

## CERTIFICATE OF INSURANCE

Issued subject to the conditions and exclusions of this insurance.  
Cover commences on payment of the appropriate premium and  
validation by the issuing office.



SURNAME:

POLICY NO:

**IN CASE OF MEDICAL EMERGENCY  
PLEASE CONTACT  
EUROP ASSISTANCE AT:  
TEL: +44 1444 442 363  
FAX: +44 1444 412 723**

### IMPORTANT NOTICE:

As soon as possible read Your insurance certificate carefully so  
that You will be aware of the full policy terms and conditions.  
Please bring Your European Health Insurance Card when  
travelling in Europe.

This policy contains restrictions regarding Pre-existing Medical  
Conditions relating to You, any non-insured travelling  
companions, Immediate Relatives and persons with whom You  
intend to stay whilst on Your trip. If You are in any doubt as to  
whether You would be covered by the policy please call the  
Accident & General Medical Screening Helpline.

This policy has been specially arranged by  
Accident & General Insurance Services Ltd.



*accident & general*

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## Waived Conditions

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The following medical conditions are covered without additional charge and subject to the normal terms and conditions of this insurance, provided (a) the Insured is not awaiting surgery for the condition, and (b) the Insured has been fully discharged from any post-operative follow-up.

### WAIVED CONDITIONS

- Abnormal Smear Test
- Achilles Tendon Injury
- Acne
- Acronyx (Ingrowing Toe-nail)
- Adenoids
- Allergic Rhinitis
- Alopecia
- Anal Fissure/Fistula
- Appendectomy
- Astigmatism
- Athlete's Foot (Tinea Pedis)
- Attention Deficit Hyperactivity Disorder
- Bell's Palsy (Facial Paralysis)
- Benign Prostatic Enlargement
- Bladder Infection (no ongoing treatment, no hospital admissions)
- Blepharitis
- Blindness
- Blocked Tear Ducts
- Breast - Fibroadenoma
- Breast Cyst(s)
- Breast Enlargement/Reduction
- Broken Bones (other than head or spine) – (no longer in plaster)
- Bunion (Hallux Valgus)
- Bursitis
- Caesarean Section
- Candidiasis (oral or vaginal)
- Carpal Tunnel Syndrome
- Cartilage Injury
- Cataracts
- Cervical Erosion
- Cervicitis
- Chalazion
- Chicken Pox (fully resolved)
- Cholecystectomy
- Chronic fatigue syndrome (if only symptom is fatigue and no hospital admissions)
- Coeliac Disease
- Cold Sore (Herpes Simplex)
- Common Cold(s)
- Conjunctivitis
- Constipation
- Corneal Graft
- Cosmetic Surgery
- Cyst - Breast
- Cyst - Testicular
- Cystitis (no ongoing treatment, no hospital admissions)
- Cystocele (no ongoing treatment, no hospital admissions)
- D & C
- Deaf Mutism
- Deafness
- Dental Surgery
- Dermatitis (no hospital admissions or consultations)
- Deviated Nasal Septum
- Diarrhoea and/or Vomiting (resolved)
- Dilatation and Curettage
- Dislocations (no joint replacements or hospital admissions)
- Dry Eye Syndrome
- Dyspepsia
- Ear Infections (resolved - must be all clear prior to travel if flying)
- Eczema (no hospital admissions or consultations)
- Endocervical Polyp
- Endocervicitis
- Endometrial Polyp
- Epididymitis
- Epiphora (Watery Eye)
- Epispadias
- Epistaxis (Nosebleed)
- Erythema Nodosum
- Essential Tremor
- Facial Neuritis (Trigeminal Neuralgia)
- Facial Paralysis (Bell's Palsy)
- Femoral Hernia
- Fibroadenoma
- Fibroid - Uterine
- Fibromyalgia
- Fibromyositis
- Fibrositis
- Frozen Shoulder
- Gall Bladder Removal
- Ganglion
- Glandular Fever (full recovery made)
- Glaucoma
- Glue Ear (resolved - must be all clear prior to travel if flying)
- Goitre
- Gout
- Grave's Disease
- Grommet(s) inserted (Glue Ear)
- Gynaecomastia
- Haematoma (external)
- Haemorrhoidectomy
- Haemorrhoids (Piles)
- Hallux Valgus (Bunion)
- Hammer Toe
- Hay Fever
- Hernia (not Hiatus)
- Herpes Simplex (Cold Sore)
- Herpes Zoster (Shingles)
- Hip Replacement (no subsequent arthritis and never any dislocation of a joint replacement)
- Hives (Nettle Rash)
- Housemaid's Knee (Bursitis)
- HRT (Hormone Replacement Therapy)
- Hyperthyroidism (Overactive Thyroid)
- Hypospadias
- Hypothyroidism (Underactive Thyroid)
- Hysterectomy (provided no malignancy)

- Impetigo
- Indigestion
- Influenza (full recovery made)
- Ingrowing Toe-nail (Acronyx)
- Inguinal Hernia
- Insomnia
- Intercostal Neuralgia (no admissions)
- Intertrigo
- Irritable Bowel Syndrome (IBS) (provided definite diagnosis made and no ongoing investigations)
- Keinoeck's Disease
- Keratoconus
- Knee Injury - Collateral/cruciate ligaments
- Knee Replacement (no subsequent arthritis and never any dislocation of a joint replacement)
- Kohlers Disease
- Labyrinthitis
- Laryngitis
- Learning Difficulties
- Leptothrix
- Leucoderma
- Lichen Planus
- Ligaments (injury)
- Lipoma
- Macular Degeneration
- Mastitis
- Masteidectomy (resolved - must be all clear prior to travel if flying)
- Menopause
- Menorrhagia
- Migraine (provided definite diagnosis is made and there are no ongoing investigations)
- Miscarriage
- Mole(s)
- Molluscum Contagiosum
- Myalgia (Muscular Rheumatism)
- Myalgic Encephalomyelitis (ME) (if the only symptom is fatigue and no hospital admissions)
- Myxoedema
- Nasal Infection
- Nasal Polyp(s)
- Nettle Rash (Hives)
- Neuralgia (no hospital admissions)
- Nosebleed(s)
- Nystagmus
- Osgood-schlatter's Disease
- Osteochondritis
- Otosclerosis
- Overactive Thyroid
- Parametritis
- Pediculosis
- Pelvic Inflammatory Disease
- Photodermatitis
- Piles
- Pityriasis Rosea
- Post Viral Fatigue Syndrome (if the only symptom is fatigue and no hospital admissions)
- Pregnancy (provided no complications)
- Prickly Heat
- Prolapsed Uterus (womb)
- Pruritis
- Psoriasis (no hospital admissions or consultations)
- Repetitive Strain Injury
- Retinitis Pigmentosa
- Rhinitis (Allergic)
- Rosacea
- Ruptured Tendons
- Salpingo-oophoritis
- Scabies
- Scalp Ringworm (Tinea Capitis)
- Scheuermann's Disease (provided no respiratory issues)
- Sebaceous Cyst
- Shingles (Herpes Zoster)
- Sinusitis
- Skin Ringworm (Tinea Corporis)
- Sleep Apnoea (no machine used to assist breathing)
- Sore Throat
- Sprains
- Stigmatism
- Stomach Bug (resolved)
- Strabismus (Squint)
- Stress Incontinence (no urinary infections)
- Synovitis
- Talipes (Club Foot)
- Tendon Injury
- Tennis Elbow
- Tenosynovitis
- Termination of Pregnancy
- Testicles - Epididymitis
- Testicles - Hydrocele
- Testicles - Varicocele
- Testicular Cyst
- Testicular Torsion (Twisted Testicle)
- Throat Infection(s)
- Thrush
- Thyroid - Overactive
- Thyroid Deficiency
- Tinea Capitis (Scalp Ringworm)
- Tinea Corporis (Skin Ringworm)
- Tinea Pedis (Athlete's Foot)
- Tinnitus
- Tonsillitis
- Tooth Extraction
- Toothache
- Torn Ligament
- Torticollis (Wry Neck)
- Trichomycosis
- Trigeminal Neuralgia
- Turner's Syndrome
- Twisted Testicle
- Umbilical Hernia
- Underactive Thyroid
- Undescended Testicle
- Urethritis (no ongoing treatment, fully recovered, no hospital admissions)
- URTI (Upper Respiratory Tract Infection) (resolved, no further treatment)
- Urticaria
- Uterine Polyp(s)
- Uterine Prolapse
- Varicocele
- Varicose Veins - legs only, never any ulcers or cellulitis (if GP has confirmed that client is fit to travel)
- Vasectomy
- Verruca
- Vitiligo
- Warts (benign, non-genital)
- Womb Prolapse (uterus)
- Wry Neck (Torticollis)

## Important Health Requirements relating to You

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

Fairsure Travel insurance operates on the following basis:

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

**No claim arising directly or indirectly from a Pre-existing Medical Condition affecting You and known to You will be covered unless:**

- a. You have declared all Pre-existing Medical Conditions conditions to Us; and
- b. You have declared any changes in Your health or prescribed medication; and
- c. We have accepted the condition(s) for insurance in writing

Each Insured Person who has a Pre-existing Medical Condition must make a Medical Health Declaration before each Period of Insurance and, if there are any changes in health or prescribed medication, prior to commencement of the Period of Insurance or departing on any Trip. **Failure to declare all Pre-existing Medical Conditions that are relevant to the insurance may invalidate the policy.**

We may require You to obtain a medical report from Your General Practitioner or Consultant in order to assess whether cover applies. Any costs incurred in obtaining this medical report shall be borne by You.

Based on Our assessment of the medical information supplied to Us, We will decide whether or not the person is suitable for insurance, if certain exclusions or restrictions should be imposed, or if cover can be offered subject to the payment of an additional premium. If We offer cover, and, if the cover is subject to the payment of an additional premium, cover will not commence until full payment has been received by Us and written confirmation has been provided by Us.

***To declare a Pre-existing Medical Condition or a change in health or prescribed medication, You should contact the Accident & General Medical Screening Helpline during office hours on: 1-800 719976 (if calling from the Republic of Ireland) or 0800 358 0148 (if calling from the UK)***

You should also refer to the General Exclusions.

## Important Limitations – Cancellation and Curtailment Cover

This policy will NOT cover any claims under Sections 1 and 2 (Cancellation and Curtailment) arising directly or indirectly from any Pre-existing Medical Condition known to You prior to the commencement of the Period of Insurance affecting any Close Relative or travelling companion who is not insured under this policy, or person with whom You intend to stay whilst on Your Trip if:

- a terminal diagnosis had been received prior to the commencement of the Period of Insurance; or
  - if they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the Period of Insurance;
- or**
- if during the 90 days immediately prior to the commencement of the Period of Insurance they had:
- required surgery, inpatient treatment or hospital consultations; or
  - required any form of treatment or more than 1 prescribed medication.

You should also refer to the General Exclusions.

**If You cannot comply with these requirements ask your travel consultant about Fairsure Premier *Plus* or contact:**

**Accident & General Insurance Services Ltd  
34 Lower Abbey Street, Dublin 1**

**Tel: (01) 874 8458**

**E-mail: [sales@accidentgeneral.ie](mailto:sales@accidentgeneral.ie).**

You are advised to obtain an EHIC (European Health Insurance Card) prior to travel. An EHIC can be obtained from An Post and/or Your local health board in the Republic of Ireland or from a Post Office in the UK.

**DEMANDS AND NEEDS** This travel insurance policy will suit the Demands and Needs of an individual, or group (where applicable) who have no excluded pre-existing medical conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the unforeseen circumstances/events detailed in this policy booklet. Subject to terms and conditions and maximum specified claim limits.

**IMPORTANT** This policy will have been sold to you on a non-advised basis and it is therefore for you to read this information carefully (paying particular attention to the terms and conditions and exclusions) and ensure that it meets all of your requirements. You may already possess alternative insurance(s) for some or all of the features and benefits provided by this product; it is your responsibility to investigate this. If upon reading this policy you find it does not meet all of your requirements, please refer to the relevant cooling off/policy cancellation section.

## Fairsure Schedule of Cover (Euro)

Section	Premier Cover* (No policy excess)	Premier Cover Excess**	Standard Cover*	Standard Cover Excess
1 Cancellation	€10,000	Nil	€3,000 (Single Trip) €10 (Loss of deposit only)	€100
2 Curtailment	€6,500	Nil	€3,000	€100
3 Personal Accident	€30,000	Nil	€10,000	Nil
4 Medical Expenses Dental Treatment	€7,500,000 €450	Nil	€5,000,000 N/A	€100
5 Baggage Single Article Valuables Money	€2,000 €350 €500 €400	Nil	€1,200 €150 €200 €150	€100
6 Personal Liability (per policy)	€2,500,000	Nil	€2,500,000	Nil
7 Personal Assistance	€2,500,000	Nil	€2,500,000	Nil
8 Lost/Stolen Travel Tickets	€500	Nil	€500	€75
9 Medical Inconvenience Benefit	€650	Nil	€400	Nil
10 Lost passport expenses	€400	Nil	€400	Nil
11 Travel Delay/Abandonment	€6,500	Nil	€3,000	Nil
12 Missed Departure/Connection	€500	Nil	€500	Nil
13 Hijack	€500	Nil	€500	Nil
14 Catastrophe	€1,000	Nil	€1,000	€100
15 Hazardous Activities Cover	€5,000,000	Nil	€2,000,000	€100
16 Government Travel Advice	€1,250	Nil	€1,250	Nil
17 Business Cover Company funds Business Equipment Single Article Replacement Colleague	€650 €1,250 €500 €2,500	Nil	N/A Nil	Nil
18 Golf Equipment Single Article	€1,250 €350	Nil	N/A	Nil
19 Green Fees Curtailment	€350	Nil	N/A	Nil
20 Green Fees Cancellation	€350	Nil	N/A	Nil
21 Green Fees Delayed Arrival	€100	Nil	N/A	Nil
22 Course Closure	€240	Nil	N/A	Nil
23 Hole in One	€200	Nil	N/A	Nil
24 Ski Equipment	€500	Nil	€500***	€40
25 Ski Pack	€350	Nil	€350***	€40
26 Ski Hire	€250	Nil	€250***	€40
27 Piste Closure	€400	Nil	€400***	Nil
28 Avalanche Closure	€125	Nil	€125***	Nil
29 Travel Supplier Insolvency	€3,000	Nil	€3,000	Nil
<b>OPTIONS****</b>				
30 Non-operation of flight	€500	Nil	€500	Nil
31. Event Cancellation	€2,000	Nil	€2,000	Nil

All amounts are per person as named on the Insurance Certificate.

\*The amounts shown are the maximum payable under each section. Limits of cover are per person unless otherwise shown

\*\*No Excess applies to any section under Premier Cover

\*\*\* Cover under Sections 24-28 applies to Fairsure Premier Cover only on Single Trip policies, and both Fairsure Standard & Premier cover on Multi-trip policies. No cover is available for Winter Sports if You are aged over 69.

\*\*\*\* Cover is only available under Sections 30 and 31 when the optional upgrade has been purchased and paid for.

## Fairsure Schedule of Cover (Sterling)

Section	Premier Cover* (No policy excess)	Premier Cover Excess**	Standard Cover*	Standard Cover Excess
1 Cancellation	£7,000	Nil	£2,500 (Single Trip) £10 (Loss of deposit only)	£60
2 Curtailment	£5,000	Nil	£2,500	£60
3 Personal Accident	£20,000	Nil	£7,500	Nil
4 Medical Expenses	£5,000,000		£3,000,000	
Dental Treatment	£350	Nil	N/A	£60
5 Baggage	£1,500	Nil	£1,000	
Single Article	£250		£125	
Valuables	£400		£150	£60
Money	£300		£125	
6 Personal Liability (per policy)	£2,000,000	Nil	£2,000,000	Nil
7 Personal Assistance	£2,000,000	Nil	£2,000,000	Nil
8 Lost/Stolen Travel Tickets	£400	Nil	£400	£50
9 Medical Inconvenience Benefit	£500	Nil	£300	Nil
10 Lost passport expenses	£300	Nil	£300	Nil
11 Travel Delay/Abandonment	£5,000	Nil	£2,500	Nil
12 Missed Departure/Connection	£400	Nil	£400	Nil
13 Hijack	£400	Nil	£400	Nil
14 Catastrophe	£600	Nil	£600	£60
15 Hazardous Activities Cover	£4,000,000	Nil	£1,500,000	£60
16 Government Travel Advice	£1,000	Nil	£1,000	Nil
17 Business Cover				
Company funds	£500			
Business Equipment	£1,000	Nil	N/A	Nil
Single Article	£400			
Replacement Colleague	£2,000			
18 Golf Equipment	£1,000			
Single Article	£250	Nil	N/A	Nil
19 Green Fees Curtailment	£250	Nil	N/A	Nil
20 Green Fees Cancellation	£250	Nil	N/A	Nil
21 Green Fees Delayed Arrival	£60	Nil	N/A	Nil
22 Course Closure	£200	Nil	N/A	Nil
23 Hole in One	£150	Nil	N/A	Nil
24 Ski Equipment	£400	Nil	£400***	£30
25 Ski Pack	£250	Nil	£250***	£30
26 Ski Hire	£200	Nil	£200***	£30
27 Piste Closure	£300	Nil	£300***	Nil
28 Avalanche Closure	£100	Nil	£100***	Nil
29 Travel Supplier Insolvency	£2,000	Nil	£2,000	Nil
<b>OPTIONS****</b>				
30. Non-operation of flight	£300	Nil	£300	Nil
31. Event Cancellation	£1,500	Nil	£1,500	Nil

All amounts are per person as named on the Insurance Certificate.

\*The amounts shown are the maximum payable under each section. Limits of cover are per person unless otherwise shown

\*\*No Excess applies to any section under Premier Cover

\*\*\* Cover under Sections 24-28 applies to Fairsure Premier Cover only on Single Trip policies, and both Fairsure Standard & Premier cover on Multi-trip policies. No cover is available for Winter Sports if You are aged over 69.

\*\*\*\* Cover is only available under Sections 30 and 31 when the optional upgrade has been purchased and paid for.

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## IMPORTANT NOTICE

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Cover applies to the person(s) named on the FAIRSURE validation slip attached to this certificate

**Your FAIRSURE travel insurance policy covers most eventualities, but not all.**

**PLEASE READ THE COVER AND CONDITIONS CAREFULLY AND CARRY THIS CERTIFICATE WITH YOU. THERE ARE DETAILS ON IT THAT WILL BE REQUIRED IF A MEDICAL EMERGENCY ARISES.**

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

- during the Period of Insurance
- within the Geographical Limits
- subject to the Limits of Cover, and all other terms, conditions and exclusions contained in this policy
- to persons who have resided in the Republic of Ireland or UK Area or Channel Islands for 6 months prior to purchasing the policy and intend to return there at the end of their trip (except in the case of a One-Way Trips).
- following payment of the appropriate premium for the level of cover selected
- benefits under Sections 1 to 28, 30 and 31 of this policy are underwritten by Europ Assistance Holding Irish Branch of 79 Merrion Square, Dublin 2, Ireland. Benefits under Section 29 are underwritten by a consortium of Member Companies of the Association of British Insurers. Travel Supplier Insolvency has been specially arranged for Fairsure Cover by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR , United Kingdom

If this policy is purchased in the Republic of Ireland it will be deemed to be effected in the Republic of Ireland and is subject to the Laws of the Republic of Ireland, unless we agree otherwise. If this policy is purchased in the United Kingdom of Great Britain and Northern Ireland or Channel Islands it will be deemed to be effected in the United Kingdom of Great Britain and Northern Ireland and is subject to the Laws of England and Wales, unless we agree otherwise.

Europ Assistance Holdings Ltd is authorised and regulated by the Financial Services Authority.

**Emergency Medical Expenses:** The Fairsure Travel Insurance policy is NOT a Private Medical Insurance policy, and does not provide cover for procedures that can be carried out in Your country of residence after repatriation or for any medical expenses incurred in private facilities if a medically suitable State facility is available. This policy does not provide cover for private medical expenses when You are hospitalised in a state run hospital or clinic where EU residents have a right to state provided emergency treatment. Medical expenses incurred in private facilities abroad will not be paid unless they have been authorised in advance by Us.

**Material Facts:** You must declare to Us all Material Facts that are likely to affect this insurance. Failure to do so may prejudice entitlement to claim. If You are uncertain as to whether a fact is material, You should declare it to Us by calling Our Travel Helpline on (01) 874 8458. Please refer to the definition of a 'Material Fact' in the Definitions.

## CERTIFICATE OF INSURANCE

The € symbol denotes Euro Currency and applies if You have purchased the policy in the Republic of Ireland and paid a premium in Euro currency. The £ symbol denotes Sterling and applies if You have purchased the policy in Great Britain or Northern Ireland and paid the premium in Sterling. Claims will be settled in the currency in which the premium was paid. Cover applies in accordance with the Premier or Standard cover option as chosen by You in respect of the person(s) named on the Certificate of Insurance and for whom the appropriate premium has been paid. Please read the Important Health Requirements (page 4 and 5), Conditions (page 51), and the reference to Material Facts at Condition 4 (page 51), as failure to comply with them could affect any claim You might have.

### 1. FAIRSURE PREMIER COVER OPTION

- Sections 1 to 29 inclusive including Definitions, General Exclusions and Conditions.
- On the FAIRSURE Single Trip cover the maximum length of trip covered is 185 days.
- On the FAIRSURE Longstay cover the maximum length of trip covered is 365 days.
- On the FAIRSURE Multi Trip cover the period of cover is 365 days from date of purchase and the maximum length of trip covered for any one trip is 30 days (or 60 days if the appropriate additional premium has been paid). There is no limit on the number of trips that may be undertaken in any one period of 365 days. The maximum number of days cover for Winter Sports activities in any one period of 365 day is 17 days.
- Please note that for persons aged over 65 years an additional premium will be payable for Fairsure Single and Multi-Trip.
- Cover is only available under the FAIRSURE Single trip cover for persons aged over 80 years with the prior approval of the underwriters and an increased premium will apply.
- Cover for participation in Winter Sports is not available to persons aged over 69 years on the first date of travel.
- FAIRSURE Long Stay cover is not available to persons aged over 69 years on the first date of travel.
- FAIRSURE Multi-Trip cover is not available to persons aged over 74 years on the first date of travel.
- Trips must commence and end in Ireland or the UK (except in the case of a One-Way Trip).
- Medical Emergency: In the event of a medical emergency You must contact Us as soon as possible on + 44 1444 442 363. You MUST contact Us before incurring expenses in excess of €650/£500. If You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.
- Pregnancy and Childbirth: Cover under this policy is provided for unforeseen events. In particular, cover is provided under Sections 1 - Cancellation, 2 - Curtailment, 4 - Medical Expenses and 9 - Medical Inconvenience Benefit for unforeseen bodily injury or

illness. Pregnancy and Childbirth are not considered to be either an illness or injury. For the avoidance of doubt, please note that cover is ONLY given under Sections 1, 2, 4 and 9 of this policy for claims arising from Complications of Pregnancy and Childbirth. Please make sure You read the definition of Complications of Pregnancy and Childbirth given under the Meaning of Words below.

- Third Party Liability: If You use any form of mechanically propelled vehicle, motor cycle, moped, scooter, sail or powered boat, or an aircraft, no liability cover will apply under this policy and You must ensure that You have cover for third party injury or property damage in place.

## **2. FAIRSURE STANDARD COVER OPTION**

- Sections 1 to 16 inclusive including Definitions, General Exclusions and Conditions.
- On the FAIRSURE Single Trip cover the maximum period of cover is 185 days from date of travel.
- On the FAIRSURE Longstay cover the maximum period of cover is 365 days from date of travel.
- On the FAIRSURE Multi Trip cover, the period of cover is 365 days from date of purchase and the maximum period of cover for any one trip is 30 days (or 60 days if the appropriate additional premium has been paid). There is no limit on the number of trips that may be undertaken in any one period of 365 days. The maximum number of days cover for Winter Sports activities in any one period of 365 days is 8 days

- Please note that for persons aged over 65 years an additional premium will be payable for Fairsure Single and Multi-Trip Cover.
- Cover is only available under the FAIRSURE Single trip cover for persons aged over 80 years with the prior approval of the underwriters and an increased premium will apply.
- Cover for participation in Winter Sports is not available to persons aged over 69 years on the first date of travel.
- FAIRSURE Long Stay cover is not available to persons aged over 69 years on date of first travel.
- FAIRSURE Multi-Trip cover is not available to persons aged over 74 years on the first date of travel.
- Trips must commence and end in Ireland or the UK, except in relation to One-Way Trips.
- Medical Emergency: In the event of a medical emergency You must contact Us as soon as possible on + 44 1444 442 363. You MUST contact Us before incurring expenses in excess of €650/£500. If You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.
- Pregnancy and Childbirth: Cover under this policy is provided for unforeseen events. In particular, cover is provided under Sections 1 - Cancellation, 2 - Curtailment, 4 - Medical Expenses and 9 - Medical Inconvenience Benefit for unforeseen bodily injury or illness. Pregnancy and Childbirth are not considered to be either an illness or injury. For the avoidance of doubt, please note that cover is ONLY

given under Sections 1, 2, 4 and 9 of this policy for claims arising from Complications of Pregnancy and Childbirth. Please make sure You read the definition of Complications of Pregnancy and Childbirth given under the Meaning of Words below.

- Third Party Liability: If You use any form of mechanically propelled vehicle, motor cycle, moped, scooter, sail or powered boat, or an aircraft, no liability cover will apply under this policy and You must ensure that You have cover for third party injury or property damage in place.

**IMPORTANT NOTICE FOR TRAVELLERS TO: MAINLAND SPAIN, THE CANARY ISLANDS (Tenerife, Gran Canaria, Fuerteventura, Lanzarote, La Palma, Gomera and El Hierro) AND THE BALEARIC ISLANDS (Cabrera, Formentera, Ibiza, Majorca/Mallorca, Menorca) - 24 HOUR EMERGENCY SERVICE**

For further information:

Tel: +44 1444 442 077

E-mail: [medicalops@europ-assistance.co.uk](mailto:medicalops@europ-assistance.co.uk)

Website: [www.europ-assistance.co.uk/spanishmedicalnet](http://www.europ-assistance.co.uk/spanishmedicalnet) work

**RECIPROCAL HEALTH AGREEMENTS**

If You intend travelling to European Union (EU) countries, the European Economic Area (EEA) or Switzerland We would advise You to obtain an application from Your local Post Office and/or Health Board. On returning this, duly completed, to the Post Office and/or Health Board You will be issued with a European Health Insurance Card (EHIC), which will entitle You to certain free or reduced cost health arrangements in the EU, EEA or Switzerland.

When You are travelling to Australia, if you hold an Irish passport you are entitled to free treatment as an in-patient or out-patient at a public hospital. You will need to show Your passport at the hospital. Failure to do so may affect the payment of Your claim or limit the amount We pay to You. If You need treatment which cannot be carried out at a public hospital you MUST contact Our 24 hours Emergency Service before seeking private treatment. If You do not do so, We may reject Your claim or limit the amount We pay to You.

For more information You should contact:

Health Insurance Commission, PO Box 1001,

Tuggeranong, ACT 2901, Australia

or visit their website at: <http://www.hic.gov.au>

When away from Home, it is most important that You have immediate access to professional medical attention in the event of an emergency. With this in mind, We have put in place, for Your benefit, a network of medical professionals throughout mainland Spain, the Canary Islands and the Balearic Islands, at Your service 24 hours a day, 7 days a week. This is supported by a 24 hour medical emergency service, which can direct You to these professionals, and which will also manage Your case through from the moment You enter hospital until You are released and, in more serious cases, until You are safely repatriated (accompanied, if deemed medically necessary, by one of Our medical team).

If you have bought Fairsure

Standard Cover, no Policy

Excess will apply when You

receive inpatient treatment

(where medically necessary) at:

- a. one of Our network hospitals, or
- b. a State Hospital when You have used an EHIC to effectively reduce the cost of Your medical treatment or medicines.

## DEFINITIONS

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

### **ACCIDENTAL BODILY**

**INJURY:** A sudden, violent, external, unexpected specific event, which occurs at an identifiable time and place, which solely and independently of any other cause results, within 12 months, in the death, Loss of Limb, Loss of Sight or the Permanent Total Disablement of an Insured Person

**BUSINESS EQUIPMENT:** All Computer and ancillary equipment (including hardware and related software) owned by or leased, hired or rented to the Insured Person, and communications equipment (including mobile phones, pagers, mobile fax machines and the like) owned by or leased hired or rented to You, for use in connection with Your employment or business.

**CHAPTER 11** (Section 29-Travel Supplier Insolvency only) : The provision under the Bankruptcy Code (of the USA ) whereby the Courts approve a plan to supervise the reorganization of any Travel Supplier who requires such protection of the Courts .

### **CLOSE BUSINESS**

**ASSOCIATE:** 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

**COMPANY FUNDS:** Cash, Currency, Bank Notes, Cheques, Postal and Money Orders, Travel Tickets, Passports, and Travellers Cheques, held by You on behalf of the business.

**COUPLE:** Any two people married to each other or permanently residing together at the same address, as common-law partners.

## COMPLICATIONS OF PREGNANCY AND

### **CHILDBIRTH:**

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

**CURTAILMENT:** Return early to Your Home in Ireland or the United Kingdom.

**DOCTOR:** A registered practising member of the medical profession who is not related to You or to any person with whom You are travelling.

**EUROP ASSISTANCE:** The emergency service provider nominated by Us.

**EVENT:** A concert, sporting event, match, competition or other public entertainment for which tickets are bought before the date of travel, taking place at a specific location on a specific date, or other organised event/ occasion e.g. wedding abroad, scout jamboree, amateur competition which is the main purpose of Your Trip.

**FAMILY:** Spouse (including common-law partner) plus all unmarried dependant children under the age of 23 years in full time education, all permanently residing together.

**GEOGRAPHICAL LIMITS:** The countries of the Zone for which You have paid the appropriate premium, except those countries or parts of

countries where the Department of Foreign Affairs (DFA) or Foreign & Commonwealth Office (FCO) has advised against travel, as specified on the Certificate. Cover applies door-to-door, so the appropriate benefits (unless stated otherwise) apply once You commence Your Trip, and during Your return journey to Your Home. You will be covered when travelling by recognised public transport between countries, but not if You are being paid to crew a private motor or sailing vessel or are travelling by private plane.

**EUROPE:** Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark (including Faeroe Islands), Egypt, Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Greece (including Greek Isles), Hungary, Iceland, Ireland, Israel, Italy (including Aeolian Islands, Sardinia, Sicily), Jordan, Latvia, Lebanon, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Netherlands, Norway (including Jan Mayen, Svalbard Is), Poland, Portugal (including Azores, Madeira Islands), Romania, Russia (European), San Marino, Serbia/Montenegro (including Kosovo), Slovakia, Slovenia, Spain (including Balearic Islands, Canary Islands), Sweden, Switzerland, Turkey, Tunisia, Ukraine, United Kingdom (including England, Scotland, Wales, Northern Ireland, Hebrides, Isle of Man, Isle of Wight, Orkney Is, Shetland Is) and Vatican City.

**WORLDWIDE EXCLUDING NORTH AMERICA:** All countries worldwide, excluding the United States, Canada, Bermuda, the Caribbean.

## **WORLDWIDE INCLUDING**

**NORTH AMERICA:** All

countries worldwide.

**GOLF EQUIPMENT:** Such objects or articles required to participate in the game of golf, including golf clubs, golf shoes, golf bag, umbrella, waterproof clothing, as are usually carried by golfers.

## **GOVERNMENT TRAVEL**

**ADVICE:** Travel advice as issued from time to time by the Department of Foreign Affairs of The Government of The Republic of Ireland or The Foreign and Commonwealth Office of The United Kingdom Government.

## **HAZARDOUS ACTIVITIES:**

The activities listed below are defined as Hazardous Activities and they fall into three categories:

- a. Those for which cover is provided under both the **FAIRSURE Premier and Standard cover options:**
  - Aerial Safari (provided it is in a chartered aircraft and is an organised excursion),
  - Angling, Archery (provided it is properly supervised),
  - Badminton, Basketball, Beach Games, Bowls, Camel and elephant riding, Canoeing / Rafting (in calm waters - not in the sea), Crewing of a vessel (inside territorial waters), Cricket, Cycling (excluding professional and mountain biking) Deep-sea fishing (provided You are with a professional fisherman), Fell-running/walking (not using picks or ropes), Gaelic games, Go-karting (up to 120cc), Golf, Gymnastics, Casual Horse-riding or Pony-trekking (excluding competition/ jumping), Hot-air ballooning (as part of an organised excursion), Kayaking, Kite surfing, Outward bound pursuits, Rollerblading / skating, Rounders, Netball, Orienteering, Parascending (only when attached to a

speedboat), quad-biking (under 150cc and wearing a helmet), Rowing, Safaris without guns, Sailing / Yachting (inside territorial waters -personal liability section is excluded), Scuba-diving (down to 30 metres provided You are with a certified Buddy), Sea canoeing (within coastal waters), Skin-diving, Snorkelling, Soccer, Squash, Surfing, Swimming, Table-tennis, Team sports (provided they are played on an amateur and recreational basis only and that there is no reward involved directly or indirectly) other than those referred to at sub-paragraph (b) or (c) below, Ten-pin bowling, Tennis, Trekking (not using picks or ropes), Travelling on motor cycles/mopeds up to 125cc, Tug of war, Volleyball, Waterpolo, Water- Skiing, Windsurfing.

b. Those for which cover is provided under the **FAIRSURE Premier cover option only**: American Football, Abseiling, Baseball, Bungee-jumping, Canoeing in white waters, Fencing, Gliding (excluding crewing and piloting), Go-karting (over 120cc provided properly supervised and organised), High Diving, Jetskiing (please note injuries to third parties are not covered under the personal public liability section), Marathon Running, Mountain Biking, Rugby football, War Games/Paint Balling, White and Black Water Rafting (Grades 1 to 4), Winter Sports including; cross-country skiing (provided You are accompanied by a guide or instructor), Ice-Skating, Skiing, Skiing off-piste (provided accompanied by a guide or instructor ) Snowboarding, Snow-

mobiling (excluding injuries to third parties which are not covered under the personal public liability section), Tobogganing (non-competitive and excluding the Cresta Run)

c. Those for which cover is not available under this policy: Air travel (other than as a fare paying passenger on a regular scheduled airline or licensed charter aircraft), Big-game Hunting, Crewing of vessels from one country to another, Endurance tests, Expeditions (other than those packaged by a recognised tour operator), Ice hockey, Hang -gliding, Horseriding (other than on a casual basis), Martial arts, Microlighting, Motor rallying in major and non-major events, Travelling on motor cycles/mopeds over 125cc, Mountaineering, Parachuting, Pot-holing, Professional sports of any kind, Rock climbing (where ropes and guides are required), Safaris with guns, Stunt events and Water ski jumping, certain Winter Sports including those for which cover is not available including; Ski Acrobatics, Ski jumping, Heli-skiing, Bob-sleighting, Luge, Ski Racing of any kind, the use of Skeletons or Bobsleighs, Snow Jumping stunts or any other activities not mentioned under this policy unless You have referred these to Us and We have written to You accepting them for insurance. If You are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call Our Travel Helpline on (01) 874 8458

**HOLIDAY/TRIP:** A pre-booked journey within the countries of the Geographical Limits, as stated on the Schedule, during the Period of Insurance and

commencing and ending in Ireland, the Channel islands or the United Kingdom.

**HOME:** Your residential address in Ireland, the Channel islands or the United Kingdom.

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

**INSOLVENCY** (Section 29-Travel Supplier Insolvency only): The inability of an individual or other legal entity to pay its debts as they fall due.

**INSURED PERSON:** The person(s) named on the Computer printout attached to this policy and for whom the appropriate premium has been paid.

**IRELAND / UNITED KINGDOM:** Republic of Ireland, United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

**LOSS OF LIMB:** Physical severance at or above the wrist or ankle.

**LOSS OF SIGHT:** The complete and permanent Loss of Sight of one or both eyes.

**MANUAL WORK:** Work involving hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, (other than in a purely managerial/supervisory, sales or administrative capacity), or the undertaking of any trade of plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labour of any kind (other than in the catering industry). Cover for Manual

Work will be provided where such work is solely in a voluntary capacity, for a charity listed with the Irish Office of the Revenue Commissioners, Charities Section or registered under the Charity Commission in England and Wales, or the Scottish Charity regulator or the Department for Social Development in Northern Ireland and where there is no financial gain. In such circumstances, there will be no cover for hands-on involvement with the installation, assembly, maintenance, repair or use of heavy electrical, mechanical or hydraulic plant or machinery, or for working more than 3 meters above the ground, and cover for Personal Accident and Personal Liability is excluded. In the event of an injury occurring as a result of voluntary labour, the Policy Excess under Section 3 (Medical Expenses) will be increased to €300/£250 and application of Excess Waiver will not delete this increased excess. Cover excludes interaction with wild animals of any kind.

**MATERIAL FACT:** Anything that might influence Us in the assessment, acceptance or continuance of the insurance.

**MEDICAL CONDITION:** Any medical or psychological disease, sickness, condition, illness or injury that has affected You or any Immediate Relative, travelling companion or person with whom You intend to stay while on Your Trip.

**ONE-WAY TRIP:** A single continuous journey during the Period of Insurance, but with cover ceasing 12 hours after the time You first leave the Immigration Control of Your destination country.

**PERIOD OF INSURANCE:** The period shown on the validation slip attached to the Certificate. Subject to:

- **FAIRSURE Single Trip Cover** - The maximum

period of cover is 185 days from date of travel, except in the case of One-Way Trips where cover ceases 12 hours after the time You first leave the Immigration Control of Your destination country.

- **FAIRSURE Longstay Cover** - The maximum period of cover is 365 days from date of travel.
- **FAIRSURE Multi-trip Cover** - The period of cover is 365 days from date of purchase. Within that period of cover the maximum period for any one trip for which cover is provided is 30 days (or 60 days if the appropriate additional premium has been paid). There is no limit on the number of trips that may be undertaken in any one period of 365 days. The maximum number of days cover for Winter Sports activities in any one period is 17 days for Premier Cover and 8 days for Standard Cover.

**Note:** For any of the Single Trip, Longstay and Multi-trip options, if You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.

There is no cover under the Cancellation Section of this policy outside the Period of Insurance. However, if during the Period of Insurance You book a Trip with a start date after the expiry of Your Annual Multi-trip policy then Cancellation cover will continue for that Trip provided You renew this policy on or before its expiry date and there is no gap in cover.

**PERMANENT TOTAL DISABLEMENT:** Disablement which entirely prevents You from attending to business or occupation of any and every kind which lasting for 12 months is, at the expiry of that period, in the opinion of an

independent qualified specialist, beyond hope of improvement.

**PERSONAL ACCIDENT:** Accidental bodily injury caused solely and directly by outward violent and visible means.

**PERSONAL BAGGAGE:** Suitcases, holdalls, haversacks and the like, and their contents including clothing as usually carried by travellers for their own use; also infants pushchairs but not tents, dinghies and other items not usually packed as baggage.

Note 1: Items hired to You, and all items loaned or entrusted to You are excluded (other than skis and ski equipment where the appropriate Winter Sports premium has been paid).

Note 2: This travel insurance is not intended to cover expensive items for which You should take out full 'Personal Possessions' insurance under Your Home Contents policy.

**PERSONAL MONEY:** Your own cash, currency, bank notes, cheques, postal and money orders, travel tickets, passports, travellers cheques, held by You (not entrusted to You for safekeeping) for Your own social, domestic and pleasure purposes.

**PERSONAL PUBLIC LIABILITY:** Your legal liability for damages resulting from an accident.

**PRE-EXISTING MEDICAL CONDITION:**

1. Any medical or psychological condition which You have suffered from, been prescribed any medication for, received any treatment for, or for which You have attended any consultations, investigations or follow-ups, within the 18 months prior to the commencement of cover under this policy and/or prior to any Trip: and
2. Any heart disorder, a cardiovascular or circulatory related condition

(e.g. hypertension, angina, high blood pressure, blood clots, raised cholesterol, stroke, Transient Ischaemic Attack or brain haemorrhage) that has occurred at any time prior to the commencement of cover under this policy and/or prior to any Trip.

**PUBLIC TRANSPORT**

**SERVICE:** Transport undertaken for the convenience of the public which runs to a schedule, such as trains, airlines, coaches but excluding private cars, taxis etc.

**REDUNDANCY:** Any person being declared redundant within the terms of the current Redundancy legislation or any subsequent employment legislation. If You are self-employed, redundancy would also be covered if Your business goes into liquidation and at the time of booking Your Trip there was no indication that it would be necessary for the business to close.

**TRAVEL ARRANGEMENT(S)**

(Section 29- Travel Supplier Insolvency only): Part of a holiday /trip that has been Prebooked and paid for prior to departure including : Scheduled airlines ; Hotels; Car ferries; Villas abroad ; Railway journeys including the Eurostar; Coach journeys; Cruises not bonded; Car hire; Caravan sites / campsites / mobile homes; Camper rental; Safaris; Excursions; Eurotunnel; Theme parks such as Disneyland Paris

**SINGLE ARTICLE:** A single article or a pair or set (a number of objects grouped or belonging together having certain features in common and that are used in conjunction with each other).

**SKI EQUIPMENT:** Skis, Bindings, ski boots, ski poles and snowboards.

**UNATTENDED VEHICLE:** A motor vehicle which is not occupied by a Driver or

Passenger.

**UNDERWRITER:** The company which insures the risks for which cover is provided and under which You may be entitled to claim.

**VALUABLES:** Cameras, photographic, and video equipment, and associated equipment of any kind; computer hardware and software; games consoles (Playstation, Gameboy, Nintendo, etc) accessories and games; personal organisers; mobile telephones; televisions; portable audio equipment (DVD, CD, mini-disc, MP3 players, i-pods, etc) and all associated discs and accessories; spectacles; prescription sunglasses, telescopes; binoculars; jewellery; watches; furs; leather articles; perfumes; precious stones and articles made of or containing gold, silver or other precious metals.

**WE/US/OUR:**

The underwriter who insures the risks attached to the defined sections for which cover is provided and under which You may be entitled to claim.

**WINTER SPORTS:**

- a. Those for which cover is provided if You have purchased the FAIRSURE Premier cover option or FAIRSURE Standard Multi-trip: Cross-country skiing (provided You are accompanied by a guide or instructor), ice-skating, skiing, skiing off-piste (provided accompanied by a guide or instructor), snowboarding, snowmobiling (excluding injuries to third parties which are not covered under the Personal Public Liability section), tobogganing (non-competitive and excluding the Cresta Run)
- b. Those for which cover is not available under this policy: Ski Acrobatics, Ski jumping, Heli-skiing, Bob-sleighting,

Luge, Ski Racing of any kind, the use of Skeletons or Bobsleighs, Snow Jumping stunts

## WINTER SPORTS

**EQUIPMENT:** Those for which cover is provided if You have purchased the FAIRSURE Premier cover option or FAIRSURE Standard Multi-trip: Skis, ski-bindings, ski boots, ski goggles and bindings, ski poles, snowboards.

**WORLDWIDE:** All other destinations, including Ireland / United Kingdom and Europe (as above).

**YOU/YOUR:** Each insured person including their legal personal representative(s) where necessary.

## CANCELLATION SECTION

Cancellation cover applies under each of the FAIRSURE cover options as soon as the premium has been paid and the Certificate of Insurance is issued. Under the FAIRSURE Multi-trip cover option, the cancellation section applies in respect of each departure from Ireland or the U.K. during the period of cover.

## OTHER SECTIONS

The remaining covers apply for the duration of the booked holiday / trip (or earlier return to Ireland or the United Kingdom) plus the period of travel from Home to departure point and back Home afterwards, not exceeding 24 hours in each case. If Your return is unavoidably delayed for an insured reason cover will be extended free of charge for the period of that delay.

As the cancellation cover under Section 1 commences immediately the premium has been paid, no refund of premium can be allowed unless the policy is cancelled within fourteen days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to you any premium you have paid and will recover from you any payments We

have made.

The € symbol denotes Euro currency and the £ symbol denotes Sterling currency.

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## Section 1 Cancellation

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THERE IS COVER FOR CANCELLATION UNDER BOTH THE PREMIER AND STANDARD OPTIONS BUT THE LEVEL OF COVER VARIES BETWEEN THEM - SEE THE SCHEDULE OF COVER ON PAGES 6 & 7.

## YOU ARE COVERED FOR:

The cancellation, after the date of issue of the policy, of Your travel and/or accommodation expenses (including ski hire, ski school and lift passes, prepaid green fees, prepaid match tickets or prepaid concert tickets if You have selected FAIRSURE Premier cover), which have not been used and for which You have paid.

## WE WILL PAY:

Up to the amount shown in the Schedule of Cover on pages 6 & 7 in respect of the Premier or Standard cover option as chosen by You if the cancellation of Your holiday/trip is necessary and unavoidable due to any of the following (and is not a result of mere disinclination to commence Your holiday/trip as arranged):

1. The death or disablement by bodily injury or illness, or being subject to quarantine during the period of cover of:
  - a. You;
  - b. The person with whom You are intending to travel and on whom Your trip depends;
  - c. An Immediate Relative of Yours or of any person with whom You are intending to travel and

- on whom Your trip depends or any person You are planning to visit;  
or
- d. A Close Business Associate of Yours.
2. You are called for jury service or as a witness (but not as an expert witness or where Your employment would normally require You to attend court) in a Court of Law.
  3. Your redundancy or the redundancy of any person with whom You are intending to travel arising during the period of cover, provided that We are informed in writing immediately notification of Redundancy is received.
  4. Fire or burglary within 2 days of the start of Your holiday/trip rendering Your Home uninhabitable.

**WE WILL NOT PAY FOR:**

1. The first €100/£60 of each and every claim for each of You unless You have chosen the Premier level cover.
2. The first €10/£10 of each and every claim for each of You where the claim is in respect of cancellation for loss of deposit unless You have chosen the Premier level cover.
3. Claims under subsection 1 of this section where a medical certificate has not been obtained from the attending doctor confirming it is necessary to cancel the holiday/trip.
4. More than the cancellation charge that would have applied if You notified the Travel Agent/Tour Operator or provider of transport/accommodation immediately it is found necessary to cancel the holiday/trip.
5. Any claim arising directly or indirectly from a known Pre-existing Medical Condition affecting You unless You have declared

all Pre-existing Medical Conditions to Us and We have written to You accepting them for insurance.

6. Any claim arising directly or indirectly from a Pre-existing Medical Condition, known to You prior to the commencement of the Period of Insurance, affecting any Close Relative, travelling companion who is not insured under this policy or person with whom You intend to stay whilst on Your Trip if:
  - a terminal prognosis has been received prior to the commencement of the Period of Insurance;
  - they were on a waiting-list, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the Period of Insurance;
 or during the 90 days immediately prior to the commencement of the Period of Insurance they had;
  - required surgery, inpatient treatment or hospital consultations; or
  - required any form of treatment or more than 1 prescribed medication.
7. Cancellation caused by pregnancy or childbirth unless the cancellation is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth.
8. Claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You booked the Trip.
9. Failure by the provider of any part of the booked Trip to supply the service or transport (whether as the result of error, insolvency, omission, default or otherwise) unless the Event is specifically covered

under Section 31 of this policy and the additional premium has been paid. You should direct any claim in this case to the provider involved.

10. Anything arising directly or indirectly from the following causes:
  - a. Prohibitive regulations by the government of any country.
  - b. Any circumstance known to You likely to cause cancellation prior to the period of insurance.
11. Any costs relating to airport taxes or air passenger duty. You should obtain a refund from Your carrier for such charges.
12. Anything mentioned in the General Exclusions.

### **Important notice**

Under the new European Union (EU) travel regulations, You are entitled to claim compensation from Your Carrier if You check in on time but You are denied boarding because there are not enough seats available or if Your flight is cancelled. The Carrier must offer You financial compensation.

### **Special conditions relating to claims**

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

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

If You cancel the Trip due to unforeseen illness or injury You must provide a medical

certificate from the treating General Practitioner stating that this prevented You from travelling.

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

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

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## **Section 2 Curtailement**

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THERE IS COVER FOR CURTAILMENT UNDER BOTH THE PREMIER AND STANDARD OPTIONS BUT THE LEVEL OF COVER VARIES BETWEEN THEM - SEE THE SCHEDULE OF COVER ON PAGES 6 & 7.

**NOTE - If You have to curtail Your holiday/trip for a reason listed in this section You must contact Europ Assistance on + 44 1444 442 363. If You do not contact Europ Assistance but make Your own arrangements to return Home early, Your claim will be limited to €650/£500 or the actual costs incurred by You whichever is the lesser.**

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

The value of the unused portion of Your travel and accommodation costs paid for prior to departure (including ski hire, ski school, lift passes,

prepaid green fees, prepaid match tickets and prepaid concert tickets if You have purchased FAIRSURE Premier cover). Such proportionate value of costs to be calculated from the date of return to Your home

#### **WE WILL PAY:**

Up to the amount shown in the Schedule of Cover on pages 6 & 7 in respect of the Premier or Standard cover option as chosen by You and subject to satisfactory completion of the Medical Warranty Declaration and/or Medical Certificate if You have to cut short Your holiday/trip and have to return home due to any of the following:

1. The death, severe injury or serious illness that happens during the period of cover of:
  - a. You or any person with whom You are travelling and on whom Your trip depends or any person You had planned to visit; or
  - b. An Immediate Relative of yours; or
  - c. A Close Business Associate of Yours.
2. Your home or place of business is made uninhabitable due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damages, burst pipes, impact by aircraft, vehicles, animals, the police requesting Your presence following burglary or attempted burglary at Your home or place of business.
3. Reasonable additional travelling expenses incurred by You to return to Your Home (Economy Class) earlier than planned for a reason stated in Benefit 1 of this section.

**NOTE** - Claim payments for

Curtailments are calculated pro-rata on the total cost of the holiday paid in advance after deducting the cost of the outward and return transport. The calculation will start on the date of return to Ireland or the United Kingdom.

#### **WE WILL NOT PAY FOR:**

1. The first €100/£60 of each claim for each of You unless You have chosen the Premier level cover.
2. Claims under subsection 1 of this section where a medical certificate has not been obtained from the attending doctor confirming it is necessary to curtail the holiday/trip.
3. Claims that are not confirmed as medically necessary and where a medical certificate has not been obtained from the attending Doctor abroad confirming it is necessary to curtail the holiday/trip.
4. Any claim arising directly or indirectly from a known Pre-existing Medical Condition affecting You unless You have declared all Pre-existing Medical Conditions to Us and We have written to You accepting them for insurance;
5. Additional travelling expenses incurred, which are not authorised by Us as detailed on page 20 of this insurance certificate.
6. More than €650/£500 or the actual costs incurred by You (whichever is the lesser) if You do not contact Europ Assistance prior to curtailing Your holiday/trip.
7. Any claim arising directly or indirectly from a Pre-existing Medical Condition, known to You prior to the commencement of the Period of Insurance, affecting any travelling companion who is not insured under this policy; person with whom You

intend to stay whilst on Your Trip or Close Business Associate if:

- a terminal prognosis has been received prior to the commencement of the Period of Insurance;
- they were on a waiting-list, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the Period of Insurance; or during the 90 days immediately prior to the commencement of the Period of Insurance they had;
- required surgery, inpatient treatment or hospital consultations; or
- required any form of treatment or more than 1 prescribed medication.

8. Cancellation caused by pregnancy or childbirth unless the cancellation is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth.
9. Anything mentioned in the General Exclusions.

**If You have to curtail Your holiday/trip for an insured reason mentioned in this section You must contact Europ Assistance who will arrange for Your repatriation to Ireland or the United Kingdom.**

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### **Section 3 Personal Accident**

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THERE IS COVER FOR PERSONAL ACCIDENT UNDER BOTH THE PREMIER AND STANDARD OPTIONS BUT THE LEVEL OF COVER VARIES BETWEEN THEM - SEE THE SCHEDULE OF COVER ON PAGES 6 & 7.

**YOU ARE COVERED FOR:**  
If You suffer Accidental Bodily Injury during the Trip, which

within 12 months is the sole and direct cause of death or disablement, We will pay to You or Your legal personal representatives the amount shown in the Schedule of Cover on pages 6 & 7 in respect of the Premier or Standard cover option as chosen by You as per the following benefits: -

1. For loss of one or more limbs, total and permanent Loss of Sight in one or both eyes
2. For Permanent Total Disablement
3. Death

**NOTE** - If You are aged under 18 years or 70 years and over, the death benefit will be limited to funeral and other expenses up to €3,000/£2,000 and the Permanent Total Disablement benefit will not apply.

#### **WE WILL NOT PAY FOR:**

1. Injury not caused solely by outward, violent and visible means.
2. Your disablement caused by mental or psychological trauma not involving Your bodily injury.
3. Any claims for death, loss or disablement caused by or arising directly or indirectly from:
  - a. Disease or any physical defect or illness.
  - b. Any injury which existed prior to the commencement of the holiday/trip.
  - c. Pregnancy.
4. Any more than one of the benefits 1 or 2 above in respect of any one occurrence.
5. Anything mentioned in the General Exclusions.

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### **Section 4 Medical/Medical Related Expenses and Medical Emergency Assistance**

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THERE IS COVER FOR

MEDICAL/MEDICAL RELATED EXPENSES AND MEDICAL EMERGENCY ASSISTANCE UNDER BOTH THE PREMIER AND STANDARD OPTIONS BUT THE LEVEL OF COVER VARIES BETWEEN THEM - SEE THE SCHEDULE OF COVER ON PAGES 6 & 7.

**Attention:** Insured Person/Treating Doctor or Hospital. In the event of a Medical Emergency Europ Assistance must be contacted by the Insured person or someone acting on their behalf at the first available opportunity. Details of how to contact them are shown on page 55 of this certificate.

**Failure to contact Europ Assistance could result in Your claim being limited to €650/£500 under the provision of the terms and conditions of this policy as detailed in this Section and also in the General Exclusions (pages 48 - 51).**

**NOTE** - If You incur medical expenses please remember to give the treating medical Doctor/Hospital Your home address, as well as Your address abroad, as this will facilitate payment of Your claim.

This section includes the services of Europ Assistance (full details on page 55) **who must be contacted immediately** in the event of a serious injury, illness, if You are hospitalised or if any other medical emergency occurs.

**Attention Travellers to Spain**  
If you receive Hospital inpatient treatment (where medically necessary) at one of our network hospitals or in a State Hospital where you have used an EHIC then if you have purchased Fairsure Standard cover no policy excess will apply to your claim

**YOU ARE COVERED FOR:**  
Medical related expenses,

including emergency expenses necessarily and reasonably incurred outside Ireland or the United Kingdom, if during the holiday/trip You become ill or are injured or need emergency dental treatment for the immediate relief of pain only and not requiring the use of precious metals (Premier Cover only).

**WE WILL PAY:**

Up to the amount shown in the Schedule of Cover on pages 6 & 7 in respect of the Premier or Standard cover option as chosen by You and subject to satisfactory completion of the Medical Warranty Declaration and/or Medical Certificate in respect of expenses necessarily and reasonably incurred for:

1. Any unforeseen emergency medical and surgical treatment, hospital and nursing home charges.
2. Reasonable and necessary costs incurred as a result of an unforeseen medical emergency while abroad in respect of additional accommodation and travelling expenses (Economy Class), including those of one relative or a friend only if authorised and arranged by Europ Assistance to:
  - a. Travel to, remain with and accompany You home in case of serious injury or illness; or
  - b. If You are a child (under 16 years) to escort You home.
3. A benefit of €30/£20 on a daily basis in respect of day-to-day expenses (including meals, phone calls, taxis, etc.) incurred by any person who travels out to visit You in accordance with (2) above.
4. Fees of up to €450/£300 incurred (only if You have chosen Premier cover) in respect of emergency dental treatment (for immediate relief of pain

only and not involving the use of precious metals).

5. Reasonable expenses incurred for the conveyance of the body or ashes to Ireland or the United Kingdom in the event of Your death abroad or, at the option of Your family, local funeral expenses abroad which are limited to €1,250/£1,000.

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

**If in the opinion of the Doctor in attendance and the Europ Assistance Medical Officer, You are fit to travel, We reserve the right to:**

- a. Repatriate You to Ireland or the United Kingdom; or
- b. Arrange for Your transfer to another hospital, clinic or location of our choice abroad.

**WE WILL NOT PAY FOR:**

1. The first €100/£60 of each claim for each of You unless You have chosen the Premier level cover or (Fairsure Standard Cover only) if You receive Hospital inpatient treatment (where medically necessary) at one of our network hospitals or in a State Hospital in Spain or the Balearics or Canaries where you have used an EHIC.
2. Any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions, unless You have declared all Pre-existing Medical Conditions to Us and We have written to You accepting them for insurance;
3. Any sums which can be recovered by You and which are covered under any National Health Insurance Scheme, Voluntary Health

Insurance Scheme, BUPA, Quinn-HealthCare, Vivas Health, EHIC or any Reciprocal Health Arrangement.

4. Any pre-planned or expected medical treatment or diagnostic procedure.
5. Any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury.
6. Any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth.
7. Treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre unless confirmed as medically necessary by Our Medical Officer.
8. More than the costs of Your repatriation to Ireland or the United Kingdom if:
  - a. You are fit to travel and this has been confirmed by the Doctor treating You and the Europ Assistance Medical Officer and
  - b. You have refused the offer of assistance to be repatriated to Ireland or the United Kingdom.
9. More than €650/£500 in respect of medical expenses incurred by You if You did not contact Europ Assistance prior to incurring these expenses.
10. Any expenses incurred for illness, injury or treatment required in consequence of:
  - a. Surgery or medical treatment which in the opinion of the attending Doctor and the assistance company Medical Officer can or could have been reasonably delayed until Your return to Ireland or

- the United Kingdom.
- b. Medication which at the time of departure is known by You to be required or to be continued outside Ireland or the United Kingdom.
  11. Preventative treatment which can be delayed until Your return to Ireland or the United Kingdom.
  12. Your claim if You have not obtained a written certificate of fitness and ability to travel where You are undergoing medical treatment at the time of paying the final holiday/trip balance.
  13. Any elective (non-emergency) treatment or surgery, including exploratory tests which are not directly related to the illness or the injury which necessitated Your admittance into hospital.
  14. Treatment for cosmetic purposes unless Europ Assistance's Medical Officer agrees that such treatment is necessary as the result of an accident covered under this policy.
  15. Any dental treatment or diagnostic procedure which is not solely for the immediate relief of pain or discomfort, or to alleviate distress in eating.
  16. Expenses incurred as a result of a tropical disease when You have not had the recommended inoculations and/or taken the recommended medication.
  17. Claims arising directly or indirectly from Winter Sports as defined in subparagraph (a) of the definition of Winter Sports on page 17 unless the Premier cover option or Standard Multi-trip has been chosen.
  18. Claims arising directly or indirectly from Winter Sports as defined in subparagraph (b) of the definition of Winter Sports on pages 17 - 18 for which cover is not available.
  19. Claims arising directly or indirectly from Hazardous Activities as defined in subparagraph (b) of the definition of Hazardous Activities on page 14 unless the Premier cover option has been chosen.
  20. Claims arising directly or indirectly from Hazardous Activities as defined in subparagraph (c) of the definition of Hazardous Activities on page 14 for which cover is not available
  21. Medical treatment in Ireland or the United Kingdom.
  22. Air-sea rescue and transfer costs;
  23. Anything mentioned in the General Exclusions.
- NOTE** - The Europ Assistance Medical Officer together with the attending Doctor shall decide on whom the appointed treating Doctor will be.

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## Section 5 Personal Baggage

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THERE IS COVER FOR PERSONAL BAGGAGE UNDER BOTH THE PREMIER AND STANDARD OPTIONS BUT THE LEVEL OF COVER VARIES BETWEEN THEM - SEE THE SCHEDULE OF COVER ON PAGES 6 & 7.

### **YOU ARE COVERED FOR: PERSONAL BAGGAGE**

Any of Your own baggage (not hired, loaned or entrusted to You) which is lost, stolen, damaged or destroyed.

### **DELAYED PERSONAL BAGGAGE**

Your baggage being delayed in reaching You on Your outward journey for at least 12 hours and You have written confirmation from the carrier or tour representative.

## PERSONAL MONEY

Money lost or stolen whilst being carried on Your person or while left in a locked safety deposit box.

### WE WILL PAY:

#### PERSONAL BAGGAGE

Up to the amount shown in the Schedule of Cover on pages 6 & 7 in respect of the Premier or Standard cover option as chosen by You for the value or repair of the articles (after making proper allowance for wear, tear and depreciation). Claims in respect of valuables or in respect of single articles or a pair or set of articles which is / are lost, stolen, damaged or destroyed will be limited to the amount shown in the Schedule of Cover on pages 6 & 7 in respect of the Premier or Standard cover option as chosen by You.

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

#### DELAYED PERSONAL BAGGAGE

A benefit of €100/£60 toward the cost of buying replacement necessities (receipts will be necessary in the event of a claim). Cover applies to Your outward journey only.

## PERSONAL MONEY

Up to the amount shown in the Schedule of Cover on pages 6 & 7 in respect of the Premier or Standard cover option as chosen by You.

**NOTE** - The maximum We will pay for any one article, or for any one Pair or Set of articles, is shown on pages 6 and 7. If You cannot provide an original receipt, valuation report or other satisfactory proof of ownership (for example, a photograph of You wearing the article) and value to support the claim, payment for any one article, or for any one Pair or

Set of articles, will be limited to a maximum of €75/£50. Evidence of replacement value is not sufficient.

The maximum We will pay for all articles lost, damaged or stolen in any one incident is limited to €250/£200 if You cannot provide satisfactory proof of ownership and value. The maximum We will pay under this policy for all Valuables owned by each Insured Person is limited to shown on pages 6 and 7 (or €100/£60 if the Insured Person is aged under 16). The maximum We will pay for sunglasses or prescription glasses of any kind is limited to €250/£150 per Insured Person. The maximum We will pay for mobile telephones is limited to €150/£100 per Insured Person.

The maximum We will pay for Personal Luggage or Valuables lost, damaged or stolen from a beach or pool-side is limited to €150/£100 per Insured Person.

The maximum We will pay for any cigarettes or alcohol lost, damaged or stolen is limited to €75/£50 in total under this policy.

### WE WILL NOT PAY:

1. The first €100/£60 of each and every claim for each of You unless You have chosen the Premier level cover. This is charged twice on claims that include both Personal Baggage and Money.
2. If You do not exercise reasonable care for the safety and supervision of Your Personal Baggage and Money.
3. If You do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of baggage, Valuables or Money.
4. If You do not obtain a written carriers report if Your baggage is lost or

damaged in transit (or a Property Irregularity Report (P.I.R.) in the case of an airline).

5. For anything that can be replaced by the issuer.
6. For loss arising from confiscation or detention by Customs or other officials or authorities.
7. For loss, destruction, damage or theft of dentures; bonds; securities; stamps or documents of any kind, including driving licences and passports; musical instruments; typewriters; glass; china; antiques; pictures; pedal cycles; hearing aids; unused mobile telephone rental charges or pre-payments; coupons; vehicles or accessories; boats and/or ancillary equipment; samples or merchandise or business goods or specialised equipment relating to a trade or profession.
8. For loss due to wear and tear, denting or scratching, moth or vermin, and
9. For loss of valuables left as 'checked-in' Personal Baggage.
10. For mechanical breakdown or derangement; breakage of fragile or brittle articles unless caused by fire or by accident to the vessel, aircraft or vehicle in which they are being carried.
11. For Personal Baggage stolen from:
  - a. An unattended vehicle unless it was in the locked boot of the vehicle and there is evidence of forcible entry;
  - b. A vehicle left for any period between the hours of 2100hrs and 0900hrs;
  - c. A hatchback vehicle unless the Personal Baggage was in the locked boot of the vehicle, below the rear

parcel shelf and out of sight.

12. For any shortages due to error, omission or depreciation in value.
13. For claims for lost or stolen property unless a receipt (or other acceptable evidence) for the purchase of the original goods is produced.
14. For anything mentioned in the General Exclusions.

**Special conditions relating to claims:** We have the option to either pay You for the loss, or replace, reinstate or repair the items concerned.

Claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation, bearing in mind the age of the items. You must take suitable precautions to secure the safety of Your Personal Baggage, and must not leave it unsecured or Unattended or beyond Your reach at any time in a place to which the public have access.

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

Within 24 hours of discovery of the incident, You must report loss of Personal Baggage to the local Police or to the Carrier, as appropriate, (damage to Personal Baggage in transit must be reported to the Carrier before You leave the baggage hall and a Property Irregularity Report (PIR) must be obtained), or to Your hotel or accommodation management, or to the Tour Operator representative. You must produce to Us

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

### **Important notice**

Under the new European Union (EU) travel regulations, You are entitled to claim compensation from Your Carrier if Your checked-in luggage is damaged or lost by an EU airline, You must claim compensation from the Carrier within seven days. If Your checked-in luggage is delayed, You must claim compensation from the Carrier within 21 days of its return.

You can download full details from [http://europa.eu.int/comm/transport/air/rights/index\\_en.htm](http://europa.eu.int/comm/transport/air/rights/index_en.htm)

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## **Section 6 Personal Liability**

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THERE IS COVER FOR PERSONAL LIABILITY UNDER BOTH THE PREMIER AND STANDARD OPTIONS - SEE THE SCHEDULE OF COVER ON PAGES 6 & 7.

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

Your legal expenses and legal liability for damages which result from an accident occurring during the holiday / trip period.

### **WE WILL PAY:**

Up to the amount shown in the Schedule of Cover on pages 6 & 7 in respect of the Premier or Standard cover option as chosen by You in respect of any one occurrence for claims made against You for:

1. Accidental bodily injury caused to a person who is not a member of Your Family or household or employed by You.
2. Loss or damage to any property which You do not own and is not hired, loaned or borrowed by You

or any member of Your Family, household or an employee of Yours.

3. Damage to Your temporary holiday/trip accommodation that does not belong to You or to any member of Your Family, household or employee.

### **WE WILL NOT PAY:**

For anything arising directly or indirectly from:

1. Liabilities for which You are responsible by virtue of an agreement that was made.
2. Claims for injury, loss or damage arising directly or indirectly from:
  - a. Ownership or use of aircraft, horse-drawn or mechanically propelled vehicles, vessels, sail or powered boats other than rowing boats, punts or canoes, animals other than horses, domestic dogs or cats or firearms other than sporting guns.
  - b. The occupation (except temporarily for the purpose of the holiday / trip) or ownership of any land or buildings.
  - c. The carrying out of any trade or profession.
  - d. Racing of any kind.
  - e. Wilful or malicious acts.
3. Liability for which indemnity is provided under any other insurance.
4. Any injury, illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV-related illness including AIDS and/or any mutant derivatives or variations thereof, however caused.
5. For anything mentioned in the General Exclusions.

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## **Section 7 Personal Assistance**

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THERE IS COVER FOR PERSONAL ASSISTANCE UNDER BOTH THE PREMIER

AND STANDARD OPTIONS - SEE THE SCHEDULE OF COVER ON PAGES 6 & 7.

**YOU ARE COVERED FOR:**

The provision of the services listed below. In all cases where You use the services offered in this section, the provision of such services by Us will not prejudice Your right to make a claim under any other section of the policy.

If You have to use services offered under this section You must contact Europ Assistance who will provide the service to You. Details of how to contact them are on page 55.

**WE WILL PAY:**

The costs incurred in providing the following services:

1. The transmission to You of emergency funds in case of urgent need when You are abroad, following receipt by Us in the country of original departure of prior funds either by way or deposit of funds to our account or following a debit by Us to a credit or charge card. This service, which is intended to cover Your immediate emergency needs, will apply only when You are unable to gain access to Your normal financial / banking arrangements in the country which You are in at the time of the service being called upon.
2. The transmission, at Your request, of up to two urgent messages to Your Home in Ireland or the United Kingdom following Your illness, accident, unforeseen travel delay problems or other unforeseen problems arising.
3. The provision of advice and, where possible assistance with the replacement of lost /stolen tickets and travel documents and referral to suitable travel offices.
4. Assistance in the event that Your credit card(s) or

charge card(s) are lost or stolen.

**WE WILL NOT PAY:**

1. The cost of any replacement articles, drugs or other medicines.
2. For anything mentioned in the General Exclusions.

The provision of the services referred to in this section shall be at the sole discretion of Europ Assistance who must be contacted in all cases where You feel You need to use this section. It should be further noted that in certain circumstances it may not be possible to provide any or all of the services mentioned depending on the location. In applying their discretion as to whether or not any of the requests made by You fall within the terms of this section, Europ Assistance shall not act unreasonably.

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## Section 8 Lost/Stolen Travel Tickets

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THERE IS COVER FOR LOST /STOLEN TRAVEL TICKETS UNDER BOTH THE PREMIER AND STANDARD OPTIONS - SEE THE SCHEDULE OF COVER ON PAGES 6 & 7.

**YOU ARE COVERED FOR:**

The loss or theft of any prepaid non-refundable tickets valid for travel on travel services outside Ireland or the United Kingdom including Inter-Rail passes, Eurail passes, Amtrak passes, Ameripass tickets and such like, provided the original ticket is personalised to be used only by You.

**WE WILL PAY:**

Up to the amount shown on the Schedule of Cover on pages 6 & 7 in this document in respect of the Premier or Standard cover option as chosen by You towards the cost of obtaining a replacement

ticket to enable You to continue Your journey, or towards the cost of travel back to Ireland or the United Kingdom, whichever is the less.

**WE WILL NOT PAY:**

1. The first €75/£50 of each and every claim for each of You unless You have chosen the Premier level cover.
2. If You do not exercise reasonable care for the safety and supervision of Your non-refundable ticket.
3. If You do not obtain a written police report within 24 hours of the discovery in the event of burglary or theft of the ticket.
4. If You do not obtain a written report from the provider of the service purchased in the country in which the loss or theft occurs.
5. Anything that can be replaced by the issuer;
6. For Your prepaid non-refundable tickets stolen from:
  - a. A hatchback vehicle, unless the ticket was in the locked boot of the vehicle and below the rear parcel shelf and out of sight;
  - b. An unattended vehicle unless the prepaid non-refundable ticket was in the locked boot of the vehicle and that there is evidence of forcible entry;
  - c. An unattended vehicle left for any period between the hours of 2100hrs and 0900hrs.
7. For anything mentioned in the General Exclusions.

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## **Section 9 Medical Inconvenience Benefit**

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THERE IS COVER FOR MEDICAL INCONVENIENCE BENEFIT UNDER BOTH THE

PREMIER AND STANDARD OPTIONS BUT THE LEVEL OF COVER VARIES BETWEEN THEM - SEE THE SCHEDULE OF COVER ON PAGES 6 & 7.

**YOU ARE COVERED FOR:**

A benefit per day for in-patient treatment outside Ireland or the United Kingdom.

**WE WILL PAY:**

€25/£20 for each 24 hours up to up to the amount shown in the Schedule of Cover on pages 6 & 7 in respect of the Premier or Standard cover option as chosen by You in addition to any medical expenses incurred under Section 4 of this policy if You are admitted as an in-patient to a recognised hospital abroad.

**WE WILL NOT PAY:**

1. For medical treatment in Ireland or the United Kingdom.
2. Where You are undergoing medical treatment at the time the holiday/trip cost becomes due and You have not obtained a certificate of illness or ability to travel.
3. For preventative treatment which can be delayed until You return home.
4. Any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth.
5. For anything mentioned in the General Exclusions.

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## **Section 10 Lost Passport Expenses**

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THERE IS COVER FOR LOST PASSPORT EXPENSES UNDER BOTH THE PREMIER AND STANDARD OPTIONS - SEE THE SCHEDULE OF COVER ON PAGES 6 & 7.

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

The cost of a temporary passport and reasonable additional travel or accommodation expenses You incur abroad in obtaining a temporary passport.

### **WE WILL PAY:**

Up to the amount shown in the schedule of cover on pages 6 & 7 in respect of the Premier or Standard cover option as chosen by You if Your passport is lost or stolen.

### **WE WILL NOT PAY:**

1. If You do not exercise reasonable care for the safety and supervision of Your passport.
2. If You do not obtain a written police report within 24 hours of discovery of the loss.
3. For loss, arising from confiscation or detention by Customs or other officials or authorities.
4. Anything that can be replaced by the issuer;
5. If Your passport is stolen from:
  - a. An unattended vehicle unless it was in the locked boot of the vehicle and there is evidence of forcible entry;
  - b. A vehicle left for any period between the hours of 2100hrs and 0900hrs;
  - c. A hatchback vehicle unless the passport was in the locked boot of the vehicle, below the rear parcel shelf and out of sight.
6. For anything mentioned in the General Exclusions.

**Special conditions relating to claims:** Within 24 hours of discovery of the incident You must report loss of Your passport to the local Police or to the Carrier, as appropriate, or to Your hotel or accommodation management, or to the Tour Operator

representative.

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

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## **Section 11 Travel Delay/ Abandonment**

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THERE IS COVER FOR TRAVEL DELAY / ABANDONMENT UNDER BOTH PREMIER AND STANDARD OPTIONS BUT THE LEVEL OF COVER VARIES BETWEEN THEM - SEE THE SCHEDULE OF COVER ON PAGES 6 & 7.

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

Cancellation or delay of more than 12 hours beyond the intended departure (as specified on Your travel ticket) or arrival time of Your pre-booked flight, sea crossing, coach or train departure to or from Ireland or the United Kingdom as a result of:

1. Strike or industrial action (provided that when the policy was issued there was no reasonable expectation that the holiday/trip would be affected by such cause).
2. Adverse weather conditions.
3. Mechanical breakdown or technical fault of the aircraft coach, train or sea vessel (excluding any claims arising from withdrawal from service temporarily or otherwise on the orders or recommendation of the Civil Aviation Authority or a port authority or similar body in any country).

### **WE WILL PAY:**

1. €25/£20 for the first full 12 hours that You are delayed and €15/£10 for each full 12 hour delay thereafter, up to a maximum of €150/£100.

2. Up to the amounts shown on the Schedule of Cover on pages 6 & 7 as chosen by You that is not otherwise recoverable if You abandon Your trip on the outward leg of Your journey (after a full 24 hour delay).

#### **WE WILL NOT PAY:**

1. The first €100/£60 of each and every claim for each of You (if Your claim is under 2 above) unless You have chosen the Premier level cover.
2. If You did not 'check-in' for the flight, sea crossing, coach or train departure before the intended time.
3. If You do not obtain written confirmation from the airline, shipping, coach or Train Company stating the period and the reason for the delay.
4. If Your claim arises from a strike and/or industrial action existing or known of on the date of purchase of this policy or arranging the trip whichever is later.
5. If You have made a claim under Section 30 - Non-Operation of Flight.
6. For anything mentioned in the General Exclusions.

#### **Important notice**

Under the new European Union (EU) travel regulations, You are entitled to claim compensation from Your Carrier if Your flight is delayed for more than five hours. The airline must offer to refund Your ticket.

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## **Section 12 Missed Departure/ Connection**

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THERE IS COVER FOR MISSED DEPARTURE/ CONNECTION UNDER BOTH THE PREMIER AND STANDARD OPTIONS - SEE THE SCHEDULE OF COVER ON

PAGES 6 & 7.

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

Necessary additional travel and accommodation expenses that You incur in order to reach Your pre-booked destination.

#### **WE WILL PAY:**

Up to the amount shown in the Schedule of Cover on pages 6 & 7 in respect of the Premier or Standard cover option as chosen by You for necessary additional travel and accommodation expenses if You arrive at the point of international departure and/or any intermediate departure point en route on Your pre-booked journey too late to begin or continue the booked holiday/trip as a result of a failure of Public Transport Services or due to an accident or mechanical failure involving the vehicle in which You were travelling, provided that every reasonable step has been taken by You to complete the journey to the departure point on time.

#### **WE WILL NOT PAY:**

1. If Your claim arises from withdrawal of service of an aircraft or sea vessel on the recommendation of a port authority or the Civil Aviation Authority or any similar body in any country.
2. If Your claim arises from a strike and/or industrial action existing or known of on the date of purchase of this policy.
3. If the reason for the failure of the Public Transport Service is within the control of the provider.
4. For anything mentioned in the General Exclusions.

#### **Special conditions relating to claims:**

You must take every reasonable step to commence and complete the journey to the departure point and check in for the flight, sea crossing, coach or train journey on time.

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

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## Section 13 Hijack

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THERE IS COVER FOR HIJACK UNDER BOTH THE PREMIER AND STANDARD OPTIONS - SEE THE SCHEDULE OF COVER ON PAGES 6 & 7.

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

A benefit per day in the event of the aircraft in which You are travelling being hijacked.

### **WE WILL PAY:**

€50/£40 per 24 hours up to a maximum of €500/£400 for the duration of the hijack.

### **WE WILL NOT PAY:**

1. If You or Your Family or Your business connections have engaged in activities that could be expected to increase the risk.
2. For anything mentioned in the General Exclusions.

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## Section 14 Catastrophe

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THERE IS COVER FOR CATASTROPHE UNDER BOTH THE PREMIER AND STANDARD OPTIONS - SEE THE SCHEDULE OF COVER ON PAGES 6 & 7.

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

The cost of providing other similar accommodation if Your booked and pre-paid accommodation cannot be lived in because of a fire, flood, earthquake or storm.

### **WE WILL PAY:**

Up to €1,000/£600 if You cannot live in Your booked accommodation because of

one of the causes specified above.

### **WE WILL NOT PAY:**

1. The first €100/£60 of each claim for each of You unless You have chosen the Premier level cover.
2. Any expenses that You can recover from any tour operator, airline, hotel or other provider of services,
3. Any expenses that You would normally have to pay during the period of Your journey/holiday
4. Any claim resulting from You travelling against the advice of the appropriate national or local authority
5. If you do not provide a written statement from an appropriate public authority confirming the reason and nature of the disaster and how long it lasted
6. For any event that results in a claim under this Section which was known about before You left from Your international departure point.
7. If you do not provide evidence of all the extra costs You had to pay.
8. For anything mentioned in the General Exclusions.

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## Section 15 Hazardous Activities

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THERE IS COVER FOR HAZARDOUS ACTIVITIES UNDER BOTH PREMIER AND STANDARD OPTIONS BUT THE LEVEL OF COVER VARIES BETWEEN THEM - SEE THE DEFINITIONS DETAILED ON PAGES 13 & 14.

**In the event of a medical emergency Europ Assistance must be contacted by the insured person or someone acting on their behalf at the first available opportunity. Details of how to contact them are shown on page 55 of this certificate. Failure to contact**

**Europ Assistance could result in Your claim being limited to €650/£500 under the provision of the terms and conditions of this policy as detailed in this section and also in the General Exclusions (page 48- 51).**

**YOU ARE COVERED FOR:  
MEDICAL EXPENSES**

Medical - related expenses, including emergency expenses necessarily and reasonably incurred outside Ireland or the UK if during Your trip You become ill or are injured as a result of participating in certain hazardous activities as defined in sub-paragraph (a) only, of the definition of Hazardous Activities on page 13.

Hazardous Activities as defined in sub-paragraph (a) are covered under both Premier and Standard cover options.

If You have chosen Premier cover option, Medical related expenses including emergency expenses necessarily and reasonably incurred outside Ireland or the UK which arise as a result of participating in certain hazardous activities as defined in sub-paragraph (b), of the definition of Hazardous Activities on page 14 are also covered.

**WE WILL PAY:**

**MEDICAL EXPENSES**

Up to the amount shown in the Schedule of Cover on pages 6 & 7 in respect of the Premier or Standard cover option as chosen by You for:

1. Any emergency medical and surgical treatment and hospital and nursing home charges incurred outside Ireland or the UK. Claims for emergency dental treatment (for the immediate relief of pain only and not requiring the use of precious metals) shall be limited to €450/£350 and are only covered if You have chosen

Premier cover.

2. Necessary and reasonable costs incurred as a result of a medical emergency while abroad in respect of additional accommodation (room only) and travelling expenses (Economy Class), including those of one or two parents or a friend/relative of Yours, only if authorised and arranged by Europ Assistance:
  - a. To travel to, remain with and accompany You home in case of serious injury or illness, or to identify Your remains in the event of Your death through personal accident, or
  - b. If You are a child (under 16 years) to escort You home.
3. A benefit of €30/£20 on a daily basis in respect of day-to-day expenses (including meals, phone calls, taxis, etc.) incurred by any person(s) who travel out to visit You in accordance with (2) above
4. Reasonable expenses incurred for the conveyance of You remains to Ireland or the UK in the event of Your death while abroad or, at the option of Your family, local funeral expenses abroad which are limited to €1,250/£1,000.

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

**If, in the opinion of the doctor in attendance and the Europ Assistance Medical Officer, You are fit to travel, We reserve the right to:**

- a. Repatriate You to Ireland or the UK, or
- b. Arrange for Your transfer to another hospital, clinic or location of our choice abroad.

When engaging in any sport or holiday activity (not excluded under General Exclusion 14) You must accept and follow

the supervision and tuition of experts qualified in the pursuit or activity in question, and You must use all appropriate precautions, equipment and eye protection.

Although We are prepared to cover You when undertaking certain sports and activities, the availability of the insurance cover does not, in itself, imply that We or the underwriters consider such sports and activities as safe. At all times You must satisfy Yourself that You are capable of safely undertaking the planned sport or activity and You must take care to avoid injury, accident or loss to Yourself and to others.

**WE WILL NOT PAY FOR:  
MEDICAL EXPENSES**

1. The first €100/£60 of each claim for each insured person unless you have chosen the Premier level cover or (Fairsure Standard Cover only) if You receive Hospital inpatient treatment (where medically necessary) at one of our network hospitals or in a State Hospital in Spain or the Balearics or Canaries where you have used an EHIC.
2. Any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions, unless You have declared all Pre-existing Medical Conditions to Us and We have written to You accepting them for insurance;
3. Any sums which can be recovered by You or which are covered under any National Health Insurance Scheme, Voluntary Health Insurance Scheme, BUPA, Quinn-HealthCare, Vivas Health, EHIC. or any Reciprocal Health Arrangement.
4. Any pre-planned or pre-known medical treatment or diagnostic procedure;
5. Treatment or services

provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre unless confirmed as medically necessary by Our Medical Officer;

6. More than the costs of Your repatriation to Ireland or the UK if:
  - a. You are fit to travel and this has been confirmed by the doctor treating You and the Europ Assistance Medical Officer and
  - b. You have refused the offer of assistance to be repatriated to Ireland or the UK.
7. More than €650/£500 in respect of medical expenses incurred by You if You did not contact Europ Assistance at the first available opportunity.
8. Any expenses incurred for illness, injury or treatment required in consequence of:
  - a. Surgery or medical treatment which in the opinion of the attending doctor and Europ Assistance Medical Officer can, or could have been, reasonably delayed until Your return to Ireland or the UK.
  - b. Medication and/or treatment which at the time of departure is known by You to be required or to be continued outside Ireland or the UK.
9. Preventative treatment which can be delayed until Your return to Ireland or the UK.
10. Your claim if You have not obtained a written certificate of fitness and ability to travel where they are undergoing medical treatment at the time of paying the final holiday/trip balance.
11. Any elective (non-emergency) treatment or surgery, including exploratory tests, which are

not directly related to the illness or injury which made it necessary for You to be admitted to hospital.

12. Treatment for cosmetic purposes unless Europ Assistance's Medical Officer agrees that such treatment is necessary as the result of an accident covered under this policy;
13. Any dental treatment or diagnostic procedure which is not solely for the immediate relief of pain or discomfort, or to alleviate distress in eating;
14. Expenses incurred as a result of a tropical disease when You have not had the recommended inoculations and/or taken the recommended medication;
15. Claims arising directly or indirectly from Hazardous Activities as defined in subparagraph (b) of the definition of Hazardous Activities on page 14 unless the Premier cover option has been chosen.
16. Claims arising directly or indirectly from Hazardous Activities as defined in subparagraph (c) of the definition of Hazardous Activities on page 14 for which cover is not available
17. Medical treatment in Ireland or the United Kingdom.
18. Air-sea rescue costs;
19. Anything mentioned in the General Exclusions.

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## **Section 16 Government Travel Advice**

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THERE IS COVER FOR GOVERNMENT TRAVEL ADVICE UNDER BOTH THE PREMIER AND STANDARD OPTIONS - SEE THE SCHEDULE OF COVER ON PAGES 6 & 7.

**YOU ARE COVERED FOR:  
CANCELLATION**  
Cancellation fees payable by

You if You cancel Your trip after the date of issue of the policy for an insured reason in respect of prepaid costs of:

- a. Travel and accommodation;
- b. Ski hire, ski school, lift passes, prepaid green fees, prepaid match tickets and prepaid concert tickets.

### **CURTAILMENT**

The value of the unused portion of Your travel and accommodation costs, ski hire, ski school, lift passes, prepaid green fees, prepaid match tickets and prepaid concert tickets not used by You.

### **MISSED DEPARTURE/ CONNECTION**

Necessary additional travel and accommodation expenses that You incur in order to reach Your booked destination.

### **ADDITIONAL EXPENSES**

Additional expenses incurred in respect of travel and accommodation expenses incurred by You as a result of a Government Travel Advice that is the sole cause of an interruption to Your pre-booked travel itinerary.

### **WE WILL PAY:**

#### **CANCELLATION**

Up to the amount shown in the Schedule of Cover on pages 6 & 7 if the cancellation arises as a direct result of Government Travel Advice issued not to Travel to Your intended destination that is announced within seven days of the pre booked departure date

#### **CURTAILMENT**

Up to the amount shown in the Schedule of Cover on pages 6 & 7 if You have to cut short Your trip and have to return home due to events occurring in the country You are visiting as a result of which Government Travel Advice is issued advising You to leave the country for Your own safety or well being.

#### **MISSED DEPARTURE/ CONNECTION**

Up to the amount shown in the Schedule of Cover on pages 6

& 7 for necessary additional travel expenses if Your outward or return journey is cancelled as a result of the Airline or Ferry company on which You are booked to travel, cancelling the service as a direct result of Government Travel Advice not to operate the service.

#### **ADDITIONAL EXPENSES**

Up to €130/£100 per night to a maximum of €650/£500 if You incur additional accommodation expenses or up to a maximum of €650/£500 if You incur additional travel expenses where Your return transportation is cancelled or delayed as a result of the Airline You are booked to travel on cancelling (as a direct result of Government Travel Advice) the service, which You are booked to travel on.

#### **WE WILL NOT PAY:**

1. If the Airline or other carrier make alternative arrangements to accommodate You or rearrange flights.
2. For any claim arising as a result of a terrorist incident or threat of a terrorist incident occurring.
3. For anything mentioned in the General Exclusions.

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## **Section 17 Business Cover**

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COVER FOR BUSINESS COVER IS ONLY AVAILABLE IF YOU HAVE CHOSEN PREMIER COVER.

#### **YOU ARE COVERED FOR: COMPANY FUNDS**

Company funds lost or stolen whilst being carried on Your person or while left in a locked safety deposit box.

#### **BUSINESS EQUIPMENT**

Business equipment which is lost, stolen, damaged or destroyed.

#### **REPLACEMENT**

#### **COLLEAGUE**

Travel expenses in sending a colleague to replace You, if You become ill or are injured while abroad.

**If You do not contact Europ Assistance but make Your own arrangements to have a replacement colleague join You, Your claim will be limited to €650/£500 or the actual costs incurred whichever is the lesser.**

#### **WE WILL PAY:**

#### **COMPANY FUNDS**

Up to the amount shown in the Schedule of Cover as shown on pages 6 & 7 in respect of the Premier Cover chosen by You

#### **BUSINESS EQUIPMENT**

Up to the amount shown in the Schedule of Cover as shown on pages 6 & 7 in respect of the Premier Cover chosen by You. Claims in respect of single articles or a pair or set of articles which is / are lost, stolen, damaged or destroyed will be limited to the amount shown in the Schedule of Cover on pages 6 & 7 in respect of the Premier cover option as chosen by You.

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

#### **REPLACEMENT COLLEAGUE**

Up to the amount shown in the Schedule of Cover on pages 6 & 7 in respect of the Premier Cover chosen by You and subject to satisfactory completion of the Medical Warranty Declaration and/or Medical Certificate, in respect of extra travel and accommodation costs incurred as a result of a colleague of Yours having to replace You if You are unable to attend to the business which was the purpose of Your trip or if You have to cut short Your holiday/trip and have to return

home due to any of the following: -

1. The death, severe injury or serious illness that happens during the period of cover of:
  - a. You or any person with whom You are travelling and on whom Your trip depends or any person You had planned to visit,
  - b. An Immediate Relative of Yours, or
  - c. A Close Business Associate of Yours.
2. Your home or place of business is made uninhabitable due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damages, burst pipes, impact by aircraft, vehicles, animals, the police requesting Your presence following burglary or attempted burglary at Your home or place of business.
3. glass; china; antiques; pictures; pedal cycles; hearing aids; coupons; vehicles or accessories; boats and/or ancillary equipment.
6. For loss due to wear and tear, denting or scratching, moth or vermin, and
7. For loss of valuables left as 'checked-in' Personal Baggage.
8. For mechanical breakdown or derangement, breakage of fragile or brittle articles unless caused by fire or by accident to the vessel, aircraft or vehicle in which they are being carried.
9. For Business Equipment stolen from:
  - a. An unattended vehicle unless it was in the locked boot of the vehicle and there is evidence of forcible entry;
  - b. A vehicle left for any period between the hours of 2100hrs and 0900hrs;
  - c. A hatchback vehicle unless the Business Equipment was in the locked boot of the vehicle, below the rear parcel shelf and out of sight.

#### **WE WILL NOT PAY:**

1. If You do not exercise reasonable care for the safety and supervision of Your Company Funds and Business Equipment.
2. If You do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of Your company Funds and / or Business Equipment.
3. If You do not obtain a written carriers report if Your Business Equipment is lost or damaged in transit (or a Property Irregularity Report (P.I.R.) in the case of an airline
4. For loss due to confiscation or detention by Customs or other officials or authorities
5. For loss, theft, damage or destruction of dentures; bonds; securities; stamps or documents of any kind, including driving licences and passports; musical instruments; typewriters;
10. For any shortages due to error, omission or depreciation in value.
11. For claims for lost or stolen Business Equipment unless a receipt (or other acceptable evidence) for the purchase of the original goods is produced.
12. For additional travel and accommodation costs incurred where it is not confirmed as medically necessary that You were unable to attend the business which was the purpose of Your trip and / or where a medical certificate has not been obtained from the attending Doctor abroad confirming it is necessary to curtail the trip.

13. For additional travelling and accommodation costs incurred in a colleague replacing You abroad, which are not authorised by Us as detailed on page 36 of this insurance certificate.
14. More than €650/£500 or the actual additional travelling and accommodation costs incurred (whichever is the lesser) if You do not contact Europ Assistance prior to arrangements being made to have a colleague replace You while abroad.
15. For anything mentioned in the General Exclusions.

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## Section 18 Golf Equipment

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COVER FOR GOLF EQUIPMENT IS ONLY AVAILABLE IF YOU HAVE CHOSEN PREMIER COVER. IT IS IMPORTANT THAT YOU EXERCISE REASONABLE CARE FOR THE SAFETY AND SUPERVISION OF YOUR GOLF EQUIPMENT AT ALL TIMES PARTICULARLY WHEN PREPARING TO PLAY, IMMEDIATELY AFTER PLAYING OR IN-BETWEEN ROUNDS. FAILURE TO EXERCISE REASONABLE CARE FOR THE SAFETY AND SUPERVISION OF YOUR GOLF EQUIPMENT MAY AFFECT ANY CLAIM YOU HAVE IN RESPECT OF LOSS OR THEFT.

### YOU ARE COVERED FOR: GOLF EQUIPMENT

Any of Your own Golf Equipment (not hired, loaned or entrusted to You) which is lost, stolen damaged or destroyed.

### DELAYED GOLF EQUIPMENT

Your Golf Equipment being delayed in reaching You on Your outward journey for at least 12 hours and for which You have written confirmation

from the carrier or tour operator.

### WE WILL PAY:

#### GOLF EQUIPMENT

Up to the amount shown in the Schedule of Cover on pages 6 & 7 in respect of the Premier cover option as chosen by You for the value or repair of Golf Equipment (after making proper allowance for wear, tear and depreciation). Claims will be limited to €250 / £200 in respect of a single club and / or other items of Golf Equipment that are lost, stolen, damaged or destroyed.

**NOTE** - in the event of a claim in respect of a set of golf clubs We shall be liable only for the value of that part of the set which, is lost, stolen, damaged or destroyed.

#### DELAYED GOLF EQUIPMENT

A benefit of €35/£25 per day up to a maximum of €140/£100 towards the cost of hiring alternative Golf Equipment if Yours is delayed or lost on Your outward journey for more than 12 hours. If Your Golf Equipment is permanently lost or stolen any amount payable will be deducted from the total claim.

### WE WILL NOT PAY

1. If You do not exercise reasonable care for the safety and supervision of Your Golf Equipment.
2. If You do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of Your Golf Equipment.
3. If You do not obtain a written carriers report if Your Golf Equipment is lost or damaged in transit (Property Irregularity Report (P.I.R.) in the case of an airline or carrier).
4. For loss due to confiscation or detention by Customs or other officials or authorities
5. For loss, destruction, damage or theft due to

- wear and tear, denting or scratching, moth or vermin.
6. For any additional value an item of Golf Equipment may have because it is part of a pair or a set.
  7. For Golf Equipment stolen from:
    - a. An unattended vehicle unless it was in the locked boot of the vehicle and there is evidence of forcible entry;
    - b. A vehicle left for any period between 2100hrs and 0900hrs regardless of where it was left in the vehicle; or
    - c. A hatchback vehicle unless the Golf Equipment was in the locked boot of the vehicle, below the rear parcel shelf and out of sight and there is evidence of forcible entry.
  8. For anything mentioned in the General Exclusions.

### **Important notice**

Under the new European Union (EU) travel regulations, You are entitled to claim compensation from Your Carrier if Your checked-in luggage is damaged or lost by an EU airline, You must claim compensation from the Carrier within seven days. If Your checked-in luggage is delayed, You must claim compensation from the Carrier within 21 days of its return.

You can download full details from [http://europa.eu.int/comm/transport/air/rights/index\\_en.htm](http://europa.eu.int/comm/transport/air/rights/index_en.htm)

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## **Section 19 Green Fees Curtailment**

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COVER FOR GREEN FEES - CURTAILMENT IS ONLY AVAILABLE IF YOU HAVE CHOSEN PREMIER COVER

**YOU ARE COVERED FOR:**

The value of the unused portion of Your prepaid green fees, paid for prior to departure, such proportionate value of costs to be calculated from the date of return to Your home. If You have to curtail Your holiday/trip for an insured reason You must contact Europ Assistance who will arrange for Your repatriation to Ireland or the United Kingdom.

### **WE WILL PAY:**

Up to the amount shown in the Schedule of Cover on pages 6 & 7 in respect of the Premier cover option as chosen by You if You have to cut short Your holiday/trip and have to return home due to any of the following reasons:

1. The death, severe injury or serious illness that happens during the period of cover to:
  - a. You or any person with whom You are travelling or had planned to visit;
  - b. An Immediate Relative of Yours;
  - c. A Close Business Associate of Yours.
2. If Your home or place of business is made uninhabitable due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, vehicles, animals or the police request Your presence following burglary or attempted burglary at Your home or place of business.

### **WE WILL NOT PAY:**

1. Claims under subsection 1 of this section where a medical certificate has not been obtained from the attending doctor confirming it is necessary to curtail the holiday/trip.
2. For anything mentioned in the General Exclusions.

**NOTE** - If You have to curtail

Your holiday/trip for an insured reason You must contact Europ Assistance who will arrange for Your repatriation to Ireland or the United Kingdom.

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## Section 20 Green Fees Cancellation

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COVER FOR GREEN FEES - CANCELLATION IS ONLY AVAILABLE IF YOU HAVE CHOSEN PREMIER COVER.

**YOU ARE COVERED FOR:**  
Cancellation after the date of issue of the policy of prepaid green fees that have not been used.

**WE WILL PAY:**

Up to the amount shown in the schedule of cover on pages 6 & 7 in respect of the Premier cover option as chosen by You if the cancellation is necessary and unavoidable due to the following occurring (and is not a result of a mere disinclination to commence Your holiday/trip as arranged):

1. The death or disablement by bodily injury, illness, pregnancy or being subject to quarantine during the period of cover of:
  - a. You;
  - b. The person with whom You are intending to travel;
  - c. An Immediate Relative of Yours or of any person with whom You are intending to travel or plan to visit; or
  - d. A Close Business Associate of Yours.
2. You are called for jury service or as a witness (but not as an expert witness or where Your employment would normally require You to attend court) in a court of law.
3. Your redundancy or the redundancy of any person with whom You are

intending to travel arising during the period of cover, provided that We are informed in writing immediately notification of Redundancy is received (and provided You are with the company 12 months minimum).

4. Fire or burglary within two days of the start of Your holiday / trip rendering Your Home uninhabitable.

**WE WILL NOT PAY:**

1. For anything arising directly or indirectly from the following causes:
  - a. Prohibitive regulations by the government of any country.
  - b. Any circumstances known to You likely to cause cancellation prior to the period of insurance.
2. Claims under subsection 1 of this section where a medical certificate has not been obtained from the attending doctor confirming it is necessary to curtail the holiday/trip.
3. For anything mentioned in the General Exclusions.

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## Section 21 Green Fees - Delayed Arrival

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COVER FOR GREEN FEES - DELAYED ARRIVAL IS ONLY AVAILABLE IF YOU HAVE CHOSEN PREMIER COVER.

**WE WILL PAY:**

Up to the amount shown in the Schedule of Cover on pages 6 & 7 in respect of the Premier cover option as chosen by You in respect of prepaid green fees if Your arrival at Your final destination is delayed for more than 12 hours because of strike, riot, civil commotion, accident, mechanical breakdown of Public Transport Service or adverse weather conditions as a result of which

You are unable to utilise the prepaid green fees on the day of Your arrival.

**WE WILL NOT PAY:**

1. If You do not obtain written confirmation from the carrier or tour operator, confirming the delay and stating the cause.
2. For anything mentioned in the General Exclusions.

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## **Section 22 Golf Course Closure**

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COVER FOR GOLF COURSE CLOSURE IS ONLY AVAILABLE IF YOU HAVE CHOSEN PREMIER COVER.

**YOU ARE COVERED FOR:**

A benefit per day for each day You are unable to play due to adverse local weather conditions on a course in respect of which prepaid green fees have been paid by You and for which no credit is allowed by the club.

**WE WILL PAY:**

€40/£30 for each full day the course in respect of which prepaid green fees have been paid is closed due to adverse local weather conditions up to a limit of €240/£200.

**WE WILL NOT PAY:**

1. If the course closure, the prepayment of green fees and the fact of there being no credit allowed, is not certified by the secretary / manager of the club in respect of which the green fees have been prepaid.
2. If the club has allowed a credit in respect of the unused green fees or has rebooked a tee time for You.
3. For anything mentioned in the General Exclusions.

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## **Section 23 Hole in One Cover**

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COVER FOR HOLE IN ONE COVER IS ONLY AVAILABLE IF YOU HAVE CHOSEN PREMIER COVER.

**YOU ARE COVERED FOR:**

A benefit of €200/£150 in the event of Your scoring a hole-in-one (gross) during Your holiday/trip.

**WE WILL NOT PAY:**

1. If You are not a member of a recognised golf club affiliated to a National Golfing Union and hold an official National Golfing Union Handicap.
2. If You do not have Your scorecard signed by Your playing partner(s) who must be members of a National Golfing Union.
3. If the golf course at which the hole-in-one is scored is not affiliated to the Golfing Union of the country in which it is located.
4. If Your scorecard is not countersigned by the secretary/ manager of the club at which the hole-in-one has been scored.
5. If temporary greens and/or tee boxes are in use.
6. For anything mentioned in the General Exclusions.

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## **Section 24 Ski Equipment**

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THERE IS COVER FOR SKI EQUIPMENT UNDER THE SINGLE TRIP - PREMIER COVER OPTION. THERE IS NO COVER FOR SKI EQUIPMENT UNDER THE FAIRSURE SINGLE TRIP-STANDARD COVER OPTION. THERE IS COVER FOR SKI EQUIPMENT UNDER THE MULTI TRIP OPTION FOR

BOTH PREMIER AND STANDARD COVER OPTIONS, BUT THE DURATION FOR WHICH COVER IS AVAILABLE IN ANY ONE PERIOD OF 365 DAYS VARIES BETWEEN THEM - SEE THE SCHEDULE OF COVER ON PAGES 6 & 7 AND ALSO PAGES 9 & 10.

**YOU ARE COVERED FOR:**

The loss, theft, damage or destruction of Ski Equipment belonging to You or hired by You.

**WE WILL PAY:**

Up to the amount shown in the Schedule of Cover on pages 6 & 7 in respect of the Premier or Standard cover option as chosen by You for the value or repair of Ski Equipment (after making proper allowance for wear, tear and depreciation) if owned by You or up to €200/£150 if the Ski Equipment has been hired by You.

**NOTE** - In the event of a claim in respect of a pair or set of articles, We will be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed. Skis are covered when locked to a roof rack, which is itself locked to the roof of a vehicle.

**WE WILL NOT PAY:**

1. The first €40/£30 of each and every claim of Yours unless You have chosen Premier Cover
2. If You do not exercise reasonable care for the safety and supervision of Your Ski Equipment or Ski Equipment hired by You.
3. If You do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of the Ski Equipment.
4. If You do not obtain a written carriers report if Your Ski Equipment is lost or damaged in transit (or a

Property Irregularity Report in the case of an airline).

5. If You do not have receipted evidence if the Ski Equipment has been hired by You.
6. For loss, theft, damage or destruction by Customs or other officials or authorities.
7. For damage due to wear and tear.
8. For Ski Equipment stolen from:
  - a. An unattended vehicle unless it was in the locked boot of the vehicle and there is evidence of forcible entry;
  - b. A vehicle left for any period between 2100hrs and 0900hrs regardless of where it is located in the vehicle.
9. For anything mentioned in the General Exclusions.

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## Section 25 Ski Pack

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THERE IS COVER FOR SKI PACK UNDER THE SINGLE TRIP - PREMIER COVER OPTION. THERE IS NO COVER FOR SKI PACK UNDER THE SINGLE TRIP-STANDARD COVER OPTION. THERE IS COVER FOR SKI PACK UNDER THE MULTI TRIP OPTION FOR BOTH PREMIER AND STANDARD COVER OPTION(S), BUT THE DURATION FOR WHICH COVER IS AVAILABLE IN ANY ONE PERIOD OF 365 DAYS VARIES BETWEEN THEM - SEE THE SCHEDULE OF COVER ON PAGES 6 & 7 AND ALSO PAGES 9 & 10.

**WHAT IS COVERED:**

You are covered for the proportional amount of irrecoverable pre-paid charges paid by You or contracted to be paid by You before the holiday departure for Ski Equipment hire, lift passes and

ski school costs.

**WE WILL PAY:**

Up to the amount shown in the Schedule of Cover on pages 6 & 7 in respect of the Premier or Standard cover option as chosen by You if You are necessarily prevented from skiing for more than 48 hours following injury or illness sustained by You during the period of Your holiday/trip.

**WE WILL NOT PAY:**

1. The first €40/£30 of each and every claim for each of You unless You have chosen Premier Cover.
2. If Your claim arises from:
  - a. Your intentional self-injury or wilful exposure to needless risk (except in an attempt to save human life);
  - b. Your being under the influence of intoxicating liquor or of a drug or drugs (unless prescribed by a Doctor), or substance or any other solvent abuse, or psychological disorder, anxiety, stress or depression.
3. For anything mentioned in the General Exclusions.

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## **Section 26**

### **SKI Hire**

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THERE IS COVER FOR SKI HIRE UNDER THE SINGLE TRIP - PREMIER COVER OPTION. THERE IS NO COVER FOR SKI HIRE UNDER THE SINGLE TRIP-STANDARD COVER OPTION. THERE IS COVER FOR SKI HIRE UNDER THE MULTI TRIP OPTION FOR BOTH PREMIER AND STANDARD COVER OPTION(S), BUT THE DURATION FOR WHICH COVER IS AVAILABLE IN ANY ONE PERIOD OF 365 DAYS VARIES BETWEEN THEM - SEE THE SCHEDULE OF COVER ON PAGES 6 & 7 AND ALSO PAGES 9 & 10.

**YOU ARE COVERED FOR:**

The cost of necessary hire of Ski Equipment.

**WE WILL PAY:**

Up to the amount shown in the Schedule of Cover on pages 6 & 7 in respect of the Premier or Standard cover option as chosen by You if You are deprived of Your own ski equipment following:

1. Loss or damage to it.
2. It being misdirected or delayed in transit resulting in Your being deprived of the use of Your Ski Equipment for not less than 12 hours on Your outward journey and being unable to ski as a result.

**WE WILL NOT PAY:**

1. The first €40/£30 of each and every claim for each of You unless You have chosen Premier Cover.
2. If You do not retain all hire receipts in respect of the hire of alternative Ski Equipment.
3. If You do not obtain a written carriers report if Your Ski Equipment is lost or damaged in transit (or a Property Irregularity Report (P.I.R.) in the case of an airline).
4. For anything mentioned in the General Exclusions.

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## **Section 27**

### **Piste Closure**

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THERE IS COVER FOR PISTE CLOSURE UNDER THE SINGLE TRIP - PREMIER COVER OPTION. THERE IS NO COVER FOR PISTE CLOSURE UNDER THE SINGLE TRIP - STANDARD COVER OPTION. THERE IS COVER FOR PISTE CLOSURE UNDER THE MULTI TRIP OPTION FOR BOTH PREMIER AND STANDARD COVER OPTIONS, BUT THE

DURATION FOR WHICH COVER IS AVAILABLE IN ANY ONE PERIOD OF 365 DAYS VARIES BETWEEN THEM - SEE THE SCHEDULE OF COVER ON PAGES 6 & 7 AND ALSO PAGES 9 & 10.

**YOU ARE COVERED FOR:**

The total closure of all ski facilities in Your resort as a result of adverse weather conditions.

**WE WILL PAY:**

A sum of up to €40/£30 per day to pay for transportation costs to the nearest resort where there are adequate snow conditions, or compensation of €40/£30 per day in the event of there being no suitable resort available, up to a maximum of €400/£300.

**WE WILL NOT PAY:**

1. If You are able to obtain compensation in respect of:
  - a Total closure of skiing facilities in Your resort from any other source, or:
  - b If the total closure of the skiing facilities in Your resort is not certified by a representative of the tour operator or of the management of the resort visited.
2. If the closure of the piste is due to avalanche danger, high winds, strikes or closure of the lift system.
3. For anything mentioned in the General Exclusions.

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## Section 28 Avalanche Cover

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THERE IS COVER FOR AVALANCHE COVER UNDER THE SINGLE TRIP - PREMIER COVER OPTION. THERE IS NO COVER FOR AVALANCHE COVER UNDER THE SINGLE TRIP-STANDARD COVER OPTION. THERE IS COVER FOR AVALANCHE COVER UNDER

THE MULTI TRIP OPTION FOR BOTH PREMIER AND STANDARD COVER OPTIONS, BUT THE DURATION FOR WHICH COVER IS AVAILABLE IN ANY ONE PERIOD OF 365 DAYS VARIES BETWEEN THEM - SEE THE SCHEDULE OF COVER ON PAGES 6 & 7 AND ALSO PAGES 9 & 10.

**YOU ARE COVERED FOR:**

Additional travel and accommodation expenses necessarily incurred in the event that the outward or return journey is delayed beyond the scheduled arrival time as a direct result of avalanche, subject to the delay in arrival being of at least 12 hours duration.

**WE WILL PAY:**

€25/£20 for the first 12 hours that You are delayed and €25/£20 for each full 12 hour delay thereafter, up to a maximum of €125/£100.

**WE WILL NOT PAY :**

1. If a claim has been submitted under Section 1 or 2.
2. For anything mentioned in the General Exclusions.

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## Section 29 Travel Supplier Insolvency

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COVER FOR TRAVEL SUPPLIER INSOLVENCY IS AVAILABLE IF YOU HAVE CHOSEN STANDARD OR PREMIER COVER

Cover is provided under this Section by a consortium of Member Companies of the Association of British Insurers. Travel Supplier Insolvency has been specially arranged for Fairsure Premier Cover by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR , United Kingdom .

## YOU ARE COVERED FOR

Necessary additional proportional costs incurred by you in replacing part of your Travel arrangements

### WE WILL PAY :

Up to the amount shown in the Schedule of Cover on pages 6 & 7 in respect of the Premier Cover option as chosen by you in respect of :

1. Irrecoverable sums paid in advance in the event of insolvency of the Travel or Accommodation provider not forming part of an inclusive holiday prior to departure or
2. a. In the event of insolvency of the Travel provider after departure: additional pro rata costs incurred by you in replacing that part of the travel arrangements affected to a similar standard to that originally booked or  
b. if curtailment of the holiday/trip is unavoidable - the cost of return transportation ( to a similar standard to that originally booked) to Ireland or the United Kingdom

### WE WILL NOT PAY:

1. For Travel or Accommodation not booked within Ireland or the United Kingdom
2. For Travel or Accommodation not booked through a bonded travel agent or direct with a: scheduled airline , railway company, bonded coach company or shipping line
3. For the Financial Failure of:
  - a. any Travel or Accommodation provider in Chapter 11 or any threat of insolvency being known at the date of issue of the Certificate
  - b. any Travel or Accommodation provider who is bonded or insured elsewhere (even if the

bond is insufficient to meet the claim)

- c. any travel agent, tour organiser, booking agent or consolidator with whom you have booked travel or accommodation
4. For any loss for which a third party is liable or which can be recovered by other legal means.
5. For anything mentioned in the General Exclusions.

**Claims Procedure:** Travel Supplier Insolvency claims only - any occurrence which may give rise to a claim should be advised as soon as reasonably practicable and in any event within 14 days to:

International Passenger Protection Claims Office,  
IPP House,  
22-26 Station Road,  
West Wickham  
Kent, BR4 OPR,  
United Kingdom.  
Tel: +44 (0)20 8776 3752  
Fax: +44 (0)20 8776 3751  
Email: info@ipplondon.co.uk

ALL OTHER CLAIMS - REFER TO YOUR INSURANCE DOCUMENT AND SEE ALTERNATIVE CLAIMS PROCEDURE (see page 53).

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## Section 30 Non-operation of flight

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COVER IS ONLY AVAILABLE UNDER THIS SECTION WHERE YOU HAVE PAID THE ADDITIONAL PREMIUM FOR THIS COVER, YOU HAVE ALREADY PURCHASED A FAIRSURE OPTION AND THAT POLICY IS STILL IN FORCE AT THE TIME ANY CLAIM UNDER THIS SECTION ARISES. SEE SCHEDULE OF COVER ON PAGES 6 & 7.

### YOU ARE COVERED FOR:

Necessary additional travel and accommodation expenses You

incur in order to reach Your booked destination.

**WE WILL PAY:**

Up to the amount shown in the Schedule of Cover on pages 6 & 7 in respect of necessary and unavoidable additional travel and accommodation expenses incurred by you if You arrive at the point of international departure and/or any intermediate departure point en route on either Your outward or return journey and the flight on which you are booked is not operating and the first available flight offered to you by the carrier is more than 24 hours later than your original scheduled time of departure.

**WE WILL NOT PAY:**

1. If Your claim arises from withdrawal of service of an aircraft or sea vessel on the recommendation of a port authority or the Civil Aviation Authority or any similar body in any country.
2. If Your claim arises from a strike and/or industrial action existing or known of on the date of purchase of this policy.
3. If written confirmation from the Carrier is not available confirming the cancellation/non-operation of your original booked flight .
4. If written confirmation from the Carrier is not available giving details of the alternative flight offered to you.
5. If you do not have original receipts confirming the additional Travel and/or Accommodation costs incurred by you.
6. If You have made a claim under Section 12 - Travel Delay/Abandonment
7. For anything mentioned in the General Exclusions.

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## Section 31 Event Cancellation

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COVER IS ONLY AVAILABLE UNDER THIS SECTION WHERE YOU HAVE PURCHASED A FAIRSURE SINGLE TRIP POLICY AND HAVE PAID THE ADDITIONAL PREMIUM FOR THIS COVER, AND YOU HAVE ALREADY PURCHASED A PREMIER OR STANDARD FAIRSURE OPTION AND THAT POLICY IS STILL IN FORCE AT THE TIME ANY CLAIM UNDER THIS SECTION ARISES. SEE SCHEDULE OF COVER ON PAGES 6 & 7.

**YOU ARE COVERED FOR:**

Cancellation & Curtailment cover (Sections 1 & 2) which is extended to include up to €2000/£1,500 in respect of Your part of the pre-paid travel accommodation and entrance fees, which are irrecoverable from any other source, following the Cancellation only of a specific Event which was the principle reason for Your booked trip as a direct or indirect result of one of the reasons listed below, which were not announced or known at the time of purchasing this insurance:

1. For the closure of the Venue or denial of access to the venue by order of the applicable Authority or the Irish or UK Government.
2. Closure of the Venue or denial of access to the Venue as a result of fire, explosion, lightening, and impact by aircraft or failure of the main power supply.
3. Cancellation of the Event due to the bankruptcy of the organizers.
4. Non-appearance of the named leading performer in the Event, and non-acceptability of any substitute
5. A prohibition order by the

Irish Government or the UK Foreign and Commonwealth Office that travellers are to avoid the country or area where the Event is due to take place.

6. Cancellation of the Event due to adverse weather conditions, war, strike, or civil commotion prior to commencement of travel.

#### **WE WILL NOT PAY:**

1. If the Event is rescheduled to take place within 24 hours of the original date and time as originally published.
2. For anything mentioned in the General Exclusions.

All other terms, conditions and exclusions of Section 1 & 2- Cancellation and Curtailment apply to this endorsement, as do the general terms, conditions and exclusions of the Fairsure policy.

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## **General Exclusions**

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### **WE WILL NOT COVER:**

Anything arising directly or indirectly from: -

1. Claims arising from a Material Fact or facts, which have not been disclosed to Us and accepted by Us in writing prior to the commencement of the period of insurance (or, in the case of FAIRSURE Multi-trip cover, prior to the commencement of any trip).
2. Loss, damage or expense which at the time of happening is insured by, or would, but for the existence of this policy, be insured by any other existing certificate, policy or any motoring organisation's service. If You have any other policy in force, which may cover the event for which You are claiming, You must tell Us. This exclusion shall not apply to Personal Accident cover

under Section 3.

3. Costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which You would have paid for in any case).
4. We will not pay for any losses which are not directly covered by the terms and conditions of this policy. Examples of losses we will not pay for include loss of earnings due to being unable to return to work following injury or illness happening while on a trip and replacing locks if you lose your keys.
5. Costs of telephone calls or faxes, meals, taxi fares (with the sole exception of the taxi costs incurred for the initial journey to a hospital abroad due to an insured person's illness or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of holiday, time-share maintenance fees, holiday property bonds or points and any additional travel or accommodation costs (unless pre-authorised by Us or part of a valid claim under Section 4 (Medical/medical related expenses and Medical Emergency Assistance), Section 1 (Cancellation), or Section 2 (Curtilment)).
6. Any deliberately careless or deliberately negligent act or omission by You.
7. Any claim arising or resulting from Your own intentional illegal or criminal act.
8. Your suicide or attempted suicide, You deliberately injuring Yourself. Any claim arising directly or indirectly from Your drug addiction or solvent abuse, excessive alcohol intake, or You being under the influence of drug(s)
9. More than €650/£500 in respect of medical

- expenses incurred by You if You do not contact Europ Assistance at the first available opportunity.
10. More than €650/£500 in respect of flights and associated costs incurred by You in connection with a curtailment claims if You did not contact Europ Assistance prior to the costs being incurred.
  11. Wilful exposure to exceptional risk, except in an attempt to save Human Life.
  12. Hazardous activities as defined at sub-paragraph (b) of the definition of Hazardous Activities on page 14 unless You have chosen Premier cover.
  13. Hazardous Activities as defined at subsection (c) of the definition of Hazardous Activities on page 14 for which cover is not available.
  14. Winter Sports as defined at sub-paragraph (a) of the definition of Winter Sports on page 17 of unless You have chosen Premier cover or Standard Cover (Multi-Trip) and are aged 69 or under.
  15. Winter Sports as defined at sub-paragraph (b) of the definition of Winter Sports on page 17 for which cover is not available.
  16. Participation in any formal organised competition involving any Hazardous Activities or Winter Sports (as defined on pages 13, 14 17 & 18).
  17. The insured person fighting except in self-defence.
  18. Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance, excludes any loss or expense of whatsoever nature directly or indirectly caused by, resulting from, or in connection with any of the following regardless of any other cause or event contribution concurrently or in any other sequence to the loss: War, hostilities or warlike operations (whether war be declared or not); invasion; act of an enemy foreign to the nationality of the insured person or the country in, or over, which the act occurs; civil war; riot; rebellion; insurrection; revolution; overthrow of the legally constituted government; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power; explosions of war weapons; release of weapons of mass destruction that do not involve an explosive sequence; murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the insured person whether war be declared with that state or not; terrorist activity. For the purpose of this exclusion terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the use of force or violence and/or threat thereof. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s). Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling,

- preventing, or suppressing any, or all, of the above incidents. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect. This exclusion does not apply to claims under Section 3 Personal Accident and Section 4 Medical Related Expenses and Medical Emergency Assistance.
19. Any legal liability directly or indirectly caused by or contributed to by or arising from: -
    - a. Ionising radiation or contamination by radioactivity from any waste from the combustion of nuclear fuel;
    - b. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear machinery or any part of it;
    - c. Pressure waves caused by aircraft and other flying objects travelling faster than the speed of sound.
  20. The Insured Person travelling to a country or specific area or event to which the UK or Irish government has advised persons not to travel.
  21. The cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated Your admittance into hospital.
  22. Any additional hospital costs arising from single or private room accommodation unless medically necessary.
  23. Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre.
  24. Any loss or damage directly or indirectly caused by the provision of, or any delay in providing, the medical (or medical related) services to which the cover under this policy relates, whether provided by us or by anybody else (whether or not recommended by us and/or acting on our behalf) unless negligence on Our part can be demonstrated.
  25. Manual work of any kind.
  26. Any payment which You would normally have made during Your travels if nothing had gone wrong.
  27. Failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date (this exclusion does not apply to claims under Section 4 Medical Related Expenses and Medical Emergency Assistance),
  28. Delay, loss, damage or injury directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly operate as a result of a computer virus. Computer viruses include any program or software, which prevents any operating system, computer program or software working properly or at all. This exclusion does not apply to claims under Section 3 Personal Accident and Section 4 Medical Related Expenses and Medical Emergency Assistance.
  29. Any claim when You have not paid the appropriate premium for the number of days comprising Your planned Trip. If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last

day for which You have paid.

30. Loss of any kind arising from the provision of, or any delay in providing, the services to which this policy relates, unless negligence on Our part can be demonstrated.
31. Any loss or damage directly or indirectly caused by the provision of, or any delay in providing, the medical (or medical related) services to which the cover under this policy relates, whether provided by us or by anybody else (whether or not recommended by us and/or acting on our behalf) unless negligence on Our part can be demonstrated.

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## CONDITIONS

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1. No cover will come into force, or continue in force, under Sections 1, 2 and 4, unless each Insured Person who, by reason of the Important Health Requirements, must make a Medical Health Declaration, in respect of the period for which insurance is required, has declared all Pre-existing Medical Conditions to Us and they have been formally accepted by Us in writing.
2. Any medical information supplied in a Medical Health Declaration will be treated in the strictest confidence, will be used solely for Our own internal purposes for the assessment of the risk, and will not be disclosed to any outside person or authority without the specific approval of the person whose details are shown in the Medical Health Declaration. We shall not refuse cover unless, in Our opinion, the risk associated

with the particular person travelling is substantially greater than that represented by the average healthy traveller. The cost of any medical evidence produced in connection with a Medical Health Declaration shall be borne by You.

3. During each Period of Insurance and before You depart on each Trip You must declare to the Accident & General Medical Screening Helpline any change in Your health or medical status. This change must be accepted in writing by Us before cover will be continued. If in doubt as to whether any change is material, You should contact the Accident & General Medical Screening Helpline.
4. You must declare to Us all Material Facts which are likely to affect this insurance. Failure to do so may prejudice entitlement to claim. A Material Fact is anything, which might influence Us in the acceptance or continuance of this insurance e.g. Your own health or that of an immediate relative, on whose state of health might depend Your decision to cancel or curtail Your trip. If You are uncertain as to whether a fact is material, You should declare it to Us.
5. No payment will be made under the policy without an appropriate medical certificate or other certification as required.
6. Any certificates, information, evidence and receipts required by Us must be obtained at Your expense (originals must be provided). If We require a medical examination You must agree to this and in the event of death We are entitled to a post mortem examination, both at our expense.

7. You should take all reasonable steps to recover any lost or stolen article.
8. You must exercise reasonable care for the supervision and safety of both You and Your property. You must take all reasonable steps to avoid or minimise any claim. You must act as if You are not insured.
9. You must avoid needless self-exposure to peril unless You are attempting to save human life.
10. In the event of a valid claim You shall allow Us the use of any relevant travel tickets You are not able to use because of the claim.
11. If any claim is found to be fraudulent in any way or if fraudulent information was given to facilitate the using of the policy, this policy is void and all claims will be denied.
12. The original of this Insurance Certificate must be produced before any claim is paid.
13. You should not admit liability, offer or promise to make any payment without written consent from Us.
14. We are entitled to take over Your rights in the defence or settlement of a claim, or to take proceedings in Your name for Our own benefit against another party and We shall have full discretion in such matters. This is to enable Us to recover any costs We have incurred from any third party who may have liability for the costs.
15. We may, at any time, pay to You Our full liability under this policy after which no further liability shall attach to Us in any respect or as a consequence of such action.
16. Where it is possible for Us to recover sums that We have paid out under the terms of the policy, You will co-operate fully with Us in any recovery attempt We make and We will pay all costs associated with the recovery of Our outlay. You agree not take any action that may prejudice Our recovery rights and will advise Us if You instigate proceedings to recover compensation arising from any incident which has led to a successful claim against this policy. The sums We have paid out under the terms of the policy will be reimbursed from any recovery made
17. We may give 7 days notice of cancellation of this policy by recorded delivery to You at Your last known address. In this case We shall refund to You the unexpired pro-rata portion of the premium You have paid.
18. If any dispute arises as to the policy interpretation, or as to any rights or obligations under this policy, We offer You the option of resolving this by using the Complaints Procedure. Please see the details shown on page 56. Using this service will not affect Your legal rights. If You are unsure of Your legal rights, You should obtain appropriate legal advice.
19. You will be required to repay to Us, within one month of our request to You, any costs or expenses We have paid on Your behalf which are not covered under the terms and conditions of this policy.
20. The period of cover under this policy can only be extended by the issue of a continuation policy, provided no claim is pending or known to be about to arise. The maximum period of cover is 6 months from the date of first issue.

21. Claims must be notified to Us in writing within 28 days of the claim arising.
22. You must pay the appropriate premium for the full number of days comprising Your planned Trip. If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.
23. When engaging in any sport or holiday activity (not excluded under General Exclusion 15) You must accept and follow the supervision and tuition of experts qualified in the pursuit or activity in question, and You must use all appropriate precautions, equipment and eye protection.
24. Although We are prepared to cover You when undertaking certain sports and activities, the availability of the insurance cover does not, in itself, imply that We or the underwriters consider such sports and activities to be safe. At all times You must satisfy Yourself that You are capable of safely undertaking the planned sport or activity and You must take care to avoid injury, accident or loss to Yourself and to others.

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

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## Before You Make a Claim

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Please read the relevant portion of the policy including the Definitions, Declaration, and the section You are claiming under as well as the General Exclusions and Conditions before completing the claim form.

It is important that all documentation to support Your claim is submitted with the completed claim form. We would suggest that You retain copies for Your own records. If any items of personal property are stolen, You must notify the local police within 24 hours. Please make sure You get a copy of the police report. Any loss or damage to personal property whilst in the custody of the carriers (airline, bus company, etc) should be notified immediately in writing to such carriers but in any event within three days and a report obtained.

Please note that sums insured under each section and the amount deductible from each and every claim apply to each insured person

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## How to Make a Claim

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(ALL SECTIONS EXCEPT SECTION 29 - Travels Supplier Insolvency).

You can print the claim form from the Europ Assistance website at [www.europ-assistance.ie/claimforms/AG](http://www.europ-assistance.ie/claimforms/AG).

On the website You will be able to get general advice about how to submit a claim and You can print the claim form and submit it to Europ Assistance. This will speed up

the processing of Your claim. Claim forms can also be obtained by requesting them from:

FAIRSURE Claims Europ Assistance,  
IDA Business Park,  
Athlumney,  
Navan,  
Co. Meath  
Tel: +353 46 907 7395  
Fax: +353 46 907 4511  
E-mail: [claims\\_general@europ-assistance.ie](mailto:claims_general@europ-assistance.ie).

Return Your completed claim form (remembering to keep a copy for Your records) to Europ Assistance together with all original documentation required including:

- Your certificate of insurance
- Confirmation of booking
- Original receipts in respect of medical expenses
- Original medical reports as appropriate
- Proof of ownership in respect of claims for lost/stolen baggage, tickets etc.
- Police report (obtained within 24 hours of discovery) in the event of theft of personal property
- Evidence of delay in the event of a claim under the Travel Delay or Missed Departure/Connection sections
- Other evidence as appropriate to Your claim including the specific information requested on the claim form.

If You do not submit all documentation as requested this will lead to a delay in the processing of Your claim. In order to handle claims quickly, We may use appointed claims handling agents.

When claims settlements are made by the BACS (Bank Automatic Clearing System) or other electronic banking system method, You will be

responsible for supplying Us with the correct bank account details and Your full authority for Us to remit monies directly to that account. Provided that payment is remitted to the bank account designated by You, Europ Assistance shall have no further liability or responsibility in respect of such payment, and it shall be Your sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to Us.

### **Important notice**

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

#### **1 Denied boarding and cancelled flights**

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

#### **2 Long delays**

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

#### **3 Luggage**

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

You can download full details from [http://ec.europa.eu/transport/passengers/air/air\\_en.htm](http://ec.europa.eu/transport/passengers/air/air_en.htm)

### **Claims Under Section 29 - Travel Supplier Insolvency**

See Page 45 - 46 for details of how to make a claim under this Section.

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## What to do in a Medical Emergency Situation

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**Attention: Insured Person / Treating Doctor or Hospital.**

**In the event of a Medical Emergency Europ Assistance must be contacted by You (the Insured person) or someone acting on Your behalf at the first available opportunity. Details of how to contact them are shown below. Failure to contact Europ Assistance could result in Your claim being limited to €650/£500 under the provision of the terms and conditions of this policy as detailed in Section 4 and also in the General Exclusions (page 48 - 51). If You have a serious illness or injury and have been admitted to hospital or are about to be admitted to hospital, You must contact:**

**Europ Assistance  
Tel: + 44 1444 442 363  
Fax: + 44 1444 412 723**

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

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

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## What to do if You Have to Return Home Early

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If You have to return home early due e.g. to a serious

illness of Yourself or to an immediate relative who is at home, Europ Assistance must be contacted by You (the Insured person) or someone acting on Your behalf at the first available opportunity. Details of how to contact them are shown on below.

Failure to contact Europ Assistance could result in Your claim being limited to €650/£500 under the provision of the terms and conditions of this policy as detailed in Section 2 and also in the General Exclusions (page 48 - 51).

If You have a serious illness or injury and have been admitted to hospital or are about to be admitted to hospital, You must contact:

Europ Assistance  
Tel: + 44 1444 442 363  
Fax: + 44 1444 412 723  
Please have the following information when calling Europ Assistance

- Your full name (please spell the surname when You call)
- Your Home address
- Your date of birth
- Your policy number, its date of issue, the start and finish dates of Your policy and where You bought it
- Your regular doctor's name, address and phone number
- The name of the treating doctor abroad and a contact phone number
- The name and address of the hospital or clinic You are in, and a contact phone number.

If You have not contacted medical help due to being in a remote location try, if possible, to enquire about the nearest Doctor or medical facility as this information will enable Europ Assistance to act more quickly

If You suffer a minor injury or

illness and medical attention is received You should if possible pay and obtain receipted accounts together with a certificate showing the nature of the injury or illness sustained. These documents will be required when You submit a claim

The number above is to be used in MEDICAL EMERGENCY cases only.

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## Repatriation of Patients

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If it is necessary for You to be repatriated to Ireland or the United Kingdom and the circumstances are covered under the terms of this insurance, then Europ Assistance will make whatever arrangements are medically necessary for Your return. If in the opinion of Europ Assistance it would be preferable to repatriate You to Ireland or the United Kingdom, the transfer will be undertaken by normal passenger air service. However, if Your condition warrants it, Europ Assistance will utilise an air ambulance subject to consultation between the doctor in attendance and the Europ Assistance Medical Officer. In a case where a patient requires repatriation, the attending doctor must provide a certificate confirming that the patient is fit to travel as without this the airline/ferry/rail/coach company operators reserve the right to refuse to carry any sick or injured person

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## Confirmation of Payment

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Hospitals or doctors abroad will be contacted by Europ Assistance and their appropriate fees guaranteed, thus eliminating the necessity

for the patient to make payment out of their holiday / trip funds. Expenses incurred in providing the above facilities will be met up to the limits specified in whichever FAIRSURE Option You have chosen. The operation and availability of this service will be governed by the same general terms, conditions and exclusions that appear in this policy.

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## Complaints Procedure

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

Quality Department,  
Europ Assistance Holdings Limited,  
Sussex House,  
Perrymount Road,  
Haywards Heath,  
West Sussex RH16 1DN  
Tel: 00 44 844 338 5799  
or e-mail on: [quality@europ-assistance.co.uk](mailto:quality@europ-assistance.co.uk)

If We cannot give You a final decision by four weeks from the day We receive Your complaint We will explain why and tell You when We hope to reach a decision.

Our decision is final and based on the evidence presented. If You feel that there is any new evidence or information that may change our decision, You have the right to make an appeal.

If You are not satisfied with the results of our investigation, You have the right to refer Your complaint to an independent authority for arbitration.

If You are resident in the Republic of Ireland that authority is the Insurance Ombudsman of Ireland 3rd floor,  
Lincoln House,

Lincoln Place,  
Dublin 2,  
Tel: +353 1 662 0899,  
Fax: +353 1 662 0890,  
E-mail: enquiries@ombuds  
man-insurance.ie.

If You are resident in the  
United Kingdom that authority  
is:  
Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR  
Tel: 0845 080 1800  
Using this complaints  
procedure will not affect Your  
rights at law.

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## **Policy Cancellation Provisions**

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### **Right to return the insurance document**

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

### **Policy Cancellation by the Insured Person.**

If You subsequently give notice  
in writing or by telephone to Us  
to cancel this policy such  
cancellation shall take effect  
on the date the notice is  
received or on the date  
specified in the notice,  
whichever is the later. If the  
notice of cancellation is  
received within the 14 day  
Cooling – Off Period the  
premium will be refunded in  
full less any sum that We have  
paid in respect of any claims  
made. If the notice of  
cancellation is received  
outside the 14 day Cooling –  
Off Period and You have not  
made a claim or sought

assistance under the policy  
then You will be entitled to a  
pro rata refund of premium in  
accord with the remaining term  
of the policy less an  
administration fee

### **Policy Cancellation by Us.**

We may give 7 days notice of  
cancellation of this policy by  
recorded delivery letter to You  
at Your last known address.

**Premium position upon  
policy cancellation by Us,** or  
in respect of an Annual Multi-  
trip policy following the death  
of the Insured Person (except  
when the subject of a claim  
occurring in the course of a  
Trip):

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

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

### **Effective time of policy cancellation**

This policy shall cease at  
00.01 hours Greenwich Mean  
Time on the day following the  
last day of the Period of  
Insurance for which premium  
has been paid.

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## Data Protection

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We collect and maintain personal information in order to underwrite and administer the policies of insurance that We issue. All personal information is treated with the utmost confidentiality and with appropriate levels of security. We will not keep Your information longer than is necessary. Your information will be protected from accidental or unauthorised disclosure. We will only reveal Your information if it is allowed by law, authorised by You, to prevent fraud or in order that We can liaise with our agents in the administration of this policy. Under the terms of the Act You have the right to ask for a copy of any information We hold on You upon payment of an administrative fee and to require a correction of any incorrect information held. Any inaccurate or misleading data will be corrected as soon as possible.

The above principles apply whether We hold Your information on paper or in electronic form. Enquiries in relation to data held by the Accident & General Medical Screening Helpline should be directed to the Data Compliance Manager, Bishopscourt Affinity Solutions Limited, 6th Floor, Regent House, Hubert Road, Brentwood, Essex CM14 4JE, while those in relation to data held by Europ Assistance should be directed to the Customer Contact Centre Manager, Europ Assistance Holdings Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.

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## Travel Checklist

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Before You travel, You should ask Yourself the following:

- Do You know of any Pre-existing Medical Condition that You need to tell Us about?
- If You have purchased an FAIRSURE Multi-trip policy, will the duration of any trip exceed 30 consecutive days?
- Do You intend to engage in any Winter Sports whilst on Your trip?
- Do You intend to engage in any Special Sports or Activities whilst on Your trip?

If You have answered 'Yes' to any of these questions, or want to check anything before You travel, You should contact our Travel Helpline on  
Tel: +353 1 874 8458.

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

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## Notes

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## IMPORTANT NUMBERS

### BEFORE YOU TRAVEL

Accident & General Medical Screening

**ROI 1 800 719 976**  
**NI/UK 0800 358 0148**

### WHILE ABROAD

IN CASE OF MEDICAL EMERGENCY  
OR FOR ASSISTANCE  
(e.g. Return Home Early)

Tel: **+44 1444 442 363**

### WHEN YOU RETURN

IN CASE OF Claims  
(Section 1-28 inclusive)  
Tel: **+353 (0) 46 907 7395**

IN CASE OF Claims (Section 29 ONLY)  
Tel: **+44 208 776 3752**

This policy has been specially arranged by  
Accident & General Insurance Services Ltd.



*accident & general*