



Laya Healthcare Medicare Travel Insurance

Policy Document



V:1 10/2026



looking after you always

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General information about this insurance

Insurance providers

This insurance will be introduced and marketed by Laya Healthcare Limited and arranged through Cover-More Blue Insurance Services Limited (trading as Cover-More Europe) which is appointed as Managing General Agent to act on behalf of the insurer, Zurich Insurance Europe AG (Zurich). Laya Healthcare Limited is a private company limited by shares registered in Ireland with company number 242048, and registered office address Eastgate Road, Eastgate Business Park, Little Island, Co. Cork, T45 E181. Laya Healthcare Limited is authorised and regulated by the Central Bank of Ireland, firm reference number C12679.

Cover-More Blue Insurance Services Limited is a company registered in Ireland with company number 345681, and registered address Suite 11, Fifth Floor, No. 2 Stemple Exchange, Blanchardstown Corporate Park, Blanchardstown, Dublin 15, Ireland. Cover-More Blue Insurance Services Limited is authorised and regulated by the Central Bank of Ireland, firm reference number C29373.

Zurich Insurance Europe AG is a company registered with the commercial register in Germany under HRB 133359, with registered address at Platz der Einheit 2, 60327 Frankfurt am Main, Germany. Zurich Insurance Europe AG is authorised and regulated by Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin), firm reference number 10005151.

Insurance Compensation Fund

This insurance may be covered by an insurance guarantee scheme which means that you may be entitled to compensation if we are unable to meet **our** obligations to you.

For further information, we suggest you contact your local regulator for additional information on the existence of a local insurance guarantee scheme.

About our Medicare Travel Insurance

Our Medicare Travel Insurance is only suitable for **you** if;

1. **You** already have **private medical insurance** in force.
2. It covers each person insured under this insurance for a degree of medical expenses cover while abroad.
3. **You** are familiar with and fully comply with the rules of **your private medical insurance**.
4. **Your private medical insurance** will remain in force for the duration of the **trip**.

Please Note; **Your private medical insurance** may provide a degree of medical expenses insurance cover abroad. The amount of this cover will typically depend on **your** insurer and the plan **you** have chosen.

The terms and conditions of **our** insurance differ from **your private medical insurance** and **you** will need to read both carefully and ensure **you** understand the differences and that **our** product meets with **your** requirements.

If **you** are unsure if this insurance is suitable for **your** needs please contact Cover-More Europe Customer Service on 0818 286 510 or email **us** on laya.cs@covermore.com

Your travel insurance

This policy document along with **your insurance schedule** and **completed application form** forms the basis of **your** contract of insurance. Together, these documents explain what **you** are

covered for. The policy document contains conditions and exclusions which **you** should be aware of. **You** must keep to all the terms and conditions of the insurance.

Different levels of cover apply depending on whether **you** have bought a Single Trip / Annual Multi Trip or Backpacker Cover policy.

This policy reflects the demands and needs of a person who wishes to purchase travel insurance benefits.

Please read this policy document to make sure that the cover meets **your** needs and please check the details outlined within **your insurance schedule** and confirmation email to make sure that the information shown is correct.

Alteration of Risk

You must contact **us** immediately or as soon as reasonably possible, if any of the answers or information provided is inaccurate or has changed beyond what was reasonably contemplated when this contract of insurance was concluded. Failure to do so may be regarded as a **misrepresentation** (please refer to impacts of **misrepresentation** section for full details).

Impact of Misrepresentation

The impact of any **misrepresentation** by **you** to any of the answers provided on the **completed application form** is as follows:

(a) Innocent Misrepresentation:

Where **you** have answered all questions in the **completed application form** honestly and with reasonable care but where **you** made an innocent **misrepresentation** (that is, one that is neither negligent nor fraudulent) **we** will pay any covered claim event subject to the terms and conditions of this insurance.

(b) Negligent Misrepresentation:

If **you** make a negligent **misrepresentation** or fail to take reasonable care in completing the **completed application form** the cover under this insurance may not fully operate and in the event of a claim **we** will exercise one of the following remedies:

- (a) If knowing the full details **we** would not have entered into this contract of insurance, **we** may avoid the contract, refuse all claims and return any premiums paid by **you**.
- (b) If **we** would have entered into the insurance contract, but on different terms (excluding terms relating to the premium), this contract of insurance may be treated as if it had been entered into on those terms.
- (c) If **we** would have entered into this contract of insurance but have charged a higher premium, **we** may reduce proportionately the amount to be paid on the claim.
- (d) Where there is no outstanding claim under this contract of insurance, **we** may either:
 - (i) give notice to **you** that in the event of a claim **we** will exercise the remedies in paragraphs (a) to (c), or
 - (ii) terminate the contract of insurance by giving reasonable notice to **you**.

(c) Fraudulent Misrepresentation:

If **you** make a fraudulent **misrepresentation** or where any conduct by **you** or involves fraud of any kind **we** shall be entitled to avoid this contract of insurance and refuse any claims.

Law

This insurance will be governed by laws of the Republic of Ireland, unless **we** agree in writing otherwise before the insurance starts, and any dispute arising hereunder will be subject to the exclusive jurisdiction of the Courts of the Republic of Ireland. All communication in respect of this insurance will be in English

How we use Personal Information

We are committed to protecting **your** privacy and personal information at all times. We ensure that any personal data we process is done so in accordance with applicable data protection legislation. Unless otherwise stated, We are the controller of **your** personal data. You can view our full data protection statement at <https://www.covermoreeurope.com/privacy-policy-cmbblue-ie/>

Sometimes, companies that help us provide or manage **your** policy will need to collect **your** personal information. This will only happen:

- where the processing is necessary to provide a quote or contract of insurance.
- where the processing is necessary to follow regulations and the law.
- where you've given us **your** permission.
- if it's in our 'legitimate interests' to run our business and provide our services effectively. We'll keep the collection and processing of information for this reason to a minimum.

As an insurance intermediary, we manage the insurance policy for the insurance provider Zurich Insurance Europe AG (German Branch). When you take out an insurance product through us, Zurich Insurance Europe AG (German Branch) also becomes the data controller of **your** personal data for the purposes described in its privacy policy.

Zurich Insurance Europe AG (German Branch)'s full data protection policy can be viewed at the following address: <https://www.covermoreeurope.com/zurich-privacy-policy/>

How to contact us

If **you** have any questions about how **your** data is used, please contact us at dataprotection.blue@covermore.com. If **you** prefer, **you** can write to our Data Protection Officer at the following address: Suite 11, Fifth Floor, No. 2 Stemple Exchange, Blanchardstown Corporate Park, D15 E4FN.

If **you** have any questions about how Zurich Insurance Europe AG (German Branch) uses **your** data, **you** can contact datenschutz@zurich.com. If you prefer, you can write to our German branch Data Protection Officer at the following address: Zurich Group Germany Group Privacy, 50427 Cologne, Germany.

Price

The price payable for this insurance is the premium (including applicable government levies and premium taxes). This premium, the rate at which any applicable government levies and/or premium taxes are applied are separately specified in **your insurance schedule**.

Commission & Fees

Cover-More Blue Insurance Services Limited (trading as Cover-More Europe) receives a commission from the insurer which is a percentage of the premium charged to **you** for this insurance policy. Further details on our remuneration, our role and our services are set out in our terms of business which is included on our website www.covermoreeurope.com/cmbblue-tob.

When laya healthcare arrange a policy for you, laya healthcare receive commission from Cover-More Europe on behalf of Zurich as insurer, which is a percentage of the total premium (currently 20%).

Your right to cancel the Insurance within the cooling off period

The policyholder can cancel within 14 days of buying this policy, by contacting **us** on 0818 286 510 or emailing laya.cs@covermore.com. You may also send a cancellation request online by visiting www.layatravelinsurance.ie.

- The policyholder can cancel within 14 days of buying this policy, with a full or partial refund of premium being provided unless you have made a claim or travelled
- The policy holder also has the right to cancel the policy 14 days or more after purchasing, however, the premium will not be refunded.

Our right to cancel the Insurance

We have the right to cancel this Insurance by giving at least 30 days' notice in writing to **you** at **your** last known address. A pro rata refund of the premium paid will be made to **you** from the date **we** cancel the Insurance.

Claims providers

Claims Services are administered by ClaimSorted who provide travel insurance claims administration services on behalf of Cover-More Europe.

If you have any questions

If you have any questions about the cover provided under this Insurance or you would like more information, please contact us on 0818 286 510 or e-mail laya.cs@covermore.com

Important things you need to know about your insurance before you travel

Health conditions

This Insurance contains conditions relating to **your** health, the health of people travelling with **you** and the health of others who might not be travelling with **you**, but on whose health the **trip** depends (this would include a **relative** or a **business associate**). In particular, **we** do not cover claims arising from medical problems which **you** or they had before the cover started which could reasonably be expected to lead to a claim. Please see general exclusion number 1 on page 16 for further details.

If there is a change in the state of health of yourself, anyone travelling with **you**, a **relative** or **business associate** occurring after **you** have bought this insurance but before **you** travel, and upon whom **your trip** depends, **you** must contact Cover-More Europe Customer Service immediately on 0818 286 510 or e-mail laya.cs@covermore.com. **We** have the right to alter the terms of cover in line with the change in risk.

Health agreements

If **you** are travelling to a country in the European Union, **you** should take a European Health Insurance Card (EHIC) with **you**. Application forms to obtain an EHIC are available from **your** local Health Office or **you** can download an application form from the following website: www.ehic.ie.

This entitles European citizens to benefit from the health agreements which exist between countries in the European Union/EEA. If **you** are travelling to Australia or New Zealand and **you** need medical treatment, **you** should enrol with Medicare or the equivalent scheme of these countries. Further information is available from the following website: www.humanservices.gov.au

If you present your EHIC to the treating doctor or hospital if you need medical treatment within the European Union or you enrol with Medicare when travelling to Australia or New Zealand, this will save you paying the excess under Section B1 (Medical and other expenses outside of the Republic of Ireland) if **your** medical costs are reduced as a result of using **your** EHIC or Medicare being involved.

Subrogation

In the event of any payment under this insurance, **we** shall be subrogated to the extent of such payment to all of **your** rights of recovery, contribution and indemnity and **you** will provide all reasonable assistance and will do nothing to prejudice such rights.

Without prejudice to the foregoing, **we** will not exercise its rights of subrogation against **you** in connection with a claim unless it is not permitted to do so under sections 23, 24 and 25 of the Consumer Insurance Contracts Act 2019 (Ireland)

Third Party Contract Rights

Nothing in this insurance is intended to confer a directly enforceable benefit on any third party other than you, unless permitted pursuant to section 21 of the Consumer Insurance Contracts Act 2019 (Ireland).

Residence Limitation

This policy offers coverage only to individuals ordinarily **resident** in the Republic of Ireland and is null and void as to non**residents** of the Republic of Ireland.

Travel delays - EC Regulations

This policy is not designed to cover costs which are met under the EC Regulation No. 261/2004. Under this Regulation if **you** have a confirmed reservation on a flight, and that flight is delayed by between 2 and 4 hours (length of time depends on the length of **your** flight) the airline must offer **you** meals, refreshments and hotel accommodation. If the delay is more than 5 hours, the airline must offer to refund **your** ticket.

The Regulations should apply to all flights, whether budget, chartered or scheduled, originating in the EU, or flying into the EU using an EU carrier.

If **your** flight is delayed or cancelled due to a **natural catastrophe**, **you** must in the first instance approach **your** airline and clarify with them what costs they will pay under the Regulation.

If **you** would like to know more about **your** rights under this Regulation, additional useful information can be found on the Irish Aviation Authority website (www.iaa.ie).

Sports and activities

You may not be covered when **you** take part in certain sports or activities. For certain activities, cover under Section H (Personal accident) and Section I (Personal liability) will not apply. If **you** intend to take part in a sport or activity during **your** trip, please note that cover is available for the activities named in the two lists below provided:

- **You** follow the safety guidelines for the activity concerned and where applicable **you** use the appropriate and recommended safety equipment;
- The activity is not the main purpose of **your** trip;
- The activity is not part of a competition or tournament;
- The activity is not on a professional basis.

If you have any questions or if you wish to take part in an activity not shown in the lists below, you must contact Cover-More Europe Customer Service on 0818 286 510 or e-mail lava.cs@covermore.com before taking part to make sure that cover is provided.

List 1

Amateur athletics, angling, archery, badminton, banana boating, basketball, boardsailing, bowling, bridge walking (supervised by a fully trained guide), bungee jumps (three jumps), cave tubing or river tubing, cricket, curling, cycling, fell walking, gymnastics, handball, husky sledge driving, ice skating, jogging (not including marathons), mountain biking (not including downhill racing and extreme terrain), netball, orienteering, parasailing, parascending (over water), rambling, ringos, roller blading (inline skating and skateboarding), running (not including marathons), safari trekking in a vehicle or on foot (only as part of an officially organised tour and not including the personal use of firearms), sand boarding, scuba diving (qualified, maximum depth 30 metres), sleigh rides (as part of an officially arranged excursion), snorkelling, squash, surfing, swimming, swimming with dolphins (as part of an officially arranged excursion), table tennis, tennis, ten pin bowling, trekking (under 2,000 metres altitude), triathlons, volleyball, wake boarding, water polo, waterskiing and white or black water rafting (grades 1 to 4).

Cover is provided for the activities named in the list below, however, no cover is available under Section H (Personal accident) and Section I (Personal liability):

List 2

Baseball, camel or elephant riding (supervised by a fully trained guide), canoeing, canopy walking or tree top walking, conservation or charity work (educational and environmental - working with hand tools only), cycle touring, dragon boat racing, dune and wadi bashing, football, go-karting, golf, hiking (over 2,000 metres but under 6,000 metres altitude), hockey, horse riding (not polo, hunting, jumping), hot-air ballooning (officially organised pleasure rides only), jet boating, jet skiing, kayaking, kite surfing (over water), motorcycling over 50cc (not racing), mud bugging, paintballing (wearing eye protection), passenger (in private or small aircraft or helicopter), rowing, trekking (over 2,000 metres but under 6,000 metres altitude), windsurfing and yachting (no racing or crewing) inside territorial waters and zip lining.

Automatic Renewal

If **you** are an Annual Multi-Trip policyholder and have actively selected to enrol on our automatic renewal facility, **we** will automatically renew **your** policy each year unless the **lead insured** has advised **us** that they do not want **your** policy to be automatically renewed or **you** no longer meet the eligibility criteria to be a policyholder. **We** will write to the **lead insured** prior to the end date of **your** policy to remind them that **your** policy is due to be renewed.

Unless the **lead insured** has previously advised **us** that they do not want **your** policy to be renewed or prior to the end date of **your** policy the **lead insured** has advised **us** that they no longer wish to renew **your** policy or **you** are no longer eligible for cover, the renewal premium will again be collected from the **lead insured's** specified credit or debit card to make sure that **you** are always covered.

You should also be aware that **we** can only automatically renew **your** policy when:

- **you** have made **us** aware of any changes to **your** policy details, if any;
- the credit or debit card details **we** have on record have not changed; and
- the credit or debit card holder has given his or her consent for his or her card being charged the following year.

If **we** are unable to automatically renew **your** policy (for example, if **your** credit or debit card details have changed or if there have been changes made to the terms and conditions of the policy) or if **you** no longer meet the eligibility criteria for automatic renewal, **we** will notify the **lead insured** of this at least 21 days prior to the end date of **your** policy.

We are entitled to assume at renewal that **your** details have not changed and the **lead insured** has the consent of the credit or debit card holder, unless **you** inform **us** otherwise. **We** will through **our** administrative bank charge the payment details to the credit or debit card held on record for the

renewal premium due.

If the **lead insured** wishes to opt out of automatic renewal or needs to tell **us** about any changes to **your** circumstances, health or insurance requirements please contact **us** by phoning 0818 286 510 or e-mail lava.cs@covermore.com

General definitions

Wherever the following words or phrases appear in bold in the policy document they will always have the meaning listed below:

Business associate

Any person who works at **your** place of business and who, if **you** were both away from work at the same time, would prevent the business from running properly.

Children

Children of the insured or the insured's **partner** who are under 18 years of age at the date of buying this insurance and are either in full time education or living with them.

Completed Application Form

The application form provided by **us** to **you** at pre-contractual stage of a contract of insurance. **You** must answer all of the questions on the **completed application form** honestly and with reasonable care, failure to do so may be regarded as a **misrepresentation** (see impact of **misrepresentation** section).

Cooling Off Period

Means the 14 working days from the policy start date of this insurance shown in **your insurance schedule** or within 14 working days of receiving **your** policy, whichever is the later.

Flood

A general and temporary covering of water of two or more acres of normally dry land.

Home

Your usual place of residence within the Republic of Ireland.

Insurance schedule

The document showing the names and other details of all the people insured under this policy document and any special conditions that apply.

Lead insured

The person who is the main insured, has paid for this policy and is shown on the **insurance schedule**.

Manual labour

Work involving physical labour, for example, but not limited to, construction, installation and assembly. This does not include bar and restaurant staff, music and singing, or fruit picking (not involving machinery).

Misrepresentation

Innocent, negligent or fraudulent answers provided by you to the questions on **your completed application form**.

Natural catastrophe

Volcanic eruption, **flood**, tsunami, earthquake, landslide, hurricane, tornado or wildfire.

Pair or set of items

A number of items associated as being similar or complementary or used together.

Partner

A person who **you** live with, who is either **your** husband or wife, common law husband or common

law wife, civil partner, fiancé or fiancée, boyfriend or girlfriend.

Private medical insurance

A health insurance contract as defined in the Irish Health Insurance Act, 1994 (as amended), underwritten by a Health Benefits Undertaking registered with the Health Insurance Authority, as per Section 14 of the Health Insurance Act, 1994 (as amended), which incorporates cover for medical expenses whilst abroad.

Relative

Your partner and **your or your partner's** parent, brother, sister, son, daughter, (including adopted or fostered **children**), grandparent, grandchild, step-parent, stepchild, stepbrother, stepsister or next of kin.

Resident

An individual who has lived in the Republic of Ireland for at least six of the last 12 months.

Trip

Your holiday or journey starting from the time that **you** leave **your home** in the Republic of Ireland or from the start date shown on **your** schedule, whichever is the later, until arrival back at **your home** address in the Republic of Ireland.

Valuables

Photographic, audio, video and electrical equipment (including cds, dvds, video and audio tapes and electronic games), MP3 players, computer equipment, binoculars, antiques, jewellery, watches, furs, silks, precious stones and articles made of or containing gold, silver or precious metals.

War, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other goals.

We, us, our

Cover-More Blue Insurance Services Limited (trading as Cover-More) acting as agent on behalf of Zurich Insurance Europe AG (Zurich).

You, your

Each insured person named on the **insurance schedule** for whom the appropriate premium has been paid. Each person must have lived in the Republic of Ireland for at least six of the last 12 months and have a **private medical insurance** policy in force providing medical expenses cover whilst abroad for the duration of the **trip**.

Cover options available

Trip options and durations

Single Trip

One **trip** of up to consecutive 30 days. By paying an additional premium **you** can buy **winter sports** cover for **trips** lasting up to a maximum of 17 days.

Annual Multi Trip

This gives **you** cover to travel as many times as **you** like within the period of insurance provided no single **trip** lasts longer than 45 consecutive days.

By paying an additional premium **you** can buy **winter sports** cover for up to 17 days in total within the period of insurance. Adults are entitled to travel independently. **Children** under 18 years of age are only entitled to travel separately to the main insured person if they are travelling with a **relative**, guardian or person with a legal duty of care.

Cover is only provided in the Republic of Ireland if **you** stay in pre-booked accommodation for at least one night away from where **you** usually live.

Backpacker

One **trip** of up to 12 consecutive months.

Please note:

- Unless **you** have bought an Annual Multi Trip Insurance, it does not matter how long **you** buy cover for, it ends when **you** return to the Republic of Ireland.
- If **you** travel for longer than the **trip** duration limits, cover will cease on the final day of the **trip** limit.

Policy options

- **Individual**
One person aged 18 years and over.
- **Couple**
An individual and his or her **partner** provided they live together. A **partner** would include a civil partner.
- **Family**
An individual and his or her **partner** provided they live together and their dependent **children** (which can include fostered or adopted **children**) who are under 18 years of age at the date of buying this policy and are either in full time education or living with them.
- **Single Parent Family**
An individual and his or her dependent **children** (which can include fostered or adopted **children**) who are under 18 years of age at the date of buying this policy and are either in full time education or living with them.

Optional Extras

The following optional extras are available by paying an additional premium.

- **Winter Sports**
For Single Trip policies **you** can buy cover for **trips** lasting up to a maximum of 17 consecutive days. For Annual Multi Trip policies **you** can buy cover for up to a maximum of 17 days in total within the period of insurance.
- **Golf cover**
You can buy cover for up to 21 consecutive days on Single Trip policies and on Annual Multi Trip policies, by paying an additional premium, cover can be provided throughout the period of insurance provided each golfing holiday lasts no longer than 21 consecutive days.
- **Wedding cover**
- **Natural Catastrophe cover**
You can buy cover for the duration of **your trip**. Please see pages 37-40 for full details of cover.

Please see pages 31-40 of this policy wording for full details of cover.

Geographical areas

One of the following areas will be shown on **your lead insured**. This describes the area of the world which this policy provides cover for **you** to travel to.

- **Europe**
The continent of Europe west of the Ural Mountains including its neighbouring islands and non-European countries bordering the Mediterranean (excluding Algeria, Lebanon, Libya, Israel and Jordan).
- **Australia and New Zealand**
- **Worldwide excluding USA, Canada and the Caribbean**
- **Worldwide including USA, Canada and the Caribbean**

Please note: The travel policy will not cover any loss, injury, damage, or legal liability arising directly or indirectly from planned or actual travel in, to, or through Belarus, Cuba, Iran, Syria, North Korea, Russia or the Crimea, Donetsk People's Republic (DNR), or Luhansk People's Republic (LNR) regions of Ukraine.

Period of cover

Cover under section A (Cancelling **your trip**) starts at the time **you** book the **trip** or pay the insurance premium, whichever is the later. If **you** have arranged an Annual Multi-Trip policy, cover under section A (Cancelling **your trip**) starts at the time that **you** book the **trip** or the first day of the period of cover as shown on **your insurance schedule**, whichever is the later.

For Single Trip and Annual Multi-Trip policies cover under section A (Cancelling **your trip**) ends as soon as **you** start **your trip**.

For Backpacker policies cover under section A (Cancelling **your trip**) continues throughout the period of cover as shown on **your insurance schedule**, for additional travel booked once **you** are outside of the Republic of Ireland.

Cover under all other sections starts when **you** leave **your home** address in the Republic of Ireland (but not earlier than 24 hours before the booked departure time) or from the first day of the period of cover as shown on **your insurance schedule**, whichever is the later.

Cover ends when you return to **your home** address in the Republic of Ireland (but not later than 24 hours after **your** return to the Republic of Ireland) or at the end of the period of cover as shown on **your insurance schedule**, whichever is the earlier.

If you have arranged a One-Way policy, cover ends 24 hours after you first leave immigration control in **your** final country of destination or at the end of the period of cover as shown on **your insurance schedule**, whichever is the earlier.

Cover cannot start after you have left the Republic of Ireland. Each **trip** must begin and end in the Republic of Ireland, unless you have bought a

One-Way policy, in which case **your trip** must begin in the Republic of Ireland.

Trip extensions

If, once **you** have left the Republic of Ireland and before the end of the period of insurance, **you** decide **you** want to extend **your** insurance, please contact Customer Services. Extensions can usually only be considered if there has been no change in **your** health (or that of a **relative** or **business associate**), **you** are not waiting for a claim to be settled and **you** do not know of a reason for a claim to arise. However, should there have been a change in health or a claim arose under the original insurance then **we** may still be able to consider the extension provided full details are passed to Cover-More Europe Customer Service for consideration.

If, due to unexpected circumstances beyond **your** control which fall within the conditions of this cover, **your** holiday cannot be completed within the period of insurance outlined in **your insurance schedule**, cover will be extended for **you** at no extra cost for up to 30 consecutive days. This also applies to one person travelling with **you** who is authorised to stay with **you** by the Medical Emergency Assistance Company if the extension is due to medical reasons.

All requests for more than 30 consecutive days must be authorised by the Medical Emergency Assistance Company.

Important claim information

Medical and other emergencies

If **you** incur costs for emergency medical treatment whilst abroad or **you** need to be repatriated to the Republic of Ireland **you** must in the first instance contact **your private medical insurance** emergency service provider.

Should the estimated cost of **your** medical expenses abroad exceed more than 50% of the medical expenses cover provided by **your private medical insurance**, **you** must notify the assistance company.

The Medical Emergency Assistance Company, will provide immediate additional help if **you** are ill, injured or die outside the Republic of Ireland and **your** medical and repatriation expenses are going to exceed the limits provided by **your private medical insurance**. They provide a 24-hour emergency service 365 days a year. The contact details are as follows:

Phone: 0818 286 510 or +353 1 681 9125

Email: IE.layaassist@travelguard.com

Please have the following information available when **you** contact the Medical Emergency Assistance Company so that **your** case can be dealt with swiftly and efficiently:

- **Your** name and address;
- **Your** contact phone number abroad;
- **Your** policy number shown on **your insurance schedule**;
- The name, address and contact phone number of **your** GP and;
- Details and a contact number for **your private medical insurance** provider.

Please note: This is not a **private medical insurance** and the medical expenses and repatriation cover is in excess of the limits provided by **your private medical insurance**.

Please note: This is not a **private medical insurance** and the medical expenses and repatriation cover is in excess of the limits provided by **your private medical insurance**.

If you have to return to the Republic of Ireland under Section C (Cutting your trip short) from outside of the Republic of Ireland, the Medical Emergency Assistance Company must authorise this. If they do not, **we** may provide no cover or **we** may reduce the amount **we** pay for **your** return to the Republic of Ireland.

If you need to make a claim

You must register a claim by contacting;

ClaimSorted EU Limited
24A Baggot Street Upper
Dublin
Ireland
Email: laya@claim.covermoreeurope.com
<https://claim.covermoreeurope.com/laya>

Phone : 0818 286 510 (Ireland freephone) or +353 1 681 9125 if calling Internationally

Please note: All claims must be notified as soon as it is reasonably practical after the event which causes the claim. If **our** position is prejudiced by the late notification of a claim then this may affect **our** acceptance of a claim.

The Claims team are open Monday to Friday between 9am and 5pm (excluding Bank Holidays)

Fraud

This contract of insurance is based on mutual trust. **We** provide cover and **we** assume that any claims you make are genuine. Our experience in handling claims enables **us** to detect many of those which are fraudulent and this includes those which are exaggerated. **We** investigate

every claim and if **we** believe that a fraudulent claim is being made **we** will inform the police. This may result in criminal prosecution.

Customer service

Cover-More Europe wants to give **you** the best possible service. If **you** feel **you** have cause for complaint **you** should contact:

Cover-More

Suite 11, Fifth Floor

No. 2 Stemple Exchange

Blanchardstown Corporate Park

D15 E4FN Ireland

E-mail: customercomplaints@covermore.com

We will acknowledge the complaint within 5 business days of receiving it, keep the complainant informed of progress and provide an answer within one month (unless specific circumstances prevents **us** from doing so, in which case the complainant will be informed).

After receiving **our** final response or if **we** are unable to conclude **our** investigation into **your** complaint, **you** may be able to refer **your** complaint to an alternative dispute resolution process/ financial ombudsman service or other out-of-court proceeding service. Details of who may consider such a complaint and how to contact them can be found at the following

website: www.covermoreeurope.com/ombudsmen-information.

Following this complaint procedure or making use of one of the above options does not affect the complainant's right to take legal action.

General exclusions

General exclusions apply to all sections of this insurance. In addition to these general exclusions, please also refer to 'What **you** are not covered for' under each policy section as this sets out further exclusions which apply to certain sections.

We will not cover the following.

1. Any claim where at the time of taking out this insurance, the following apply.
 - a. The claim relates to a medical condition or an illness or death related to a medical condition which **you** or any person who **your trip** depends on (this would include a **relative** or a **business associate**) knew about before **you** bought this insurance and which could reasonably be expected to lead to a claim. **You** must make sure **you** tell **us** about any change in the state of health of yourself, anyone travelling with **you**, a **relative** or **business associate** occurring after **you** have bought this insurance but before **you** travel. Please refer to the Health conditions section on page 7 of this policy document for further details.
 - b. **You** are travelling against the advice of a medical practitioner.
 - c. **You** are travelling with the purpose of receiving medical treatment abroad.
 - d. **You** or any person who **your trip** depends on are receiving or waiting for hospital investigation or treatment for any undiagnosed condition or set of symptoms.
 - e. **You** or any person who **your trip** depends on have been given a terminal prognosis.

2. Any claim relating to an incident which **you** were aware of at the time **you** took out this insurance or at the time of booking the **trip** and which could reasonably be expected to lead to a claim.
3. Any claim if **you**, or any person whose condition may give rise to a claim, are suffering from or have suffered from any diagnosed psychological or psychiatric disorder, anxiety or depression.
4. Any claim arising out of **war**, civil war, invasion, revolution or any similar event.
5. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for strikes or industrial action which were not public knowledge when **you** booked **your trip** or purchased this insurance, whichever is the later).
6. Loss or damage to any property, or any loss, expense or liability arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
7. Any claim if **you** already have a more specific insurance covering this (for example, if an item **you** are claiming for under Section F1 (Personal belongings and baggage) is a specified item on **your** household contents insurance policy).
8. Any claim arising from using a two-wheeled motor vehicle over 50cc as a driver or passenger if **you** are not wearing a crash helmet, or the driver does not hold an appropriate driving licence.
9. Any consequential losses (losses which are not listed under the headings 'What you are covered for' in sections A to O, for example, loss of earnings if you cannot work after you have been injured or the cost of replacement locks if **your** keys are stolen).
10. Any claim arising from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to you.
11. Any claim resulting from you travelling to a country to which the Department of Foreign Affairs have allocated a security status of 'Avoid non-essential travel' or 'Do not travel'.
12. Any claim arising from you being involved in any deliberate, malicious, reckless, illegal or criminal act.
13. Motor racing, rallying or vehicle racing of any kind.
14. Any claim arising from you being in, entering, or leaving any aircraft other than as a
15. fare-paying passenger in a fully-licensed passenger-carrying aircraft.
16. Any claim involving you taking part in **manual labour** or in any sport or activity unless the activity has been authorised by **us**. Please see the Sports and activities section on pages 9-10 of this Policy document for further details.
17. Any claim relating to winter sports unless you have paid the necessary premium to extend **your** insurance to provide cover for this.
18. Any claim arising from
your suicide or attempted suicide; or
you injuring yourself deliberately or putting yourself in danger (unless you are trying to save a human life).
19. Any claim arising directly or indirectly from using alcohol or drugs (unless the drugs have been prescribed by a doctor) or you are affected by any sexually transmitted disease or condition.
20. Any costs which you would have been liable to pay had the reason for the claim not occurred

(for example, the cost of food which you would have paid for in any case).

21. Any claim arising as a result of you failing to get the inoculations and vaccinations that you need.
22. Any claim arising from **you** acting in a way which goes against the advice of a medical practitioner.
23. Any claim, loss, injury, damage or legal liability arising directly or indirectly from any planned or actual **trip** in, to or through Belarus, Cuba, Iran, Syria, North Korea, Russia or the Crimea, Donetsk People's Republic (DNR), or Luhansk People's Republic (LNR) regions of Ukraine.
24. This policy will not cover any loss, injury, damage or legal liability sustained directly or indirectly by any individual or entity identified on any applicable government watch lists as a supporter of terrorism, narcotics or human trafficking, piracy, proliferation of weapons of mass destruction, organized crime, malicious cyber activity, or human rights abuses
25. Notwithstanding any other terms under this agreement, no insurer shall be deemed to provide coverage or will make any payments or provide any service or benefit to any insured or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the insured would violate any applicable trade or economic sanctions law or regulation

General conditions

The following conditions apply to all sections of this insurance. **You** must tell **us** if **you** know about anything which may affect **our** decision to accept **your** insurance (for example, if **you** are planning to take part in a dangerous activity while **you** are on holiday). If **you** are not sure whether to tell **us**, tell **us** anyway.

1. **You** must take all reasonable steps to avoid or reduce any loss covered under this insurance.
2. **You** must answer all questions on the **completed application form** honestly and with reasonable care. Failure to do so may result in this insurance being cancelled or **we** may refuse to deal with any claims or reduce the amount of a claim payment, as detailed under the impact of **misrepresentation** section. **You** must give the claims team all the documents they need to deal with any claim. **You** will be responsible for the costs involved in doing this. For example, in the event of a cancellation claim **you** will need to supply proof that **you** were unable to travel, such as a medical certificate completed by **your** doctor.
3. **You** must at the time of purchasing this insurance have a **private medical insurance** policy in force, providing medical expenses cover whilst abroad for all persons to be insured under this travel insurance. This **private medical insurance** policy must remain in force for the duration of the **trip**.
4. **You** must at all times follow the terms and conditions of **your private medical insurance** policy
5. **You** must reimburse **us** and/or assist **us** fully in recovering any money that **we** have paid under the insurance and which **you** are also entitled to recover from anyone else or from other insurers (including the Department of Social Welfare).
6. If **you** try to make a fraudulent claim or if any fraudulent means or devices are used when trying to make a claim, this insurance may become void and the premium **you** have paid may be forfeited. Any benefits already paid to **you** must be repaid in full.
7. **You** must agree to have a medical examination if **we** ask. If **you** die, **we** are entitled to have a post-mortem examination
8. **You** must pay **us** back any amounts that **we** have paid to **you** which are not covered by the insurance
9. After a claim has been settled, any salvage **you** have sent into the claims team will become **our** property.

Sections of cover

Section A – Cancelling your trip

What you are covered for

We will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which **you** have paid or have agreed to pay under a contract and which **you** cannot get back;
- the cost of excursions, tours and activities which **you** have paid for and which **you** cannot get back; and
- the cost of visas which **you** have paid for and which **you** cannot get back.

Please note: If payment has been made using frequent flyer points, airmiles, loyalty card points or the like, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover if the cancellation of **your trip** is necessary and unavoidable as a result of the following.

1. **You** dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a **relative, business associate**, a person who **you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with. The incident giving rise to the claim must have been unexpected and not something **you** were aware of when **you** took out this insurance.
3. **You** being made redundant, as long as **you** are entitled to payment under the current redundancy payments law and that, at the time of booking **your trip**, **you** had no reason to believe that **you** would be made redundant.
4. **You** or a person who **you** have booked to travel with being called for jury service (and **your** request to postpone **your** service has been rejected) or attending court as a witness (but not as an expert witness).
5. If the police or relevant authority need **you** to stay in the Republic of Ireland after a fire, storm, **flood**, burglary or vandalism to **your home** or place of business within seven days before **you** planned to leave on **your trip**.
6. If **you** are a member of the armed forces or police, fire, nursing or ambulance services which results in **you** having to stay in the Republic of Ireland due to an unforeseen emergency or if **you** are posted overseas unexpectedly.
7. If after the time you booked **your trip** the Department of Foreign Affairs allocates a security status of 'Avoid non-essential travel' or 'Do not travel' to **your** intended destination.
8. If you become pregnant after the date you arranged this insurance cover (or booked) **your trip**, whichever is earlier, if you have arranged Annual Multi Trip Insurance) and you will be more than 26 weeks pregnant at the start of or during **your trip**. Or, if you become pregnant after the date you arranged this insurance cover and **your** doctor advises that you are not fit to travel due to complications in **your** pregnancy

What you are not covered for

1. The excess as shown in the table of benefits (or €35 if the claim relates to loss of deposit) which will apply for each **trip** that **you** have booked and for each insured person.
2. Cancelling **your trip** because of a medical condition or an illness or death related to a medical condition which **you** knew about before **you** bought this insurance and which could reasonably be expected to lead to a claim. This applies to **you**, a **relative, business associate** or a person who **you** are travelling with, and any person **you** were depending on for the **trip**.

3. **You** not wanting to travel.
4. Any extra costs resulting from **you** not telling the holiday company as soon as **you** know **you** have to cancel **your trip**.
5. **You** being unable to travel due to **your** failure to obtain the passport or visa **you** need for the **trip**.
6. Airport taxes and associated administration fees shown in the cost of **your** flights.
7. Costs which have been paid for on behalf of a person who is not listed on the **Insurance schedule**

Claims evidence required for Section A

- **Insurance schedule**
- Proof of travel cost (confirmation invoice, travel tickets, unused excursion, tour or activity tickets)
- Cancellation invoice or letter confirming no refund is due
- A medical certificate which **we** will supply for the appropriate doctor to complete
- An official letter confirming: redundancy, emergency posting overseas, the need for **you** to remain in the Republic of Ireland
- Summons for jury service

Please note: This is not a full list and **we** may request other evidence to support **your** claim.

Section B1 – Medical and other expenses outside of the Republic of Ireland

Please note: If you are admitted into hospital as an inpatient for more than 24 hours and the estimated total cost of your medical expenses abroad is likely to exceed 50% of the medical expenses cover provided by your private medical insurance, someone must contact the Medical Emergency Assistance Company on your behalf immediately (please see the Medical and other emergencies section on pages 14-15 for further details).

What you are covered for

We will pay up to the amount shown in the table of benefits in excess of the amount payable by **your private medical insurance** for the necessary and reasonable costs as a result of **you** becoming ill, being injured or dying during **your trip**. This includes:

1. Emergency medical, surgical and hospital treatment and ambulance costs.
2. Up to €300 for emergency dental treatment as long as it is for the immediate relief of pain only and is not recoverable from **your private medical insurance**.
3. The cost of **your** return to the Republic of Ireland earlier than planned if this is medically necessary, the Medical Emergency Assistance Company approve this and it is not recoverable from **your private medical insurance**.
4. If **you** cannot return to the Republic of Ireland as **you** originally planned and the Medical Emergency Assistance Company approves this, **we** will pay for the following, provided they are not recoverable from **your private medical insurance**.
 - Extra accommodation (room only) and travel expenses (economy class unless a higher grade of travel is confirmed as medically necessary and authorised by the Medical Emergency Assistance Company) to allow **you** to return to the Republic of Ireland; and
 - Extra accommodation (room only) for someone to stay with **you** and travel **home** with **you** if this is necessary due to medical advice; or
 - Reasonable expenses for one **relative** or friend to travel from the Republic of Ireland to stay with you (room only) and travel **home** with you if this is necessary due to medical advice.
 - Up to €7,000 for the cost of returning **your** body or ashes to the Republic of Ireland or up to €3,000 for the cost of the funeral and burial expenses in the country in which you die if this is outside the Republic of Ireland provided these expenses are not recoverable from **your private medical insurance**.

Please note: If the claim relates to **your** return travel to the Republic of Ireland and **you** do not hold a return ticket, **we** will deduct from **your** claim an amount equal to **your** original carriers published one way airfare (based on the same class of travel as that paid by **you** for **your** outward **trip**) for the route used for **your** return.

What you are not covered for under Section B1

1. The excess as shown in the table of benefits which will apply for each incident. The excess will be reduced to nil if **your** medical expenses have been reduced by **you** using the European Health Insurance Card or Medicare or equivalent schemes (please refer to the Health agreements section on page 7 for further details).
2. Any medical treatment that **you** receive because of a medical condition or an illness related to a medical condition which **you** knew about before **you** bought this insurance and which could reasonably be expected to lead to a claim.
3. Any medical costs incurred during **your trip** where either:
 - a) the injury or illness is not covered by **your private medical insurance**; or,
 - b) the injury or illness is covered by **your private medical insurance**, but the total cost of treatment will not exceed the total sum insured of the cover they provide; or,
 - c) the amount is recoverable under **your private medical insurance**.
4. Any costs relating to pregnancy, if **you** are more than 26 weeks pregnant at the start of or during **your trip**.
5. Any treatment or surgery which the Medical Emergency Assistance Company thinks is not immediately necessary and can wait until **you** return to the Republic of Ireland. The decision of the Medical Emergency Assistance Company is final.
6. The extra cost of a single or private hospital room unless this is medically necessary and covered under **your private medical insurance**.
7. Any search and rescue costs (costs charged to **you** by a government, regulated authority or private organisation connected with finding and rescuing an individual. This does not include medical evacuation costs by the most appropriate transport).
8. Any costs for the following:
 - telephone calls (other than the first call to the Medical Emergency Assistance Company to notify them of the medical problem);
 - taxi fares (unless a taxi is being used in place of an ambulance to take **you** to or from a hospital); and
 - food and drink expenses (unless these form part of **your** hospital costs if **you** are kept as an inpatient).
9. Any medical treatment and associated costs **you** have to pay if **you** have refused to come back to the Republic of Ireland and the Medical Emergency Assistance Company considered **you** were fit to return **home**.
10. Any treatment or medication of any kind that **you** receive after **you** return to the Republic of Ireland.

Section B2 – Hospital benefit

Please note: This section does not apply to trips taken within the Republic of Ireland and no cover is provided under this section if you have arranged a Backpacker Cover policy.

What you are covered for

We will pay up to the amount shown in the table of benefits if, after an accident or illness that is covered under Section B1 (Medical and other expenses outside of the Republic of Ireland) of this insurance, **you** go into hospital as an inpatient.

If you have bought a Single Trip / Annual Multi Trip policy

We will pay a benefit of €15 for each complete 24-hour period that **you** are kept as an inpatient.

Please note: This benefit is only payable for the time that **you** are kept as an inpatient abroad and ceases if **you** go into hospital upon **your** return to the Republic of Ireland.

This amount is meant to help **you** pay any extra expenses such as taxi fares and phone calls.

Claims evidence required for sections B1 and B2

- **Insurance schedule**
- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for **your** expenses
- Proof of **your** hospital admission and discharge dates and times (for claims under Section B2)
- A copy of **your private medical insurance** certificate including details of the cover provided

Please note: This is not a full list and **we** may require other evidence to support **your** claim.

Section C – Cutting your trip short

Please note: If you need to return home to the Republic of Ireland earlier than planned, you must contact the Medical Emergency Assistance Company immediately (please see the Medical and other emergencies section on pages 14-15 for further details).

What you are covered for

We will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which **you** have paid or have agreed to pay under a contract and which **you** cannot get back;
- the cost of excursions, tours and activities

which **you** have paid for either before **you** left the Republic of Ireland or those paid for locally upon **your** arrival overseas and which **you** cannot get back; and

- reasonable additional travel costs to return back to the Republic of Ireland if it is necessary and unavoidable for **you** to cut short **your trip**.

Please note: If payment has been made using frequent flyer points, airmiles, loyalty card points or the like, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover if the cutting short of **your trip** is necessary and unavoidable as a result of the following.

1. **You** dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a **relative, business associate**, a person who **you** are travelling with or a **relative** or friend living abroad who **you** are staying with.
3. If the police or relevant authority need **you** to return **home** to the Republic of Ireland after a fire, storm, **flood**, burglary or vandalism to **your home** or place of business.
4. If **you** are a member of the armed forces or police, fire, nursing or ambulance services which results in **you** having to return **home** to the Republic of Ireland due to an unforeseen emergency or if **you** are posted overseas unexpectedly.

What you are not covered for

1. The excess as shown in the table of benefits for each insured person and for each incident.
2. Cutting short **your trip** because of a medical condition, or an illness or death related to a medical condition which **you** knew about and which could reasonably be expected to lead to a claim. This applies to **you**, a **relative**, **business associate** or a person who **you** are travelling with, and any person **you** were depending on for the **trip**.
3. Any claims where the Medical Emergency Assistance Company have not been contacted to authorise **your** early return back to the Republic of Ireland.
4. If you have to cut short **your trip** and you do not return to the Republic of Ireland **we** will only be liable for the equivalent costs which you would have incurred had you returned to the Republic of Ireland.
5. You being unable to continue with **your** travel due to **your** failure to obtain the passport or visa you need for the **trip**.
6. The cost of **your** intended return travel to the Republic of Ireland if **we** have paid additional travel costs for you to cut short **your trip**.

Please note: We will calculate claims for cutting short **your trip** from the day **you** return to the Republic of Ireland or the day **you** go into hospital as an inpatient. **Your** claim will be based solely on the number of complete days **you** have not used.

Claims evidence required for Section C

- **Insurance schedule**
- Proof of travel cost (confirmation invoice, flight tickets)
- Invoices and receipts for **your** expenses
- An official letter confirming: redundancy, the need for **your** return to the Republic of Ireland, emergency posting overseas
- Summons for jury service

Please note: This is not a full list and **we** may require other evidence to support **your** claim.

Section D1 – Missed departure

Please note: This section does not apply to trips taken solely within the Republic of Ireland.

Definition relating to this section

Public transport

Bus, coach, ferry, sea vessel or train which operates according to a published timetable.

What you are covered for

We will pay up to the amount shown in the table of benefits for the reasonable extra costs of travel and accommodation **you** need to arrive at **your** booked holiday destination if **you** cannot reach the final international departure point on the outward or return journey from or to the Republic of Ireland because:

- **public transport** services (please refer to the definition of ‘**public transport**’ above) fail due to poor weather conditions, a strike, industrial action or mechanical breakdown; or
- the vehicle in which **you** are travelling is directly involved in an accident or suffers a mechanical breakdown (this would not include **your** vehicle running out of fuel, oil or water or suffering a flat tyre, puncture or flat battery).

Section D2 – Missed connection

Please note: This section does not apply to trips taken solely within the Republic of Ireland.

What you are covered for

We will pay up to the amount shown in the table of benefits for the reasonable extra costs of travel and accommodation **you** need to enable **you** continue with **your** pre-booked journey in accordance with **your** itinerary should **you** miss a flight connection due to;

- the airline with whom **you** are booked to travel being unable to deliver **you** in sufficient time to **your** connecting airport to meet **your** connecting flight due to poor weather conditions, a strike, industrial action or mechanical breakdown.

What you are not covered for under sections D1 and D2

1. The excess as shown in the table of benefits for each insured person and for each incident.
2. Any claims arising due to **natural catastrophe** or volcanic ash carried by the wind. (If **you** have paid the required premium for **natural catastrophe** cover please see pages 38-40 for details of what **you** are entitled to claim.)
3. Any claims where **you** have not allowed enough time to reach **your** final booked international departure point at or before the recommended time.
4. Any claims where **you** have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted. Any claims relating to **your** own vehicle suffering a mechanical breakdown if **you** are unable to provide evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.

Claims evidence required for sections D1 and D2

- **Insurance schedule**
- Proof of travel (confirmation invoice, flight tickets)
- Invoices and receipts for **your** expenses
- An official letter confirming the reason for **your** late arrival and the length of the delay

Please note: This is not a full list and **we** may require other evidence to support **your** claim.

Section E1 – Travel delay

Please note: Sections E1 and E2 do not apply to trips taken in the Republic of Ireland. **You are entitled to claim under Section E1 or E2 but not both sections. No cover is provided under sections E1 and E2 if you have arranged a Backpacker Cover policy.**

What you are covered for

We will pay up to the amount shown in the table of benefits if **your** final international departure from or to the Republic of Ireland by aircraft, sea vessel, coach or train is delayed for more than 12 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown. **We** will pay a benefit of €15 for each complete 12-hour period that **you** are delayed, as long as **you** eventually go on the holiday.

Section E2 –Abandoning your trip

What you are covered for

We will pay up to the amount shown in the table of benefits if it is necessary for **you** to cancel **your trip** if **your** final international departure from the Republic of Ireland by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown. **We** will pay for the

following costs which **you** have already paid for and cannot get back:

- travel and accommodation expenses;
- excursions, tours and activities; and
- visas.

Please note: If payment has been made using frequent flyer points, airmiles, loyalty card points or the like, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

What you are not covered for under sections E1 and E2

1. The excess as shown in the table of benefits for each insured person and for each incident (this only applies if **you** are claiming under Section E2).
2. Any claims arising due to **natural catastrophe** or volcanic ash carried by the wind. (If **you** have paid the required premium for **natural catastrophe** cover please see pages 38-40 for details of what **you** are entitled to claim.)
3. Any claims where **you** have not checked in for **your trip** at the final international departure point at or before the recommended time.
4. Any claims where **you** have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.

Claims evidence required for sections E1 and E2

- **Insurance schedule**
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Official confirmation that **your** pre paid expenses cannot be refunded (abandoning **your trip** only)

Please note: This is not a full list and **we** may require other evidence to support **your** claim.

Section F1 – Personal belongings and baggage

What you are covered for

We will pay for items which are usually carried or worn by travellers for their individual use during a **trip**. **We** will pay up to the amount shown in the table of benefits for items owned (not borrowed or rented) by **you** which are lost, stolen or damaged during **your trip**.

Please note:

- Payment will be based on the value of the property at the time it was lost, stolen or damaged. An allowance may need to be made for wear, tear and loss of value depending on the age of the property.
- The maximum amount **we** will pay for any one item, **pair or set of items** is €100 if **you** have purchased a Backpacker Cover policy, €250 if **you** have purchased a Single Trip / Annual Multi Trip policy. Please refer to the definition of '**pair or set of items**' on page 11.
- The maximum amount **we** will pay for
- **valuables** in total is €100 if **you** have purchased a Backpacker Cover policy, €250 if **you** have

purchased a Single Trip /Annual Multi Trip policy. Please refer to the definition of '**valuables**' on page 12.

- The maximum **we** will pay for property which is lost or stolen from an unattended motor vehicle is €150 for each insured person as long as the property was kept in a locked boot, a locked and covered luggage compartment or a locked glove compartment and there is evidence of forced and violent entry to the vehicle.

Section F2 – Delayed baggage

Please note: No cover is provided under this section if you have arranged a Backpacker Cover policy.

What you are covered for

We will pay up to the amount shown in the table of benefits for buying essential items if **your** baggage is delayed in reaching **you** on **your** outward international journey for more than 12 hours.

Please note: **You** must get written confirmation of the length of the delay from the appropriate airline or transport company and **you** must keep and produce all receipts for the essential items **you** buy.

If **your** baggage is permanently lost and not returned to **you** within two months of the end of **your trip** **we** will take any payment **we** make for delayed baggage from **your** overall claim for baggage.

Section F3 – Personal money

Please note: No cover is provided under this section if you have arranged a Backpacker Cover policy.

What you are covered for

We will pay up to the amount shown in the table of benefits for the loss or theft of the following if **you** can provide evidence **you** owned them and evidence of their value (this would include receipts, bank statements or cash-withdrawal slips):

- Cash; and
- Travellers cheques (if these cannot be refunded by the provider).

Please note: The maximum amount **we** will pay for cash carried by one person, whether jointly owned or not, is the cash limit as shown in the table of benefits (or €50 for **children** under 16 years of age).

Section F4 – Passport and travel documents

What you are covered for

We will pay up to the amount shown in the table of benefits for the cost of replacing the following items belonging to **you** in the event of loss, theft or damage:

- Passport;
- Travel and admission tickets; and
- Visas.

Please note: The cost of replacing **your** passport includes the necessary and reasonable costs **you** pay overseas associated with getting a replacement passport to allow **you** to return back to the Republic of Ireland (this would include travel costs to the local Embassy as well as the cost of the emergency passport itself). A claim for the lost or stolen passport would be calculated according to its expiry date – depending upon how many years there were left to run on the original passport, an unused pro-rata refund would be made of its original value.

What you are not covered for under sections F1, F2, F3 and F4

1. The excess as shown in the table of benefits for each insured person and for each incident
2. Property you leave unattended in a public place.
3. Any claim for loss or theft to personal belongings and baggage, personal money or passports and travel documents which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft, damage or delay to personal belongings and baggage which you do not report to the relevant airline or transport company within 24 hours of discovering it and which you do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to **your** property is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them
5. Any loss or theft of **your** passport which you do not report to the consular representative of **your home** country within 24 hours of discovering it and get a written report for.
6. Any loss, theft or damage to **valuables** which you do not carry in **your** hand luggage while you are travelling.
7. Money, passports and travel documents which you do not carry with you unless they are being held in locked safety deposit facilities
8. Claims arising due to an unauthorised person fraudulently using **your** credit or debit cards.
9. Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
10. Breakage of fragile objects or breakage of sports equipment while being used (unless **your** claim is for damage to winter sports equipment and the appropriate premium for winter sports has been paid).
11. Damage due to scratching or denting unless the item has become unusable as a result of this.
12. Shortages due to variations in exchange rates.(this does not apply if you are claiming under Section F2).
13. If **your** property is delayed or held as a result of Customs, the police or other officials legally holding it.
14. Loss of jewellery (other than wedding rings) while swimming or taking part in dangerous activities.
15. Any claim for loss or theft to personal possessions caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within **your** baggage.
16. Loss, theft or damage to contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, mobile phones, bicycles and their accessories, motor vehicles and their accessories, marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).

Claims evidence required for sections F1 to F4

- **Insurance schedule**

- Loss or theft to property or money – police report
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags
- Delay by an airline – written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for emergency purchases
- Loss or theft of a passport – police report, consular report, receipts for additional expenses to get a replacement passport overseas
- Proof of value and ownership for property and money

Please note: This is not a full list and **we** may require other evidence to support **your** claim.

Important information:

- **You must** act in a reasonable way as if uninsured to look after **your** property and not leave it unattended or unsecured in a public place
- **You must** carry **valuables** and money with **you** when **you** are travelling. When **you** are not travelling, keep **your** money and passport with **you** at all times or leave them in a locked safety deposit box
- **You must** report all losses, thefts or delays to the relevant authorities and obtain a written report from them within 24 hours of the incident
- **You must** provide the claims team with all the documents they need to deal with **your** claim, including a police report, a property irregularity report, receipts for the items being claimed as applicable which is the property of **you**, (if self employed) or your employer whilst being carried with **you** or it is held in locked safety deposit box facilities.

Section G – Personal accident

Please note: This section does not apply to trips taken within the Republic of Ireland.

Definitions relating to this section

Accident

A sudden, unexpected, unusual, specific and external event which occurs at a specific time during **your** trip and does not result from **illness**.

Illness

Sickness or disease of an insured person which manifests itself during a **trip** and results in their death or disablement.

What you are covered for

We will pay up to the amount shown in the table of benefits to **you** or **your** executors or administrators if **you** are involved in an **accident** during **your** trip which solely and independently of any other incident results in one or more of the following within 12 months of the date of the **accident**.

- Complete loss of limb (meaning permanent loss by physical separation at or above the wrist or ankle or permanent and total loss of use of a limb). A limb means an arm, hand, leg or foot.
- Loss of sight in one or both eyes (meaning physical loss of an eye or the loss of a substantial part of sight of an eye). A substantial part means the degree of sight after the **accident** is 3/60 or less on the Snellen scale after correction with spectacles or contact lenses. (At 3/60 on the Snellen scale something can be seen at 3 foot which should be seen at 60 foot.)
Permanent total disablement (meaning a disability which prevents **you** from working in any job which **you** are suitably qualified for and which lasts 12 months from the date of the **accident** and, at the end of those 12 months, is in **our** medical advisor's opinion, not going to improve).
- Death.

Please note: We will only pay for one personal accident benefit for each insured person during the period of insurance shown on **your insurance schedule**.

If **you** are under 16 years of age or over 65 years of age a reduced death benefit of €7,000 will apply.

Claims evidence required for Section G

- Please phone the Claims team on 0818 286 510 (Ireland freephone) or +353 1 681 9125 if calling internationally to ask for advice as soon as **you** need to make a claim

Section H – Personal liability

Please note: This section does not apply to trips taken within the Republic of Ireland.

What you are covered for

We will pay up to the total amount shown in the table of benefits if, within the period of insurance shown on **your insurance schedule**, **you** are legally liable for accidentally:

- injuring someone; or
- damaging or losing someone else's property.

What you are not covered for

1. The excess as shown in the table of benefits for each insured person and for each incident.
2. Any liability arising from an injury or loss or damage to property:
 - a owned by **you**, a member of **your** family or household or a person **you** employ; or
 - b in the care, custody or control of **you** or of **your** family or household or a person **you** employ.
3. Any liability for death, disease, illness, injury, loss or damage:
 - to members of **your** family or household, or a person **you** employ;
 - arising in connection with **your** trade, profession or business;
 - arising in connection with a contract **you** have entered into;
 - arising due to **you** owning, possessing, using or living on any land or in buildings, except temporarily for the purposes of the **trip**; or
 - arising due to **you** owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals (other than horses, domestic cats or dogs), firearms or weapons.

Important information:

- **You must** give the Claims team notice of any cause for a legal claim against **you** as soon as **you** know about it, and send them any documents relating to a claim
- **You must** help the Claims team and give them all the information they need to allow them to take action on **your** behalf
- **You must not** negotiate, pay, settle, admit or deny any claim unless **you** get the Claims team's permission in writing
- **We will** have complete control over any legal representatives appointed and any proceedings, and **we** will be entitled to take over and carry out in **your** name **your** defence of any claim or to prosecute for **our** own benefit any claims for indemnity, damages or otherwise against anyone else

Claims advice for Section H

- Do not admit liability, offer or promise compensation

- Give details of **your** name, address and travel insurance
- Take photographs and videos, and get details of witnesses if **you** can
- Tell the Claims team immediately about any claim that is likely to be made against **you** and send them all the documents that **you** receive

Section I – Legal expenses

Please note: This section does not apply to trips taken within the Republic of Ireland.

What you are covered for

We will pay up to the amount shown in the table of benefits for legal costs and expenses arising as a result of dealing with claims for compensation and damages resulting from **your** death, illness or injury during **your** trip.

What you are not covered for

1. The excess as shown in the table of benefits for each insured person and for each incident.
2. Any claim which **we** have not agreed to accept beforehand in writing.
3. Any claim where **we** or **our** legal representative believe that an action is not likely to be successful or if **we** believe that the costs of taking action will be greater than any award.
4. The costs of making any claim against **us**, **our** agents or representatives, or against any tour operator, accommodation provider, carrier or any person who **you** have travelled with or arranged to travel with.
5. Any fines, penalties or damages **you** have to pay.
6. The costs of following up a claim for bodily injury, loss or damage caused by or in connection with **your** trade, profession or business, under contract or arising out of **you** possessing, using or living on any land or in any buildings.
7. Any claims arising out of **you** owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals, firearms or weapons.
8. Any claim reported more than 180 days after the incident leading to the claim took place.

Important information:

- **We** will have complete control over any legal representatives appointed and any proceedings
- **You** must follow **our** advice or that of **our** agents in handling any claim
- **You** must get back all of **our** expenses where possible. **You** must pay **us** any expenses **you** do get back

Claims evidence required for Section I

- Please phone the Claims team on 0818 286 510 (Ireland freephone) or +353 1 681 9125 if calling internationally to ask for advice as soon as you need to make a claim.

Section J - Hijack

Please note: This section does not apply to trips taken within the Republic of Ireland. No cover is provided under this section if you have arranged a Backpacker Cover policy.

What you are covered for

We will pay up to the amount shown in the table of benefits if the aircraft or sea vessel in which **you** are travelling is hijacked for more than 24 hours.

Please note: You must get written confirmation from the appropriate transport company stating how long the hijack lasted.

Claims evidence required for Section J

- **Insurance schedule**
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the length of the hijack

Please note: This is not a full list and **we** may require other evidence to support **your** claim.

Section K – Uninhabitable accommodation

Please note: This section does not apply to trips taken within the Republic of Ireland. No cover is provided under this section if you have arranged a Backpacker Cover policy.

What you are covered for

We will pay up to the amount shown in the table of benefits for the cost **you** pay or agree to pay overseas for travel expenses and providing other similar accommodation to allow **you** to continue with **your trip** if **you** cannot live in **your** booked accommodation because of a fire, **flood**, earthquake, storm, lightning, explosion, hurricane or major outbreak of infectious disease.

Please note: **You** must get written confirmation from the appropriate authority stating the nature of the disaster and how long the disaster lasted. **you** must keep all receipts for the extra expenses **you** pay.

What you are not covered for

1. The excess as shown in the table of benefits for each insured person and for each incident.
2. Any expenses that **you** can get back from **your** tour operator, airline, hotel or other service provider.
3. Any claim resulting from **you** travelling against the advice of the appropriate national or local authority.

Claims evidence required for Section K

- **Insurance schedule**
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause of the disaster and how long it lasted
- Invoices and receipts for **your** expenses

Please note: This is not a full list and **we** may require other evidence to support **your** claim.

Winter sports cover

Please note: The following sections only apply if you have paid the appropriate premium for winter sports cover and this is shown on your insurance schedule.

Definitions relating to this section

Winter sports

Skiing, land-skiing, mono-skiing, cross-country skiing, heli-skiing, off-piste skiing (only when accompanied by an official guide), snow boarding, ski boarding, snow mobile (no cover under section I - Personal liability), sledging, tobogganing or ice skating.

Winter sports equipment

Skis, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings.

Section L1 – Winter sports equipment

What you are covered for

We will pay up to the amount shown in the table of benefits for **winter sports equipment** owned or hired by **you** which is lost, stolen or damaged during **your trip**.

Please note:

- An allowance will be made for wear, tear and loss of value on claims made for winter sports **equipment** owned by **you** as follows. Up to 12 months old – 90% of the purchase price
Up to 24 months old – 70% of the purchase price
Up to 36 months old – 50% of the purchase price
Up to 48 months old – 30% of the purchase price
Up to 60 months old – 20% of the purchase price
Over 60 months old – 0%
- The maximum amount **we** will pay for any one item, **pair or set of items** is €150. Please refer to the definition of '**pair or set of items**' on page 11.
- **You** must bring any damaged **winter sports equipment** **you** own back to the Republic of Ireland for inspection.

Section L2 – Winter sports equipment hire

What you are covered for

We will pay up to the amount shown in the table of benefits for the cost of hiring **winter sports equipment** for each complete 24 hour period if **winter sports equipment** owned by **you** is:

- delayed in reaching **you** on **your** outward international journey for more than 12 hours; or
- lost, stolen or damaged during **your trip**.

Please note: **You** must keep all receipts for the **winter sports equipment** that **you** hire. **You** must bring any damaged **winter sports equipment** back to the Republic of Ireland for inspection.

Section L3 – Lift pass

What you are covered for

We will pay up to the amount shown in the table of benefits for loss or theft of **your** lift pass. Claims are calculated according to the expiry date of **your** lift pass – depending on how many days were left to run on the original pass, an unused pro-rata refund would be made of its original value.

What you are not covered for under sections M1, M2 and M3

1. The excess as shown in the table of benefits for each insured person and for each incident (this does not apply if **you** are claiming under Section M2).
2. Any claim for loss or theft which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
3. Any claim for loss, theft, damage or delay to **winter sports equipment** which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to **your winter sports equipment** is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
4. **Winter sports equipment** **you** have left unattended in a public place unless the claim relates to skis, poles or snowboards and **you** have taken all reasonable care to protect them by leaving them in a ski rack between 8am and 6pm.

5. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

Claims evidence required for sections L1, L2 and L3

- **Insurance schedule**
- Loss or theft – police report
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags
- Delay by an airline – written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of winter sports equipment
- Proof of value and ownership

Please note: This is not a full list and **we** may require other evidence to support **your** claim.

Section L4 – Ski pack

What you are covered for

We will pay up to the amount shown in the table of benefits for the unused percentage of **your** ski pack which **you** have already paid for and cannot get back if **you** become ill or are injured during **your** trip and cannot take part in the **winter sports** activities as planned. A ski pack includes ski school fees or ski tuition fees, **your** lift pass and **winter sports equipment** that **you** have hired.

Please note: **Your** claim will be based on the number of complete days **you** have not used. **You** must get written confirmation of the nature of **your** illness or injury from the treating doctor in the resort along with confirmation of how many days **you** were unable to ski.

Claims evidence required for Section L4

- **Insurance schedule**
- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for **your** prepaid ski pack
- An official letter from the treating doctor in the resort to confirm **your** inability to take part in the planned **winter sports** activities

Please note: This is not a full list and **we** may require other evidence to support **your** claim.

Section L5 – Piste closure

Please note: This section only applies between 1 December and 15 April for travel to the Northern hemisphere or between 1 May and 30 September for travel to the Southern hemisphere.

What you are covered for

We will pay up to the amount shown in the table of benefits if, as a result of not enough snow, too much snow or high winds in **your** booked holiday resort, all lift systems are closed for more than 24 hours. **We** will pay for either:

- the cost of transport to the nearest resort up to €20 for each complete 24-hour period; or
- a benefit of €20 for each complete 24-hour period that **you** are not able to ski and there is no other ski resort available.

Please note: **You** must get written confirmation from the management of the resort stating the reason for the closure and how long the closure lasted.

Claims evidence required for Section L5

- **Insurance schedule**
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the closure
- Receipts for **your** travel expenses if **you** travel to the nearest resort

Please note: This is not a full list and **we** may require other evidence to support **your** claim.

Section L6 – Avalanche cover

What you are covered for

We will pay up to the amount shown in the table of benefits for the necessary and reasonable travel and accommodation expenses that **you** pay or agree to pay overseas if **you** are prevented from arriving at or leaving **your** booked ski resort for more than 12 hours from the scheduled arrival or departure time because of an avalanche.

Please note: **You** must get written confirmation from the appropriate authority stating the reason for the delay and how long the delay lasted.

What you are not covered for

The excess as shown in the table of benefits for each insured person and for each incident.

Claims evidence required for Section L6

- **Insurance schedule**
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Invoices and receipts for **your** extra travel and accommodation expenses

Please note: This is not a full list and **we** may require other evidence to support **your** claim.

Golf cover

Please note: The following sections only apply if you have paid the appropriate premium for golf cover and this is shown on your insurance schedule.

Definition relating to this section

Golf equipment

Golf clubs, golf bag, non-motorised trolleys and golf shoes.

Section M1 – Golf equipment

What you are covered for

We will pay up to the amount shown in the table of benefits for **golf equipment** owned by **you**

(not borrowed or hired) which is lost, stolen or damaged during **your trip**.

Please note:

- The maximum amount **we** will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of '**pair or set of items**' on page 11.
- **You** must bring any damaged **golf equipment** **you** own back to the Republic of Ireland for inspection.
- **Our** liability is solely based on the **golf equipment** which has been lost, stolen or damaged and would not extend to the replacement of **your** whole set of woods, or irons in the event of a claim being made for one item.

Section M2 – Golf equipment hire

What you are covered for

We will pay up to the amount shown in the table of benefits for the cost of hiring **golf equipment** for each complete 24 hour period if **golf equipment** owned by **you** is:

- delayed in reaching **you** on **your** outward international journey for more than 12 hours; or
- lost, stolen or damaged during **your trip**.

Please note: **You** must keep all receipts for the **golf equipment** that **you** hire. **You** must bring any damaged **golf equipment** back to the Republic of Ireland for inspection.

What you are not covered for under sections Q1, and Q2

1. The excess as shown in the table of benefits for each insured person and for each incident (this does not apply if **you** are claiming under Section Q3).
2. Any claim for loss or theft which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
3. Any claim for loss, theft, damage or delay to **golf equipment** which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to **your golf equipment** is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
4. **Golf equipment** **you** have left unattended in a public place.
5. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

Claims evidence required for sections M1 and M2

- **Insurance schedule**
- Loss or theft – police report
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags
- Delay by an airline – written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of **golf equipment**
- Proof of value and ownership

Please note: This is not a full list and **we** may require other evidence to support **your** claim.

Section M3 – Green fees

What you are covered for

We will pay up to the amount shown in the table of benefits for the unused percentage of **your** green fees, golf tuition or **golf equipment** hire which **you** have already paid and cannot get back

if;

- **You** become ill or are injured during **your trip** and cannot take part in golf activities as planned; or
- Loss or theft of documents prevents **you** from taking part in prepaid golf activity.

Please note: **Your** claim will be based on the number of complete days **you** have not used. **You** must get written confirmation of the nature of **your** illness or injury from the treating doctor in the resort along with confirmation of how many days **you** were unable to take part in golfing activities. **You** must report loss or theft of documents to the local police within 24 hours of discovery and get a written police report.

Claims evidence required for Section M3

- **Insurance schedule**
- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for **your** prepaid golf expenses
- An official letter from the treating doctor in the resort to confirm **your** inability to take part in the planned golf activities
- Loss or theft of documents – police report

Please note: This is not a full list and **we** may require other evidence to support **your** claim

Wedding cover

Please note: The following sections only apply if you have paid the appropriate premium for wedding cover and this is shown on your insurance schedule.

Section N1 – Ceremonial attire

What you are covered for

We will pay up to the amount shown in the table of benefits for clothing and accessories owned by the bride and groom (not borrowed or hired) which are lost, stolen or damaged during **your trip**. Payment will be based on the value of the attire at the time it was lost, stolen or damaged. Allowance may need to be made for wear, tear and loss of value depending on the age of the attire.

Section N2 – Wedding gifts

What you are covered for

We will pay up to the amount shown in the table of benefits for wedding gifts which are lost, damaged or stolen during **your trip**. Please note the maximum amount **we** will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of a “**pair or set of items**” on page 11.

Section N3 – Wedding rings

What you are covered for

We will pay up to the amount shown in the table of benefits for the bride and grooms wedding rings which are lost, damaged or stolen during **your trip**. The maximum amount **we** will pay for any one ring is shown in the table of benefits.

What you are not covered for under sections N1, N2 and N3

1. The excess as shown in the table of benefits for each insured person and for each incident.
2. Any claim for loss or theft which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
3. Any claim for loss, theft, damage or delay to items which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to **your** property is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
4. Loss, theft or damage to **valuables** not carried in **your** hand luggage while **you** are travelling.
5. Property **you** have left unattended in a public place.
6. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
7. Breakage of fragile objects or breakage of equipment while being used.
8. Damage due to scratching or denting unless the item has become unusable as a result of this.
9. Shortages due to variations in exchange rates.
10. If **your** property is delayed or held as a result of Customs, the police or other officials legally holding it.
11. Loss of jewellery (other than wedding rings) while swimming or taking part in dangerous activities.
12. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within **your** baggage.
13. Loss, theft or damage to contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, mobile phones, bicycles and their accessories, motor vehicles and their accessories, marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).

Claims evidence required for sections N1, N2 and N3.

- **Insurance schedule**
- Loss or theft – police report
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags
- Proof of value and ownership

Please note: This is not a full list and **we** may require other evidence to support **your** claim.

Natural catastrophe cover

Please note: The following section only applies if **you** have paid the appropriate premium for **natural catastrophe** cover and this is shown on **your insurance schedule**. Please note that cover cannot be purchased after **you** have started **your trip**.

Important information:...

- Single Trip policyholders - if at the time of purchasing this insurance **you** are due to depart on **your trip** within the next 7 days, and a **natural catastrophe** has already occurred which may directly result in a claim under this insurance, the amounts in the table of benefits will be reduced by 75%.
- Annual Multi Trip policyholders - if at the time of purchasing this insurance or at the point in time **you** book **your trip**, whichever is the later, **you** are due to depart on **your trip** within the next 7 days, and a **natural catastrophe** has occurred which may directly result in a claim under this insurance, the

amounts in the table of benefits will be reduced by 75%.

Section 01 – Cancelling your trip

What you are covered for

We will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which **you** have paid or have agreed to pay under a contract;
 - the cost of excursions, tours and activities which **you** have paid; and
 - the cost of visas which **you** have paid for
- if **your** departure is delayed by more than 24 hours due to the occurrence of a **natural catastrophe** and it becomes necessary for **you** to cancel **your trip**.

Section 02 – Additional expenses if you are stranded at your point of departure in the Republic of Ireland.

What you are covered for

We will pay up to the amount shown in the table of benefits if **you** have checked in prior to departure on the outward part of **your trip** and **your** departure is delayed by more than 24 hours due to a **natural catastrophe**. We

will pay expenses for reasonable additional and unexpected:

- Accommodation;
- Cost of making alternative travel arrangements to return **home** or to reach **your** final point for international departure.
- Food and drink; and
- Necessary emergency purchases that **you** may incur for the first 24 hours **you** are stranded, waiting to depart.

If **you** are still unable to depart on **your trip** after 24 hours, **you** may submit a claim under Section 01 – Cancellation.

Please note: If **you** are unable to check in, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from checking in. Please contact the Claims team to discuss **your** circumstances and to obtain a claim form so **your** claim can be considered.

Section 03 – Additional cost to reach your destination if you decide to go on your trip

What you are covered for

We will pay up to the amount shown in the

table of benefits if, after **you** have been delayed by 24 hours in the Republic of Ireland due to the occurrence of a **natural catastrophe**, **you** still decide to go on **your trip**. We will pay for additional and unexpected costs **you** incur re-arranging **your** outbound travel to reach **your** original destination.

Section 04 – Additional cost if you are stranded on an international connection

What you are covered for

We will pay up to the amount shown in the table of benefits if **your** international connection is delayed by more than 24 hours due to a **natural catastrophe** for reasonable additional and unexpected:

- Accommodation;
- Cost of travel to an alternative point of departure or to alternative accommodation;
- Cost of travel from **your** accommodation to **your** point of intended departure;
- Food and drink; and
- Necessary emergency purchases that **you** may incur for up to 5 days, whilst **you** are stranded, waiting to make **your** international connection. Please note that there is a maximum of 5 days cover throughout the duration of **your trip**.

Section 05 – Additional expenses if you are stranded on your return journey home

What you are covered for

We will pay up to the amount shown in the table of benefits if **your** return journey **home** is delayed by more than 24 hours due to a **natural catastrophe** for reasonable additional and unexpected:

- Accommodation;
- Cost of travel to an alternative point of departure or to alternative accommodation;
- Cost of travel from **your** accommodation to **your** point of intended departure;
- Food and drink; and
- Necessary emergency purchases that **you** may incur for up to 5 days whilst **you** are stranded, waiting to return **home**.

Please note that there is a maximum of 5 days cover throughout the duration of **your trip**.

Section 06 – Additional expenses to get you home

What you are covered for

We will pay up to the amount shown in the table of benefits for alternative travel arrangements to get **you home** if **your** return journey **home** is delayed by more than 24 hours and the carrier **you** are booked to travel **home** with is unable to make arrangements for **your** return journey within 72 hours of **your** original date of return, as shown on **your** travel itinerary.

Important information:

- **You** must contact the Emergency Medical Assistance Team before making alternative travel arrangements, because if appropriate under the circumstances, they will make these arrangements for you. The contact details are:
Phone: +353 1 681 9125
Email: IE.layaassist@travelguard.com
- If **your trip** involves multiple destinations, cover under this section applies if **your** onward connection is delayed by more than 24 hours due to a **natural catastrophe**. **You** must contact the Emergency Medical Assistance Team before making alternative travel arrangements, because if appropriate, they will make these arrangements for **you**. The Emergency Medical Assistance Team will decide under the circumstances whether to bring **you home** or rearrange **your** onward journey.

Section 07 – Additional car parking costs

What you are covered for

We will pay up to the amount shown in the table of benefits for additional car parking costs **you** incur if **your** return to the Republic of Ireland is delayed by more than 24 hours due to a **natural catastrophe**

Section 08 Additional Kennel or Cattery Fees

What you are covered for

We will pay amount shown up to the in the table of benefits for additional kennel or cattery fees if **your** return journey to the Republic of Ireland is delayed by more than 24 hours due to a **natural catastrophe**.

Special conditions which apply to sections 01 to 08

We will only pay costs which are not refundable from any other source.

This insurance does not cover any expenses met by the airline under Regulation 261/2004. See page 9 for a brief description of **your** rights under this Regulation.

All additional expenses must be reasonable and necessary and incurred as a direct result of a **natural catastrophe**. For example, if **you** live near **your** departure point, **we** may deem additional accommodation unnecessary and unreasonable if **you** could easily return **home**.

We may ask **you** to provide an official letter from **your** carrier confirming the cause and length of the delay.

You must contact the Emergency Medical Assistance Company before making arrangements to return **home** under Section 06.

Please refer to the General exclusions shown on pages 16-18 of this policy wording for details of what is not covered

Please see Table of Benefits for full details of benefits and excesses

Table of Benefits

The following cover is provided for each insured person. It is important that **you** refer to the terms and conditions of the policy document for full details of cover.

Tables of benefits for Single Trip / Annual Multi Trip and Backpacker Cover

Section	Benefits	Single Trip / Annual Multi Trip		Backpacker Cover	
		Sum Insured To:	Excess*	Sum Insured To:	Excess*
A	Cancelling your trip	€ 5,000	€ 90	€ 1,000	€ 90
B1	Medical and other expenses outside Republic of Ireland	€ 5,000,000	The amount recoverable under your private medical insurance	€ 1,000,000	The amount recoverable under your private medical insurance
B2	Hospital benefit	€15 per day up to €2,000	Nil	Nil	Nil
C	Cutting your trip short	€ 5,000	€ 90	€ 1,000	€ 90
D1	Missed departure	€ 800	€ 90	€ 300	€ 90
D2	Missed connection	€ 500	€ 90	€ 200	Nil
E1	Travel delay	€15 per 12 hours up to €300	Nil	Nil	Nil
E2	Abandoning your trip	€ 5,000	€ 90	Nil	Nil
F1	Personal belongings and baggage	€ 2,000	€ 90	€ 500	€ 90
	Including: Single article limit	€ 250	Nil	€ 100	Nil
	Including: Valuables limit	€ 250	Nil	€ 100	Nil
F2	Delayed baggage	€ 300	Nil	Nil	Nil
F3	Personal money	€ 500	€ 90	Nil	Nil
	Including: Cash limit	€ 200	Nil	Nil	Nil
F4	Passport and travel documents	€ 300	€ 90	€ 150	€ 90
G	Personal accident	€ 25,000	Nil	€ 5,000	Nil
H	Personal liability	€ 2,000,000	€ 250	€ 500,000	€ 250
I	Legal expenses	€ 25,000	€ 250	€ 5,000	€ 250
J	Hijack	€100 per day up to €1,000	Nil	Nil	Nil
K	Uninhabitable accommodation	€ 500	€ 90	Nil	Nil

Table of benefits for Winter Sports Cover

Winter sports cover is only available if **you** pay the appropriate extra premium

Section	Benefit	Maximum Benefit Payable	Excess*
L1	Winter sports equipment	€ 500	€ 90
	Including: Single article limit	€ 100	Nil
L2	Winter sports equipment hire	€25 per day up to €200	Nil
L3	Lift pass	€ 200	€ 90
L4	Ski pack	€ 200	Nil
L5	Piste closure	€20 per day up to €200	Nil
L6	Avalanche cover	€ 250	€ 90

* Excess

When claiming under certain sections listed in the tables above, **you** have to pay the first part of a claim. The excess will apply to each person claiming, and to each incident and to each section which a claim is made under. When dealing with claims under Section A where **you** are claiming for cancelling more than one **trip** due to one incident, an excess for each person claiming and for each **trip** will be deducted.

Table of benefits for Golf Cover

Golf cover is only available if **you** pay the appropriate extra premium

Section	Benefit	Maximum Benefit Payable	Excess*
M1	Golf equipment	€1,500	€90
	Including: Single article limit	€500	Nil
M2	Golf equipment hire	€50 per day up to €500	Nil
M3	Green fees	€40 per day up to €400	Nil

Table of benefits for Wedding Cover

Wedding cover is only available if **you** pay the appropriate extra premium

Section	Benefit	Maximum Benefit Payable	Excess*
N1	Ceremonial attire	€2,000	€90
N2	Wedding gifts	€1,500	€90
	Including: Single article limit	€250	Nil
N3	Wedding rings	€1,000	€90
	Including: Single article limit	€500	Nil

* Excess

When claiming under certain sections listed in the tables above **you** have to pay the first part of a claim. The excess will apply to each person claiming, and to each incident and to each section which a claim is made under.

Table of benefits for Natural Catastrophe Cover

Natural catastrophe cover is only available if **you** pay the required extra premium. The following cover is provided for each insured person in the event **your** outward or return journey is disrupted for more than 24 hours due to **natural catastrophe**. The sum insured in the table below will be reduced by 75% in certain circumstances – please see pages 38-40 for full details. No excess will apply to claims made under this section.

Section	Benefit	Maximum Benefit Payable	Excess*
01	Cancelling your trip	€5,000	Nil
02	Stranded at your Republic of Ireland departure point	€100	Nil
03	To reach your intended destination	€200	Nil
04	Stranded on an international connection	€150 for each 24 hours to a maximum of €750	Nil
05	Stranded on your return journey home	€150 for each 24 hours to a maximum of €750	Nil
06	Travel expenses to get home	€2,000	Nil
07	Car parking	€50 for each 24 hours to a maximum of €250	Nil
08	Kennel or cattery fees	€50 for each 24 hours to a maximum of €250	Nil

Summary of Important Contact Details

Helpline prior to travel

Cover-More Europe
Suite 11, Fifth Floor
No. 2 Stemple Exchange
Blanchardstown Corporate Park
D15 E4FN
Phone: 0818 286 510 (Ireland freephone)
E-mail: laya.cs@covermore.com
Phone lines are open Monday to Friday
between 9.00am and 5.00pm (excluding
Bankholidays)

Emergency Medical Assistance - Assistance Services

Travel Guard
PO Box 5597
Brighton
BN50 8WY
Phone: 0818 286 510 (Ireland freephone)
+353 1 681 9125 (For international calls)
Email: IE.layaassist@travelguard.com
Phone lines are open 24 hours a day,
7 days a week

Claims - Claims Services

ClaimSorted EU Limited
24A Baggot Street Upper
Dublin
Ireland
Phone: 0818 286 510 (Ireland freephone)
Email laya@claim.covermoreeurope.com
Phone lines are open Monday to Friday
between 9.00am and 5.00pm (excluding Bank
holidays)

Returning home following natural catastrophe Assistance Services

Travel Guard
PO Box 5597
Brighton
BN50 8WY
Phone: 0818 286 510 (Ireland freephone)
+353 1 681 9125 (For international calls)
Email: IE.layaassist@travelguard.com
Phone lines are open 24 hours a day,
7 days a week

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