or illness which necessitates **Your** admittance to hospital as an in-patient or before any arrangements are made for **Your** repatriation.
2. In the event of **Your Bodily Injury** or illness **We** reserve the right to relocate **You** from one hospital to another and arrange for **Your** repatriation to **Ireland** or the **UK** at any time during the **Trip**. **We** will do this in the opinion of the **Medical Practitioner** in attendance or AXA Assistance **You** can be moved safely and/or travel safely to **Ireland** or the **UK** to continue treatment.
3. If **You** hold a valid private health insurance with a minimum of €55,000 of medical cover abroad and this has been noted on **Your** validation certificate then **You** must first claim against **Your** private health insurer for any inpatient medical expenses abroad.

What is Not Covered

1. The **Excess** as shown in the policy schedule.
2. Any claims arising directly or indirectly in respect of:
 - a) Costs of telephone calls, other than calls to AXA Assistance notifying them of the problem for which **You** are able to provide a receipt or other evidence to show the cost of the call and the number telephoned.
 - b) The cost of treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or illness which necessitated **Your** admittance into hospital.
 - c) Any expenses which are not usual, reasonable or customary to treat **Your Bodily Injury** or illness.
 - d) Any form of treatment or surgery which in the opinion of the **Medical Practitioner** in attendance and AXA Assistance can be delayed reasonably until **Your** return to **Ireland** or the **UK**.
 - e) Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside **Ireland** or the **UK**.
 - f) Additional costs arising from single or private room accommodation.
 - g) Treatment or services provided by a health spa, convalescent or nursing **Home** or any rehabilitation centre unless agreed by AXA Assistance.
 - h) Any expenses incurred after **You** have returned to **Ireland** or the **UK**.
 - i) Expenses incurred as a result of a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication.
 - j) Expenses incurred as a result of **Your** decision not to be repatriated after the date when in the opinion of AXA Assistance it is safe to do so.
3. Claims arising directly or indirectly as a result

of **Your** failure to comply with the Important conditions relating to health shown on pages 5 and 6.

4. Claims arising directly or indirectly if **You** are suffering from stress, anxiety, depression or any other mental or nervous disorder.
5. The cost of private treatment unless authorised specifically by AXA Assistance.
6. Anything mentioned in the general exclusions on page 15.

SECTION C HOSPITAL BENEFIT

What is Covered

We will pay **You**, up to the amount shown in the policy schedule, for every complete 24 hours **You** have to stay in hospital as an in-patient outside **Ireland** and the **UK** as a result of **Bodily Injury** or illness **You** sustain. **We** will pay the amount above in addition to any amount payable under section B – Emergency Medical and Other Expenses.

Special Conditions Relating to Claims

1. **You** must give notice as soon as possible to AXA Assistance or **Us** of any **Bodily Injury** or illness which necessitates **Your** admittance to hospital as an in-patient.

What is Not Covered

1. Any claims arising directly or indirectly from:
 - a) Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or illness which necessitated **Your** admittance into hospital.
 - b) Hospitalisation relating to any form of treatment or surgery which in the opinion of the **Medical Practitioner** in attendance and AXA Assistance can be delayed reasonably until **Your** return to **Ireland** or the **UK**.
 - c) Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
 - d) Hospitalisation as a result of a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication.
 - e) Any additional period of hospitalisation following **Your** decision not to be repatriated after the date when in the opinion of AXA Assistance it is safe to do so.
2. Claims arising directly or indirectly as a result of **Your** failure to comply with the Important conditions relating to health shown in pages 5 and 6.
3. Anything mentioned in the general exclusions on page 15.

SECTION D PERSONAL ACCIDENT

Special Definitions (which are shown in italics)

Loss of limb

– means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of sight

– means total and irrecoverable loss of sight, to one or both eyes.

What is Covered

We will pay **You** the amount shown in the policy schedule, if **You** sustain **Bodily Injury** which shall solely and independently of any other cause, result within two years in **Your** death, *loss of limb*, *loss of sight* or permanent total disablement.

Special Conditions Relating to Claims

1. **Our Medical Practitioner** may examine **You** as often as they deem necessary in the event of a claim.

Provisions

1. Benefit is not payable to **You**:

- Under more than one of the items shown in the policy schedule.
- Under Permanent Total Disablement, until one year after the date **You** sustain **Bodily Injury**
- Under Permanent Total Disablement, if **You** are able or may be able to carry out any gainful employment or gainful occupation.

What is Not Covered

- Claims arising directly or indirectly as a result of **Your** failure to comply with the Important conditions relating to health shown in pages 5 and 6.
- Anything mentioned in the general exclusions on page 15.

SECTION E – BAGGAGE, BAGGAGE DELAY AND PASSPORT

What is Covered

1. **We** will pay **You** up to the amount shown in the policy schedule for the accidental loss of, theft of or damage to **Baggage**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Baggage**).

The maximum **We** will pay for any **Single Item**, and in total for **Valuables** is as shown in the policy schedule.

2. **We** will also pay **You** up to the amounts shown in the policy schedule for:

- Delayed **Baggage** – The emergency replacement of clothing, medication and toiletries if the **Baggage** is temporarily lost in transit during the outward journey and not returned to **You** within 24 hours, provided written confirmation is obtained and sent to **Us** from the carrier, confirming the number of hours the **Baggage** was delayed. If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section.
- Replacement of Passport – reasonable additional travel and accommodation

expenses necessarily incurred abroad to obtain a replacement of **Your** lost or stolen passport.

- Emergency Passport Travel – reasonable additional transport costs if **You** are unable to make **Your** pre booked return flight **Home** following the loss or theft of **Your** passport within 48 hours of **Your** pre booked return flight **Home**.

Special Conditions Relating to Claims

- You** must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Baggage**. A Holiday Representatives Report is not sufficient.
- If **Baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain an official report from an appropriate local authority. If **Baggage** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - obtain a Property Irregularity Report from the airline.
 - give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - retain all travel tickets and tags for submission if a claim is to be made under this policy.
- You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **You** to substantiate **Your** claim. The maximum payment for any **Single Item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to loss) is not supplied is €75, subject to a maximum of €300 for all such items.

3. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **You** to substantiate **Your** claim. The maximum payment for any **Single Item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to loss) is not supplied is €75, subject to a maximum of €300 for all such items.

What is Not Covered

- The **Excess** as shown in the policy schedule. (except claims under subsection 2. a) above).
- Loss, theft of or damage to **Valuables** or **Your** passport left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
- Loss, theft or damage to **Baggage** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
 - overnight between 9pm and 8am (local time) or
 - at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
- Loss of or damage due to delay, confiscation or detention by customs or other authority.
- Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, mobile telephones or telecommunications equipment of any kind, deeds, manuscripts, securities, perishable goods, surfboards/sailboards bicycles, marine equipment or craft or any related

equipment or fittings of any kind, **Ski Equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).

- Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
- Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Baggage**.
- Claims arising for **Personal Money**.
- Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
- Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other Items used in connection with **Your** business, trade, profession or occupation.
- Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown or liquid damage.
- Anything mentioned in the general exclusions on page 15.

SECTION F – PERSONAL MONEY AND DOCUMENTS

What is Covered

We will pay **You**, up to the amount shown in the policy schedule, for the accidental loss of, theft of or damage to **Personal Money** and documents (including driving licence).

Special Conditions Relating to Claims

- You** must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Personal Money** and documents. A Holiday Representatives report is not sufficient.
- Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.
- Please retain all travel tickets and tags for submission if a claim is to be made under this policy.

What is Not Covered

- The **Excess** as shown in the policy schedule.
- Loss, theft of or damage to **Personal Money** left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
- Loss, theft of or damage to travellers' cheques if **You** have not complied with the issuers conditions or where the issuer provides a replacement service.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
- Anything mentioned in the general exclusions on page 15.

SECTION G PERSONAL LIABILITY

What is Covered

We will pay up to the amount shown in the policy schedule, (inclusive of legal costs and expenses) against any amount **You** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause in respect of accidental:

- Bodily Injury** death illness or disease to any person who is not in **Your** employment or who is not a **Close Relative**, or member of **Your** household or **Travelling Companion**.
- Loss of or damage to property that does not belong to and is neither in the charge of or under the control of **You**, a **Close Relative**, **Travelling Companion**, anyone in **Your** employment or any member of **Your** household other than any temporary holiday accommodation occupied (but not owned) by **You**.

Special Conditions Relating to Claims

- You** must give **Us** written notice as soon as possible of any incident, which may give rise to a claim.
- You** must forward every letter, writ, summons and process to **Us** as soon as **You** receive it.
- You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **Our** written consent.
- We** will be entitled if **We** so desire to take over and conduct in **Your** name the defence of any claims for indemnity or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **You** shall give **Us** all necessary information and assistance which **We** may require.
- In the event of **Your** death, **Your** legal representative(s) will have the protection of this cover provided that such representative(s) comply(ies) with the terms and conditions outlined in this policy.

What is Not Covered

- The **Excess** as shown in the policy schedule.
- Compensation or legal costs arising directly or indirectly from:
 - Liability which has been assumed by **You** under agreement unless the liability would have attached in the absence of such agreement.
 - Pursuit of any business, trade, profession or occupation or the supply of goods or services.
 - Ownership possession or use of vehicles aircraft or watercraft (other than surfboards or manually propelled row-boats, punts, canoes and where the appropriate **Golf Equipment** premium has been paid, golf buggies whilst in use on a golf course).
 - The transmission of any communicable disease or virus.
 - Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation where **We** will not pay for the first €300 of each and every claim arising from the same incident).

3. Anything mentioned in the general exclusions on page 15.

SECTION H – HIJACK

What is Covered

We will pay **You**, up to the amount shown in the policy schedule, for the every completed period of 24 hours in the event of **Hijack** of the transport on which **You** are travelling.

What is Not Covered

1. Claims not substantiated by a written police report confirming the length and exact nature of the incident.
2. Anything mentioned in the general exclusions on page 15.

SECTION I MISSED DEPARTURE

What is Covered

We will pay **You** up to the amount shown in the policy schedule for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **Your** overseas destination or returning to **Ireland** or the **United Kingdom** (including missing connecting flights between **Ireland** and the **United Kingdom** only) if **You** fail to arrive at the international departure point in time to board the **Public Transport** on which **You** are booked to travel on **Your** outward journey from **Ireland** or the **United Kingdom** or on the final part of **Your** return journey to **Ireland** or the **United Kingdom**, as a direct result of:

1. the failure of other scheduled **Public Transport** or
2. an accident to or breakdown of the vehicle in which **You** are travelling or
3. an accident or breakdown occurring ahead of **You** on a motorway or dual carriage way which causes an unexpected delay to the vehicle in which **You** are travelling or
4. strike, industrial action or adverse weather conditions.

Special Conditions Relating to Claims

1. In the event of a claim arising from any delay occurring on a motorway or dual carriage way **You** must obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.
2. **You** must allow sufficient time for the scheduled **Public Transport** or other transport to arrive on schedule and to deliver **You** to the departure point.
3. **You** may claim only under Section K1 – Delayed Departure or Section I – Missed Departure for the same event, not both.

What is Not Covered

1. The **Excess** as shown in the policy schedule.
2. Claims arising directly or indirectly from:
 - a) Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is effected by **You** or the date **Your Trip** was booked whichever is the later.
 - b) An accident to or breakdown of the vehicle in which **You** are travelling for which a professional repairs report is

not provided.

- c) Breakdown of any vehicle in which **You** are travelling if the vehicle is owned by **You** and has not been serviced properly and maintained in accordance with manufacturers instructions.
 - d) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Irish Aviation Authority or a Port Authority or any similar body in any country.
3. Additional expenses where the scheduled **Public Transport** operator has offered reasonable alternative travel arrangements.
 4. Anything mentioned in the general exclusions on page 15.

SECTION J CATASTROPHE

What is Covered

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

What is Not Covered

1. The **Excess** as shown in the policy schedule.
2. Claims where a report from local or national authority is not obtained stating that it was not acceptable for **You** to remain in **Your** booked accommodation.
3. Claims where the tour company is responsible.
4. Anything mentioned in the general exclusions on page 15.

SECTION K1/K2 – DELAYED DEPARTURE/HOLIDAY ABANDONMENT

What is Covered

If departure of the scheduled **Public Transport** on which **You** are booked to travel is delayed at the final departure point from or to **Ireland** or the **United Kingdom** or:

- i. in respect of subsection Delayed Departure for at least 12 hours from the scheduled time of departure due to: or
- ii. in respect of subsection Holiday Abandonment for at least 24 hours from the scheduled time of departure due to:
 - a) strike or
 - b) industrial action or
 - c) adverse weather conditions or
 - d) mechanical breakdown of or a technical fault occurring in the scheduled **Public Transport** on which **You** are booked to travel

We will pay **You**:

1. Delayed Departure
The amount shown in the policy schedule for the first completed 12 hours delay and an additional amount for each full 12 hours delay thereafter up to the maximum amount shown in the policy schedule
2. Holiday Abandonment
Up to the amount shown in the policy

schedule for any irrecoverable unused travel and accommodation costs and other pre-paid charges which **You** have paid or are contracted to pay if after a minimum 24 hours has elapsed, **You** choose to cancel **Your Trip**.

You may claim only under subsection 1. or 2. above for the same event, not both.

You may claim only under Section K1 – Delayed Departure or Section I – Missed Departure for the same event, not both.

Special Conditions Relating to Claims

1. **You** must check in according to the itinerary supplied to **You**.
2. **You** must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
3. **You** must comply with the terms of contract of the travel agent, tour operator or provider of transport.

What is Not Covered

1. The **Excess** as shown in the policy schedule.
2. Claims arising directly or indirectly from:
 - a) Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is effected by **You** or the date **Your Trip** was booked whichever is the later.
 - b) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
3. Anything mentioned in the general exclusions on page 15.

SECTION L SCHEDULED AIRLINE FAILURE

What is Covered

We will pay **You** up to the amount shown on the policy schedule for:

1. Irrecoverable sums paid in advance in the event of insolvency of the scheduled airline provider not forming part of an inclusive holiday prior to departure; or
2. In the event of insolvency of the scheduled airline after **Your** departure:
 - a) additional pro rata costs incurred by **You** in replacing that part of the flight arrangements to a similar standard to that originally booked; or
 - b) if **Curtailed** of the holiday is unavoidable – the cost of return flights to **Ireland** or the **UK** to a similar standard to that originally booked.

What is Not Covered

1. The **Excess** as shown in the policy schedule.
2. Scheduled flights not booked within the **Ireland** or the **UK**.
3. Scheduled flights not booked through a bonded travel agent or direct with a scheduled airline.
4. The financial failure of:
 - a) any scheduled airline in chapter 11 or national equivalent, or for which a threat of insolvency was public knowledge, at the date this insurance is effected by **You** or the date **Your Trip** as booked whichever is the later;
 - b) any scheduled airline who is bonded or

insured elsewhere (even if the bond is insufficient to meet the claim); or

- c) any travel agent, tour organiser, booking agent or consolidator with whom **You** have booked a scheduled flight.
5. Anything mentioned in the general exclusions on page 15.

SECTION M – THIRD PARTY SUPPLIER INSOLVENCY

What is Covered

We will pay **You** up to the amount shown in the policy schedule for:

- a) any irrecoverable unused costs and charges relating to third party companies that become insolvent within **Your** booking, such as accommodation providers, hotels, car hire, ferries, coaches, which **You** have paid or are contracted to pay.

Special Conditions Relating to Claims

1. **You** must obtain written confirmation from the liquidator that the third party provider has become insolvent.

What is Not Covered

1. The **Excess** as shown in the policy schedule.
2. Any costs incurred by **You** which are recoverable from the company providing the accommodation or for which **You** receive or are expected to receive compensation.
3. Any costs which **You** would have expected to pay during **Your Trip**.
4. Any costs recoverable from any company who is bonded or insured elsewhere.
5. Anything mentioned in the general exclusions on page 15.

SECTION N – CREDIT CARD FRAUD

What is Covered

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

What is Not Covered

1. The **Excess** as shown in the policy schedule.
2. Claims where **You** can or could have recovered **Your** losses from any other source;
3. Claims where the card's reporting of loss procedures have not been followed;
4. Any costs incurred in the replacement or return of the lost or stolen card;
5. Claims occurring outside of 31 days from the date of return to **Your** normal country of residence;
6. Anything mentioned in the general exclusions on page 15.

SECTION O – OVERSEAS LEGAL EXPENSES AND ASSISTANCE

What is Covered

We will pay up to the amount shown in the policy schedule for legal costs to pursue a civil action for compensation if someone else causes **You Bodily Injury**, illness or death.

Special Conditions Relating to Claims

- We** shall have complete control over the legal case through agents **We** nominate, by appointing agents of **Our** choice on **Your** behalf with the expertise to pursue **Your** claim.
- You** must follow **Our** agent's advice and provide any information and assistance required within a reasonable timescale.
- You** must advise **Us** of any offers of settlement made by the negligent third party and **You** must not accept any such offer without **Our** consent.
- We** will decide the point at which **Your** legal case cannot usefully be pursued further. After that no further claims can be made against **Us**.
- We** may include a claim for **Our** legal costs and other related expenses.
- We** may, at **Our** own expense, take proceedings in **Your** name to recover compensation from any third party in respect of any indemnity paid under this policy. **You** must give such assistance as **We** shall reasonably require and any amount recovered shall belong to **Us**.
- If **You** or the appointed agents receive any compensation, **You** must repay **Us** any legal costs which **We** have paid up to the amount of the compensation.

What is Not Covered

- The **Excess** as shown in the policy schedule.
- Any claim where in the **Our** opinion there is insufficient prospect of success in obtaining reasonable compensation.
- Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, **Us**, AXA Assistance or their agents, Blue Insurance, someone **You** were travelling with, a person related to **You**, or another **Insured Person**.
- Legal costs and expenses incurred prior to **Our** written acceptance of the case.
- Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
- Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded on the condition that **Your** action is successful (for example a Contingency Fee Agreement).
- Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
- Legal costs and expenses incurred if an action is brought in more than one country.
- Any claim where in **Our** opinion the estimated amount of compensation payment is less than €1,000 for each **Insured Person**.
- Travel, accommodation and **Incidental** costs incurred to pursue a civil action for compensation.
- Costs of any Appeal.

- Claims occurring within **Ireland** or the **UK**.
- Claims by **You** other than in **Your** private capacity.
- Anything mentioned in the general exclusions on page 15.

SECTIONS P1 – P5 WINTER SPORTS

(Only operative if indicated in the validation certificate and appropriate additional premium has been paid and You are aged under 65 at the time You purchase this policy.)

COVER IN RESPECT OF SECTIONS P1 – P5 ONLY OPERATES:

- UNDER SINGLE **TRIP** POLICIES IF THE APPROPRIATE **WINTER SPORTS** EXTENSION HAS BEEN CHOSEN AND THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID.
- UNDER ANNUAL MULTI **TRIP** POLICIES FOR A PERIOD NOT EXCEEDING 21 DAYS IN TOTAL IN EACH **PERIOD OF INSURANCE**, IF THE APPROPRIATE **WINTER SPORTS** EXTENSION HAS BEEN CHOSEN AND THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID.

SECTION P1 – SKI EQUIPMENT

What is Covered

We will pay **You**, up to the amount shown in the policy schedule, for the accidental loss of, theft of or damage to **Your** own **Ski Equipment**, or for hired **Ski Equipment**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or **We** may at **Our** option replace, re-instate or repair the lost or damaged **Ski Equipment**).

The maximum **We** will pay for any **Single Item** is shown in the policy schedule.

Special Conditions Relating to Claims

- You** must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Ski Equipment**.
- For items damaged whilst on **Your Trip**, **You** must obtain an official report from a retailer confirming the item is damaged and beyond repair.
- If **Ski Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - obtain a Property Irregularity Report from the airline.
 - give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - retain all travel tickets and tags for submission if a claim is to be made under this policy.
- Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.
- The maximum payment for any **Single Item**

for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied is €75, subject to a maximum of €300 for all such items.

Special Note

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

- Age of Item
- Up to 1 year old – 90% of purchase price
 - Up to 2 years old – 70% of purchase price
 - Up to 3 years old – 50% of purchase price
 - Up to 4 years old – 30% of purchase price
 - Up to 5 years old – 20% of purchase price
 - Over 5 years old – Nil payment

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

What is Not Covered

- The **Excess** as shown in the policy schedule.
- Loss, theft of or damage to **Ski Equipment** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
 - overnight between 9pm and 8am (local time) or
 - at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
- Anything mentioned in the general exclusions on page 15.

SECTION P2 HIRE OF SKI EQUIPMENT

What is Covered

We will pay **You**, up to the amount shown in the policy schedule, for the reasonable cost of hiring replacement **Ski Equipment** as a result of the accidental loss of, theft of or damage to or temporary loss in transit for more than 12 hours of **Your** own **Ski Equipment**.

Special Conditions Relating to Claims

- You** must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of **Your** own **Ski Equipment**.
- For items damaged whilst on **Your Trip** **You** must obtain an official report from an appropriate retailer.
- If **Ski Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - obtain a Property Irregularity Report from the airline.

- give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
- retain all travel tickets and tags for submission if a claim is to be made under this policy.

- Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.

What is Not Covered

- Loss, theft of or damage to **Ski Equipment** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
 - overnight between 9pm and 8am (local time) or
 - at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
- Anything mentioned in the general exclusions on page 15.

SECTION P3 – SKI PACK

What is Covered

We will pay **You**, up to the amount shown in the policy schedule:

- For the unused portion of **Your** ski pack (ski school fees, lift passes and hired **Ski Equipment**) following **Your Bodily Injury** or illness.
- For the unused portion of **Your** lift pass if lost.

Special Conditions Relating to Claims

- You** must provide written confirmation from a **Medical Practitioner** that such **Bodily Injury** or illness prevented **You** from using **Your** ski pack.

What is Not Covered

- Anything mentioned in the general exclusions on page 15.

SECTION P4 – PISTE CLOSURE

What is Covered

We will pay **You**, up to the amount shown in the policy schedule, for the cost of transport organised by the tour operator to an alternative site if due to lack of snow conditions results in the closure of skiing facilities (excluding cross-country skiing) in **Your** resort and it is not possible to ski. The cover only applies:

- To the resort which **You** have pre-booked for a period exceeding 12 hours and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of **Your Trip** and
- To **Trips** taken outside **Ireland** and the **United Kingdom** during the published ski season for **Your** resort.

Special Conditions Relating to Claims

- You** must obtain written confirmation from the resort management of the piste conditions, confirming the closure of facilities and the dates applicable.

What is Not Covered

- Anything mentioned in the general exclusions on page 15.

SECTION P5 AVALANCHE CLOSURE

What is Covered

We will pay **You** up to the amount shown in the policy schedule for the cost of transport organised by the tour operator to an alternative site if an avalanche results in the closure of skiing facilities (excluding cross-country skiing) in **Your** resort and it is not possible to ski. The cover only applies:

- To the resort which **You** have pre-booked for a period exceeding 12 hours and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of **Your Trip** and
- To **Trips** taken outside **Ireland** and the **United Kingdom** during the published ski season for **Your** resort.

Special Conditions Relating to Claims

- You** must obtain written confirmation from the resort management of the piste conditions, confirming the closure of facilities and the dates applicable.

What is Not Covered

- The **Excess** as shown in the policy schedule.
- Anything mentioned in the general exclusions on page 15.

OPTIONAL COVERS

COVER IN RESPECT OF SECTIONS Q, R, S AND T ONLY OPERATES:

IF THE APPROPRIATE OPTIONAL COVER EXTENSION HAS BEEN CHOSEN AND THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID.

SECTION Q – WEDDING/CIVIL PARTNERSHIP COVER

(only operative if indicated in the validation certificate and additional premium paid)

Special Definitions (which are shown in italics)

You/Your/Insured Person/Insured Couple

– means the couple travelling abroad to be married/entered into a civil partnership whose names appear in the validation certificate.

Wedding/Civil Partnership attire

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

What is Covered

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

The maximum payment for any **Single Item** is shown in the policy schedule.

The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Baggage**).

- We** will pay the *Insured Couple* up to €300 for the reasonable additional costs incurred to reprint/make a copy of or retake the photographs/video recordings either at a later date during the **Trip** or at a venue in **Ireland** and the **United Kingdom** if:
 - the professional photographer who was booked to take the photographs/video recordings on **Your** wedding/civil partnership day is unable to fulfil such obligations due to **Bodily Injury**, illness or unavoidable and unforeseen transport problems, or
 - the photographs/video recordings of the wedding/civil partnership day taken by a professional photographer are lost, stolen or damaged within 14 days after the wedding/civil partnership day and whilst **You** are still at the holiday/honeymoon location.

Special Conditions Relating to Claims

- You** must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Baggage**.
- If **Baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Baggage** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - obtain a Property Irregularity Report from the airline.
 - give formal written notice of the claim to

the airline within the time limit contained in their conditions of carriage (please retain a copy).

- retain all travel tickets and tags for submission if a claim is to be made under this policy.
- Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.
 - The maximum payment for any **Single Item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss), is not supplied is €75, subject to a maximum of €300 for all such items.

What is Not Covered

- The **Excess** as shown in the policy schedule.
- Loss, theft of or damage to **Valuables** left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
- Loss, theft of or damage to **Baggage** left **Unattended** at any time or contained in an **Unattended** vehicle:
 - overnight between 9pm and 8am (local time) or
 - at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, mobile telephones or telecommunications equipment of any kind, deeds, manuscripts, securities, perishable goods, bicycles, marine equipment or craft or any related equipment or fittings of any kind, **Ski Equipment** and damage to suit cases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
- Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
- Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
- Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other items used in connection with **Your** employment or occupation.
- Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown or liquid damage.
- Anything mentioned in the general exclusions on page 15.

SECTION R – BUSINESS COVER

(only operative if indicated in the validation certificate and additional premium paid)

What is Covered

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

Special Conditions Relating to Claims

- You** must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Business Equipment**.
- Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.
- The maximum payment for any **Single Item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss), is not supplied is €75, subject to a maximum of €300 for all such items.

What is Not Covered

- In respect of Cover 1 above:
 - The **Excess** as shown in the policy schedule.
 - Loss, theft or damage to **Business Equipment** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
 - overnight between 9pm and 8am (local time) or
 - at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.
 - Loss or damage due to delay, confiscation or detention by customs or other authority
 - Wear and tear, depreciation, deterioration or loss or damage by atmospheric or climatic conditions by moth vermin by any process of cleaning, repairing or restoring mechanical or

- electrical breakdown.
- e) Loss of, theft of or damage to films, tapes, cassettes, cartridges or discs other than for their value as unused materials unless purchased pre-recorded when **We** will pay up to the makers latest list price.
2. In respect of Cover 2 above:
 - a) Additional costs under 2. b) above if **You** were totally disabled, hospitalised or **You** were on a waiting list to go into hospital at the time of arranging the **Business Trip**.
 - b) Additional costs under 2. b) and c) above if **You** were aware of circumstances at the time of arranging the **Business Trip** which could reasonably have been expected to give rise to Cancellation of the **Business Trip**.
 3. In respect of Cover 1 and 2 above:
 - a) Any loss or damage arising out of **You** engaging in manual work.
 - b) Interruption of **Your** business or any other consequential loss.
 - c) Anything mentioned in the general exclusions on page 15.

GOLF COVER

COVER IN RESPECT OF SECTIONS S1 – S3 ONLY OPERATES:

UNDER SINGLE TRIP POLICIES AND ANNUAL MULTI TRIP POLICIES IF THE APPROPRIATE GOLF COVER EXTENSION HAS BEEN CHOSEN AND THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID AND IS SHOWN ON THE VALIDATION CERTIFICATE.

SECTION S1 – GOLF EQUIPMENT

(only operative if indicated in the validation certificate and additional premium paid)

What is Covered

We will pay **You** up to the amount as shown in the policy schedule for loss, theft, or damage to **Your Golf Equipment**. The amount payable will be at today's prices less a deduction for wear tear and depreciation, or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Golf Equipment**. The maximum **We** will pay for any **Single Item** is shown in the schedule of cover.

Special Conditions Relating to Claims

1. **You** must report to the police within 24 hours of discovery and obtain a written report of the loss or theft of all **Golf Equipment**. A Holiday Representatives Report is not sufficient.
2. If **Golf Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Golf Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please

retain a copy).

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

3. The maximum payment for any **Single Item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied is €75, subject to a maximum of €300 for all such items.

Special Note

Our liability for **Golf Equipment** owned by **You** shall be further limited as follows:

Age of Item

Up to 1 year old – 90% of purchase price
 Up to 2 years old – 70% of purchase price
 Up to 3 years old – 50% of purchase price
 Up to 4 years old – 30% of purchase price
 Up to 5 years old – 20% of purchase price
 Over 5 years old – Nil Payment

What is Not Covered

1. The **Excess** as shown in the policy schedule.
2. Loss, theft or damage to **Golf Equipment** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
 - a) overnight between 9pm and 8am (local time) or
 - b) at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
3. Loss or damage due to delay, confiscation or detention by customs or other authority.
4. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
5. Claims arising for loss, theft or damage of **Golf Equipment** carried on a vehicle roof rack.
6. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Baggage**.
7. Anything mentioned in the general exclusions on page 15.

SECTION S2 – GOLF EQUIPMENT HIRE

(only operative if indicated in the validation certificate and additional premium paid)

What is Covered

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

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

Special Conditions Relating to Claims

1. **You** must report to the police within 24 hours of discovery and obtain a written report of the loss, theft or theft or attempted theft of all **Golf Equipment**.
2. For items damaged whilst on **Your Trip You**

must obtain an official report from an appropriate retailer confirming the item is damaged and beyond repair.

3. If **Your Golf Equipment** is temporarily lost in transit **You** must obtain written confirmation from the carrier as to the exact nature and length of time temporarily lost.
4. If **Your Golf Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Your Golf Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
5. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **You** to substantiate **Your** claim.

What is Not Covered

1. Loss, theft or damage to **Golf Equipment** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
 - a) overnight between 9pm and 8am (local time) or
 - b) at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
2. Loss or damage due to delay, confiscation or detention by customs or other authority.
3. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
4. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Baggage**.
5. Claims arising for loss, theft or damage of **Golf Equipment** carried on a vehicle roof rack.
6. Anything mentioned in the general exclusions on page 15.

SECTION S3 – GREEN FEES

(only operative if indicated in the validation certificate and additional premium paid)

What is Covered

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

- a) **Your Bodily Injury** or illness, or
- b) The loss or theft of **Your** pre-booked and pre-paid documentation which prevents **Your** participation in the pre-paid golfing activity.

Special Conditions Relating to Claims

1. **You** must report to the police within 24 hours of discovery and obtain a written report of the loss, theft or theft or attempted theft of **Your** documentation.
2. For claims as a result of **Your Bodily Injury** or illness **You** must obtain a report substantiating **Your Medical Condition**, it's occurrence and **Your** inability to play golf from the treating doctor.

What is Not Covered

1. Claims arising directly or indirectly as a result of **Your** failure to comply with the important conditions relating to health shown on pages 5 and 6.
2. Anything mentioned in the general exclusions on page 15.

SECTION T – EXAM FAILURE BACKPACKER COVER ONLY

(only operative if indicated in the validation certificate and additional premium paid)

What is Covered

We will pay **You** up to the amount shown in the policy schedule for additional travel and accommodation expenses incurred by **You** as a result of returning to **Ireland** or the **UK** to retake public or university exams and then return to **Your** destination, provided cover was issued before **You** sat **Your** initial exam.

What is Not Covered

1. The **Excess** as shown in the policy schedule.
2. Claims arising which are not substantiated by an official exam report.
3. If the results of **Your** examination are known or are available to **You** prior to **Your** original departure date.
4. More than the cost of the flight arranged by **Us** or the actual costs incurred by **You** (whichever is the lesser) if **You** chose not to accept the flight arranged by **Us**.
5. The cost of **Your** flight **Home** should **Your** original flight ticket allow **You** to return to **Ireland** or the **UK** at the required time.
6. Any project work which is part of **Your** exam results.
7. Anything mentioned in the general exclusions on page 15.

Complaints Procedure

Making Yourself Heard

If **You** have cause for complaint, it is important that **You** know that **We** are committed to providing **You** with an exceptional level of service and customer care. **We** realise that things can go wrong and there may be occasions when **You** feel that **We** have not provided the service **You** expected. When this happens, **We** want to hear about it so that **We** can try to put things right.

Who to Contact?

The most important factors in getting **Your** complaint dealt with as quickly and efficiently as possible are:

- to be sure **You** are talking to the right person, and;
- that **You** are giving them the right information.

When You Contact Us:

- Please give **Us** **Your** name and contact telephone number.
- Please quote **Your** policy and/or claim number and the type of policy **You** hold.
- Please explain clearly and concisely the reason for **Your** complaint.

So **We** begin by establishing **Your** first point of contact:

Step One – Initiating Your Complaint

Does **Your** complaint relate to: A. **Your** policy?
B. A claim on **Your** policy?

If **A**, **You** need to contact the agent who sold **You** **Your** policy. If **B**, **You** need to contact AXA Assistance Claims on Tel: 01 883 3157.

We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if **You** are not satisfied, **You** can take the issue further:

Step Two – Contacting AXA Head Office

If **Your** complaint is one of the few that cannot be resolved by this stage contact the Head of Customer Care, who will arrange for an investigation on behalf of the Chief Executive:

Head of Customer Care, AXA Insurance, 7th Floor, Civic Drive, Ipswich IP1 2AN
Tel: + 44 (0)1473 205926, Fax: + 44 (0)1473 205101, Email: customercare@axa-insurance.co.uk

Step Three – Beyond AXA

If **We** have given **You** **Our** final response and **You** are still dissatisfied **You** may refer **Your** case to the Financial Services Ombudsman (FSO) in Ireland.

The FSO is an independent body that arbitrate on complaints about general insurance products. It will only consider complaints after **We** have provided **You** with written confirmation that **Our** internal complaints procedure has been exhausted. The Ombudsman can be contacted at:

Financial Services Ombudsman, Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2. Tel: 01 662 0899, Fax: 01 662 0890, E-mail: enquiries@financialombudsman.ie
Referral to the FSO will not affect **Your** right to take legal action against **Us**.

Our Promise to You

To help **Us** improve **Our** service **We** may record or monitor telephone calls.

We will provide **You** with the name of one or more individuals appointed by **Us** to be **Your** point of contact in relation to **Your** complaint until the complaint is resolved or cannot be processed any further;

We will provide **You** with a regular written update on the progress of the investigation of **Your** complaint at intervals of not greater of 20 business days;

We will attempt to investigate and resolve **Your** complaint within 40 business days of having received **Your** complaint; where the 40 business days have elapsed and the complaint is not resolved, **We** will inform **You** of the anticipated time frame within which **We** hope to resolve **Your** complaint.

Within 5 business days of the completion of the investigation of **Your** complaint, **We** will advise **You** in writing of the outcome of the investigation and, where applicable, explain the terms of any offer or settlement being made. Step three above outlines **Your** right to contact the Financial Services Ombudsman, should **You** be dissatisfied with the outcome of **Our** investigation.

Claims Conditions

You must comply with the following conditions to have the full protection of **Your** policy.

If **You** do not comply **We** may at **Our** option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

When contacting the claims department, please have the following information to hand: **Ref: Blue Irish Retail Policy '08**

- Name of **Your** policy and where it was purchased
- Policy Number
- Resort and country visited
- Value of claim
- Brief circumstances
- Travel dates
- Incident date

Failure to have the above information to hand may result in **Your** claim being delayed.

1. Claims

Obtain a claim form online at www.travelclaims.ie
You must notify **Us** at the address given below, depending on the type of claim:

**All Claims Except Legal Expenses
AXA Assistance Claims**
1st Floor
Abco Kovex Building
Swords Business Park
Swords
Co. Dublin
Tel: 01 883 3157 or from outside
Ireland +353 1 883 3157

**Legal Expenses Only
AXA Assistance**
4th Floor
Windsor House
Pepper Street
Chester
CH1 1DF
United Kingdom
Tel: + 44 845 2712449

The notification must be made within 31 days or as soon as possible thereafter following any **Bodily Injury**, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may give rise to a claim under this policy.

You must also inform **Us** if **You** are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to **Us** without delay.

You or anyone acting on **Your** behalf must not negotiate admit or repudiate any claim without **Our** written consent.

You or **Your** legal representatives must supply at **Your** own expense all information, evidence, details of house-

hold insurance and medical certificates as required by **Us**. **We** reserve the right to require **You** to undergo an independent medical examination at **Our** expense. **We** may also request and will pay for a postmortem examination.

You must retain any property which is damaged, and, if requested, send it to **Us** at **Your** own expense. If **We** pay a claim for the full value of the property and it is subsequently recovered or there is any salvage then it will become **Our** property. **We** may refuse to reimburse **You** for any expenses for which **You** cannot provide receipts or bills.

2. Subrogation

We are entitled to take over and conduct in **Your** name the defence and settlement of any legal action. **We** may also take proceedings at **Our** own expense and for **Our** own benefit, but in **Your** name, to recover any payment **We** have made under this policy to anyone else.

3. Fraud

You must not act in a fraudulent manner.

If **You** or anyone acting for **You**:

- a) Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect or
- b) Make a statement in support of a claim knowing the statement to be false in any respect or
- c) Submit a document in support of a claim knowing the document to be forged or false in any respect or
- d) Make a claim in respect of any loss or damage caused by **Your** wilful act or with **Your** connivance

Then

- a) **We** shall not pay the claim
- b) **We** shall not pay any other claim which has been or will be made under the policy
- c) **We** may at **Our** option declare the policy void
- d) **We** shall be entitled to recover from **You** the amount of any claim already paid under the policy
- e) **We** shall not make any return of premium
- f) **We** may inform the police of the circumstances.

4. Private Health Insurance

If **You** hold a valid private health insurance with a minimum of €55,000 of medical cover abroad and this has been noted on **Your** validation certificate then **You** must first claim against **Your** private health insurer for any inpatient medical expenses abroad.