Please note the health conditions contained within this policy apply to all insureds.

Any person who has a pre-existing medical condition must have the Medical Declaration Form located at the back of this policy completed by their General Practitioner at the time of booking and it must accompany you on your trip.

Please do not Curtail any Trip or incur In-patient medical expenses without first contacting MAPFRE Assistance +353 91 501634.

Maximum age 94 years at time of travel (persons aged 86-94 years must advise their Pilgrimage Tour Operator of their age as an additional premium is payable for them).

Voted Best Travel Insurance Provider 2011-2018 by Irish Travel Trade.
Pre-requisites for Cover to Apply

1. At the time of taking this policy You must be fit to undertake and complete the booked holiday itinerary. You must also be aged 94 years or under.

2. If it is a condition of this policy that You will not be covered under Section 1 – Curtailment Charges, Section 5 – Medical and Additional Expenses and Section 4 – Personal Accident for any Claim arising directly or indirectly from:
   a) At the time of taking this policy:
      i) Any Medical Condition You have or have had if Your General Practitioner has not completed the medical declaration form. The medical declaration form must be completed by Your General Practitioner at the time of booking and must accompany You on Your Trip. In the event of a medical or Curtailment Claim You will be asked to produce a copy of Your medical declaration form.
   b) At any time:
      i) Any Medical Condition for which You are traveling against the advice of a General Practitioner or would be traveling against the advice of a General Practitioner had You sought his/her advice.
      ii) Any Medical Condition for which You are travelling with the intention of obtaining medical treatment (including surgery or investigation) or advice outside the UK.

3. All Insured persons should apply for an Europe Health Insurance Card (EHIC) with their local health board / post office and bring this when traveling.

4. The Insured, or any person acting on their behalf, must not be aware at the time of booking of any reason why any Trip might be cancelled or Curtailled.

5. The Insured, or any person acting on their behalf, must not be buying this policy after the Trip has started.

6. The Insured has not been:
   a) refused insurance, or had an insurer refuse to renew, or impose special terms on, insurance on the grounds of fraud, attempted fraud, or the provision of misleading or incomplete information with intent to defraud.
   b) convicted of, or have a prosecution pending for, any offence involving dishonesty of any kind.

7. Children aged under 18 will be insured only if they are travelling:
   a) in the company of an adult (i.e. someone not defined as a Child under this Policy) known to their parent(s) (in addition they are covered on an organised school, college or university Trip), or
   b) as an unaccompanied minor on a scheduled air service which operates an unaccompanied minor scheme, and then only if they are travelling with the intention of joining, or being subsequently joined by, another adult insured under this Policy.

8. Children aged 18 or over but under 23 and in Full Time Education are covered to travel alone.

Insurer

MAPFRE ASISTENCIA Compañía de Seguros y Reaseguros, S.A. trading as MAPFRE ASSISTANCE Agency Ireland is authorised by Dirección General de Seguros y Fondos de Pensiones del Ministerio de Economía y Hacienda, in Spain, and is regulated by the Central Bank of Ireland for conduct of business rules.

Pre-requisites Note: These requirements operate in respect of each Insured on the commencement day of each Trip and at the time of booking each Trip or at the time this policy was bought.

Arranged by

This exclusive travel insurance has been organised by Blue Insurance Limited. Plaza 255, Blanchardstown Corporate Park 2, Blanchardstown, Dublin 15. Blue Insurance Limited is regulated by the Central Bank of Ireland.

Validating Authority

This document constitutes a valid evidence of insurance under Master Policy Number MAPFRE/BU/UK/PILOTIMAGE/2019 when it is issued in conjunction with a Valid Policy Schedule/Validation Certificate issued between 01.04.2019 and 31.03.2020.

Territorial Limits

Europe Only

Section/Description Limit Excess
1. Curtailment Up to £4,000 N/A
2. Travel Delay
   i. For each 24 hour delay £20
   Maximum £150 N/A
   ii. Trip Abandonment NIL
3. Missed Departure Up to £250 £75
4. Personal Accident*
   Maximum Benefit
   Loss of Limbs or Sight (Aged under 66yrs) £10,000 N/A
   Permanent Total Disablement (Aged under 66yrs) £10,000 N/A
   Death Benefit (Aged 18 to 65yrs) £5,000 N/A
   Death Benefit (Aged 65yrs or over 65yrs) £3,000 N/A
   All Benefits (Aged 66yrs and over) £3,000 N/A
5. Medical and Additional Expenses* Up to £2,000,000 £95 (£150 – 86-94yrs)
   including Emergency Assistance Services
   Dental Expenses Up to £250 £95 (£150 – 86-94yrs)
   Funeral Expenses Up to £7,000 £95 (£150 – 86-94yrs)
6. Personal Property
   Single Article Limit £200
   Valuables Limit £200
7. Money
   After 12 hours £40
   For each 24 hour period thereafter £40
   Maximum £120 N/A
8. Cash limit (notes and coins – aged under 18yrs) Up to £750 N/A
   Cash limit (notes and coins – aged 18yrs or over) Up to £2,000 £75
9. Delayed Personal Property
   Up to £1,000 £95
10. Travel Documents
    Up to £150 £75
11. Overseas Legal Expenses*
    Up to £5,000,000 £300

Schedule of Benefits

Introduction

The Insured should take time to read all parts of the Policy to make sure they meet their needs and that they understand the terms, conditions and exclusions. If the Insured wishes to change anything or if there is anything they do not understand, they should contact the issuing agent.

Insurance Agreement

The Insured and MAPFRE ASSISTANCE agree that:

The Insured will pay the Premium.

MAPFRE will subject to the terms, conditions and exclusions of this Policy, provide the insurance in the manner and to the extent set out in this Policy. All information supplied to MAPFRE by the Insured shall be incorporated into and be the basis of this Policy.

This Cover Handbook, Cover Schedule/Validation Certificate, Schedule of Cover and endorsements, if any, shall be red together as one contract and any word or expression to which specific meaning has been attached shall unless the context otherwise requires bear such meaning wherever it may appear.
Important Contact Details

MAPFRE Assistance Emergency Assistance Service
Telephone: +353 91 501634
Other Claims Except Legal Expenses
Telephone: +353 91 501622 E-mail: traveldept@mapfre.com
Legal Expense Claims
Arc Legal Assistance Ltd
Telephone: 0344 770 9000

Financial Services Compensation Scheme
In the unlikely event that MAPFRE are unable to meet its liabilities, the Insured may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). The relevant contact details are:

Financial Services Compensation Scheme, 10th Floor, Beaufort House, 5 St. Botolph Street, London EC3A 7QJ
Telephone: 0800 678 1000 or 020 7741 4100 Email: enquiries@fscs.org.uk
Fax: 020 7741 4101 Website: www.fscs.org.uk

Blue Insurance Limited
Plaza 255, Blanchardstown Corporate Park 2, Blanchardstown, Dublin 15
Telephone: 0333 355 0252 E-mail: info@blueinsurance.co.uk

Please keep this Policy in a safe place.
If it may be needed for reference if a claim is made.

Additional Services

The Insured may also choose to consider the following services which are totally independent of and are not part of this policy:

1. Know Before You Go
In association with the ‘Know Before You Go’ Campaign, MAPFRE is working with the Foreign & Commonwealth Office (FCO) to help travellers stay safe overseas. Before the Insured goes overseas, they should check out the FCO website at www.fco.gov.uk/travel. It is packed with essential travel advice and tips, and up-to-date country information.

Please note: This Policy does not cover any Trip involving travel to areas where the Foreign and Commonwealth Office has advised against ‘all travel’. If the Insured is not sure whether there is a travel warning for their destination, please check the FCO’s website or call them on 0845 830 2229.

2. European Health Insurance Card (EHIC)
If the Insured intends to travel within the European Economic Area (all EU countries plus Iceland, Liechtenstein, and Norway) We advise the Insured must obtain a European Health Insurance Card (EHIC) to take with the Insured when the Insured travels.

For more information on the European Health Insurance Card, the Insured should contact their local health centre or the Department of Health and Children. Telephone 0845 656 2030. Website: www.ehic.org.uk

Policy Definitions

The following words and phrases will always have the same special meaning wherever they appear in the Policy in both type and starting with a capital letter. Additional Definitions appear in specific sections of Part III.

Abroad means outside the United Kingdom
Accident & Accidental means a sudden identifiable violent external Event which happens by chance and which could not be expected, or unavoidable exposure to severe weather.
Accommodation means Accommodation of a standard up to but not exceeding that in which the Insured was or would have been staying during the course of the Trip.
Any One Claim means arising from or consequent upon the same original cause, Event or circumstance.
Bodily Injury means injury which is caused solely by Accidental means and which independently of Illness or any other cause, occurs within 12 months from the date of the Accident.
Child/Children means the Insured who is the Lead Insured or / or their Partner’s children, stepchildren, legally adopted children, foster children and children for whom the Lead Insured or the Partner is the Parent or Legal Guardian. To be covered by the Policy, the Child/Children must:
1. be unmarried, and
2. depend on the Lead Insured or the Partner, and
3. be over 3 months and under 18 years old, or be under 23 years old at the Issue Date, if still in Full-time Education.

Claim(s) single loss or a series of losses Due To one cause covered by this Policy.


Complications of Pregnancy and Childbirth:
- Toxaemia (high blood pressure)
- Gestational diabetes
- Gestational hypertension

Due To one cause covered by this Policy.

Event means all instances of loss arising out of and directly occasioned by one sudden, unexpected, unusual and specific event occurring at an identifiable time and place.

Excess means death caused by Bodily Injury.

Due To directly or indirectly caused by, arising or resulting from, in connection with.

Europe means Andorra, Austria, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Canary Islands, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Mediterranean Islands (including Majorca, Menorca, Ibiza, Formentera, Sardinia, Sicily, Malta, Gozo, Crete, Rhodes and other Greek Islands, Holyland, Northern and Southern Cyprus), Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Russia, Russia Federation (West of Urals), Serbia and Montenegro, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine, and United Kingdom, Isle of Man, the Channel Islands.

(Not Albania, although in Europe, is excluded from our definition. If an Insured Person wishes to visit Albania or is likely to travel outside the countries specified they need Worldwide cover.)

Event means a medical practitioner who provides primary care and specializes in family medicine.

Hijacker means a medical practitioner who provides primary care and specializes in family medicine.

Hijackers means unlawful seizure or taking control of an aircraft or Public Conveyance in which the Insured is travelling as a passenger.

Hijack means unlawful control or taking control of an aircraft or Public Conveyance in which the Insured is travelling as a passenger.

Hospital means any establishment which is registered or licensed as a medical or surgical Hospital in the country in which it is located and where the Insured is under the constant supervision of a Qualified Medical Practitioner.

Hospital Confinement means any continuous period of 24 hours or more during which the Insured has been confined to Hospital.
Policy Definitions

Illness means any illness, disease, medical complaint or Medical Condition which is not Accidental Bodily Injury.

Incidental means happening on a casual or occasional basis.

In-patient means an Insured whose Hospital Confinement is as a resident bed patient, for whom a clinical case record has been opened and whose confinement is necessary for the medical care, diagnosis and treatment of an Illness or injury covered by this Policy and not merely for any form of nursing, convalescence, rehabilitation, rest or extended-care.

Insured The person or persons named in the Policy Schedule.

Lead Insured means the Insured who applies for this insurance on their own behalf and on behalf of others – typically their Partner and/or Children.

Legal Expenses means:
1. fees, expenses, costs/expenses of expert witnesses and other disbursements reasonably incurred by the Legal Representatives in pursuing a Claim or legal proceedings for damages and/or compensation against a third party who has caused Accidental Bodily Injury to or Illness of an Insured or in appealing or resisting an appeal against the judgement of a court, tribunal or arbitrator, and/or
2. costs for which an Insured is legally liable following an award of costs by any court or tribunal or an out of court settlement made in connection with any Claim or legal proceedings.

Legal Representatives means the solicitor, firm of solicitors, lawyer, advocate or other appropriately qualified person firm or company appointed to act on behalf of the Insured.

Loss of Limb means in respect of:
   a) an arm – amputation or complete and permanent loss of use - at or above the wrist, and
   b) a leg – amputation or complete and permanent loss of use - at or above the ankle (talo-tibial) joint.

Loss of Sight means total and irremovable loss of sight which shall be considered as having occurred:
   a) in both eyes if the Insured’s name is added to the NCBI register of Blind Persons on the authority of a fully qualified ophthalmic specialist, and
   b) in one eye if the degree of sight remaining after correction is 3/60 (which means that the insured can only see at three feet that which they should normally be able to see at sixty feet and We are satisfied that the condition is permanent and without expectation of recovery) or less on the Snellen scale.

Maximum Limit means the maximum amount shown in the Schedule payable for any Insured for all Bodily Injury arising from any one Accident.

Medical Condition means any disease, illness, symptom or injury.

Natural Disaster means an extraordinary natural phenomenon such as Tsunamis, earthquakes, landslides, volcanic eruptions (including volcanic ash clouds), typhoons, tropical storms, falling objects from space (including meteors), and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon.

Nuclear, Chemical or Biological Weapons or Agents means the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical Agent and/or Biological Agent.

Out-patient means an Insured whose treatment for an Illness or injury does not necessitate confinement in a Hospital.

Parent or Legal Guardian means a person with parental responsibility, or a legal guardian, both being in accordance with the law of the United Kingdom.

Partner means an Insured who is:
1. The Lead Insured’s spouse;
2. The Lead Insured’s civil partner registered pursuant to the Civil Partnership and Certain Rights and Obligations of Cohablitants Act 2010, or
3. The Lead Insured’s cohabiting partner (as defined in the Civil Partnership and Certain Rights and Obligations of Cohablitants Act 2010) i.e. an adult of the same or opposite sex who has lived with The Lead Insured’s in an intimate relationship for five years, or for two years where there is a child or children of the relationship.

Period of Cover means:
1. all sections of the policy shall be operative when the Insured leaves their home in the United Kingdom (whichever is the later) to commence the Trip and terminates at the time of the Insured’s return to their home in the United Kingdom on completion of the Trip. In the event of a Curtailment claim remaining cover will cease and the policy will become void;
2. any Trip that had already begun when the Insured purchased this insurance will not be covered;
3. the Period of Cover is automatically extended for the period of the delay in the event that the Insured’s return to the United Kingdom is unavoidably delayed. Due To an Event insured by this policy.

Policy Definitions

Period(s) of Insurance means the period of cover between and inclusive of the Start Date and the Return Date as shown in the Policy Schedule commencing at 00:01 on any later time the Policy Schedule is issued on the earlier date shown and finishing at 24:00 on the later date shown. Dates refer to Local Standard Time at the Insured’s address as shown in the Policy Schedule.

Permanently Resident means resident in the first instance for at least three months and thereafter for forty weeks each year.

Permanent Total Disablement means disablement which:
1. has lasted for at least 12 months, and
2. which in Our opinion is beyond hope of recovery, and
3. will in all probability continue for the remainder of the Insured’s life, and
4. which prevents the Insured from carrying out any gainful occupation.

Premium means the amount specified or referred to in the Schedule in respect of the specified Period of Insurance which is payable by the Lead Insured to Us, any additional Premium payable for additional or extended cover.

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

Qualified Medical Practitioner means a doctor or specialist, registered or licensed to practise medicine under the laws of the country in which they practise who is neither:
1. an Insured, or
2. a relative of such Insured unless approved by Us.

Start Date means the the date shown in the Policy Schedule from which cover commences.

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

Transport means an air, land or water vehicle operated under licence for the transport of fare-paying passengers.

Travelling Companion means a person(s) with whom the Insured has booked to travel or is travelling with on the same booking invoice.

Trip means a Trip Abroad devoted to participation in a pilgrimage, leisure, rest and relaxation, where travel begins and ends in the United Kingdom during the Period of Insurance. If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.

Unattended means when the Insured is not in full view of and not in a position to prevent unauthorised interference with their property or vehicle.

United Kingdom (UK) means England, Wales, Scotland, Channel Islands, Isle of Man and Northern Ireland.

War means armed conflict between nations, invasion, act of foreign enemy, hostilities (whether war declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

We/Us/Our means MAPFRE ASISTENCIA Compania de Seguros y Reaseguros SA, trading as MAPFRE ASISTANCE Agency Ireland, is authorised by Dirección General de Seguros y Fondos de Pensiones del Ministerio de Economia y Hacienda in Spain and is regulated by the Central Bank of Ireland for conduct of business rules The principal place of business of MAPFRE ASISTANCE Agency Ireland is at Ireland Assist House, 22-26 Prospect Hill, Galway. Registered in Republic of Ireland. Reg No 903874.

You/Your means each Insured Person whose name appears in the policy schedule.
Part I

1.1 Persons Insured

There is no insurance under the Policy unless all of the following conditions are met:

A. the Insured must be
   i. Permanently Resident in the UK, and
   ii. aged under 95 years on the date the Insured purchased cover

1.2 When Cover Operates For A Trip

A. Insurance operates for a Trip that takes place during the Period of Insurance and includes travel directly to and from the home of each Insured provided the return home is completed within 24 hours of return to the United Kingdom.

B. If the return of the Insured from a Trip is unavoidably delayed Due To a Claim, he or she will continue to be insured without any additional Premium for the period of the delay.

C. If there is a change to this Policy it will begin on the Start Date shown on the subsequent Policy Schedule that is issued to record the change in cover.

D. Dates refer to Local Standard Time at the Insured’s address as shown in the Policy Schedule.

1.3 Medical Requirements

Pre-existing Medical Conditions
We have the right to refuse to pay any Claim if at the time the Insured applied for this Policy, one or more of the Pre-requirements for cover to apply were not met unless a Medical Declaration Form was completed and accepted by Us.

1.4 Making A Claim

Type of Claim
A. Medical Emergency Only +353 91 501634
   Please use the Medical Emergency Service (part of the cover provided under Part III Section 5 MEDICAL AND ADDITIONAL EXPENSES).

B. Other Claims Except Legal Expenses
   MAPFRE Assistance Travel Claims
   Ireland Assist House, 22-26 Prospect Hill, Galway, Ireland Tel: +353 91 501622

C. Legal Expenses Claims
   Arc Legal Assistance Ltd
   The Gatehouse, lodge Park, Lodge Lane, Colchester, CO4 5NE. Tel: 0344 770 9000

To make a Claim please phone or write to Us within thirty days of the incident, or as soon as possible afterwards and provide the Insured’s name, address and Policy number.

Reporting Lost or Stolen Property
Type of lost or stolen property:
A. Personal Property, Valuables or Money, The Insured must notify the local Police within 24 hours of discovery and provide Us with the original written report

B. Travellers’ cheques: The Insured must notify the local branch or agent of the issuing company

C. any property lost or stolen from a hotel: The Insured must notify the hotel management (in addition to the local Police)

1.5 Sports And Activities

Sports and Activities - Grade 1

No additional charge.

The Insured is covered under the Personal Accident and Medical Expenses Sections for the following activities automatically, provided that the activity is on an Incidental basis. The Insured does not need to contact the Insured’s issuing agent.

- Archery
- Badminton
- Baseball
- Basketball
- Beach Games
- Bungee Jump (1)
- Camel/Elephant Riding +
- Canoeing (Grade 1 – 3) – Life jacket and helmet must be worn
- Clay Pigeon Shooting +
- Cricket
- Cycling (excluding Mountain Biking) – helmet recommended
- Dinghy Sailing +
- Fell Walking
- Fencing
- Fishing
- Flying as a fare paying passenger in a fully licensed passenger carrying aircraft
- Football
- GAA Football
- Golf
- Hiking under 2,000 metres altitude
- Hockey
- Horse Riding (up to 7 days, no Polo, Hunting, Jumping) – wearing a helmet and using tack equipment
- Ice Skating (Rink)
- Jet Boating +
- Jet Skiing +
- Jogging
- Kayaking (Grades 1 to 3) – Life jacket and helmet must be worn
- Marathon Running
- Motocycling up to 125cc (with the appropriate Irish motorcycle licence, wearing a crash helmet, no racing + Netball
- Orienteering
- Paintballing +
- Parachuting/Parasailing/ water 
- Pony Trekking – wearing a helmet
- Quad biking up to 50cc wearing a crash helmet, no racing +
- Raquetball
- Rambling
- River Canoeing (up to Grade 3) – Life jacket and helmet must be worn
- Roller Skating

* Scuba diving – scuba diving to the following depths. Provided the Insured is diving under the direction of an accredited dive marshal, instructor or guide. Alternatively, if qualified, within the guidelines of the relevant diving or training agency or organisation and not diving alone:
  + PADI Open Water – 16 metres
  + PADI Advanced Open Water – 30 metres*
  + BSAC Open Diver – 20 metres
  + BSAC Sports Diver – 30 metres*
  + BSAC Dive Leader – 30 metres*

We must agree with any equivalent qualification. If the Insured does not hold a qualification, We will only cover the Insured to dive to a depth of 18 metres.

The Insured will not be covered under this policy if the Insured travels by air within 24 hours after participating in Scuba Diving.

* For the purposes of diving under Sports and Activities: Grade 1.
  + Cover under Section 10 - Personal Liability for those sports and activities marked with a + is excluded.

1.6 What To Do In The Event Of An Emergency

We will help You immediately if You are ill or injured outside the United Kingdom or the final country of Your journey if You are on a one-way trip. You should first check that the circumstances are covered by referring to the relevant section of Your policy booklet.

We provide a 24-hour emergency service 365 days a year, and You can contact Us on +353 91 501634.

In the Event of Your Bodily Injury or Illness which may lead to in-patient Hospital treatment or incur expenses over £500 or before any arrangements are made to extend Your Trip or any arrangements are made for Your repatriation or in the event of Curtailment necessitating Your early return to Your home area You must contact the Emergency Assistance Service. In the case of an emergency where You are physically prevented from contacting Us immediately You or someone designated by You must contact Us within 48 hours, otherwise We may not pay Your Claim.

Repatriation of Patients
If, in the opinion of Our Senior medical officer, it would be preferable to repatriate a patient to the United Kingdom or the final country of Your journey if You are on a one-way trip, You should first check that the circumstances are covered by referring to the relevant section of Your policy booklet.

We reserve the right to withdraw cover with immediate effect.

The decision on the method of repatriation will be at the discretion of Our Senior medical officer subject to consultation with the doctor in attendance.

Remember that in the case of patients requiring repatriation, the attending doctor must provide a certificate confirming that the patient is fit to travel, since without this the airline company operators reserve the right to refuse to carry any sick or injured person.

Confirmation of Payment
We reserve the right to relocate You from one Hospital to another Hospitals or doctors Abroad will be contacted and their appropriate fees guaranteed, thus eliminating the necessity for You to make payments out of Your holiday funds.

Expenses incurred in providing the above facilities will be met up to the limits specified in this Policy. The operation and availability of the service will be governed by the same general terms, conditions and exclusions that appear in this Policy.

Rights relating to minor illnesses or accidents should be paid by You and reclaimed from Us within 30 days of returning from Your Trip.
**MAPFRE Assistance**

1. Medical Emergency and Referral and 2. Personal Assistance Services

Phone: +353 91 501634

The services under this Section are provided by MAPFRE Assistance are only available during a Trip Abroad.

### Part II

**1. Medical Emergency and Referral Services**

**IMPORTANT**: THIS IS NOT PRIVATE MEDICAL INSURANCE. IF THE INSURED NEEDS MEDICAL TREATMENT THE INSURED MUST CONTACT THE EMERGENCY ASSISTANCE SERVICE IMMEDIATELY IF THE INSURED DOES NOT DO THIS, WE MAY REJECT A CLAIM OR REDUCE ITS PAYMENT.

We will provide the insured with the following services, in an emergency, when he or she is on Trip Abroad.

If the Policy covers a service or item under any of the Sections in Part II (e.g. medical expenses if the Insured has to consult a Qualified Medical Practitioner), the Insured will be able to recover the payment.

The Insured must contact the Emergency Assistance Service before incurring any costs covered under this Section.

A. **Medical Referral**

Provision of the names and addresses of local Qualified Medical Practitioners, hospitals, clinics and dentists when consultation or treatment is required, arrangements for a Qualified Medical Practitioner to call, and, if necessary, for the Insured to be admitted to Hospital.

B. **Repatriation**

If the Qualified Medical Practitioner appointed by Us believes treatment in the United Kingdom is preferable, transfer will be arranged by regular scheduled transport services, or by air or road ambulance services if more urgent treatment and/or specialist care is required during the journey.

C. **Payment of Bills**

If the Insured is admitted to Hospital Abroad, the Hospital or attending Qualified Medical Practitioner will be contacted and payment of their fees up to the policy limit will be guaranteed so that the Insured does not have to make the payment form their own funds.

D. **Drug Replacement**

Assistance with the following:
- replacement of lost drugs or other essential medication,
- lost or broken prescription glasses or contact lenses, which are unobtainable Abroad

E. **Transmission of Urgent Messages**

To relatives or business associates.

F. **Unsupervised Children**

Organisation of an accompanying Child’s return home, with a suitable escort when necessary, if the Child is left unsupervised because the Insured or the Insured’s Partner (if shown as insured on the Policy Schedule) are hospitalised or incapacitated.

### Part III

**Section 1: CURTAILMENT**

**Cover**

We will pay:

**Your Curtailment Costs** up to the amount shown in the Schedule of Benefits if it becomes necessary to curtail a Trip due to one of the following events occurring after payment of the policy Premium:

i. a) a serious or sudden illness, or b) a complication of pregnancy or childbirth of the Insured, a Close Relative, Travelling Companions or any person with whom You have arranged to reside temporarily.

ii. the compulsory quarantine on the orders of a treating Qualified Medical Practitioner, of the Insured or Travelling Companions; provided that such Curtailment is confirmed as medically necessary by a treating Qualified Medical Practitioner.

iii. jury service or subpoena of the Insured or Hijack of the Public Conveyance in which he or she is travelling.

iv. serious damage making the Insured’s home uninhabitable, or

v. the presence of the Insured being required by the Police following a burglary or attempted burglary at his or her home.

**Exclusions (General Exclusions Apply As Well)**

We will not pay:

i. Curtailment Costs where such Curtailment is Due To injury, Illness or quarantine where the Curtailment has not been confirmed as medically necessary by a Qualified Medical Practitioner and has not been authorised by the Medical Emergency Assistance Service.

ii. If you are more than 32 weeks pregnant or 24 weeks if you have to give birth and You have arranged to reside temporarily.

iii. Curtailment Costs where such Curtailment results from a Medical Condition affecting a Close Relative or Travelling Companions, or any person with whom You have arranged to reside temporarily if:

   a) the condition was diagnosed before this Policy was bought;

   b) at the time this Policy was bought, the diagnosed condition could reasonably have been expected to result in:

      i. Death, serious injury, or Sudden Illness;

      ii. a sudden deterioration in health.

   vi. if an aircraft, sea vessel or train is withdrawn from service on the orders of the recognised regulatory authority in any country;

   v. if the Insured is called on by an expert witness or if his or her occupation would normally require a Court attendance.

   vii. if the Insured was employed or knew they might become unemployed at the time a booking was made;

   viii. if any other adverse financial situation necessitates Curtailment of a Trip;

   ix. any loss, charge or expense Due To:

      a) a delay in notifying the tour operator, travel agent, or transport or Accommodation provider that it is necessary to curtail a booking;

      b) disqualification to continue with a Trip, or

      c) prohibitive regulations by the government of any country;

   x. a charge or expense for or to be discharged with any kind of promotional voucher, Timeshare, Holiday Property Bonds, Frequent flyer points, Air Miles or other points scheme;

   xi. if the Insured, or any others Insured, were aware of any reason, either at the time the Trip was booked or at the time the Insured Purchased this Policy, why that Trip might have to be Curtailed;

   xii. if failure to obtain the required Visa or Passport;

   xiii. if a Trip is Curtailed as the result of regulations made by any government or public authority.

xiv. any Claim for irrecoverable payments for unused flight tickets to return home where a Claim is also made under section 1 or 5 for the additional return travel expenses;

xv. insolvency of the travel or Accommodation provider.

**Section 2: TRAVEL DELAY**

**Cover**

Cover under this Section does not apply to a Trip in the United Kingdom.

**Cover**

If the Insured is delayed for at least 24 hours on the outbound or return journey because the scheduled departure of a Public Conveyance is affected by a strike, industrious action, adverse weather, mechanical breakdown/derangement, or grounding of an aircraft due to mechanical or structural defect, We will pay up to the amount shown in the Schedule of Benefits for the first full 24 hours delay and for each subsequent full 24 hours delay up to the Maximum Benefit amount shown in the Schedule of Benefits.

**Exclusions (General Exclusions Apply As Well)**

We will not pay:

i. if the Insured does not:

   a) check-in before the scheduled departure time shown on his or her travel itinerary;

   b) provide Us with written details from the airline, shipping company, coach or train operators describing the length of, and reason for, the delay;

   c) if an aircraft, sea vessel, coach or train is taken out of service on the instructions of a Civil Aviation Authority, Port Authority or similar authority;

   iii. Strike, Industrial Action, adverse weather, mechanical breakdown/derangement, or grounding of an aircraft existing or being publicly announced by the date You purchased this insurance or at the time of booking any Trip;

   iv. a charge or expense paid for or to be discharged with any kind of promotional voucher;

   v. if a Claim is also made under section 3 for the same Event. The Insured may Claim under either section 2 or 3 for the same Event, not both.

**Section 3: MISSED DEPARTURE**

**Cover**

Cover under this Section does not apply to a Trip in the United Kingdom.

**Cover**

If the Insured Person arrives too late at their international departure point including airport, sea port, coach or train station to commence a booked journey from or to the United Kingdom Due To:

i. the car they are using for travel breakdown or being involved in an Accident;

b) the Public Conveyance they are using for travel failing to arrive on schedule;
Part III

Exclusions (General Exclusions Apply As Well)

We will not pay:

i) Accommodation and travel expenses where the means of transport and/or accommodation used is of a standard superior to that of the booked journey or Trip;

ii) if the Insured does not provide original written:
   a) evidence from a motoring organisation or garage that the car used for travel is roadworthy and properly maintained, or
   b) details from the operators of public transport used for travel of the length of, and as often as they deem necessary in, one or both eyes;

iii) if Accident/Repairs report if the vehicle in which the Insured is travelling is involved in an Accident or breakdown which results in a Claim being made under this section;

iv) the Excess as shown in the Schedule of Benefits;

v) if the Insured has not allowed sufficient time for the journey;

vi) for a missed departure caused by strike or industrial action, adverse weather or air traffic control delay existing or publicly announced by the date this insurance was issued or the date the Insured is being transported by an emergency services vehicle;

vii) any additional expenses where the Public Conveyance operator has offered reasonable alternative travel arrangements;

viii) if a Claim is also made under section 2 for the same event. The Insured may Claim under either section 2 or 3 for the same Event, not both.

Section 4: PERSONAL ACCIDENT

Cover

We will pay up to the amount shown in the schedule of benefits if the Insured receives a Bodily Injury during a Trip that shall solely and independently of any other cause, result in:

i) a loss of Sight in one or both eyes, or

ii) Loss of Limb(s) one or more, or

iii) Permanent Total Disablement

Section 5: MEDICAL AND ADDITIONAL EXPENSES

See Part II for a range of Medical Emergency and Non-Insurance Facilitation Services provided by Us which are relevant to this Section.

Reciprocal Health Declaration

If the Insured intend travelling to countries within the European Economic Area (all EU countries plus Iceland, Liechtenstein, and Norway) We advise the Insured must obtain a European Health Insurance Card (EHIC) to take with the Insured travelled to the insured and travel safely to Ireland or the United Kingdom.

For more information about the EHIC, contact the Insured’s local Health Centre or the Department of Health and Children.

Apply for an EHIC online at https://www.ehic.org.uk

For details with the online application form, call the automated service on 0845 606 2030.

Cover under this section does not apply to a Trip in the United Kingdom.

The Insured must contact the Emergency Assistance service before incurring any costs covered under this Section.

IMPORTANT: THIS IS NOT PRIVATE MEDICAL INSURANCE. IF THE INSURED REQUIRES MEDICAL TREATMENT THE INSURED MUST CONTACT THE EMERGENCY ASSISTANCE SERVICE IMMEDIATELY IF THE INSURED DOES NOT DO THIS, WE MAY REJECT A CLAIM OR PAY LESS.

We will cover You up to the amount shown on your Schedule of Benefits for the following costs necessarily and reasonably incurred outside of Ireland or the United Kingdom as a result of You becoming suddenly ill, sustaining Bodily Injury or dying during the Trip and during the Period Of Insurance:

i) Emergency medical, surgical, hospital, ambulance and nursing fees and charges;

ii) Emergency dental treatment of the immediate relief of pain (if natural teeth only) up to the limit of £250;

iii) if the Excess as shown in the Schedule of Benefits;

a) outside Ireland or the United Kingdom the reasonable additional cost of funeral expenses, Burial or Cremation up to the maximum of £7,000 plus the reasonable cost of conveying Your ashes to Your Home, or the additional costs of returning Your remains to Your Home;

b) reasonable additional transport (by road, rail, air or sea) or Accommodation expenses incurred, up to the standard of Your original booking, if it is medically necessary for You to stay beyond Your scheduled return date. This includes, with the prior authorisation of the Emergency Assistance Service, reasonable additional transport or Accommodation expenses for a friend, Travelling Companion or Close Relative to remain with You or travel to You from Ireland or the United Kingdom or escort You and additional travel expenses to return You to Your Home if You are unable to use the return ticket.

vi) With the prior authorisation of the Emergency Assistance Service, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate You to Your Home if it is medically necessary. Repatriation expenses will be in respect only of the identical class of travel utilised on the outward journey unless the Emergency Assistance Service agree otherwise.

Section 6: PERSONAL PROPERTY

See Part II for services provided by Us which are relevant to this Section.

Definitions

The following words and phrases will have the same special meaning in this Section wherever they appear in bold italic type and commence with a capital letter. Additional Definitions appear in specific Sections and General Definitions, as detailed in Part I apply as well.

Mobility Aid/Mobility Aids

Any crutch, walking stick, walking frame, wheeled walking frame, walking trolley, evacuation chair, wheelchair, powered wheelchair or mobility scooter constructed specifically to aid persons suffering from restricted mobility but excluding any golf buggy or golf trolley or any item covered under Personal Property.

Personal Property

Any suitcases, trunk or container of a similar kind and its contents, and any article worn or carried by the Insured for the Insured’s individual use that is not a Mobility Aid and which is not excluded under B. Exclusions.

Repair and Replacement Costs

The cost of repairing partially damaged property, or if property is totally lost or destroyed, the cost of replacement to repair or replace an item that is part of a set or pair. Additional Definitions appear in specific Sections and General Definitions, as detailed in Part I apply as well.

Valuable

Carriages and other photographic equipment, telescopes and binoculars, Audio/Video equipment, including radios, cassette/compact disc players, ipods, mp3 and mp4 players, camcorders, DVD, video, televisions and other similar music and video players, mobile phones, satellite navigation equipment, computers and computer equipment, including PDAs,
Part III

personal organizers, laptops, loads, notebooks, netbooks and the like, computer games (including consoles, games and peripheral), jewels, precious and semi-precious stones and articles made of or containing gold, silver or other precious metals.

Cover

c) If Personal Property is lost, damaged or stolen during a Trip, We will pay Repair and Replacement costs not to exceed the limits shown in the Schedule of Benefits.

d) If any Mobility Aid owned by the Insured or for which they are responsible, necessarily taken on the Insured or hired by or loaned to the Insured whilst on a Trip, is lost or stolen, We will pay Repair and Replacement costs not to exceed the limits shown in the Schedule of Benefits.

e) We will also reimburse the Insured for the amounts shown in the Schedule of Benefits, if the loss or damage is permanent, the amount paid will be deducted from the final amount to be paid under this Section.

Duty To Take Care

You must take proper and due care of Your personal property including examination of Your personal luggage on arrival at Your destination. In the event of loss or damage, You must take all reasonable steps to safeguard and recover Your property. You must not leave Your property unattended or abandoned to which You or the hotel management have access or in the custody of a person who is not a travelling companion.

Exclusions (General Exclusions Apply As Well)

We will not pay:

a) the Excess as shown in the Schedule of Benefits;

b) more than the limit as Schedule of Benefits for a single item, pair or set, or part of a pair or set;

c) more than the limit as Schedule of Benefits for Valuables in total and will only pay if the Valuables are attended by the Insured or are in a safety deposit box at the time they are lost, damaged or stolen;

d) for any items stolen from an Unattended vehicle;

e) any time between 9am and 8am local time or at any time between 8am and 9pm local time unless they were in the locked boot of the vehicle or in the luggage space at the rear of a locked estate car or hatchback under a top cover and out of view, and there is evidence of forced entry;

f) unless a loss or theft is reported to the Police and the hotel management if the loss or theft occurs in a hotel) within 24 hours of discovery and are provided with the original written Police report and report to the hotel management as applicable;

g) for loss or theft damage to:

i) Personal Property more specifically insured or recoverable under any other insurance policy;

ii) Personal Property left Unattended in a public place;

iii) Personal Property in the custody of an airline or other Carrier unless the loss or damage is reported in writing to the airline or other Carrier within 24 hours of discovery and We are provided with the original written airline or Carrier report;

iv) Personal Property Due To leaking powder or fluid carried within the Insured’s luggage;

v) household goods, contact or corneal lenses, sunglasses, dentures, hearing aids, prescription glasses, contact or corneal lenses samples or merchandise, boots, shoes, securities or documents of any kind, or

vi) antiques, musical instruments, pictures, typewriters, televisions, sports equipment whilst being used except for Winter Sports equipment if Winter Sports cover is shown as covered on the Policy Schedule), vehicles or their accessories, watercraft and ancillary equipment, glass, china or similar fragile articles;

vii) any mobility scooter caused by theft or attempted theft or malicious persons, with the Unattended mobility scooter have been fully secured from unauthorised removal;

viii) Mobility scooter tyres and/or accessories unless the Mobility scooter is damaged whilst in transit;

h) Mobility Aid unless their condition has been inspected prior to hire and any defects noted;

i) for precipitation in severe, normal wear and tear, denting or scratching, other than denting or scratching of hired Mobility Aids for which the Insured is legally responsible, damage by moth or vermin, electronic or mechanical wear and tear, or by atmospheric or environmental conditions;

j) for delay, detention, seizure or confiscation by customs or other officials;

k) for temporary or permanent loss of luggage for which You have received full compensation from some other source. Any partial payment from another source will be deducted from the final amount payable under this Section.

We will not pay any Claim where:

a) Personal Property, Mobility Aids essential medication, dentures, hearing aids, prescription glasses, contact or corneal lenses have been lost or misplaced by mealless have been less or misplaced by mealless or other Carrier unless We are provided with original written confirmation from the airline or other carrier or the four representatives that were delayed for at least 12 hours after the Insured arrived at his or her destination;

b) Mobility Aids have been lost or damaged unless such loss or damage is insured under this Section or if the Insured and the Insured has complied fully with the relevant terms and conditions of cover;

c) Personal Property, Mobility Aids, essential medication, dentures, hearing aids, prescription glasses, contact or corneal lenses, have been lost or misplaced on a journey returning the Insured to the United Kingdom.

Conditions Applying to this Section

If You are claiming for damaged or destroyed goods You must produce an estimate for or repair from a reputable supplier confirming the estimated cost of repair (salvage to be retained until Claim completed).

Part III

Section 7 MONEY

See Part II for services provided by Us which are relevant to this Section.

Definition

The following word will have the same special meaning in this Section wherever it appears in bold italic type and commences with a capital letter. Additional Definitions appear in specific Sections and General Definitions, as detailed in Part I, apply as well.

Money

Coins, bank notes, postal or money orders, signed travellers cheques and other cheques, letters of credit, travel tickets, non-refundable prepaid entry tickets, petrol coupons or other prepayment for which have been lost or stolen and are intended for travel, meals, Accommodation and personal expenditure only.

Cover

We will pay:

a) up to the amount shown in the Schedule of Benefits if Money held by the Insured for their own personal use is lost or stolen during a Trip whilst:

i) being carried by the Insured, or

ii) left in a safe or safety deposit box.

Special Conditions Applying to this Section

i) Loss or theft of Money MUST be reported to the police and the hotel management if the loss or theft occurs in a hotel) within 24 hours of discovery and We MUST be provided with the original written police report and report to the hotel management as applicable;

ii) the terms and conditions under which travellers cheques have been issued must have been fully complied with.

Exclusions (General Exclusions Apply As Well)

We will not pay:

a) the Excess as shown in the Schedule of Benefits;

b) for delay, detention, seizure or confiscation by customs or other officials;

c) unless a loss or theft is reported to the Police (and the hotel management if the loss or theft occurs in a hotel) within 24 hours of discovery and We are provided with the original written Police report and report to the hotel management as applicable;

d) for traveller’s cheques:

i) unless the loss or theft is reported immediately to the local branch or agent of the issuing company, or

ii) if the issuing company provides a replacement service;

iii) for depreciation in value or shortage due to any error or omission.

e) for more than the limit as Schedule of Benefits in total in for any one Claim in respect of loss of or damage to Money or fraudulent misuse of lost or stolen credit, charge or bankers cards;

f) loss, theft or damage to Money a left Unattended at any time including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.

Section 8 LOSS OF PASSPORT/DRIVING LICENCE/TRAVEL DOCUMENTS EXPENSES

Cover under this Section does not apply to a Trip in the United Kingdom.

See Part II for services provided by Us which are relevant to this Section.

Cover

We will pay:

Up to the amount shown in the Schedule of Benefits to cover replacement and additional travel and Accommodation costs by the Insured to obtain a new passport, driving licence or other travel documents following the loss or theft of his or her original documents during a Trip.

Exclusions (General Exclusions Apply As Well)

We will not pay:

a) for delay, detention, seizure or confiscation by customs or other officials;

b) unless a loss or theft is reported to the Police (and the hotel management if the loss or theft occurs in a hotel) within 24 hours of discovery and We are provided with the original written Police report and report to the hotel management as applicable;

f) for a passport/driving licence/travel documents left Unattended at any time (including in a vehicle) unless deposited in a hotel safe or safety deposit box.

Section 9 HACK

Cover under this Section does not apply to a Trip in the United Kingdom.

Cover

If the Insured is held hostage by Hijackers whilst travelling to or from a Trip, We will pay up to the amount shown in the Schedule of Benefits for each full 24 hours he or she is held hostage up to the maximum benefit shown in the Schedule of Benefits for each Trip.

Exclusions (General Exclusions Apply As Well)

We will not pay:

Claims not substantiated by a written Police report confirming length and exact nature of the incident.

Section 10 PERSONAL LIABILITY

See Part II for services provided by Us which are relevant to this Section.

Cover

We will indemnify the Insured against all sums (after deduction of the Excess) which he or she is legally liable to pay as damages in respect of:

a) Accidental Bodily Injury (including Death, Illness or disease) to any person;

b) Accidental loss of or damage to material property, which occurs during the Period of Insurance arising out of the Trip.

The maximum that We will pay under this Section for all damages as a result of any one occurrence or series of occurrences arising directly or indirectly from one source or original cause shall be the amount shown in the Schedule of Benefits (hereafter called the Limit of Liability).
Exclusions (General Exclusions Apply As Well)

We will not provide indemnity in:

1. The Excess as shown in the Schedule of Benefits
2. Liability in respect of loss of or damage to property in the care custody or control of the Insured
3. All costs and expenses recoverable by a claimant from the Insured which shall be entitled to withdraw cover immediately and to recover any fees or expenses paid; We will pay up to the amount shown in the Schedule of Benefits to cover any award of costs or expenses except any costs and expenses incurred in connection with any Claim or legal proceedings made or brought against the Insured unless as a counter Claim;
4. Any dispute between the Insured or pursued in order to obtain satisfaction of a claim by the Insured which is not covered by the Insured’s employer;
5. Legal Expenses incurred in connection with any Claim or legal proceedings for damages and/or compensation from a third party, or for indemnity or damages or otherwise and shall have full discretion in the amount to be paid, where the amount of the Insured’s decision of that arbitrator will be final.
6. Legal Expenses incurred in connection with any Claim or legal proceedings brought against:

In respect of each Claim under this insurance We will not pay for:

1. Any award of costs or expenses except any costs and expenses incurred in connection with any Claim or legal proceedings arising out of Any One Claim.

Cover under this Section does not apply to a Trip in the United Kingdom.

See Part II for services provided by Us which are relevant to this Section.

Definitions

The following words and phrases will have the same special meaning in this Section wherever they appear in bold, italic and commence with a capital letter. Additional Definitions appear in specific Sections and General Definitions, as detailed in Part I, apply as well.

Legal Expenses

a) fees, costs and expenses of expert witnesses and other disbursements reasonably incurred by the Legal Representatives in pursuing a Claim or legal proceedings for damages and/or compensation against a third party who has caused Accidental Bodily Injury or Illness to the Insured or in appealing or contesting any judgment, compromise, settlement, or legal proceedings made or brought against the Insured in connection with any Claim or legal proceedings which shall be entitled to withdraw cover immediately and to recover any fees or expenses paid; We will pay up to the amount shown in the Schedule of Benefits to cover any award of costs or expenses except any costs and expenses incurred in connection with any Claim or legal proceedings

We will provide cover for the legal costs and expenses incurred in connection with the obtaining of a satisfactory settlement or the costs of doing so would be greater than the amount of the claim

We will pay up to the amount shown in the Schedule of Benefits to cover any award of costs or expenses except any costs and expenses incurred in connection with any Claim or legal proceedings arising out of Any One Claim.

We may at any time: (a) No other party to the Agreement shall be entitled to any award of costs or expenses

If the Insured or pursued in order to obtain satisfaction of a claim by the Insured which is not covered by the Insured’s employer;

Legal Expenses incurred in connection with any Claim or legal proceedings for damages and/or compensation from a third party, or for indemnity or damages or otherwise and shall have full discretion in the amount to be paid, where the amount of the Insured’s decision of that arbitrator will be final.

Our authorised to incur Legal Expenses will be given if the Insured can satisfy Us that:

- If the loss is less than £5,000 the cover We provide will not cover the legal costs and expenses

If the Insured or pursued in order to obtain satisfaction of a claim by the Insured which is not covered by the Insured’s employer;
4.1 General Exclusions (Exclusions that Apply to the Whole Policy)

We will not be liable to make any payment under this Policy where any event that would otherwise be insured is Due To

A. Air Travel
air travel, unless the Insured is travelling as a fare-paying passenger in a fixed wing aircraft which is provided by a licensed airline or air charter company.

B. Currency
currency exchange.

C. Illegal Acts
any illegal act of the Insured or any criminal proceedings against you.

D. Work
work of any nature.

E. Misuse of Alcohol/Drugs
Any Claim arising directly or indirectly from drug addiction, alcohol or solvent abuse by you or any reason of your being under the influence of alcohol (where a person in authority such as an officer of the law, or a Qualified Medical Practitioner or Our Senior Medical Officer confirms that your intoxication was significant to the Claim occurring) or drug/s (other than drugs taken in accordance with treatment prescribed and directed by a Qualified Medical Practitioner, but not for the treatment of drug addiction).

F. Radiation
i) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste resulting from the combustion of nuclear fuel; or
ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly.

G. Sonic Waves
pressure waves from aircraft and other airborne devices travelling at sonic or supersonic speeds.

H. Sports and Activities
Sports and Activities, except where permitted by Part 1.5.

I. Specified diseases
i) infection with Human Immune Deficiency Virus (HIV) or other forms of the virus, Acquired Immune Deficiency Syndrome (AIDS) and AIDS-Related Complex (ARC), or
ii) sexually transmitted disease.

J. Suicide/self-injury
i) suicide, attempted suicide or deliberate self-inflicted injury by the Insured regardless of the state of their mental health; or
ii) needless self-exposure to danger except in an attempt to save human life.

K. War
i) any act of War whether War is declared or not.
ii) Loss of employment.

L. Consequential losses of any nature, including, but not exclusively, phone calls and taxi fares, other than as specifically provided within the terms of this policy.

M. Travel to a country (or specific area within a country) to which the Travel Advice Unit of the Foreign and Commonwealth Office or similar body has advised all or but all but essential travel be avoided.

P. Natural Disaster
Any Claim which is directly or indirectly caused, by results from or is in connection with a Natural Disaster.

4.2 General Conditions (Conditions that Apply to the Whole Policy)

A. Contract
This Policy, the Schedule and the Schedule of Benefits and any information provided to the issuing agent will be read together as one contract.

B. Legal Interpretation and Language
This Policy will be governed and interpreted in accordance with the Law of England and Wales and only the English Courts will have jurisdiction in any dispute, and

ii) communication of and in connection with this Policy shall be in the English language.

C. Observation of Policy Terms & Conditions
We will not be liable to make any payment under this Policy if the Insured or his or her personal representative(s) do not observe and fulfill its Terms, Exclusions and Conditions.

D. The Insured’s duty to avoid or minimise a Claim
The Insured must take ordinary and reasonable care to safeguard against loss, damage, Accident, injury or illness as though the Insured was not insured. If We believe the Insured has not taken reasonable care of property, the Claim may not be paid.

E. Interest
We will not pay interest on any benefit payable under this Policy unless payment has been unreasonably delayed by Us following receipt of all the required certificates, information and evidence necessary to support the Claim.

F. Other Taxes
We are required to notify the Insured that other taxes or costs may exist which are not imposed by Us.

G. Third Party Rights

i) The Insured and Us have agreed that it is not intended for any third party to this contract to have the right to enforce the terms of this contract. The Insured and Us can rescind or vary the terms of this contract without the consent of any third party to this contract, who might seek to assert that they have rights under the Contracts (Rights of Third Parties) Act 1999.

ii) Our right to change Policy
We reserve the right to make changes, add to the Policy terms and/or to change the total amount payable for this insurance:

i) for legal, regulatory or taxation reasons;
ii) to reflect new industry guidelines and codes of practice.

4.3 Cancellation

A. Cancellation within 14 days
The Insured may cancel this policy within 14 days of receipt of the policy documents (the Insured’s business) by writing to the issuing agent at the address shown on the Policy Schedule/ Validation Certificate. Any Premium already paid will be refunded to the Insured providing they have not travelled and no Claim has been made or is intended to be made and no Claim is likely to give rise to a Claim has occurred. The policy will be cancelled with effect from its date of issue.

B. Cancellation after 14 days
The Insured may cancel this policy at any time after 14 days of receipt of the policy by writing to the issuing agent at the address shown on the Policy Schedule/ Validation Certificate. If the Insured cancels after 14 days no Premium refund will be made.

C. Cancellation by Us
If we no longer wishes to offer this policy and needs to cancel this policy We will write to the Insured at the latest address We have for the Insured. We will then cancel the policy 30 days after the date of its letter. If we cancel the policy We will refund any Premium the Insured paid for the cancelled period provided they have not made a Claim under this Policy.

D. Cancellation for Non Payment of Premiums
We reserve the right to cancel this policy immediately in the event of non payment of the Premium or in the Event that the payment is made by fraudulent use of a credit debit card or other payment method then the policy automatically becomes null and void.

4.4 Dual Interpretation

If at the time of any incident which results in a Claim under this policy, there is another insurance covering the same loss, damage, expense or liability We will not pay more than its proportional share (not applicable to the Personal Accident Section). Under the Medical Expenses Section the Insured’s private health insurer (if any) must pay the first amount as stated in their policy and We will commence cover once that limit has been reached.

4.5 Claim Provisions

A. The Insured must,

i) contact Mapfre Assistance Travel Claims within 30 days of becoming aware of anything likely to result in a Claim. A personal representative can do this if the Insured cannot.

ii) authorise Us and/or Our agents and affiliates to have access to all relevant medical records, if a Claim is to be made under this Policy,

iii) supply at his or her own expense any information, evidence and receptors We require including medical certificates signed by a Qualified Medical Practitioner, Police reports and other reports.

iv) take all reasonable steps to protect any item or property from further loss or damage and to recover any lost or stolen article;

v) send Us any original writ, summons, legal process or other correspondence received in connection with a Claim immediately it is received and without answering it.

B. The Insured must do not do the following without Our written agreement
i) admit liability, or offer or promise to make any payment, or

ii) sell or otherwise dispose of any item or property for which a Claim is being made, or abandon any item or property to Us.

C. Each Insured must recognise Our right to

i) choose either to pay the amount of a Claim less any Excess and up to any Policy limit or repair, replace or reinstate any item or property that is damaged, lost or stolen;

ii) take and take possession of any item or property for which a Claim is being made and handle any salvage in a reasonable manner;

iii) take over and deal with the defence or settlement of any Claim in the Insured’s name and keep any amount recovered;

iv) settle all Claims in euro;

v) be reimbursed within 30 days for any costs or expenses that are not insured under this Policy, which We pay to the Insured, or on his or her behalf;

vi) be supplied at the expense of the Insured with appropriate original medical certificates and all relevant medical notes paid for under Parts 3, 1, 5 or 6;

vii) request and carry out a medical examination and insist on a post-mortem examination, if the law allows Us to ask for one, at Our expense;

viii) at Our sole discretion to repatriate the Insured provided there is no medical advice to the contrary.

D. We will not be liable to pay a Claim and may cancel the Policy immediately in either of the following circumstances

i) if a Claim is in any way dishonest;

ii) if the Insured or anyone acting on his or her behalf, uses fraudulent means to benefit under this Policy.

Payment Claims

Death

• If the Insured is 18 years or over, We will pay the Claim to the estate of the deceased Insured and the receipt given to Us by the Personal Representatives shall be a full discharge of all liability by Us in respect of the Claim.

• If the Insured is a minor, We will pay the Claim to the estate of the minor if they are a Partner.

• If the minor is a minor and We are not a Partner, or if a Partner, We will pay the Claim to their Parent or Legal Guardian for the benefit of that minor. The Partner, Parent or Legal Guardian’s receipt shall be a full discharge of all liability by Us in respect of the Claim.

All Other Claims

• If the Insured is 18 years or over, We will pay the Claim to the Insured and their receipt shall be a full discharge of all liability by Us in respect of the Claim.

• If the Insured is a minor We will pay the Claim to that minor if they are a Partner.

• If the minor is not a Partner, We will pay the Claim to their Parent or Legal Guardian for the benefit of that minor. The Partner, Parent or Legal Guardian’s receipt shall be a full discharge of all liability by Us in respect of the Claim.
Making Yourself Heard

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

Who to Contact?

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

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

When You Contact Us

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

So We begin by establishing Your first point of contact:

Step One – Initiating Your Complaint

Does Your complaint relate to:

A. Your policy?
B. A Claim on Your policy?

If A, You need to contact the agent who sold You Your policy.
If B, You need to contact Mapfre Assistance on +353 91 501622.

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

Step Two – Beyond MAPFRE ASSISTANCE

If We have given You Our final response and You are still dissatisfied You may refer Your case to the Financial Ombudsman Service (Ombudsman). The Ombudsman is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after We have provided You with written confirmation that Our internal complaints procedure has been exhausted.

The Ombudsman can be contacted at:
Tel: 0845 080 1800 Fax: 020 7964 1001
Referral to the Ombudsman will not affect Your right to take legal action against Us.

Our Promise to You

Calls are recorded and monitored.

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

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

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

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

Alternatively, if You have purchased Your policy online, You can submit a complaint through the Online Dispute Resolution (ODR) platform http://ec.europa.eu/odr

Data Protection

We will need to obtain personal information from you to provide you with the policy of insurance. This means any information obtained from you in connection with this policy provided to you by us (or our subsidiaries) must be collected lawfully and in accordance with Data Protection Legislation.

We use your personal data in the following ways:

• to provide you with policy cover, including underwriting and claims handling. This may include disclosing information to other insurers, regulatory authorities, or to our agents who provide services on your behalf under the policy;
• to confirm, maintain, update and improve our customer records;
• to identify and market products and services that may be of interest to you, (subject to your prior consent);
• to analyse and develop our relationship with you;
• to check in processing any applications you may make;
• to carry out studies of statistics and claim rates;
• for the analysis and the prevention of fraud;
• for the analysis and the prevention of payment defaults;
• for statistical studies by us and/or any sectoral organisation in Europe.

Where you have given your consent, we may share some of your personal information with our partners or companies in our group so that they can provide you with information about other products, services and promotions that may be of interest to you by letter, telephone, SMS or e-mail.

We will only disclose your personal information to third parties if:

• it is necessary for the performance of your policy of insurance with us;
• you have given your consent, including marketing consent;
• such disclosure is required or permitted by law.

You can change your mind about your marketing consent at any time by contacting our Data Protection Officer, Ireland Assist House 22-26 Prospect Hill, Galway.
Or email: DPO.RELAND@mapfre.com

We disclose your personal information to third parties where:

• it is necessary for the performance of your insurance policy;
• if you have given your consent, or
• if such disclosure is required or permitted by law.

We deal with third parties that we trust to treat our customers’ personal information with the same stringent controls that we apply ourselves.

Some of the personal information required from you is sensitive information such as details of any current or past medical conditions for you and your fellow travellers on the policy. This is a ‘special category of information’ under Data Protection legislation. We will not use sensitive information about you except for the specific purpose for which you provide it including enabling us to quote for your policy cover, to confirm policy cover and to provide the services described in the policy. You must ensure that you only provide sensitive information about other people identified on the insurance policy where you have their consent or the legal right to disclose their personal information, including their sensitive personal information.

To assist with fraud prevention and detection we may:

• share information about you across our group, with other insurers and, where we are entitled to do so under the Data Protection legislation, the police and other law enforcement agencies;
• pass your details to a central insurance application and claims checking system, whereby it may be checked against information held by that central insurance application and claims checking system and shared with other insurers;
• check your details with fraud prevention agencies and, if you give us false or inaccurate information and we suspect fraud, we will record this with the fraud prevention agency and other organisations may also use and search these records to:
  a) help make decisions about credit and credit related services for you and members of your household;
  b) help make decisions on motor, household, credit, life and other insurance proposals and claims for you and members of your household;
  c) trace debtors, recover debt, prevent fraud and to manage your insurance policies;
  d) check your identity to prevent money laundering;
  e) undertake credit searches and additional fraud searches.

You are entitled on request to receive a copy of the personal information we hold about you. This will be information that you have given us during your policy. We do not hold any information relating to your credit status. If you would like a copy of your information, please contact our Data Protection Officer, Ireland Assist House 22-26 Prospect Hill, Galway.
Or email: DPO.RELAND@mapfre.com

We are hereby released from any liability for any claim if you refuse disclosure of the data to a third party, which in turn prevents us from providing cover under this policy.

You agree we will store the Personal Data according to Data Protection legislation.

You agree that if you travel outside the European Economic Area (“EEA”), it may be necessary for us to transfer your data outside of the EEA in order to fulfil our obligations to you in the provision of the services under the terms of this policy. The fulfilment of our obligations may include sharing your data with our service providers whom we may engage to ensure the provision of those services to you. We undertake not to transfer your data outside of the EEA or share your data with our service providers for any other reason than the fulfilment of our obligations under the terms of this policy. You have provided your consent for such transfer and sharing of data. Further details of how data is shared outside the EEA can be found in our Privacy policy on our website.

We keep records of any transactions you enter with us or our partner companies for up to six years. This is to enable a response to all claims under the policy, validation of policy cover, any enquiries, complaints or disputes that arise in that period and to comply with our legal and regulatory requirements.

We may keep other personal information about you if it is necessary for us to do so to comply with the law.

VOTED BEST TRAVEL INSURANCE PROVIDER 2011-2018
### Personal Details

<table>
<thead>
<tr>
<th>INSURED’S TITLE</th>
<th>MR / MRS / MS</th>
<th>TELEPHONE</th>
</tr>
</thead>
<tbody>
<tr>
<td>INSURED’S NAME</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ADDRESS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>DATE OF BIRTH</td>
<td></td>
<td>OCCUPATION</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>G.P.’S NAME</th>
<th></th>
<th>TELEPHONE</th>
</tr>
</thead>
<tbody>
<tr>
<td>ADDRESS</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Trip Details

<table>
<thead>
<tr>
<th>DATES OF TRIP</th>
<th>FROM</th>
<th>TO</th>
</tr>
</thead>
<tbody>
<tr>
<td>DESTINATION</td>
<td></td>
<td>NUMBER OF DAYS</td>
</tr>
</tbody>
</table>

### General Practitioner Use Only

**GP’s Note**

Please do not sign this form if in your professional opinion, the Insured may not be able to undertake the Trip or if the Insured is travelling with the intention of receiving pre-booked medical treatment.

- At the time of signing, I know of no medical reason why the Insured should not fly and partake in the intended Trip.

Signature General Medical Practitioner  

Date  

Under no circumstances should you back date this form.

### Declaration

- I declare that I am not travelling against the advice of a medical practitioner and that I have consulted my regular GP concerning the Trip that I am planning to undertake.
- I declare that my regular GP has declared that I am fit to travel and able to partake in the planned Trip and that my medical records have been noted accordingly.
- I declare that I am not travelling with the intention of having medical treatment abroad.
- I confirm that I will take adequate supplies of any medication that I am currently taking and that I will follow the usual medical regime required for my condition.
- I confirm that the above information is true and accurate and authorise the Underwriter/Insurer to approach my GP and obtain any information they may require from my medical records.

Signature  

PLEASE PRINT NAME HERE  

Date  

This section only needs to be submitted to the claim adjusters in the event of a claim.

This document is strictly confidential and no content is permitted to be shown, copied, extracted or forwarded to any third party without the prior written consent of MAPFRE Assistance or Blue Insurance Limited.