



Travel Insurance

# Your Travel Policy

Direct

Allianz 





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# Introduction

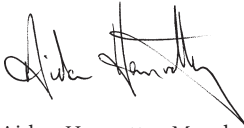
We are very pleased to introduce You to the Allianz Travel Insurance Policy and thank You for insuring with Us.

Please read this Policy carefully to ensure that it provides the cover You require. If the Schedule details do not agree with the details completed on Your Proposal Form/ Statement of Fact then please return it to Us immediately with a note of the changes that should be made.

This policy (which includes and shall be read as one document with the Schedule, Endorsements and Proposal Form/Statement of Fact) evidences a contract of insurance between the Insured and Allianz.

We will, subject to the terms, conditions, limitations and exclusions of this Policy, indemnify You in respect of loss, damage or liability which occurs during any Period of Insurance for which You have paid or agree to pay the premium.

This Policy is a legal document and should be kept in a safe place.  
On behalf of Allianz p.l.c.



Aidan Hanratty - Member of the Board of Management

## [Insurance Act 1936 \(or future amendments thereto\)](#)

All monies which become or may become payable by the Company under this Policy shall in accordance with Section 93 of the Insurance Act 1936 be payable and paid in the Republic of Ireland.

## [Finance Act 1990 \(or future amendments thereto\)](#)

The appropriate stamp duty has been or shall be paid in accordance with the provisions of Section 5 of the Stamp Duties Consolidation Act 1999.

# Important Information

## 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 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 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.

## Private Medical Insurance

If You have Private Medical Insurance, You must ensure that You are familiar and fully comply with the rules, terms and conditions, of Your Private Medical Insurance policy. If You require medical attention or incur medical expenses Abroad, You must follow the claims procedures specified by Your Private Medical Insurance provider and the Company. You must also notify Your Private Medical Insurance provider about this Travel policy.

If You make a claim under the Medical Expenses section and also hold Private Medical Insurance that covers the same claim, then We will be entitled to seek contribution from Your Private Medical Insurance provider.

## Cover

Cover applies for a maximum number of days per Insured Journey as stated in the Schedule, subject to a maximum overall limit of 180 days in any one Period of Insurance.

# 24-hour Emergency Assistance

Please note You must 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 provide Us with Your age and Your policy number and confirm that You are insured with Allianz Travel Insurance. Below are some of the ways the 24 hour emergency medical assistance can help.

**Confirmation of payment** - We will contact Hospitals or Medical Practitioners Abroad and guarantee to pay their fees, provided 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 the 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 to whom You should give all relevant information. Please make sure You have details of Your policy before You phone.

# Definitions

Any word or expression, which is given a specific meaning in this Policy, will have the same meaning wherever it appears.

## **You/Your/Yourself/Insured Person**

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

## **We/Us/Our/the Company**

Allianz p.l.c.

## **Abroad**

Outside the Republic of Ireland (including travel in Northern Ireland but only if involving an overnight stay).

## **Bodily Injury**

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

## **Child/Children**

Any Child/Children covered on the Policy up to the age of 21 years of age at the inception or renewal of the Policy and in permanent full time education.

## **Close Relative**

Husband, wife, common law partner (partner of the policyholder cohabiting and sharing household

expenses or responsibilities) spouse fiancé(e), son or daughter, foster children, Children who You are legal guardian to, parents, grandparents, grandchildren, brother or sister, aunt or uncle, parents-in-law, brothers and sisters-in-law, step-mother, step-father, step brother and step sister.

## **Credit Cards**

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

## **Curtailed**

Returning home from the Insured Journey after it has commenced prior to the planned Return Date.

## **Departure Date**

The date on which Your pre-booked Insured Journey outside the Republic of Ireland is scheduled.

## **Employee**

Any person engaged in the service of You under a contract of service or apprenticeship.

## **Endorsement**

Any alteration to this Policy wording.

## **Excess**

The amount of any loss You must pay Yourself.

## **Golf Equipment**

Golf clubs, golf shoes, golf bags and non motorised golf trolleys.

# Definitions (continued)

## **Hijacked**

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.

## **Household**

You and others permanently residing with You other than paying guests.

## **Illness**

An unhealthy condition of the body necessitating the attendance of a full time Medical Practitioner.

## **Insured Journey**

This Insurance (other than for Section 5 Cancellation and Curtailment charges) operates from the time of departure to travel Abroad 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 the journey duration specified on the Schedule within the Period of Insurance provided that the number of days Abroad does not exceed 180 days by any one Insured Person in any one Period of Insurance.

Cover under Section 5 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.

## **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 registered medical practitioner other than an Insured Person or a Close Relative.

## **Mugging**

A violent, threatening attack by a third party causing actual bodily harm.

## **Period of Insurance**

The period shown on Your Schedule and any subsequent period for which We accept a renewal premium.

## **Permanent Total Disablement**

Disablement which has lasted for a period of at least 12 months consecutively which entirely

# Definitions (continued)

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.

## Personal Luggage

Items owned by You, usually carried or worn by You for Your individual use during the Insured Journey.

## Personal Money

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

## Pet

Domestic cat or dog which belongs to You.

## Private Medical Insurance

A health insurance contract as defined in the Irish Health Insurance Acts.

## Resident of Ireland

A person who has been residing continuously in Ireland for at least 6 months prior to the inception date of the policy.

## Return Date

The date on which Your Insured Journey is scheduled to return to the Republic of Ireland.

## Scheduled Transport

An air, land or water vehicle operated under licence running to a schedule

for the transport of fare-paying passengers.

## Ski Equipment

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

## Territorial Limits

Area 1 : Europe - Defined as: Andorra, Austria, Azores, Belgium, Belarus, 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. This excludes the Republic of Ireland other than accommodation as noted in the Cancellation and Curtailment Section (5) , but includes overnight stay in Northern Ireland.

Area 2: Worldwide, including USA, Canada and the Caribbean. This excludes the Republic of Ireland other than accommodation as noted in the Cancellation and Curtailment Section (5) , but includes overnight stay in Northern Ireland.

Area 3: Worldwide, excluding USA, Canada and the Caribbean. This excludes the Republic of Ireland

# Definitions (continued)

other than accommodation as noted in the Cancellation and Curtailment Section (5), but includes overnight stay in Northern Ireland.

## **Valuables**

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

## **Wedding Attire**

Clothing, whether hired or owned, of a formal nature worn by the bride and groom at the Wedding.

# Section 1: Personal Luggage and Valuables

## The Cover

We will indemnify You by payment or, at Our option, by replacement or repair, for irrecoverable loss of or damage to (a) and (b) during the course of the Insured Journey:

- a) Your Personal Luggage (excluding Valuables).
- b) Your Valuables.

In the event of a loss Our maximum liability is limited to the maximum amount stated in the schedule or endorsed thereon, less the amount of the Excess stated in the schedule in respect of each loss, except where indicated within the Policy wording.

# Section 1: Conditions

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.

**Duty to take care:** You must take proper and due care of Your Personal Luggage and Valuables, including examination of them on arrival at Your destination. In the event of loss or damage, You must take all reasonable steps to safeguard and recover Personal Luggage and Valuables.

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

If it is not possible to report the loss or damage of Your Personal Luggage and Valuables in transit to the carrier within 24 hours You must advise them in writing within 48 hours of the incident and obtain the aforementioned written report.

Temporary loss of Personal Luggage and Valuables is subject to a written report from the carrier and payment of the relevant benefit is subject to receipts for emergency items being submitted.

Claims will be settled on an indemnity basis with an appropriate deduction for wear, tear and depreciation.

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.

# Section 1: Exclusions

## We will not pay:

- (1) For any Personal Luggage and Valuables left unattended in a public place.
- (2) For any Personal Luggage and Valuables left in an unattended vehicle unless:
  - (a) all windows, including sunroof, and doors are securely locked,
  - (b) the Personal Luggage and Valuables are completely concealed within a closed compartment or a locked boot,
  - (c) it is between the hours of 7am and 11pm local time.
- (3) For temporary loss of Personal Luggage and Valuables for which You are entitled to full compensation from someone else.
- (4) For Valuables, while in transit and outside Your control, or left unattended, including those held in Your Personal Luggage, unless held in a safety deposit box.
- (5) 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.
- (6) For chipping, scratching or breakage of or damage to fragile or brittle articles, contact lenses, 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 Personal Luggage is being carried.
- (7) For loss of or damage to sports equipment while in use.
- (8) For bonds, coupons, stamps (other than current), negotiable instruments, title deeds, manuscripts, securities or documents of any kind.
- (9) For loss or damage caused by mechanical or electrical breakdown.
- (10) For Personal Luggage and Valuables which are lost, damaged, stolen or destroyed while being shipped as freight or under a bill of lading.
- (11) For any Personal Luggage and Valuables where there is other insurance cover in place.
- (12) For Personal Luggage or Valuables that are detained or confiscated by customs or other lawful authorities.
- (13) Claims arising from Strike, Riot, lock-out, Civil commotion, Confiscation, Detention, or the Rule of Law.

# Section 2: Personal Money (including Foreign Currency)

## The Cover

We will indemnify You by payment for loss of or damage to Your Personal Money and for the fraudulent use of Your Credit Cards if they are stolen during the Insured Journey.

In the event of a loss Our maximum liability is limited to the maximum amount stated in the schedule or endorsed thereon, less the amount of the Excess stated in the schedule in respect of each loss, except where indicated within the Policy wording.

## Section 2: Conditions

**Duty to take care:** You must take proper and due care of Your Personal Money and Credit Cards including examination of them on arrival at Your destination. In the event of loss or damage, You must take all reasonable steps to safeguard and recover Your Personal Money and Credit Cards.

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

If it is not possible to report the loss or damage of Your Personal Money and Credit Cards in transit to the carrier within 24 hours You must advise them in writing within 48 hours of the incident and obtain the aforementioned written report.

Loss of Personal Money is subject to You furnishing receipts.

## Section 2: Exclusions

### We will not pay:

- (1) Any more than €125 in respect of loss of Personal Money for Children under 16 years of age.
- (2) For Personal Money loss due to depreciation, errors or omissions.
- (3) For Personal Money or Credit Cards not carried on Your person, including losses from unattended vehicles, and whilst in transit outside Your immediate control, unless held in a locked safety deposit box.
- (4) Loss caused by a reduction in exchange rates.
- (5) Loss or theft of travellers cheques when the supplier provides a replacement service.
- (6) For financial loss as a result of a Credit Card being stolen or lost and subsequently being used by any person unless You comply with the conditions of the Credit Card issuing company.
- (7) For financial loss as a result of the Credit Card being used by an Insured Person, a member of the Insured Person's family or anyone on the Insured Journey.
- (8) For any consequential loss other than the costs incurred in following the financial institutions fraudulent use of Credit Cards procedure.
- (9) For Personal Money and Credit Cards that are detained or confiscated by customs or other lawful authorities.
- (10) For temporary loss of Personal Money for which You are entitled to full compensation from someone else.
- (11) Claims arising from Strike, Riot, lock-out, Civil commotion, Confiscation, Detention, or the Rule of Law.

# Section 3: Loss of Passport

## The Cover

We will indemnify You by payment for additional travelling and accommodation expenses Abroad, necessarily incurred by You as a direct result of losing Your passport and obtaining a replacement during the Insured Journey.

In the event of a loss Our maximum liability is limited to the maximum amount stated in the schedule or endorsed thereon, less the amount of the Excess stated in the schedule in respect of each loss, except where indicated within the Policy wording.

## Section 3: Conditions

Cover for loss of Your passport is subject to a letter from the Consulate to whom You reported the loss.

**Duty to take care:** You must take proper and due care of Your passport including examination of it on arrival at Your destination. In the event of loss or damage, You must take all reasonable steps to safeguard and recover Your passport.

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

## Section 3: Exclusions

### We will not pay:

- (1) 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.
- (2) Any expenses where Your passport has been detained or confiscated by customs or other lawful authorities.
- (3) Claims arising from Strike, Riot, lock-out, Civil commotion, Confiscation, Detention, or the Rule of Law.

# Section 4: Medical Expenses

## The Cover

### 1 Medical Expenses

We will indemnify You, or Your legal personal representatives, by payment if You suffer unexpected direct Bodily Injury, Illness or death during the Insured Journey, for:

1. Reasonable medical, surgical, Hospital, nursing home, 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 You, 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.

In the event of a loss Our maximum liability is limited to the maximum amount stated in the schedule or endorsed thereon, less the amount of the Excess stated in the schedule in respect of each loss, except where indicated within the Policy wording.

### 2 Hospital Cash Benefit:

We will pay You a cash benefit if You are hospitalised as an inpatient for more than 24 hours on the recommendation of a Medical Practitioner for an Illness or Bodily Injury that is covered under the Medical Expenses Section while on an Insured Journey.

In the event of a loss Our maximum liability is limited to the maximum benefit per day as stated in the schedule, or endorsed thereon, for every consecutively completed 24 hour period, in respect of each loss, except where indicated within the Policy wording. This benefit is limited to €10 per day if the Insured Person is under 21 years of age. This is subject to the maximum overall limit stated in the schedule.

## Section 4: Conditions

The Excess does not apply if the claim is reduced by the use of form EHIC (European Health Insurance Card).

If You have Private Medical Insurance, You must ensure that You are familiar and fully comply with the rules, terms and conditions of Your Private Medical Insurance policy. If You require medical attention or incur medical expenses Abroad You must follow the claims procedures specified by Your Private Medical Insurance provider and the Company. You must also notify Your Private Medical Insurance provider about this Travel policy.

Should the medical expense exceed 50% of the total underlying cover limit of Your Private Medical Insurance You must notify Allianz Travel Claims Service care of 'Outsource Services Group (OSG)'.

We reserve the right to repatriate You to the Republic of Ireland, when in the opinion of the Medical Practitioner in attendance and the Company's Medical Adviser, the Insured Person is fit to travel. If the Insured Person is medically fit to be repatriated cover under this section will cease three days after the date the Insured Person becomes fit to be repatriated. If the Insured Person does not comply with this decision to repatriate We reserve the right to withdraw cover with immediate effect.

If You make a claim under this section and also hold Private Medical Insurance that covers the same claim, then We will be entitled to seek contribution from Your Private Medical Insurance provider.

On admission of an Insured Person to a Hospital abroad the Allianz Travel Emergency Assistance service must be contacted as soon as possible but, in any event, within 48 hours.

## Section 4: Exclusions

### We will not pay:

- (1) Any medical expenses incurred after the Insured Person has returned to the Republic of Ireland.
- (2) Any medical expenses incurred more than six months after the need for investigation and treatment arises.
- (3) For medication which at the time of departure is known by the Insured Person to be required or to be continued while Abroad.
- (4) Any claim, arising, directly or indirectly, from the failure to notify the Travel Agent, Tour Operator or provider of transport or accommodation immediately after it is found necessary to cancel the pre booked travel and accommodation arrangements.
- (5) Extra transport and accommodation costs which are of a higher standard than those already incurred.
- (6) Any claim which is the result of, or is contributed to by:
  - (a) 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.
- (b) An Insured Person having taken a drug other than in accordance with the manufacturers instructions or as prescribed a Medical Practitioner.
- (c) the Insured Person engaging in, or practicing for,
  - (i) any of the excluded activities listed in the General Exclusions
  - (ii) Winter Sports unless shown in Your Policy schedule.
- (d) the Insured Person committing or attempting to commit suicide.
- (e) the Insured Person travelling on a motor cycle, unless the engine capacity is less than 50 c.c and the rider holds an appropriate valid licence and all Insured Persons are wearing crash helmets.
- (7) Any claims which are recoverable under reciprocal arrangements under any national insurance scheme or any private Healthcare Scheme.
- (8) Any medical, hospital, dental or treatment costs which have not been authorised by a Medical Practitioner.
- (9) For medical treatment that the Insured Person has travelled Abroad to receive.
- (10) Claims arising from Strike, Riot, lock-out, Civil commotion, Confiscation, Detention, or the Rule of Law.

# Section 5: Cancellation and Curtailment Charges

## The Cover

### Cancellation

We will indemnify You by payment for all irrecoverable deposits, advance payments and other charges for transport and accommodation, including a maximum of two nights prebooked accommodation in the Republic of Ireland, which have been paid or will be payable and become forfeit under contract prior to commencement of the Insured Journey as a direct and necessary result of an event listed below:

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 after sustaining flood, fire or burglary damage.
5. You or Your travelling companion being advised not to travel by a Medical Practitioner as a result of any complications in pregnancy.
6. Adverse weather conditions having caused Your Scheduled Transport to be cancelled as Your destination is unreachable.

In the event of a loss Our maximum liability is limited to the maximum amount stated in the schedule or endorsed thereon, less the amount of the Excess stated in the Schedule in respect of each loss, except where indicated within the Policy wording.

# Conditions

You must advise Your Travel Agent/Tour Operator or provider of transport/accommodation, as soon as You become aware of the need to cancel.

A registered Medical Practitioner's certificate must be obtained from the attending Medical Practitioner, confirming that it is medically necessary for You to cancel the Insured Journey if the cancellation is due to medical reasons.

Appropriate proof of adverse weather conditions rendering your destination unreachable must be provided by You if the Insured Journey is cancelled due to adverse weather conditions.

A Police report confirming that there was violent and/or forcible entry must be obtained if the Insured Journey is cancelled due to burglary rendering the Insured Person's home uninhabitable.

The liability under this policy is restricted to the cancellation charges that would have applied at the time of cancellation.

# The Cover

## Curtailement

We will indemnify You by payment for travel expenses incurred by You to return to Your home and a pro-rata amount of the prepaid or contracted costs for each complete day of the Insured Journey which is foregone (excluding the prepaid or contracted costs for transportation from and to Your home) because of unexpected curtailement of the Insured Journey as a direct result of an event listed below:

1. Accidental Bodily Injury to, or Illness or death of, the Insured Person, a Close Relative, or any person with whom the Insured Person had arranged to travel or stay during the Insured Journey.
2. The death of Your Pet.
3. The Insured Person's home being rendered uninhabitable after sustaining flood, fire or burglary damage.
4. Adverse weather conditions having caused Your Scheduled Transport to be cancelled as Your destination is unreachable.

In the event of a loss Our maximum liability is limited to the maximum amount stated in the schedule or endorsed thereon, less the amount of the Excess stated in the Schedule in respect of each loss, except where indicated within the Policy wording.

## Conditions

A registered Medical Practitioner's certificate must be obtained from the attending Medical Practitioner, confirming that it is medically necessary for You to return home and that You are fit to undertake the journey if the curtailement is due to medical reasons.

Appropriate proof of adverse weather conditions rendering your destination unreachable must be provided by You if the Insured Journey is curtailed due to adverse weather conditions.

Allianz Travel Emergency Assistance must be contacted prior to any arrangements being made to curtail the trip and return home.

A Police report confirming that there was violent and/or forcible entry must be obtained if the Insured Journey is curtailed due to burglary rendering the Insured Person's home uninhabitable.

A veterinary certificate from a registered vet relating to the death of Your Pet must be obtained if the Insured Journey is curtailed due to the death of Your Pet.

# Section 5: Exclusions

## We will not pay:

- (1) Any claim where there were circumstances known to You prior to the Period of Insurance or prior to the date that the Insured Journey was initially booked that were likely to cause You to cancel or curtail the Insured Journey.
- (2) Any claim where the Insured Journey is cancelled or curtailed due to any financial circumstances, other than the Insured Person being declared redundant, as defined in the Redundancy Payments Act 1967 or any amendment thereto.
- (3) Any claim for default, financial or otherwise, of any transport or accommodation provider, or any person or Company operating as Your Agent.
- (4) Any claim arising directly or indirectly from depression, stress, or disinclination to travel, unless necessitating in-patient treatment in a Hospital.
- (5) Any claim arising directly or indirectly from failure to notify the Travel Agent, Tour Operator or provider of transport or accommodation immediately after it is found necessary to cancel or curtail the travel arrangements.
- (6) 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 or valid passport or visa.
  - (f) Your vehicle being stolen or broken down.
  - (g) the Insured Person travelling on a motor cycle, unless the engine capacity is less than 50 c.c and the rider holds an appropriate valid licence and all Insured Persons are wearing crash helmets.

## Section 5: Exclusions (continued)

- (7) The cost of Your original prebooked tickets if You have not used them and we have paid extra transport costs.
- (8) If service is withdrawn temporarily or permanently by Air Traffic Controllers, Harbourmasters, Rail Authorities, or other land, sea, or Air Authorities (other than due to adverse weather). You should direct these claims to the appropriate Authority.
- (9) Any claim arising due to adverse weather conditions if the conditions were public knowledge at the time of booking the Insured Journey or when this Policy was taken out.
- (10) Claims arising from Strike, Riot, lock-out, Civil commotion, Confiscation, Detention, or the Rule of Law.

# Section 6: Personal Accident

## The Cover

We will pay You or Your legal personal representatives a benefit if You suffer Bodily Injury or death, which, solely and independently of any other cause, results in death, Permanent Total Disablement, Loss of Sight or Loss of Limb within 12 months of the date of the injury.

In the event of a loss Our maximum liability is limited to the maximum amount stated in the schedule.

## Section 6: Exclusions

**We will not pay:**

- (1) Any more than €6,000 in respect of each benefit for any Insured Person under 18 years of age.
- (2) If Section 4: Medical Expenses did not cover the Bodily Injury or death.

# Section 7: Public Liability

## The Cover

We will indemnify You or Your legal personal representatives in respect of all sums which You shall become legally liable to pay in connection with an Insured Journey for:

1. Death, Bodily Injury or Illness to any person other than:  
Your Employees, Members of Your family, Members of Your Household.
2. Accidental damage to material property other than property belonging to You or under the control of You or anyone travelling in the same party as You.

In the event of a loss the maximum amount payable in respect of any one event or series of events constituting one occurrence is stated in the schedule. This amount is inclusive of all legal fees and other expenses.

# Section 7: Exclusions

## Excluding Liability in respect of:

- (1) Any profession, trade or business.
- (2) 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.
- (3) The ownership, possession or use of any mechanically propelled vehicle, horse drawn vehicle, aircraft or aerial device, hovercraft or mechanically propelled watercraft or firearms.
- (4) Any wilful or malicious act.
- (5) Costs assumed or imposed by any agreement unless such liability would otherwise have applied.
- (6) Any compensation, costs and expenses arising from the ownership, possession or use of any dog specified under Control of Dogs legislation, unless such dogs are, at all times, muzzled, under effective control and capable of identification.
- (7) The Insured Person having taken a drug other than in accordance with the approved and authorised manufacturers instructions or as prescribed by a Medical Practitioner.
- (8) Any contract which imposed on You liability which You would not otherwise have been under.
- (9) Any legal liability for which indemnity is provided under any other insurance.
- (10) The transmission of any communicable disease by You or any member of Your travelling party.
- (11) The occupation or ownership of any land or building other than any building occupied by You during the Insured Journey.
- (12) Claims arising from Strike, Riot, lock-out, Civil commotion, Confiscation, Detention, or the Rule of Law.

# Section 8: Delay / Missed Departure / Abandonment

## The Cover

### 1. Delay

We will indemnify You by payment when any of the events listed below cause the departure of any Scheduled Transport on which You are booked to travel being delayed.

- (1) Strike or industrial action
- (2) Adverse weather conditions
- (3) Fire
- (4) Flood
- (5) Mechanical breakdown in Scheduled Transport

In the event of a loss Our maximum liability is limited to the maximum amount stated in the schedule or endorsed thereon for every consecutively completed 12 hour period, less the amount of the Excess stated in the schedule in respect of each loss, except where indicated within the Policy wording. This is subject to a maximum overall limit as stated in the Schedule.

### 2. Missed Departure/Connection

We will indemnify You by payment when any of the events listed below cause You to arrive at the international point of departure too late to commence or continue the pre booked journey. We will pay for Your reasonable additional accommodation and travelling expenses necessarily incurred by You to reach Your intended destination.

- (1) Strike or industrial action
- (2) Adverse weather conditions
- (3) Fire
- (4) Flood
- (5) Mechanical breakdown in Scheduled Transport

In the event of a loss Our maximum liability is limited to the maximum amount stated in the schedule or endorsed thereon, less the amount of the Excess stated in the Schedule in respect of each loss, except where indicated within the Policy wording.

# Section 8: Delay / Missed Departure / Abandonment (continued)

## 3. Abandonment

We will indemnify You by payment when any of the events listed below cause You to abandon Your Insured Journey. We will pay 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.

- (1) Scheduled Transport is delayed by 24 hours or more from the scheduled departure time of leaving from the original departure point before You leave the Republic of Ireland.
- (2) 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 24 hours from the scheduled departure time of leaving the original departure airport/seaport.

In the event of a loss Our maximum liability is limited to the maximum amount stated in the schedule or endorsed thereon, less the amount of the Excess stated in the Schedule in respect of each loss, except where indicated within the Policy wording.

## Section 8: Conditions

You must have checked in according to the scheduled times 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 8: Exclusions

### We will not pay:

- (1) 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.
- (2) 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.
- (3) If service is withdrawn temporarily or permanently by Air Traffic Controllers, Harbormasters, Rail Authorities, or other land, sea, or Air Authorities. You should direct these claims to the appropriate Authority.
- (4) 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 weight 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.
- (5) Any claim for the cost of repairs to any vehicle.

# Section 9: Legal Expenses

## 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 Bodily Injury or death in the course of an Insured Journey.

In the event of a loss Our maximum liability is limited to the maximum amount stated in the schedule or endorsed thereon, less the amount of the Excess stated in the Schedule in respect of each loss, except where indicated within the Policy wording.

## Section 9: Conditions

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

We reserve the right to pursue recovery for Our own outlay from a successful action.

# Section 9: Exclusions

## We will not pay:

- (1) Legal expenses incurred prior to the granting of support by Us, or without Our written consent.
- (2) Any costs incurred in pursuit of any claim against a Travel Agent, Tour Operator, Carrier, or Us.
- (3) Any costs incurred in pursuit of a claim against any person with whom the Insured Person had arranged to travel.
- (4) Claims reported more than 180 days after the commencement of the incident giving rise to the claim.
- (5) Claims where, in Our opinion, there is insufficient prospect of a successful outcome.
- (6) The cost of the legal action which could be more than the settlement.
- (7) For legal action that we have not agreed to.
- (8) If You refuse reasonable settlement of Your claim.
- (9) If You withdraw from a claim without Our agreement.
- (10) Where another insurer or service provider has refused Your claim
- (11) For bringing legal action in more than one country for the same event.
- (12) Awards as a personal penalty against You.

# Section 10: Catastrophe

## The Cover

We will indemnify You by payment when any of the events listed below cause Your prebooked and prepaid accommodation to become uninhabitable. We will pay for Your prebooked and prepaid accommodation, similar alternative accommodation and travel costs incurred by You to enable You to continue Your Insured Journey.

- (1) Fire
- (2) Flood
- (3) Earthquake
- (4) Storm and Lightning
- (5) Explosion
- (6) Hurricane

In the event of a loss Our maximum liability is limited to the maximum amount stated in the schedule or endorsed thereon, less the amount of the Excess stated in the Schedule in respect of each loss, except where indicated within the Policy wording.

## Section 10: Conditions

You must get written confirmation from the authority of the country stating the nature of the catastrophe.

# Section 10: Exclusions

## We will not pay:

- (1) Expenses that are recoverable from any other source.
- (2) Any claim arising directly or indirectly from failure to notify the Travel Agent, Tour Operator or provider of transport or accommodation or other service advisor immediately after it is found necessary to cancel the prebooked and prepaid accommodation.
- (3) Any expenses that you can get back from Your Travel Agent, Tour Operator or provider of transport or accommodation or other service provider.
- (4) Any claim resulting from you travelling against the advice of the appropriate national or local authority.
- (5) Any costs or expenses if You decide not to stay in Your prepaid and prebooked accommodation, although it is considered safe and acceptable to continue staying there.

# Section 11: Pet Care

## The Cover

We will indemnify You by payment for the cost of boarding Your Pet at a kennel or cattery in the event of You being delayed on an Insured Journey due to the events listed below:

- (1) Delay of more than 12 hours to Your final inbound Scheduled Transport to the Republic of Ireland
- (2) Being hospitalised as an inpatient due to an Illness or Bodily Injury covered under Section 4: Medical Expenses.

In the event of a loss Our maximum liability is limited to the maximum amount per day stated in the schedule or endorsed thereon for every consecutively completed 24 hour period that You are hospitalised or delayed, less the amount of the Excess stated in the Schedule in respect of each loss, except where indicated within the Policy wording. This is subject to a maximum overall limit as stated in the Schedule.

## Section 11: Exclusions

**We will not pay:**

- (1) Any costs if Your Pet does not exceed the prebooked period of accommodation.
- (2) Any claim where Your hospitalisation costs are not covered under Section 4: Medical Expenses.
- (3) Any costs that are of a higher standard than those already incurred.

# Section 12: Mugging Benefit

## The Cover

We will pay You a cash benefit if You are hospitalised as an inpatient as a direct result of a Mugging while on an Insured Journey. We will pay this benefit for each 24 hour period that You are hospitalised.

In the event of a loss Our maximum liability is limited to the maximum benefit per day as stated in the schedule or endorsed thereon for every consecutively completed 24 hour period, in respect of each loss, except where indicated within the Policy wording. This is subject to a maximum overall limit as stated in the Schedule.

## Section 12: Conditions

We will require a written Police report confirming that You have been mugged prior to any benefit being paid.

## Section 12: Exclusions

**We will not pay:**

- (1) If You have not been hospitalised as an inpatient as a direct result of the Mugging.
- (2) Any claim where Your hospitalisation costs are not covered under Section 4: Medical Expenses.

# OPTIONAL COVERS

**NB:** These Sections only apply when a Sum Insured for these covers is shown on the Schedule.

## Section 13: Winter Sports

### 1 Winter Sports Equipment

This section only applies when a Sum Insured for this cover is shown on the Schedule.

### The Cover

We will indemnify You by payment or, at Our option, by replacement or repair for loss or damage to Ski Equipment owned by You during the course of the Insured Journey.

We will also cover 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 the Ski Equipment.

In the event of a loss Our maximum liability is limited to the maximum amount stated in the schedule or endorsed thereon, less the amount of the Excess stated in the Schedule in respect of each loss, except where indicated within the Policy wording.

### 2 Ski Hire

This section only applies when a Sum Insured for this cover is shown on the Schedule.

### The Cover

We will indemnify You by payment or, at Our option, by replacement or repair for loss or damage to Ski Equipment hired by You and for which You are financially responsible during the course of the Insured Journey.

We will also cover 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 the Ski Equipment.

In the event of a loss Our maximum liability is limited to the maximum amount stated in the schedule or endorsed thereon, less the amount of the Excess stated in the Schedule in respect of each loss, except where indicated within the Policy wording.

# Conditions

You must take proper and due care of Your Ski Equipment including examination of it on arrival at Your destination. In the event of loss or damage, You must take all reasonable steps to safeguard and recover Your Ski Equipment.

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

Claims will be settled on an indemnity basis with an appropriate deduction for wear, tear and depreciation.

The damaged Ski Equipment must be brought home from the Insured Journey so that we may inspect it.

Proof of value and ownership will be required if You own the Ski Equipment.

# Exclusions

## We will not pay:

- (1) For any Ski Equipment left in a public place.
- (2) For any Ski Equipment left in an unattended vehicle unless:
  - (a) all windows, including sunroof, and doors are securely locked
  - (b) the Ski Equipment is completely concealed within a closed compartment or a locked boot.
  - (c) It is between the hours of 7am and 11pm local time.
- (3) 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.
- (4) For mechanical or electrical breakdown.
- (5) For Ski Equipment which is lost, damaged, stolen or destroyed while being shipped as freight or under a bill of lading.
- (6) For any Ski Equipment if there is other insurance cover in place.
- (7) Any undamaged item which forms part of a set, pair or suite or any other article of a uniform nature even when replacements cannot be matched. We will only be liable for the value of the particular item, part or parts that have been lost or damaged.
- (8) For Ski Equipment that is detained or confiscated by customers or other lawful authorities.
- (9) For loss or damage to the Ski Equipment while in use.

### 3 Unused Ski Pack

This section only applies when a Sum Insured for this cover is shown on the Schedule.

## The Cover

We will indemnify You by payment for the proportional return of the irrecoverable prebooked cost of the lift pass, ski school, or equipment hire following Your Bodily Injury or Illness which prevents You from participating in skiing activities for the period medically certified.

In the event of a loss Our maximum liability is limited to the maximum amount stated in the schedule or endorsed thereon, less the amount of the Excess stated in the Schedule in respect of each loss, except where indicated within the Policy wording.

## Conditions

For claims in respect of unused ski pack due to Illness, a certificate from the Medical Practitioner will be required.

## Exclusions

### We will not pay:

- (1) Any claim where there were circumstances known to You prior to the Period of Insurance or prior to the date that the Insured Journey was initially booked that were likely to cause You to cancel the Insured Journey.
  - (b) 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.
- (2) Any claim arising directly or indirectly from depression, stress, or disinclination to travel, unless necessitating inpatient treatment in a Hospital.
- (3) Inability to Use the Ski Pack due to:
  - (a) pregnancy, unless the pregnancy involves an
  - (b) Foot and Mouth disease or consequences thereof.
  - (c) The Insured Person travelling on a motor cycle, unless the engine capacity is less than 50 c.c and the rider holds an appropriate valid licence and all Insured Persons are wearing crash helmets.

## 4 Avalanche

This section only applies when a Sum Insured for this cover is shown on the Schedule.

# The Cover

We will indemnify You by payment, if an avalanche directly causes any of the events listed below:

- (1) Your ski resort accommodation becoming uninhabitable or unreachable.
- (2) Your outward or inward journey being delayed by more than 12 hours beyond the scheduled departure time.

We will pay for Your prebooked and prepaid ski resort accommodation, similar alternative accommodation and travel costs incurred by You to enable You to continue Your Insured Journey.

In the event of a loss Our maximum liability is limited to the maximum amount stated in the schedule or endorsed thereon, less the amount of the Excess stated in the schedule in respect of each loss, except where indicated within the Policy wording.

# Conditions

You must get written confirmation from the ski resort that You had planned to stay in confirming that an avalanche caused the accommodation to become uninhabitable or unreachable.

# Exclusions

**We will not pay:**

- (1) Any claim where the resort is reachable or habitable but You decide not to go to the resort anyway.
- (2) Expenses that are recoverable from any other source.

## 5 Piste Closure

This section only applies when a Sum Insured for this cover is shown on the Schedule.

### The Cover

We will pay You a cash benefit if there is a total closure of the lift system due to lack of snow and You are unable to ski in the prebooked resort for at least 24 hours. We will pay this benefit for each 24 hour period completed that You are unable to ski.

In the event of a loss Our maximum liability is limited to the maximum benefit per day as stated in the schedule or endorsed thereon for every consecutively completed 24 hour period, in respect of each loss, except where indicated within the Policy wording. This is subject to a maximum overall limit as stated in the Schedule.

### Conditions

A written report must be obtained from the resort officials to confirm that there was total closure of the lift system due to lack of snow .

### Exclusions

**We will not pay:**

- (1) Costs which are recoverable from any other source.
- (2) If the ski resort provide You with an alternative Skiing location.

# Section 14: Golf Cover

This section only applies when a Sum Insured for this cover is shown on the Schedule.

## 1 Golf Equipment

### The Cover

We will indemnify You by payment or, at Our option, by replacement or repair, for loss or damage to Your Golf Equipment during the course of the Insured Journey.

In the event of a loss Our maximum liability is limited to the maximum amount stated in the schedule or endorsed thereon, less the amount of the Excess stated in the Schedule in respect of each loss, except where indicated within the Policy wording.

### Conditions

You must take proper and due care of Your Golf Equipment including examination of it on arrival at Your destination. In the event of loss or damage, You must take all reasonable steps to safeguard and recover Your Golf Equipment.

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

Claims will be settled on an indemnity basis with an appropriate deduction for wear, tear and depreciation.

The damaged equipment must be brought home from the Insured Journey so that we may inspect it.

# Section 14: Exclusions

## We will not pay:

- (1) For any Golf Equipment left in a public place.
- (2) For any Golf Equipment left in an unattended vehicle unless:
  - (a) all windows, including sunroof, and doors are securely locked
  - (b) the Golf Equipment is completely concealed within a closed compartment or a locked boot.
  - (c) It is between the hours of 7am and 11pm local time.
- (3) 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.
- (4) Any undamaged item which forms part of a set, pair or suite or any other article of a uniform nature even when replacements cannot be matched.  
We will only be liable for the value of the particular item, part or parts that have been lost or damaged.
- (5) For any Golf Equipment if there is other insurance cover in place.
- (6) For Golf Equipment that is detained or confiscated by customs or other lawful authorities.
- (7) Costs that are recoverable from any other source.
- (8) For loss or damage to any Golf Equipment while in use.
- (9) For Golf Equipment which is lost, damaged, stolen or destroyed while being shipped as freight or under a bill of lading.

## 2 Return of Prepaid Green Fees:

# The Cover

We will indemnify You by payment where, due to circumstances beyond Your control, the golf course is inoperable or unplayable.

In the event of a loss Our maximum liability is limited to the maximum amount stated in the schedule or endorsed thereon, less the amount of the Excess stated in the Schedule in respect of each loss, except where indicated within the Policy wording.

# Conditions

We will require confirmation of the golf course being inoperable or unplayable together with the amount paid in respect of Green Fees from the course officials.

# Section 15: Wedding Attire

## The Cover

We will indemnify You by payment or, at Our option, by replacement or repair, for loss of or damage to the Wedding Attire owned or hired by You prior to the commencement of the wedding ceremony.

In the event of a loss Our maximum liability is limited to the maximum amount stated in the schedule or endorsed thereon, less the amount of the Excess stated in the schedule in respect of each loss, except where indicated within the Policy wording.

## Section 15: Conditions

**Duty to take care:** You must take proper and due care including examination of Your Wedding Attire on arrival at Your destination. In the event of loss or damage, You must take all reasonable steps to safeguard and recover Your Wedding Attire.

Any loss or damage which occurred in transit must be reported to the carriers, and any loss or theft must be reported to the Police, within 24 hours of discovery. In both instances a written report must be obtained. If it is not possible to report the loss or damage in transit to the carrier immediately You must advise them in writing within 48 hours of the incident and obtain the aforementioned written report.

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.

## Section 15: Exclusions

### We will not pay:

- (1) For any Wedding Attire left in a public place.
- (2) For any Wedding Attire left in an unattended vehicle unless:
  - (a) all windows, including sunroof, and doors are securely locked
  - (b) the Wedding Attire is completely concealed within a closed compartment or a locked boot.
  - (c) It is between the hours of 7am and 11pm local time.
- (3) For temporary loss of Wedding Attire for which You are entitled to full compensation from someone else.
- (4) 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.
- (5) For loss or damage caused by mechanical or electrical breakdown.
- (6) For Wedding Attire which is lost, damaged, stolen or destroyed while being shipped as freight or under a bill of lading.
- (7) For any Wedding Attire or Valuables where there is other insurance in place.
- (8) If the Wedding Attire is lost or damaged in Ireland or the United Kingdom.
- (9) For any Wedding Attire that is detained or confiscated by customs or other lawful authorities.
- (10) Claims arising from Strike, Riot, lock-out, Civil commotion, Confiscation, Detention, or the Rule of Law.

# General Terms and Conditions - Applicable to All Sections

## 1. Observance of Conditions

The observance by You of the terms, conditions and endorsements of this Policy as far as they relate to anything to be done or complied with by You will be a condition precedent to any liability of the Company.

## 2. Misdescription

This Policy will be voidable in the event of misrepresentation, misdescription or non-disclosure of any material facts i.e. those circumstances which may influence Us in Our acceptance or assessment of this insurance. If You are in any doubt as to whether a fact is material or not please disclose it. You have a continuing obligation to disclose these material facts to the Company immediately on becoming aware of them. This condition applies at all times during the period of insurance.

## 3. Medical Conditions

You must disclose any details of previous or recurring medical conditions in respect of:

- (1) You and any Insured Person,
- (2) Anyone You are travelling with,
- (3) Anyone You are intending to stay with during Your trip,
- (4) Anyone whose illness or death may give rise to a cancellation/curtailment

claim under the terms and conditions of this Policy. You must also disclose if any of the above people intend to travel against medical advice, are on a Hospital waiting list waiting for treatment or have been given a terminal diagnosis. Failure to do so may affect Your rights under this Policy and may render it null and void.

## 4. Reasonable Precaution

You must take all reasonable precautions to prevent accident, injury, illness, disease, loss or damage.

## 5. Changes in Terms and Conditions

If, after You have taken out the Policy or we offer to renew Your Policy, You tell Us about or We discover something that happened during an earlier Period of Insurance or prior to insurance being taken out which could lead to a claim, We may change the standard premium and Terms and Conditions and add exclusions back dated to the date Your Policy renewed or was inception with Us.

## 6. 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

# General Terms and Conditions - Applicable to All Sections (continued)

claim, or submission of forged or falsified documents) to obtain any benefit under this Policy, all benefit is forfeit.

## 7. 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 proportional share.

## 8. Non-Assignment

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

## 9. Cancelling this Policy

You may cancel the Policy at any time by written notice. If there has been no claim during the current Period of Insurance We will return premium for the unexpired Period of Insurance.

We may also cancel the Policy at any time by sending notice by registered letter to You at Your last known address. The notice is effective from midnight on the seventh day immediately following the date of the registered letter. We will return a proportionate part of the premium provided there is no claim during the current period of insurance.

# Claims Terms and Conditions - Applicable to All Sections

## 1 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. Full contact details are listed in the How to make a claim section of this policy.
- (b) Send Us all certificates, accounts, receipts, information and evidence We may require, at Your expense. No property may be abandoned to Us.
- (c) Produce this Policy and Schedule as evidence when making a claim
- (d) As soon as possible after sustaining any Bodily Injury or contracting any Illness, place Yourself in the care of a Medical Practitioner.
- (e) Consent 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.
- (f) Not admit, deny, negotiate, or settle a claim without Our written consent.

We may:

- (g) 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.
- (h) 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.
- (i) Request any medical certificate from, and have access to, Your Medical Practitioner.

## 2 Disagreement over a Claim

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 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

# Claims Terms and Conditions - Applicable to All Sections (continued)

occurred will be deemed to have been abandoned.

**NOTE:** This condition does not affect your right to refer any claim or query to the Financial Services Ombudsman's Bureau, details which are included at the end of this policy under 'Consumer Information'.

# General Exclusions - Applicable to All Sections

We shall not be liable for:

## 1. Pre existing Medical Conditions

This Policy will not cover any claim if:

- (a) 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;
- (b) You or any person on whom Your travel depends are travelling against medical advice;
- (c) You or any person on whom Your travel depends are travelling to receive medical advice, treatment or investigation;
- (d) You or any person on whom Your travel depends are on a hospital waiting list waiting for treatment or investigation or;
- (e) You or any person on whom Your travel depends have been given a terminal diagnosis.

## 2. Radioactive Contamination

- (a) 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,
- (b) 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.

## 3. War and Terrorism

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes liability, loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss;

- (a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, or

# General Exclusions - Applicable to All Sections (continued)

- (b) any act of terrorism. An act of 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 government(s), committed for political, religious, ideological or other purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes liability, loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to (1) and/or (2) above. If the Company alleges that by reason of this exclusion any liability, loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

#### 4. **Sonic Boom**

Loss or damage caused by pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds.

#### 5. **Deliberate or Criminal Act**

This Policy does not provide cover for any claim resulting from deliberate or criminal acts by You or anyone acting on Your behalf or with Your consent or by Your Employee.

#### 6. **Travel in Ireland**

Any claim arising out of travel in the Republic of Ireland or Northern Ireland unless as part of an Insured Journey.

#### 7. **Children over 21**

Children over 21 years of age at the commencement date or renewal date of the Period of Insurance.

#### 8. **Consequential Loss**

For any consequential loss whatsoever other than the costs incurred in following the financial institutions fraudulent use of Credit Cards procedure.

#### 9. **Other Sources**

Any event for which You receive or are entitled to compensation from any other source.

#### 10. **HIV**

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.

# General Exclusions - Applicable to All Sections (continued)

## 11. Medical Conditions

Bodily Injury, Illness, or death occurring or arising directly or indirectly as a consequence of:

- (a) intentional self-inflicted injury, any form of psychological Illness or infirmity, anxiety or depression.
- (b) an Insured Person having taken a drug other than in accordance with the manufacturers instructions or as prescribed a Medical Practitioner.
- (c) anything prolonged or aggravated by any preexisting physical defect, Illness, or infirmity.
- (d) an Insured Person committing or attempting to commit suicide or committing or attempting to commit an illegal act, including terrorist activities.
- (e) 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.
- (f) diabetes.
- (g) any gradually deteriorating condition not resulting from Bodily Injury.
- (h) mental disorder, including post traumatic stress disorder, any psychological or psychiatric Illness or condition.

- (i) Drug addiction, solvent abuse or being under the influence of alcohol or drugs.

## 12. Business Trade or Professional Purposes

We shall not be liable for You engaging in any work in connection with a business, trade or profession.

## 13. Excluded Activities:

- (a) Winter Sports (as defined, other than for 14 days in any one Period of Insurance).
- (b) Any organised sporting holiday or trip; competitive winter sports including, but not limited to ski or ski bob racing, ice-hockey, mono skiing, ski jumping, ski boarding, ice hockey, ski racing, tobogganing, heli-skiing or similar activities,
- (c) The use of any kind of ski mobile or the use of bobsleighs or skeletons, racing of any kind (except for racing on foot that is of an impromptu and noncompetitive nature),
- (d) Motor cycling (as a driver or passenger) where the engine capacity exceeds 50c.c., horse racing, motor vehicle racing (or practice therefor),
- (e) Hunting,
- (f) Mountaineering or rock-climbing necessitating the use

# General Exclusions - Applicable to All Sections (continued)

- of ropes, pitons or guides, pot-holing, caving,
- (g) 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).
  - (h) Any underwater activity (excluding scuba diving to a maximum depth of 30 meters 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),
  - (i) Armed or unarmed combat sports including boxing, martial arts, military combat or combat-related training exercises.
  - (j) Professional sport of any kind
  - (k) Participating in any speed or endurance test (or practice therefor),
  - (l) Bungee jumping, bungee rocketing, hang-gliding, para-gliding, parachuting, rafting or canoeing involving white water rapids
  - (m) Football, hurling or rugby, except of an impromptu and noncompetitive nature
  - (n) 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.
  - (o) Any other hazardous activity similar in nature to any of the above.
- 14. Computer Equipment**  
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.
- 15. Epidemics or Pandemics**  
Any claim arising from or relating to the following:
- (a) Any epidemic or pandemic
  - (b) You not following any suggestions or recommendations made by any government or other official authority during the Period of Insurance.
- 16. Confiscation**  
Your property being held, taken, destroyed or damaged under the order of any government or customs officials.
- 17. Excluded Worldwide Countries**  
Any claims occurring in Afghanistan, Algeria, Lebanon, Liberia, Libya, or Sudan.

# How to make a claim

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  
Travel Claims  
Merrion Hall  
Strand Road  
Merrion  
Dublin 4.  
Phone: (01) 26 11540

The claims service for this policy is administered and managed by OSG Outsource Services Group Limited (OSG) on the Company's behalf. The OSG address is Merrion Hall, Strand Road, Sandymount, Dublin 4. Registered in Ireland No 195663. OSG is regulated by the Financial Regulator. The Company has chosen OSG as claims administrator for this cover in view of their expertise and many years experience in dealing with Travel claims for customers.

Please complete the relevant Claim Form in full and forward it with the Insurance Certificate and booking invoice to the above address.

For each of following claim types please note that You may be asked to provide additional information other than the items listed below. This additional information will be listed on the relevant claim form.

## 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 the receipt or accounts for expenses incurred abroad and a completed Medical Certificate (if applicable).

## Cancellation

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

## Curtailement

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.

# How to make a claim (continued)

## 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 Emergency Assistance for:

### Repatriation of Patients

If, in the opinion of Allianz Travel Emergency Assistance's Medical Adviser, it 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 Emergency Assistance will utilise an air or road ambulance subject to consultations between the Medical Practitioner in attendance and the Allianz Travel Emergency 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 Emergency 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 Emergency 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., 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 6133000 fax: +353 1 6605214, and email: info@allianz.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 levy 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 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.

# Consumer Information (continued)

## 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 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:

Head of Customer Focus, Allianz, Allianz House, Elmpark, Merrion Road, Dublin 4.

+353 1 6133000 (tel), [info@allianz.ie](mailto:info@allianz.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.  
Tel: 1890-882090 (local), +353 1 6620899,  
Fax: +353 1 6620890,  
Email: [enquiries@financialombudsman.ie](mailto:enquiries@financialombudsman.ie)  
Web: [www.financialombudsman.ie](http://www.financialombudsman.ie)

and/or

- (2) Insurance Information Services – Irish Insurance Federation, 39 Molesworth Street, Dublin 2.  
Tel: +353 1 6761914  
Fax: +353 1 6761943,  
Email: [iis@iif.ie](mailto:iis@iif.ie)  
Web: [www.iif.ie](http://www.iif.ie)

The Financial Services Ombudsman will examine complaints from all customers, except limited companies with turnover of €3 million and above.



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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Calls may be recorded or monitored for regulatory, training and quality purposes.