

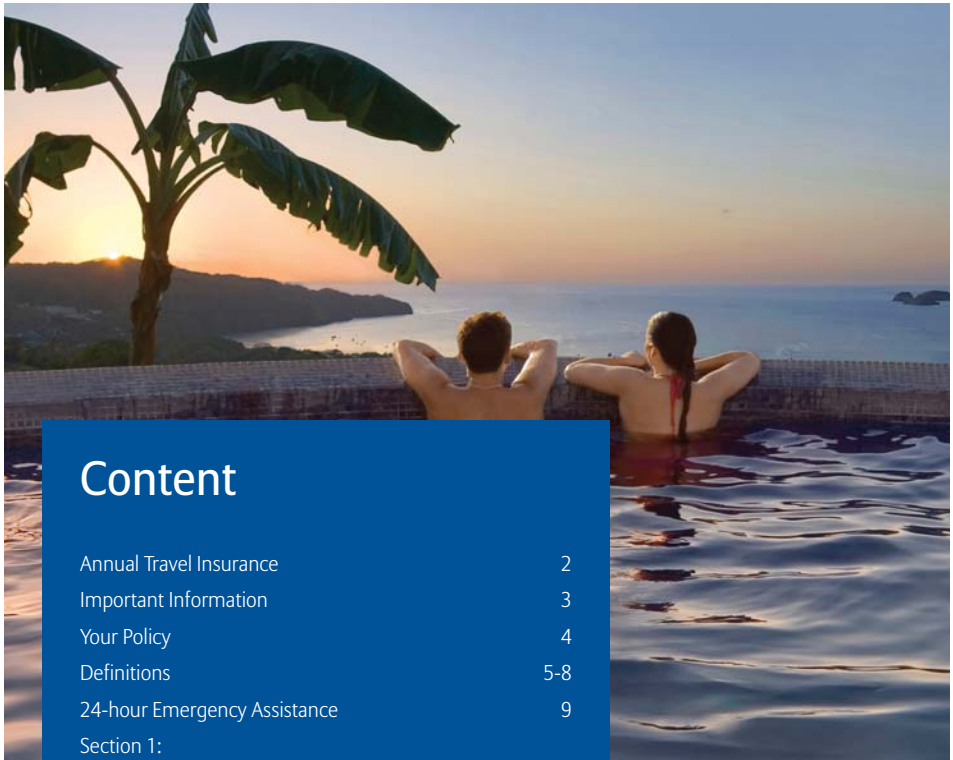


Travel Insurance

# Your Travel Policy

Direct

Allianz 



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# Annual Travel Insurance

The following is a summary of the main cover limits. You should read the rest of this policy for the full terms and conditions.

Cover	Limit (up to)	Excess
Personal Luggage	€2,000 (€250 single article limit)	€70
Money	€650 per person	€70
Loss of Passport	€400 per person	€70
Medical Expenses	€2,500,000	€35
- Hospital Benefit	- €25 per day per person	
- Total Hospital Benefit	- €600 per person	€70
Cancellation & Curtailment	€4,000	€70
Personal Accident	€30,000	Nil
Public Liability	€1,300,000	Nil
Delay	€105 per person	Nil
Missed Departure/Connection	€500 per person	Nil
Abandonment	€4,000 per person	Nil
Legal Expenses	€6,000	Nil
<b>Optional Cover:</b>	<b>Limit (up to)</b>	<b>Excess</b>
- Winter Sport Cover		
Unused SkiPack	€325 in total	Nil
Ski Hire	€325 in total	Nil
Piste Closure	€450 in total	Nil
- Golfing		
Equipment and personal belongings	extra €1,250 luggage sum insured	€70
Unused and paid green fees	€450 in total	€70

# Important Information

If after reading this policy You are not satisfied with it for any reason, You must return all of the documents to Us within 14 days of issue in order to receive a full refund of premium.

Unless otherwise stated and agreed, cover applies for a maximum of 31 days per trip, and a maximum of 90 days in total, in any Period of Insurance.

## Private Medical Insurance

If you are aged more than 65 years this travel policy is only available to you if you already have private medical insurance in force which covers all persons over 65 insured under this policy at the time of buying this insurance and applies continuously throughout the duration of any holiday. Your private medical insurance policy will provide you with cover for medical expenses cover abroad. The extent of that cover will depend on the cover provided by Your medical insurance provider. You must ensure that you are familiar and fully comply with the rules, terms and conditions of your private medical insurance policy.

## Pre-existing Medical Condition

This Policy will not cover any claim if:

- 1) the claim relates to a medical condition or any illness related to a medical condition which You or any person whom Your travel depends knew about before this Policy came into force or renewed or before an insured journey was booked;
- 2) You or any person on whom Your travel depends are travelling against medical advice;
- 3) You or any person on whom Your travel depends are travelling to receive medical advice or treatment;
- 4) You or any person on whom Your travel depends are on a Hospital waiting list waiting for treatment; or
- 5) You or any person on whom Your travel depends have been given a terminal diagnosis.

## The Law Applicable to the Contract

The Laws of Ireland will apply to Your Policy and the Irish Courts will have jurisdiction to hear any dispute regarding Your Policy and declaration.

# Your Policy

The Proposal Form which You have signed is the basis of Your Contract with Us and from which Your Policy has been prepared. The Policy, the Schedule and any Endorsement shall be evidence of the Contract between You and Us.

Provided You have paid the Premium and We have agreed to accept it, We will, subject to the terms, conditions and exclusions contained in or endorsed on the Policy, indemnify You by payment, or at our option, by reinstatement, repair or replacement for any event insured in the Sections shown in the enclosed Schedule, occurring within the Territorial Limits, during the Period of Insurance.

The Policy, Schedule and any endorsements are to be read as one document or words and expressions to which specific meanings have been given in any part of the Contract will have such specific meaning wherever they may appear. If during the Period of Insurance any aircraft or surface transport vehicle in which You are travelling as a passenger is delayed through no fault of Yours, with the result that Your journey is not completed before the expiry of the Period of Insurance, then this insurance will automatically be extended without extra charge for as many additional days as may reasonably be necessary to complete Your journey.


## Insurance Act 1936

All monies which become or may become payable by Us under Your Policy will in accordance with Section 93 of the Insurance Act 1936 be payable and paid in the Republic of Ireland. All sums referred to and/or due under this document are expressed in and/or payable in Euros.

## Finance Act 1990

The appropriate stamp duty has been or will be paid in accordance with the provisions of Section 113 of the Finance Act, 1990.

Signed on behalf of the Company

A handwritten signature in black ink, appearing to read 'Aidan Hanratty', written over a horizontal line.

Aidan Hanratty  
Member of the Board of Management  
Allianz p.l.c.

# Definitions

Wherever any of the following words or expressions appear in this Policy document, the specific meaning shown under them will be deemed to apply.

## **You/Your/Yourself**

The Insured Person(s) named in the Schedule. Each Insured Person must permanently reside in the Republic of Ireland and the appropriate premium must have been paid.

## **We/Us/Our/The Company**

Allianz p.l.c.

## **Period of Insurance**

The Operative Dates shown in the Schedule.

## **Endorsement**

Any alteration to this Policy wording.

## **Excess**

The amount of any loss you must pay yourself

## **Departure Date**

The date on which You intend to commence the Insured Journey outside the Republic of Ireland.

## **Return Date**

The date on which You intend to arrive in the Republic of Ireland at the end of the Insured Journey.

## **Insured Journey**

The Insurance (other than for Section 3 Cancellation or Curtailment

charges) operates from the time of departure to travel outside of the Republic of Ireland (including travel in Northern Ireland but only if involving an overnight stay) on the Departure Date until arrival back home on or before the Return Date, or the end date of the Period of Insurance, whichever is earlier. The Insurance operates for any journey up to 31 days duration within the Period of Insurance provided that the number of days abroad does not exceed 90 days by any one Insured Person in any one Period of Insurance. Cover under Section 3 is in force from the time of booking the Insured Journey and continues until the Return Date, or the end date of the Period of Insurance, whichever is earlier.

## **Bodily Injury**

Injury caused by accidental, violent, visible and external means. This definition does not include sickness or disease or any naturally occurring condition or degenerative process or the result of any gradually operating cause.

## **Close Relative**

Husband, wife, common law partner (partner of the policyholder co-habiting and sharing household expenses or responsibilities) spouse fiancé(e), son or daughter, parents, grandparents, grandchildren, brother or sister, parents-in-law, brothers and sisters-in-law, stepmother, step father, step brother and step sister.

# Definitions (continued)

## Children

Children covered under the policy must be in permanent full time education and up to the age of 21 years of age at inception / renewal of the policy.

## Resident of Ireland

A person who has been residing in Ireland for not less than 6 months up to the policy date.

## Pet

Domestic Cat or Dog which belongs to You.

## Private Medical Insurance

A health insurance contract as defined in the Health Insurance Acts, underwritten by either the Voluntary Health Insurance Board, BUPA Ireland, Quinn Healthcare or VIVAS Insurance Limited, which incorporates cover for medical expenses abroad and as shown in the policy schedule

## Abroad

Outside Republic of Ireland.

## Condition Precedent

Terms and conditions which must be met by You before We will consider Your claim.

## Credit Cards

Credit cards, charge cards, cheque cards, debit cards and cash cards.

## Excluded Activities

Motor cycling (as a driver or passenger), where the engine capacity exceeds 50c.c., horse racing, motor vehicle racing (or practice therefor), hunting, ice-hockey, mountaineering or rock-climbing necessitating the use of ropes, pitons or guides, pot-holing, caving, any underwater activity (excluding scuba diving to a maximum depth of 30m for recreational purposes only, where the Insured Person is qualified under C.M.A.S. and/or P.A.D.I. certification and accompanied by another diver), armed or unarmed combat sports, participating in any speed or endurance test (or practice therefor), bungee jumping, bungee rocketing, hang-gliding, para-gliding, parachuting, rafting or canoeing involving white water rapids or other hazardous activity similar in nature to the above.

## Hijack

The unlawful seizure of the aircraft or other vehicle in which an Insured Person is travelling.

## Hospital

Public or Private Hospitals maintaining full time facilities for the care of resident patients under the direction of full time medical staff and fully qualified nurses. This definition does not include nursing or convalescent homes or facilities being solely for the care of mental patients, drug addicts or the elderly.

# Definitions (continued)

## Illness

An unhealthy condition of the body or mind necessitating the attendance of a full time medical practitioner.

## Loss of Limb

Permanent loss by physical severance or permanent loss of use of an entire hand or arm or an entire foot or leg.

## Loss of Sight

Physical loss of an eye or permanent and total loss of sight in an eye rendering the Insured Person absolutely blind in the eye beyond remedy by surgical or other treatment.

## Medical Practitioner

A legally qualified medical practitioner other than an Insured Person or a Close Relative.

## Personal Money

Cash, currency notes, bank notes, travel tickets, and travellers' cheques.

## Permanent Total Disablement

Disablement due to Bodily Injury, other than by Loss of Limb or Loss of Sight, which entirely prevents an Insured Person from carrying out or giving attention to gainful employment of any and every kind and which is proven by medical evidence to be likely to last for the remainder of an Insured Person's life.

## Public Transport

Any Public Transport service provided by a duly licensed operator

## Ski Equipment

Skis, poles, boots and bindings, snow boards or ice skates.

## Territorial Limits

Area 1 Worldwide, excluding the Republic of Ireland other than accommodation as noted in the Cancellation and Curtailment Section (3), but including overnight stay in Northern Ireland.

Area 2 Europe (defined as, Albania, Andorra, Austria, Azores, Belgium, Belorussia, Bosnia-Herzegovina, Bulgaria, Canary Islands, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Faroe Islands, Finland, France, Germany, Gibraltar, Greece, Iceland, Israel, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldavia, Monaco, The Netherlands, Norway, Poland, Portugal, Romania, Russia [west of the Ural mountains], San Marino, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey, Ukraine, United Kingdom, Vatican City, Yugoslavia excluding the Republic of Ireland other than accommodation as noted in the Cancellation and Curtailment Section (3), but including overnight stay in Northern Ireland.

# Definitions (continued)

## Valuables

Jewellery, watches, furs, gold & silver articles, silk & leather articles and items of clothing, mobile phones, radios, personal stereos, MP3 Players, audio equipment, binoculars, reading glasses, sunglasses, telescopes, video equipment, personal computers & equipment and photographic equipment.

## Winter Sports

Skiing (including off-Piste skiing but only while under supervision of a qualified guide/instructor), snowboarding, ice-skating and curling.

# 24-hour emergency assistance

Please tell us immediately about any serious illness or accident abroad where you have to go into hospital or you may have to return home early or extend your stay because of any illness or injury. If you are unable to do this because the condition is life, limb, sight or organ threatening, you should contact us as soon as you can. You must also tell us if you are likely to incur medical fees over €250. If you are claiming for a minor illness or accident abroad you should where possible pay the costs and reclaim the money from us when you return. You can call the Allianz Travel Emergency Assistance which is handled by **Mondial Assistance** 24 hours a day, 365 days a year on **00 353 1 6373686** or Fax **00 353 1 6373649**.

Please give us your age and your policy number and say that you are insured with Allianz Direct Travel Insurance. Below are some of the ways the 24 hour emergency medical assistance can help.

**Confirmation of payment**-We will contact Hospitals or doctors abroad and guarantee to pay their fees, providing you have a valid claim.

**Repatriation**-If our medical advisers think it would be in your medical interest to bring you back to your home or to a Hospital or nursing home in Republic of Ireland, you will be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, we will use an air ambulance.

We will consult the Medical Practitioner first. If you need to go home early the Medical Practitioner must provide a certificate confirming that you are fit to travel. Without this the airline can refuse to carry any sick or injured person.

You can contact us at any time day or night. You will be answered by one of our experienced assistance coordinators who you should give all relevant information. Please make sure you have details of your policy before you phone.

# Section 1: Personal Luggage & Personal Money

## Personal Luggage and Personal Money

(See Corresponding Exclusions and Conditions)

### The Cover

1. We will indemnify You by payment, or at our option, by replacement or repair, up to a maximum amount as stated in the Schedule, during the course of the Insured Journey, for loss of or damage by accident or misfortune to
  - (a) Your personal luggage (excluding valuables).
  - (b) Valuables up to an amount of €650 in respect of any one Insured Person (excluding Personal Money).
  - (c) Personal Money up to an amount of €325 in respect of any one Insured Person.
  - (d) Foreign currency up to an amount of €325 purchased up to five days prior to Departure Date.
2. If, during the Insured Journey, You suffer financial loss solely as a result of a Credit Card being stolen or lost and subsequently being used by any person other than an Insured Person or a member of the Insured Person's family we will indemnify You up to an amount of €650.
3. In the event of temporary loss or misplacement of Your personal luggage for more than 24 hours, We will reimburse You up to €125 towards the necessary cost of purchasing replacement clothing, toilet requisites and similar items for each Insured Person. This cover applies to the outward journey only. Any amount so paid will be deducted from the final claims settlement should the personal luggage prove to be lost permanently.
4. If You lose Your passport and as a direct result, You necessarily incur additional travelling and accommodation expenses abroad to enable You to obtain a replacement, We will indemnify You, up to an amount of €400 in total.

# Section 1: Conditions

## Conditions applicable to Section 1

(Also see General Conditions)

Duty to take care:

You must take proper and due care of Your property including examination of Your 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.

Any loss or damage which occurred in transit must be reported to the Carriers, and any loss or theft to the Police, within 24 hours of discovery. In both instances a written report must be obtained.

Temporary loss of baggage is subject to a written report from the Carrier and payment of the relevant benefit is subject to receipts for emergency items being submitted.

In respect of 1(a) and 1(b) above

In the event of a claim in respect of a pair or set of articles We shall only be responsible in respect of the value of that part of the pair or set which is lost, stolen or damaged.

If it is not possible to report the loss or damage in transit to the carrier immediately – You must advise them in writing within 7 days of the incident and obtain the aforementioned written report

In respect of 1(c)

Loss of money is subject to You furnishing receipts.

In respect of 4.

Loss of your passport is subject to a letter from the Consulate to whom You reported the loss.

# Section 1: Exclusions

## Exclusions applicable to Section 1 (Also see General Exclusions)

### We will not pay

- (1) For property left unattended including property left in an unattended vehicle regardless of the location of the property in the vehicle.
- (2) For temporary loss of baggage for which You are entitled to full compensation from someone else.

*in respect of 1 (a), (b), (c) and 2 of Section 1.*

- (3) The first €70 of any claim in respect of each Insured Person arising out of a single incident.
- (4) More than €250 for any single article of any kind.

*in respect of 1 (a) and (b) of Section 1..*

- (5) For Valuables while in transit and outside Your control, or left unattended, including those held in Your personal luggage.
- (6) For loss or damage caused by or arising from wear, tear, deterioration or depreciation, moth, vermin, atmospheric or climatic conditions, or any process of cleaning, dyeing, repair, or restoration.
- (7) For chipping, scratching or breakage of or damage to fragile or brittle articles, radio

television or recording equipment, computer equipment, musical instruments, china or glass and any consequence thereof, unless caused by fire or accident to the conveyance in which Your luggage is being carried.

- (8) For breakage of or damage to sports equipment while in use.
- (9) For contact lenses, bonds, coupons, stamps (other than current), negotiable instruments, title deeds, manuscripts, securities or documents of any kind.
- (10) For mechanical or electrical breakdown or derangement.
- (11) For personal luggage and Valuables which are lost, damaged, stolen or destroyed while being shipped as freight or under a bill of lading.

- (12) For any property more specifically insured.

*in respect of 1 (c) and 2 of Section 1*

- (13) Any more than €125 in respect of children under 16 years of age.
- (14) For Money loss due to depreciation, errors or omissions.
- (15) For Money or Credit cards not carried on Your person, including losses from unattended vehicles, and whilst

# Section 1: Exclusions (continued)

in transit outside Your immediate control, unless held in a locked safety deposit box or similar locked, fixed receptacle.

*In respect of 1(c) and (d)*

Loss caused by a reduction in exchange rates.

Loss or theft of travellers cheques when the supplier provides a replacement service.

*in respect of 2 of Section 1.*

(16) For financial loss as a result of a Credit Card being stolen or lost and subsequently being used by any person other than an Insured Person or a member of the Insured Person's family unless You comply with the conditions of the issuing company.

*in respect of 1(c), 2 and 4 of Section 1.*

(17) For any consequential loss, other than following fraudulent use of Credit Cards.

*in respect of 4 of Section 1.*

(18) For any claim for loss of a passport, if the loss has not been reported to the relevant Consular Authority within 24 hours of discovery of the loss.

# Section 2: Medical

## Medical and Related Medical Expenses Incurred Abroad

(See Corresponding Exclusions and Conditions)

### Aged more than sixty-five

If you are aged more than sixty-five years this travel policy is only available to you if you already have private medical insurance in force and covering all persons insured under this policy at the time of purchasing this policy and applies throughout the duration of any holiday. Your private medical insurance policy will provide you with cover for medical expenses cover abroad. The extent of that cover will depend on the cover provided by Your medical insurance provider. You must ensure that you are familiar and fully comply with the rules, terms and conditions of your private medical insurance policy. If a person insured requires medical attention or incurs medical expenses abroad the person insured must follow the claims procedures specified by his or her private medical insurance provider. He or she should also notify the private medical insurance provider about this policy. Should the medical expense exceed 50% of the total underlying limit of his or her private medical insurance he or she must notify Allianz Travel Claims Service care of 'Outsource Services Group (OSG)'. If a person insured is medically fit to be repatriated cover under this section will cease three days after the date the person insured becomes fit to be repatriated.

### The Cover

We will indemnify You or Your legal personal representatives, up to a maximum amount as stated in the Schedule, as a direct result of Bodily Injury, Illness or Death, for:

1. Reasonable medical, surgical, Hospital or nursing home or nursing fees or charges abroad, emergency dental treatment (for the immediate relief of pain only) or emergency optical treatment, whilst abroad, and ambulance charges.
2. The reasonable additional cost of travel and accommodation charges, (including repatriation) incurred by You or by any one Close Relative or friend who necessarily has to travel to remain with, or escort You home.
3. The necessary and reasonable cost or the additional, reasonable cost of conveyance of Your body or ashes to the Republic of Ireland, up to a maximum amount of €4,000 per Insured Person.
4. Hospitalisation: If, during the Insured Journey, You are admitted to a Hospital for more than 24 hours on the recommendation of a Medical Practitioner, We will pay You a cash benefit of €25 per day up to the maximum amount of €600 per person while the Insured Person is a Hospital in-patient abroad. This benefit is limited to €10 per day if the Insured Person is under 21 years of age.

# Section 2: Conditions

## Conditions applicable to Section 2:

(Also See General Conditions)

On admission of an Insured Person to hospital abroad the Allianz Travel Assistance service must be contacted as soon as possible, but in any event within 48 hours or such longer period of time as We may at Our absolute discretion determine.

We reserve the right to repatriate to the Republic of Ireland, when in the opinion of the Medical Practitioner in attendance and the Company's Medical Practitioner, the Insured Person is fit to travel – if the Insured Person does not comply with this decision We reserve the right to withdraw cover with immediate effect.

# Section 2: Exclusions

## Exclusions applicable to Section 2 (Also see General Exclusions)

We will not pay for

(a) the first €70 of each claim.

NOTE: this excess does not apply if the claim is reduced by the use of form EHIC (European Health Insurance Card)

(b) Any medical expenses incurred after the Insured Person has returned to the Republic of Ireland.

(c) Any medical expenses incurred more than six months after the need for investigation and treatment arises.

(d) Medication which at the time of departure is known by You to be required or to be continued outside the Republic of Ireland.

(e) Any claim arising from the failure by an Insured Person, or by any member of an Insured Person's party to undertake the planned travel due to financial circumstances or disinclination to travel.

(f) Any claim directly or indirectly arising from failure to notify the Travel Agent, Tour Operator or provider of transport or accommodation immediately it is found necessary to cancel the travel arrangements.

(g) Extra transport and accommodation costs which are

of a higher standard to those already incurred.

(h) Any claim which is the result of, or is contributed to by

(1) complications in pregnancy or childbirth,

(i) if incurred within three months of the expected date of birth,

(ii) if incurred more than three months before the expected date of birth, unless such expenses are incurred for emergency treatment

(2) the Insured Person having taken a drug unless it was taken on proper medical advice and not for the treatment of drug addiction

(3) the Insured Person engaging in, or practising for, any of the Excluded Activities or Winter Sports unless shown in Your Policy Schedule.

(i) the Insured Person committing or attempting to commit suicide

(j) You travelling on a motor cycle unless the rider holds an appropriate valid licence and all persons insured are wearing crash helmets.

(k) any claims which are recoverable under reciprocal arrangements under any national insurance scheme or any private Healthcare Scheme.

# Section 3: Cancellation or Curtailment Charges

## Cancellation

We will indemnify You or Your legal personal representatives for all deposits, advance payments and other charges for transport and accommodation, including maximum 2 nights pre booked accommodation in the Republic of Ireland, which have been paid or will be payable and become forfeit under contract, and which are irrecoverable from any other source, up to a maximum amount as stated in the Schedule, resulting from cancellation, prior to commencement, of the Insured Journey as a direct and necessary result of

1. the Insured Person being declared or about to be declared redundant, as defined in the Redundancy Payments Act 1967 or any amendment thereto, after the date of issue of this Policy and after the date that the Insured Journey was initially booked.
2. accidental Bodily Injury to, or Illness or Death of, the Insured Person, a Close Relative or any person with whom the Insured Person intends to travel or stay during the Insured Journey.
3. the Insured Person or any person with whom the Insured Person intends to travel or stay on the Insured Journey being placed in compulsory quarantine, being summoned for jury service, being called as a witness in a court of law or being Hijacked.
4. the Insured Person's home being rendered uninhabitable due to fire or burglary.
5. You or Your travelling companion being advised not to travel by a Medical Practitioner as a result of any complications in pregnancy.

## Curtailment-The Cover

We will reimburse You for travel expenses to Your home and a pro-rata amount of the pre-paid or contracted costs for each complete day of the Insured Journey which is forgone (excluding the pre-paid or contracted costs for transportation from and to Your home) because of unexpected curtailment of the Insured Journey up to a limit of €4,000 in respect of any one Insured Person due to the following reasons:

- (1) One of the following people becoming seriously ill, seriously injured or dies:
  - (a) You or any person You had arranged to travel or stay with, or
  - (b) a Close Relative

## Section 3: Cancellation or Curtailment Charges (continued)

Provided that the Medical Practitioner has certified that it is medically necessary for You to return home and that You are fit to undertake the journey.

- (2) the death of Your Pet
- (3) Your home becoming uninhabitable as a result of accidental fire damage or burglary (the latter involving violent and/or forcible entry).

## Section 3: Conditions

### Condition applicable to Section 3

(Also see General Conditions)

#### Cancellation

You must advise Your Travel Agent/Tour Operator or provider of transport/accommodation, as soon as You become aware of the need to cancel Your trip – The liability under this policy is restricted to the cancellation charges that would have applied at that time.

#### Curtailment:

- Prior to curtailment of the holiday due to medical reasons a Medical Practitioner's certificate must be obtained from the attending Medical Practitioner, confirming the necessity to return home.
- Allianz Travel Assistance must be contacted prior to any arrangements being made to curtail the trip and return home.
- In the event of curtailment due to sub-paragraph (3), a police report must be obtained from Your local Garda Station.

# Section 3: Exclusions

## Exclusions applicable to Section 3 (Also see General Exclusions)

- (1) We will not indemnify You for any circumstances known to an Insured Person which are likely to cause cancellation, prior to the Period of Insurance or prior to the date that the Insured Journey was initially booked.
- (2) We will not indemnify You in respect of any financial circumstances, other than the Insured Person being declared redundant, as defined in the Redundancy Payments Act 1967 or any amendment thereto.
- (3) We will not indemnify You in respect of a default, financial or otherwise, of any transport or accommodation provider, or any person or Company operating as Your Agent.
- (4) (4) We will not indemnify You in respect of any loss arising directly or indirectly from depression, stress, or disinclination to travel, unless necessitating in-patient treatment in a Hospital.
- (5) We will not indemnify You in respect of any loss arising directly or indirectly from adverse weather conditions.
- (6) We will not pay any claim arising directly or indirectly from failure to notify the Travel Agent, Tour Operator or provider of transport or accommodation immediately it is found necessary to cancel or curtail the travel arrangements.
- (7) We will not indemnify You in respect of cancellation or curtailment necessitated by:
  - (a) pregnancy, unless the pregnancy involves an unforeseen medical complication, arising more than three months before the expected date of delivery and which has been confirmed in writing by a Medical Practitioner.
  - (b) industrial action, strikes which existed, or of which advance warning had been given, prior to the Period of Insurance or booking of travel.
  - (c) redundancy notified to the Insured Person, or of which warning had been given, prior to the Period of Insurance or booking of travel.
  - (d) Foot and Mouth disease or consequences thereof.
  - (e) Not having a correct passport or visa
  - (f) Your vehicle being stolen or broken down
  - (g) You travelling on a motor cycle unless the rider holds an appropriate valid licence and all persons insured are wearing crash helmets.
- (8) Any claim directly or indirectly arising from failure to notify the Travel Agent, Tour Operator or provider of transport or accommodation immediately it is found necessary to curtail the travel arrangements.

## Section 3: Exclusions (continued)

- (9) the cost of your original pre-booked tickets if you have not used them and we have paid extra transport costs.
  
- (10) We will not pay for the first €35 of each and every Insured Person's claim.

# Section 4: Personal Accident

## Personal Accident

(See Corresponding Exclusions)

### The Cover

We will pay the Benefit shown if, during the Insured Journey, You suffer Bodily Injury, which solely and independently of any other cause, results within 12 months of the date of the injury in Death or any other loss shown in the Scale of Benefits.

### Scale of Benefits

Event resulting from Bodily Injury	Benefit
A Death	€30,000
B Loss of sight in one or both eyes or loss of one or more limbs	€30,000
C Permanent Total Disablement	€30,000

(Note: Reduced Benefits apply to Persons under 18 years of age)

# Section 4: Exclusions

## Exclusions applicable to Section 4

(Also see General Exclusions)

- (1) The maximum amount payable under this Section of the Policy is €30,000 per person.
- (2) We will not pay any more than €6,000 in respect of each benefit for any Insured Person under 18 years of age.

# Section 5: Public Liability

## Public Liability

(See Corresponding Exclusions)

### The Cover

We will indemnify You or Your legal personal representatives in respect of any legal liability for damages arising in connection with an Insured Journey for

1. Accidental Bodily Injury, death, disease or Illness to any person not engaged in the service of the Insured Person under a contract of service or apprenticeship
2. Accidental loss of, or damage to, material property happening during the Insured Journey incurred during the Period of Insurance, up to an amount of €1,300,000

# Section 5: Exclusions

## Exclusions applicable to Section 5

(Also See General Exclusions)

We will not provide an indemnity where Your legal liability arises out of

- (1) Your profession, trade or business.
- (3) Bodily Injury, death, disease or Illness to You, any member of Your family or household, or Your employees.
- (4) Loss of or damage to any property, which at the time of the event giving rise to such legal liability, is owned by or held in trust by You or is in Your custody or control or in the custody or control of anyone travelling in the same party as You.
- (5) The ownership possession or use of any motor cycle, motor vehicle, horse drawn vehicle, aircraft or aerial device, hovercraft or mechanically propelled watercraft (other than sailing dinghy, surfboard or sail board, motor craft with a maximum design speed exceeding 10 knots, in territorial waters) or firearms.
- (5) Deliberate acts or omissions.
- (6) Costs assumed or imposed by any agreement unless such liability would otherwise have applied.
- (7) The ownership, possession or use of dangerous dogs as specified in regulations made under the CONTROL OF DOGS ACT 1986 or amendments thereto, if such possession or use is not in accordance with the provisions of such Regulations.
- (8) The Insured Person having taken a drug other than in accordance with the manufacturers instructions or as prescribed by a registered Medical Practitioner.

We will not pay for any legal liability for which indemnity is provided under any other insurance.

# Section 6: Delay / Missed Departure / Abandonment

## Delay / Missed Departure / Abandonment

(See Corresponding Exclusions)

### The Cover

#### 1. Delay

Where strike, industrial action, adverse weather conditions, fire, flood or mechanical breakdown in Public Transport causes the departure of the ship or aircraft on which you are booked to travel being delayed, We will pay an amount of €35 for each Insured Person delayed in respect of every consecutively completed 12 hour period of the delay in Your scheduled departure time. We will pay up to a maximum amount of €105 for each Insured Person.

#### 2. Missed Departure/Connection

Where adverse weather conditions or accident or mechanical failure involving the vehicle in which You are travelling, causes You to arrive at the international point of departure too late to commence or continue the pre booked journey, We will reimburse You in respect of reasonable additional accommodation and travelling expenses, necessarily incurred by you to reach your intended destination – We will pay up to a maximum amount of €500 for each Insured Person.

#### 3. Abandonment

We will indemnify You or Your legal personal representatives for all deposits, advance payments and other charges for transport and accommodation which have been paid or will be payable and become forfeit under contract, and which are irrecoverable from any other source resulting in

- Your decision to abandon your journey before you leave the Republic of Ireland after you have been delayed for 12 hours or more from the scheduled departure time of leaving the original departure airport/seaport.

or

- abandonment of the outward part of the Insured Journey as a direct and necessary result of strike or industrial action subject to a minimum delay of 12 hours from the scheduled departure time of leaving the original departure airport/seaport.

– up to a maximum amount of €4,000 in respect of each Insured Person.

# Section 6: Conditions

## Condition applicable to Section 6:

(Also See General Conditions)

You must have checked in according to the itinerary given to You by the Tour Operator or carrier, and obtained written confirmation from them or their Handling Agents of the cause of the delay/abandonment of the scheduled departure time, and the actual period of the delay.

For cover in respect of missed connection You must allow a reasonable amount of time between Your scheduled arrival at the point of departure for Your connection and the scheduled time of departure of same. A repairers report will be required for claims involving vehicle breakdown.

# Section 6: Exclusions

## Exclusions applicable to Section 6:

(Also See General Exclusions)

### We will not pay

- any claim resulting from or contributed to by any strike or industrial action which commenced (or for which an officially stated intent had been given) on or prior to the booking date of the Insured Journey or prior to the period of insurance.
- any claim resulting from strike or industrial action which does not result in delay in departure of Your flight or sailing.
- if You fail to check in, in accordance with the terms of the itinerary supplied unless such failure was itself due to an insured event.
- if service is withdrawn temporarily or permanently by Air Traffic Controllers, Harbourmasters, Rail Authorities, or other land, sea, or Air Authorities.
- any claim following accidental damage to, or mechanical breakdown of, any private motor vehicle
  - (a) over 15 years old
  - (b) not in good mechanical or roadworthy condition
  - (c) carrying more than it was manufactured to carry, or more persons than there are fixed seats in the vehicle
  - (d) carrying more than eight persons
  - (e) due to frost damage or worn tyres
- any claim for the cost of repairs to any vehicle.

# Section 7: Legal Expenses

## Legal Expenses

(See Corresponding Exclusions)

### The Cover

We will pay Your legal costs and expenses incurred in the pursuit of compensation and/or damages arising from or out of Your personal injury or death in the course of an Insured Journey, up to a maximum amount of €6,000 in respect of any one Insured Person.

# Section 7: Condition

## Condition applicable to Section 7

We shall have total and complete control over all negotiations, legal proceedings, and the appointment and control of a solicitor.

# Section 7: Exclusions

## Exclusions applicable to Section 7

(Also See General Exclusions)

**We will not pay for any costs incurred;**

- In pursuit of any claim against a Travel Agent, Tour Operator, Carrier, or Us,
- In pursuit of a claim against any person with whom the Insured Person had arranged to travel.

**We will not pay for any;**

- Claim reported more than 180 days after the commencement of the incident giving rise to the claim.
- Claim where, in Our opinion, there is insufficient prospect of a successful outcome.
- Legal expenses incurred prior to the granting of support by Us, or without Our written consent.
- Cost of the legal action which could be more than the settlement.
- Legal action that we have not agreed to.
- If you refuse reasonable settlement of your claim.
- If you withdraw from a claim without our agreement.
- Where another insurer or service provider has refused your claim
- For bringing legal action in more than one county for the same event.
- Awards as a personal penalty against you.

# Section 8: Optional Cover

## Optional Cover

N.B. Only applicable where the relevant premium(s) has been paid and the endorsements are noted in the schedule.

### TR1 Winter Sports

#### We will pay for

1. UNUSED SKIPACK up to €325 in total: Proportional return of the irrecoverable pre-booked cost of the lift pass, ski school, or equipment hire following Your injury or illness which injury or illness prevents You from participating in skiing activities for the period medically certified.
2. SKI HIRE up to €325 in total: The additional hire charges incurred by You following the loss or damage (including misdirection by the carrier resulting in delay of the arrival at the resort of at least 24 hours) of Your own ski equipment as defined. You must report this non-arrival to the carrier immediately and obtain a written report.
3. PISTE CLOSURE up to €450 in total: In the event that, due to lack of snow in the pre-booked resort, there is total closure of the lift system and it is not possible to ski for a period in excess of 24 hours, We will pay You a benefit of €45 per day. A written report must be obtained from the resort officials in confirmation of these events.

### Condition applicable to TR1 Winter Sports

1. Unused Skipack  
For claims in respect of unused ski pack due to illness a certificate from the Medical Practitioner (abroad) will be required.  
Anything mentioned under the heading Exclusions under Cancellation & Curtailment Charges Section 3.  
Anything mentioned under the heading Exclusions under Medical Section 2.
2. Ski Hire  
Anything mentioned under the heading Exclusions under Personal Luggage & Money Section 1.

# Section 8: Optional Cover (continued)

## TR2 Golfing

The total sum insured under Section 1, subsection 1(a) is increased to €3,250, and the single article limit for "golfing equipment" ONLY is increased to €1,250. Exclusion (8) under Section 1 does not apply in respect of golfing equipment.

Under Section 5, Exclusion (4) does not apply to motorised golf caddies used other than in circumstances where compulsory insurance or security is required by any road traffic legislation.

Return of Pre-Paid Green Fees: We will pay up to €450 in total where, due to circumstances beyond Your control, the golf course is inoperable and or unplayable. Confirmation of this fact together with the amount paid in respect of Green Fees must be obtained from the course officials, and is subject to a refund being unobtainable from any other source.

# General Conditions: All Sections

## General Conditions: All Sections

### 1. Keeping to policy terms

It is a Condition Precedent to Our obligation to make any payment under this Policy that

- (a) All material facts have been disclosed to Us. Failure to do so may affect Your rights under this Insurance or may lead to avoidance of your policy.

N.B. A material fact is a fact likely to influence Us in the acceptance, pricing or assessment of this Insurance (for example, Your own state of health or that of a Close Relative or that of any person on whom your travel depends). Particular attention is drawn to your obligation where serious, chronic or recurring medical conditions apply and any subsequent discussion relating to these with our medical screening service provider OSG Ltd. If You are in doubt as to whether a fact is 'material', then for Your own protection it should be disclosed.

- (b) The answers in any proposal and declaration for this insurance are true and complete to the best of Your knowledge and belief, and such proposal and declaration shall be the basis of this contract and are deemed to be incorporated herein.

- (c) You or any person on whose behalf payment is claimed, observe the terms, provisions and conditions of the Policy.

- (d) Any facts known to You, and any changes affecting the risk since inception of the Policy or last renewal date (whichever is the later) must be disclosed to Us prior to renewal of the Policy. Such facts must include any changes to the health of an Insured Person or any medical conditions diagnosed in respect of an Insured Person. Failure to disclose such facts or changes may mean that Your Policy will not provide You with the cover You require or may invalidate the Policy altogether.

- (e) You take all reasonable steps to prevent accident, injury, illness, disease, loss or damage.

- (f) You produce this Policy and Schedule as evidence when making a claim.

- (g) You disclose any details of previous serious, chronic or recurring illness, in respect of Yourself, anybody else to be covered under this policy, anyone You are travelling with, anyone You are intending to stay with during Your trip and anyone whose illness or death may give rise to a cancellation/curtailment claim under the terms and conditions of this Policy. Failure to do so may affect Your rights

# General Conditions: All Sections (continued)

under this Policy and may render it null and void.

## 2. Claims

You must:

- (a) As soon as reasonably possible notify Us of any event which may give rise to a claim under the Policy, or in any case, written notice must be given to Us no later than 28 days after the Insured Person's return to Ireland of an event which may lead to a claim, supplying full information of the time, place, extent and circumstances of such event.
- (b) Send Us all certificates, accounts, receipts, information and evidence We may require, at Your expense. No property may be abandoned to Us.
- (c) As soon as possible after sustaining any injury or contracting any illness, place Yourself in the care of a Medical Practitioner.
- (d) Submit to any medical examination made on Our behalf and, in the event of Your death, We will be entitled to have a post mortem examination carried out at Our own expense.
- (e) Not admit, deny, negotiate, or settle a claim without Our written consent.

We may:

- (f) Take over and conduct in Your name, or in the name of any other person indemnified by this Policy, with complete and exclusive control, the defence or settlement of any legal action.
- (g) Take proceedings at Our own expense and for Our own benefit, but in Your name, or in the name of any other person indemnified by this Policy, to recover any payment We have made under this Policy.
- (h) Request any medical certificate from, and have access to, Your Medical Practitioner.

## 3. Fraud

If any claim under this Policy is in any respect fraudulent, or if any fraudulent means or devices are used by You or anyone acting on Your behalf (including inflation or exaggeration of the claim, or submission of forged or falsified documents) to obtain any benefit under this Policy, all benefit is forfeit.

## 4. Arbitration

All differences arising out of this Policy shall be referred to an Arbitrator or if necessary to two Arbitrators, one to be appointed by each of the parties within one month after having being requested. The Arbitrators shall appoint an Umpire who shall sit with the Arbitrators and in the case of disagreement the Arbitrators shall submit to the

# General Conditions: All Sections (continued)

decision of the Umpire. The making of an award shall be a Condition Precedent to any right of action against Us. Differences not referred to arbitration within twelve calendar months from the date on which the difference occurred will be deemed to have been abandoned.

charge or refund such premium provided this amount is greater than or equal to €25 plus applicable Government Levy.

## 5. Other Insurances

If at the time of any incident, which results in a claim under this Policy, there is any other insurance covering the same liability, loss or damage, We will only pay our rateable share.

## 6. Non-Assignment

No assignee shall be entitled to any payment under this Policy.

## 7. Cancelling Your Policy

The Policyholder may cancel this Policy at any time by giving Us 30 days notice in writing. We may cancel this Policy by giving the Policyholder 30 days notice in writing to their last known address.

No refund of Premium will be allowed once cover under any Section has commenced.

## 8. Making an Alteration to your Policy

If you make an alteration to your policy we will re-calculate your premium which may result in an additional premium due to us or a premium due to you.

If the alteration to the policy results in an additional premium due to us or a refund due to you, we will only

# General Exclusions

## GENERAL EXCLUSIONS

(Note Sections Applicable to Each)

### 1. All Sections:

This Policy will not cover any claim if:

- 1) the claim relates to a medical condition or any illness related to a medical condition which You or any person on whom Your travel depends knew about before this Policy came into force or renewed or before an insured journey was booked;
- 2) You or any person on whom Your travel depends are travelling against medical advice;
- 3) You or any person on whom Your travel depends are travelling to receive medical advice, treatment or investigation;
- 4) You or any person on whom Your travel depends are on a hospital waiting list waiting for treatment or investigation or
- 5) You or any person on whom Your travel depends have been given a terminal diagnosis.

### 2. All Sections:

This Policy does not cover;

- (a) Any amount exceeding the sum insured for each SECTION shown in the Schedule for each of You.
- (b) Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or any legal liability of whatsoever

nature directly or indirectly caused by or contributed to by or arising from

- (i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- (ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- (c) Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- (d) Any claims arising directly or indirectly as a consequence of acts of terrorism, sabotage, missiles or contamination by biological and/or chemical substances.
- (e) Loss of or damage caused by pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds.
- (f) Any claim arising out of travel in the Republic of Ireland or Northern Ireland unless as part of an Insured Journey.
- (g) Children over 21 years of age at the commencement date of the Period of Insurance.

# General Exclusions (continued)

- (h) Any consequential loss whatsoever.
- (i) Any event for which You receive or are entitled to compensation from any other source.
- (k) Any claim arising as a consequence of riot or civil commotion.
- (l) Any claim for curtailment relating to the death of your Pet unless supported by a veterinary certificate

## 3. All Sections:

This Policy does not cover;

HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) however caused, and/or any mutant derivatives, variations, or treatment thereof however caused.

## 4. All Sections:

This Policy does not cover;

- (a) Bodily Injury, Illness, or Death occurring or arising as a consequence of
  - i. intentional self-inflicted injury, any form of psychological illness or infirmity, anxiety or depression.
  - ii. an Insured Person having taken a drug other than in accordance with the manufacturers instructions or as prescribed a Medical Practitioner.

- iii. anything prolonged or aggravated by any pre-existing physical defect, illness, or infirmity.
  - iv. an Insured Person committing or attempting to commit suicide or committing or attempting to commit an illegal act, including terrorist activities.
- or caused or contributed to by
- v. pregnancy or childbirth where You are expected to give birth within three months of Your scheduled intended date of return to Your home in the Republic of Ireland.
  - vi. diabetes.
  - vii. any gradually deteriorating condition not resulting from Bodily Injury.
  - viii. mental disorder, including post traumatic stress disorder, any psychological or psychiatric illness or condition.

- (b) You, when You are
  - i. more than 75 years of age at commencement of the Period of Insurance or renewal date unless agreed with the Company.
  - ii. affected (temporarily or otherwise) by alcohol.

Engaged in or practising for

# General Exclusions (continued)

- iii. manual work in connection with a business, trade or profession.
- iv. Winter Sports (as defined, other than for 14 days in any one Period of Insurance).
- v. ski racing, ski-jumping, heli-skiing or similar activities, the use of bobsleighs or skeletons, tobogganing, ice-hockey.
- vi. any Excluded Activities.
- vii. professional sport of any kind.
- viii. boxing or martial arts.
- ix. deep sea or aqualung diving, yachting or boating outside territorial waters, or other water pursuits of a hazardous nature (such as, but not exclusively, water skiing, jet-skiing or para-gliding).
- x. racing of any kind other than on foot or football, hurling or rugby, except of an impromptu and non-competitive nature.
- xi. motor cycling either as a driver or passenger on any motor cycle where the engine capacity exceeds 50cc.
- xii. military combat or combat-related training exercises.

## 5. All Sections:

This Policy does not cover;

Any Insured Person flying in or on any aircraft or aerial device (such as, but not exclusively, single seater aircraft, gliders or hang gliders) other than as a fare-paying passenger in a fully licensed passenger carrying aircraft, and not as a member of the crew.

## 6. All Sections:

This Policy does not cover;

Any claim caused directly or indirectly by the failure, or fear of failure, or inability of any equipment or any computer program, whether or not You own it, to recognise or correctly to interpret or process any date as its true calendar date, or to continue to function correctly beyond that date.

## 7. All Sections

This Policy does not cover you for any claim arising from or relating to the following:

Any epidemic or pandemic

You not following and suggestions or recommendations made by any government or other official authority during the period of insurance.

Your property being held, taken, destroyed or damaged under the order of any government or customs officials.

## 8. Sections 1, 2, 3, 4 and 5:

This Policy does not cover;

Strike, Riot, lock-out, Civil commotion, Confiscation, Detention, or the Rule of Law.

# Claims Procedure

## Claims Procedure

While abroad please contact the Allianz Travel Emergency Assistance Service handled by:

**Mondial Assistance** 24 Hour

Emergency Service –365 days a year

Phone: 00 353 1 6373686

Fax: 00 353 1 6373649

To obtain a Claim Form please contact:

Allianz Travel Claims Services  
c/o OSG

Nutley Building

Merrion Centre

Nutley Lane

Dublin 4.

Phone: (01) 66 19133

Please complete the Claim Form in full and forward it with the original booking invoice to the above, along with:

## Luggage

Forward full particulars of property lost or damaged, supported by bills in evidence of values or accounts for cost of repairs. For loss or theft claims a Police Report must be forwarded.

## Money

Forward full details together with the Police Report.

## Medical

Forward details of illness or injury together with original receipt or accounts for expenses incurred abroad.

## Cancellation

Give reason for cancellation

supported by booking invoice (from the Tour Operator), receipt, cancellation invoice (from the Tour Operator) and medical certificate.

## Curtailement

Original booking invoice from the Tour Operator, original flight tickets, new flight tickets, confirmation of the necessity to curtail the trip from the treating doctor abroad and receipts for the additional expenses incurred.

## Personal Accident

Forward full details of accident or injury

## Public Liability

See conditions under the relevant Sections contained in this document.

## Delay/Missed Departure

Forward written confirmation of the duration of the delay along with the cause from the carrier.

## Legal Expenses

Forward full details of accident or injury.

Please Note: As the circumstances of different claims are not the same it may be necessary for Us to request additional information / documentation along with the details given above.

## Medical & Other Emergencies

You can call upon the facilities of Allianz Travel Assistance for:

## Repatriation of Patients

If, in the opinion of Allianz Travel Assistance's Medical Adviser, it

# Claims Procedure (continued)

would be preferable to repatriate a patient to the Republic of Ireland, the transfer will be undertaken by regular airline services and Allianz Travel Assistance must authorise this. If they do not, this could mean that We will not provide cover or we may reduce the amount We pay for Your return to the Republic of Ireland. However, if a patient's condition warrants urgent treatment, Allianz Travel Assistance will utilise an air or road ambulance subject to consultations between the Medical Practitioner in attendance and the Allianz Travel Assistance Medical Advisers.

Remember that in the case of patients requiring repatriation, the Medical Practitioner 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

Hospitals or Medical Practitioners abroad will be contacted and their appropriate fees guaranteed thus eliminating the necessity for the patient to make payments out of their own funds, subject to cover applying. On admission of an Insured Person to hospital abroad the Allianz Travel Assistance service must be contacted as soon as possible, but in any event within 48 hours or such longer period of time as We may at Our absolute discretion determine. If You do not, this could mean that We will not provide cover or we will reduce the amount We pay for

medical expenses.

Expenses incurred by 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 the Policy. Please ensure You have Your Policy number before You telephone. Claims relating to minor illnesses or accidents should be paid by You and reclaimed from Us within 14 days of returning from Your trip.

## What to do

In case of a serious medical emergency notify Allianz Travel Assistance as soon as possible of any serious illness or accident involving You while abroad where immediate emergency treatment is required.

# Consumer Information

## Your insurer

The underwriter of your insurance is Allianz p.l.c., trading as Allianz, having its registered office at Allianz House, Elmpark, Merrion Road, Dublin 4, companies registration office no 143108. Vat no IE0646922D. Our contact details are: telephone: +353 1 6133666 fax: +353 1 6605214, and email: info@allianzdirect.ie

## Regulatory Status

Allianz p.l.c. is regulated by the Financial Regulator.

## Main business

Allianz p.l.c. is a non-life insurance undertaking which underwrites personal, commercial, education, religious and social insurance products.

## How we charge

The charge for our services is the premium (including applicable government levies and/or premium taxes).

## Default

Non-payment of your premium or part thereof or breach by you of certain conditions of your policy may lead to your policy being revoked or cancelled.

## Language

Your policy and all communications with you or by you to us will be in English.

## Compensation

Please note that in the event of Allianz being unable to pay a claim,

you may be entitled to compensation from the Insurance Compensation Fund in Ireland.

## Right of withdrawal

You have the right to withdraw from this policy, provided you have not made a total loss claim, within 14 days of the latest of:

- (1) the starting date of cover, or
- (2) the date on which you receive the full terms and conditions of your Policy.

Withdrawal effectively means that no policy was ever in place, and you may exercise this right by notice in writing to us at the address given above, quoting your policy number. Should you exercise this right we will refund you any part of your premium you have paid less an administration fee. If the cover is motor insurance, the premium cannot be refunded until the Allianz Certificate of Motor Insurance and Insurance Disc have been returned to Allianz. Please note that the right of withdrawal does not apply if the insurance policy under which insurance cover is provided is for less than 1 month.

## Governing law

The laws of Ireland will apply to your policy and the Irish courts will have jurisdiction to hear any dispute.

## Policy Alteration, Additional and Return Premiums

When you make an alteration to your policy we will re-calculate your premium, which may result in an additional premium due to us, or a return premium due to you. If the

# Consumer Information

alteration to the policy results in an additional premium due to us, or a refund due to you we will only charge or refund such premium provided this amount is greater than or equal to €25 plus applicable Government Levy.

## Alteration to terms and conditions

In the event of a claim we may advise you, at the time of your next renewal, of altered policy terms and conditions which increase your premium and/or excess, and/or reduce cover.

## Complaints

We aim to deliver the very highest standards of customer care. If you have any enquiry or complaint, please contact, with your policy/quote number and details: Customer Services Manager, Allianz, Direct Division, Allianz House, Elmpark, Merrion Road, Dublin 4. +353 1 6133666 (tel), [info@allianzdirect.ie](mailto:info@allianzdirect.ie)

If your complaint is not resolved to your satisfaction and you remain dissatisfied with our final response to your complaint you can refer your complaint to:

- (1) **The Financial Services Ombudsman Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.**  
1890-882090 (local),  
+353 1 6620899 (tel),  
+353 1 6620890 (fax),  
email - [enquiries@financialombudsman.ie](mailto:enquiries@financialombudsman.ie)  
website – [www.financialombudsman.ie](http://www.financialombudsman.ie)

and/or

- (2) **Insurance Information Services – Irish Insurance Federation, 39 Molesworth Street, Dublin 2.**  
+353 1 6761914 (tel),  
+353 1 6761943 (fax),  
email - [iis@iif.ie](mailto:iis@iif.ie)  
website – [www.iif.ie](http://www.iif.ie)

## Important Information

Amendment to your Travel Insurance Policy with effect from policy inception dates on and after 20th November 2009.

It is no longer a requirement of this policy that persons aged 65 years or over must have Private Medical Insurance.

Please note the following changes to the cover outlined in the Policy:

The paragraph noted under the heading 'Private Medical Insurance', included in the 'Important Information' section, which requires all persons over the age of 65 to have Private Medical Insurance is no longer applicable.

The paragraph noted under the heading 'Aged More than Sixty - Five', included in Section 2: Medical', which requires all persons over the age of 65 to have Private Medical Insurance is no longer applicable.

Allianz  
Allianz House  
Elmpark  
Merrion Road  
Dublin 4.

Tel: 1890 48 48 48

Fax: 01 660 5214

Website: [www.allianz.ie](http://www.allianz.ie)

E Mail: [info@allianzdirect.ie](mailto:info@allianzdirect.ie)

Allianz Mobile: [m.allianz.ie](http://m.allianz.ie)

Freetext: 50048

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