

Laya Healthcare Medicare Travel Insurance

Policy Document



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Welcome to your laya healthcare travel insurance policy.

This policy document along with **your insurance schedule** and **completed application form** forms the basis of **your** contract of insurance. Together, these documents explain what **you** are covered for. The policy document contains conditions and exclusions which **you** should be aware of. **You** must keep to all the terms and conditions of the insurance.

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

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

Signed for and on behalf of



Aidan Connaughton

General Manager

AIG Europe S.A.

30 North Wall Quay, International Financial Services Centre, Dublin 1

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General information about this insurance

Insurance providers

Laya healthcare Medicare travel insurance is underwritten by AIG Europe S.A.. AIG Europe S.A., an insurance undertaking with R.C.S. Luxembourg number B 218806. AIG Europe S.A. has its head office at 35 D Avenue J.F. Kennedy, L-1855, Luxembourg, <http://www.aig.lu/>. AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances 7, boulevard Joseph II, L-1840 Luxembourg, GD de Luxembourg, Tel.: (+352) 22 69 11 - 1, caa@caa.lu, <http://www.caa.lu/>.

AIG Europe S.A. Ireland branch has its registered branch office at 30 North Wall Quay, International Financial Services Centre, Dublin 1, D01 R8H7 and branch registration number 908876 and is regulated for conduct of business in Ireland by the Central Bank of Ireland.

Contact details of the Central Bank of Ireland are P.O. Box 559, North Wall Quay, Dublin 1, D01 F7X3. Telephone: 0818 681 681. E-mail: enquiries@centralbank.ie Web: <http://www.centralbank.ie>.

If a solvency and financial condition report of AIG Europe S.A. is available, it can be found at <http://www.aig.lu/>.

Insurance Compensation Fund

You may be entitled to compensation from the scheme in the unlikely event that AIG Europe S.A. cannot meet its obligations. The maximum amount that could be available in respect of any sum due to a policyholder is 65% of the sum due or EUR 825,000, whichever is the lesser.

Further information on the Insurance Compensation Fund is available on the Central Bank of Ireland's website through the following link: <https://www.centralbank.ie/regulation/industry-market-sectors/insurance-reinsurance/solvency-ii/insurance-compensation-fund>

AIG Europe S.A. Ireland branch does not provide advice or any personal recommendation about this product.

About our Medicare Travel Insurance

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

1. **You** already have **private medical insurance** in force.

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

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

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

If **you** are unsure if this insurance is suitable for **your** needs please contact AIG Customer Service on 01 261 1508 or email **us** on layahealthcare.travelinsurance@ie.sedgwick.com

Your travel insurance

This policy document along with **your insurance schedule** and **completed application form** forms the basis of **your** contract of insurance. Together, these documents explain what **you** are covered for. The policy document contains conditions and exclusions which **you** should be aware of. **You** must keep to all the terms and conditions of the insurance.

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

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

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

Alteration of Risk

You must contact **us** immediately or as soon as reasonably possible, if any of the answers or information provided is inaccurate or has changed beyond what was reasonably contemplated when

this contract of insurance was concluded. Failure to do so may be regarded as a **misrepresentation** (please refer to impacts of misrepresentation section for full details).

Impact of Misrepresentation

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

(a) Innocent Misrepresentation:

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

(b) Negligent Misrepresentation:

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

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

(c) Fraudulent Misrepresentation:

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

Law

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

How we use Personal Information

AI G Europe S.A. is committed to protecting the privacy of customers, claimants and other business contacts.

“**Personal Information**” identifies and relates to **you** or other individuals (e.g. **your partner** or other members of **your family**). If **you** provide Personal Information about another individual, **you** must (unless **we** agree otherwise) inform the individual about the content of this notice and **our** Privacy Policy and obtain their permission (where possible) for sharing of their Personal Information with **us**.

The types of Personal Information we may collect and why – Depending on **our** relationship with **you**, Personal Information collected may include: contact information, financial information and account details, credit reference and scoring information, sensitive information about health or medical conditions (collected with **your** consent where required by applicable law) as well as other Personal Information provided by **you** or that **we** obtain in connection with **our** relationship with **you**. Personal Information may be used for the following purposes:

- Insurance administration, e.g. communications, claims processing and payment
- Make assessments and decisions about the provision and terms of insurance and settlement of claims
- Assistance and advice on medical and travel matters
- Management of **our** business operations and IT infrastructure
- Prevention, detection and investigation of crime, e.g. fraud and money laundering
- Establishment and defence of legal rights
- Legal and regulatory compliance (including compliance with laws and regulations outside **your** country of residence)
- Monitoring and recording of telephone calls for

- quality, training and security purposes
- Market research and analysis

Sharing of Personal Information - For the above purposes Personal Information may be shared with **our** group companies and third parties (such as brokers and other insurance distribution parties, insurers and reinsurers, credit reference agencies, healthcare professionals and other service providers). Personal Information will be shared with other third parties (including government authorities) if required by laws or regulations. Personal Information (including details of injuries) may be recorded on claims registers shared with other insurers. **We** are required to register all third party claims for compensation relating to bodily injury to workers' compensation boards. **We** may search these registers to prevent, detect and investigate fraud or to validate **your** claims history or that of any other person or property likely to be involved in the policy or claim. Personal Information may be shared with prospective purchasers and purchasers, and transferred upon a sale of **our** company or transfer of business assets.

International transfer - Due to the global nature of **our** business, Personal Information may be transferred to parties located in other countries (including the United States, China, Mexico Malaysia, Philippines, Bermuda and other countries which may have a data protection regime which is different to that in **your** country of residence). When making these transfers, **we** will take steps to ensure that **your** Personal Information is adequately protected and transferred in accordance with the requirements of data protection law. Further information about international transfers is set out in **our** Privacy Policy (see below).

Security of Personal Information - Appropriate technical and physical security measures are used to keep **your** Personal Information safe and secure. When **we** provide Personal Information to a third party (including **our** service providers) or engage a third party to collect Personal Information on **our** behalf, the third party will be selected carefully and required to use appropriate security measures.

Your rights - **You** have a number of rights under data protection law in connection with **our** use of Personal Information. These rights may only apply in certain circumstances and are subject to certain exemptions. These rights may include a right to access Personal Information, a right to correct inaccurate data, a right to erase data or

suspend **our** use of data. These rights may also include a right to transfer **your** data to another organisation, a right to object to **our** use of **your** Personal Information, a right to request that certain automated decisions **we** make have human involvement, a right to withdraw consent and a right to complain to the data protection regulator. Further information about **your** rights and how **you** may exercise them is set out in full in **our** Privacy Policy (see below).

Privacy Policy - More details about **your** rights and how **we** collect, use and disclose **your** Personal Information can be found in **our** full Privacy Policy at: <https://www.aig.ie/privacy-policy> or you may request a copy by writing to: Data Protection Officer, AIG Europe S.A., 30 North Wall Quay, International Financial Service Centre, Dublin 1 or by email at: dataprotectionofficer.ie@aig.com.

Price

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

Commission & Fees

When Laya healthcare sell **you** a policy, Laya healthcare receive commission from the insurer which is a percentage of the total premium.

Your right to cancel the Insurance within the cooling off period

If this cover is not suitable for **you** and **you** want to cancel **your** insurance, **you** must contact AIG Customer Service by e-mailing layahealthcare.travelinsurance@ie.sedgwick.com, writing to the Laya Travel Department at Sedgwick Ireland, Merrion Hall, Strand Road, Dublin 4 or calling **us** on 01 261 1508 within (i) 14 days of buying **your** insurance or (ii) the date **you** receive **your** insurance documents, whichever is the later. **We** will refund the premium **you** have paid within 5 working days of the date **you** contact **us** to ask to cancel the insurance provided **you** have not travelled, made a claim or an event which could give rise to a claim has not occurred before **you** asked to cancel the insurance within the 14-day period.

Your right to cancel after the cooling off period

After the cooling off period **you** may cancel this policy by giving 30 consecutive days' notice by emailing layahealthcare.travelinsurance@ie.sedgwick.com with the policy number details included. Cancellation will only take effect upon **our** receipt of **your** written cancellation request. Please be aware that due to the nature of the cover provided by an annual travel insurance policy, no refunds will be issued for policies cancelled after the 14-day cooling off period has expired.

Our right to cancel the Insurance

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

Claims providers

AIG Claims Services is administered by Sedgwick Ireland Travel Claims who are chartered loss adjusters and provide travel insurance claims administration services on behalf of AIG Europe S.A.

If you have any questions

If **you** have any questions about the cover provided under this Insurance or **you** would like more information, please contact **us** on **01 261 1508** or e-mail layahealthcare.travelinsurance@ie.sedgwick.com

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

Health conditions

This Insurance contains conditions relating to **your** health, the health of people travelling with **you** and the health of others who might not be travelling with **you**, but on whose health the **trip** depends (this would include a **relative** or a **business associate**). In particular, **we** do not cover claims arising from medical problems which **you** or they had before the cover started which

could reasonably be expected to lead to a claim. Please see general exclusion number 1 on page 13 for further details.

If there is a change in the state of health of yourself, anyone travelling with **you**, a **relative** or **business associate** occurring after **you** have bought this insurance but before **you** travel, and upon whom **your trip** depends, **you** must contact AIG Customer Service immediately on **01 261 1508** or e-mail layahealthcare.travelinsurance@ie.sedgwick.com. **We** have the right to alter the terms of cover in line with the change in risk.

Health agreements

If **you** are travelling to a country in the European Union, **you** should take a European Health Insurance Card (EHIC) with **you**. Application forms to obtain an EHIC are available from **your** local Health Office or **you** can download an application form from the following website: www.ehic.ie. This entitles European citizens to benefit from the health agreements which exist between countries in the European Union/EEA. If **you** are travelling to Australia or New Zealand and **you** need medical treatment, **you** should enrol with Medicare or the equivalent scheme of these countries. Further information is available from the following website: www.humanservices.gov.au

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

Subrogation

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

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

Third Party Contract Rights

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

Residence Limitation

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

Travel delays - EC Regulations

This policy is not designed to cover costs which are met under the EC Regulation No. 261/2004. Under this Regulation if **you** have a confirmed reservation on a flight, and that flight is delayed by between 2 and 4 hours (length of time depends on the length of **your** flight) the airline must offer **you** meals, refreshments and hotel accommodation. If the delay is more than 5 hours, the airline must offer to refund **your** ticket. The Regulations should apply to all flights, whether budget, chartered or scheduled, originating in the EU, or flying into the EU using an EU carrier.

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

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

Sports and activities

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

- **You** follow the safety guidelines for the activity concerned and where applicable **you** use the appropriate and recommended safety equipment;
- The activity is not the main purpose of **your** trip;

- The activity is not part of a competition or tournament;
- The activity is not on a professional basis.
- If **you** have any questions or if **you** wish to take part in an activity not shown in the lists below, **you** must contact AIG Customer Service on **01 261 1508** or e-mail layahealthcare.travelinsurance@ie.sedgwick.com before taking part to make sure that cover is provided.

List 1

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

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

List 2

Baseball, camel or elephant riding (supervised by a fully trained guide), canoeing, canopy walking or tree top walking, conservation or charity work (educational and environmental - working with hand tools only), cycle touring, dragon boat racing, dune and wadi bashing, football, go-karting, golf, hiking (over 2,000 metres but under 6,000 metres altitude), hockey, horse riding (not polo, hunting, jumping), hot-air ballooning (officially organised pleasure rides only), jet boating, jet skiing, kayaking, kite surfing (over water), motorcycling over 50cc (not racing), mud

buggying, paintballing (wearing eye protection), passenger (in private or small aircraft or helicopter), rowing, trekking (over 2,000 metres but under 6,000 metres altitude), windsurfing and yachting (no racing or crewing) inside territorial waters and zip lining.

Automatic Renewal

If **you** are an Annual Multi-Trip policyholder and have actively selected to enrol on our automatic renewal facility, **we** will automatically renew **your** policy each year unless the **lead insured** has advised **us** that they do not want **your** policy to be automatically renewed or **you** no longer meet the eligibility criteria to be an AIG travel insurance policyholder. **We** will write to the **lead insured** prior to the end date of **your** policy to remind them that **your** policy is due to be renewed. Unless the **lead insured** has previously advised **us** that they do not want **your** policy to be renewed or prior to the end date of **your** policy the **lead insured** has advised **us** that they no longer wish to renew **your** policy or **you** are no longer eligible for cover, the renewal premium will again be collected from the **lead insured's** specified credit or debit card to make sure that **you** are always covered. **You** should also be aware that **we** can only automatically renew **your** policy when:

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

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

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

If the **lead insured** wishes to opt out of automatic renewal or needs to tell **us** about any changes to **your** circumstances, health or insurance requirements please contact **us** by phoning 01 261 1508 or by e-mailing layahealthcare.travelinsurance@ie.sedgwick.com.

General definitions

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

Business associate

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

Children

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

Completed Application Form

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

Cooling Off Period

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

Flood

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

Home

Your usual place of residence within the Republic of Ireland.

Insurance schedule

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

Lead insured

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

Manual labour

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

Misrepresentation

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

Natural catastrophe

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

Pair or set of items

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

Partner

A person who **you** live with, who is either **your** husband or wife, common law husband or common law wife, civil partner, fiancé or fiancée, boyfriend or girlfriend.

Private medical insurance

A health insurance contract as defined in the Irish Health Insurance Acts, underwritten by either laya healthcare, the Voluntary Health Insurance Board or Irish Life Health, which incorporates cover for medical expenses whilst abroad.

Relative

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

Resident

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

Trip

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

Valuables

Photographic, audio, video and electrical equipment (including cds, dvds, video and audio

tapes and electronic games), MP3 players, computer equipment, binoculars, antiques, jewellery, watches, furs, silks, precious stones and articles made of or containing gold, silver or precious metals.

War

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

We, us, our

AIG Europe S.A.

You, your

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

Cover options available

Trip options and durations

- **Single Trip**
One **trip** of up to consecutive 30 days. By paying an additional premium **you** can buy **winter sports** cover for **trips** lasting up to a maximum of 17 days.
- **Annual Multi Trip**
This gives **you** cover to travel as many times as **you** like within the period of insurance provided no single **trip** lasts longer than 45 consecutive days.
By paying an additional premium **you** can buy **winter sports** cover for up to 17 days in total within the period of insurance. Adults are entitled to travel independently. **Children** under 18 years of age are only entitled to travel separately to the main insured person if they are travelling with a **relative**, guardian or person with a legal duty of care.
Cover is only provided in the Republic of Ireland if **you** stay in pre-booked accommodation for at least one night away from where **you** usually live.
- **Business**
One **trip** of up to 30 consecutive days. The **trip** must be primarily for business purposes, but may incorporate up to a maximum of 5 days of incidental leisure travel.

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

Please note:

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

Policy options

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

Optional Extras

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

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

You can buy cover for up to 21 consecutive days on Single Trip policies.

- **Natural Catastrophe cover**

You can buy cover for the duration of **your trip**. Please see pages 32-34 for full details of cover.

Please see pages 27-34 of this policy wording for full details of cover.

Geographical areas

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

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

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

Period of cover

Cover under section A (Cancelling **your trip**) starts at the time **you** book the **trip** or pay the insurance premium, whichever is the later. If **you** have arranged an Annual Multi-Trip policy, cover under section A (Cancelling **your trip**) starts at the time that **you** book the **trip** or the first day of the period of cover as shown on **your insurance schedule**, whichever is the later. For Single Trip and Annual Multi-Trip policies cover under section A (Cancelling **your trip**) ends as soon as **you** start **your trip**. For Backpacker policies cover under section A (Cancelling **your trip**) continues throughout the period of cover as shown on **your insurance schedule**, for additional travel booked once **you** are outside of the Republic of Ireland.

Cover under all other sections starts when **you** leave **your home** address in the Republic of

Ireland (but not earlier than 24 hours before the booked departure time) or from the first day of the period of cover as shown on **your insurance schedule**, whichever is the later.

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

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

Cover cannot start after **you** have left the Republic of Ireland. Each **trip** must begin and end in the Republic of Ireland, unless **you** have bought a One-Way policy, in which case **your trip** must begin in the Republic of Ireland.

Trip extensions

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

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

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

Important claim information

Medical and other emergencies

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

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

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

Phone: +44 (0) 1273 456 683
Email: uk.assistance@aig.com

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

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

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

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

**Special note to US medical providers:
Please contact AIG Travel by phoning:
+44 (0) 1273 456 683**

All claims and billing correspondence should be sent to:

AIG Travel, PO Box 0852
Attn: Laya healthcare Claims
Stevens Point, WI 54481
United States



If you need to make a claim

You must register a claim by contacting;

AIG Claims Services, Sedgwick Ireland Travel
Claims, Merrion Hall, Strand Road, Dublin 4.
Phone: **(01) 261 1540**
E-mail: **travel@ie.sedgwick.com**

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

AIG Claims Services are open Monday to Friday between 9am and 5pm. A claim form will be sent to **you** as soon as **you** tell them about **your** claim. Claim forms can also be downloaded from **www.sedgwick.com/ireland-claim-forms**

Fraud

This contract of insurance is based on mutual trust. **We** provide cover and **we** assume that any claims **you** make are genuine. **Our** experience in handling claims enables **us** to detect many of those which are fraudulent and this includes those which are exaggerated. **We** investigate every claim and if **we** believe that a fraudulent claim is being made **we** will inform the police. This may result in criminal prosecution.

Customer service

AIG Europe S.A. wants to give **you** the best possible service. If **you** feel **you** have cause for complaint **you** should contact:

The Customer Complaints Officer
AIG Europe S.A., 30 North Wall Quay, IFSC,
Dublin 1, D01 R8H7.
Phone: +353 1 208 1400
E-mail: customercomplaints.ie@aig.com
Website: www.aig.ie/complaints

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

If **you** are a consumer and **you** are not satisfied with the final outcome of your complaint, you can make a complaint to the Financial Services and Pensions Ombudsman:

Financial Services and Pensions
Ombudsman
3rd Floor, Lincoln House, Lincoln Place,
Dublin, D02 VH29.
Phone: +353 1 567 7000
E-mail: info@fspoi.ie
Website: www.fspoi.ie

As AIG Europe S.A. is a Luxembourg based insurance company, complainants who are natural persons acting outside of their professional activity may also, in addition to the complaints procedure set out above, if they are not satisfied with AIG's Irish Branch response or in the absence of response after 90 days:

- raise the complaint with **our** head office by writing to AIG Europe SA "Service Reclamations Niveau Direction" 35D Avenue JF Kennedy L- 1855 Luxembourg - Grand Duché de Luxembourg or by email at aigeeurope.luxcomplaints@aig.com ;
- access one of the Luxembourg mediator bodies the contact details of which are available on AIG Europe S.A.'s website: <http://www.aig.lu/>: or

- lodge a request for an “out of court resolution” process with the Luxembourg Commissariat Aux Assurances (CAA) by writing to CAA, 11 rue Robert Stumper, L-2557 Luxembourg, or by email at reclamation@caa.lu or online through the CAA website: <http://www.caa.lu>.

All requests to the CAA or to one of the Luxembourg mediator bodies must be filed in Luxembourgish, German, French or English.

If the insurance contract has been concluded online, the complainant may also use the European Commission's platform for Online Dispute Resolution (ODR) using the following link: https://consumer-redress.ec.europa.eu/index_en

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

General exclusions

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

We will not cover the following.

1. Any claim where at the time of taking out this insurance, the following apply.
 - a. The claim relates to a medical condition or an illness or death related to a medical condition which **you** or any person who **your trip** depends on (this would include a **relative** or a **business associate**) knew about before **you** bought this insurance and which could reasonably be expected to lead to a claim.
You must make sure **you** tell **us** about any change in the state of health of yourself, anyone travelling with **you**, a **relative** or **business associate** occurring after **you** have bought this insurance but before **you** travel. Please refer to the Health conditions section on page 6 of this policy document for further details.
2. Any claim relating to an incident which **you** were aware of at the time **you** took out this insurance or at the time of booking the **trip** and which could reasonably be expected to lead to a claim.
3. Any claim if **you**, or any person whose condition may give rise to a claim, are suffering from or have suffered from any diagnosed psychological or psychiatric disorder, anxiety or depression.
4. Any claim arising out of **war**, civil war, invasion, revolution or any similar event.
5. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for strikes or industrial action which were not public knowledge when **you** booked **your trip** or purchased this insurance, whichever is the later).
6. Loss or damage to any property, or any loss, expense or liability arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
7. Any claim if **you** already have a more specific insurance covering this (for example, if an item **you** are claiming for under Section G1 (Personal belongings and baggage) is a specified item on **your** household contents insurance policy).
8. Any claim arising from using a two-wheeled motor vehicle over 50cc as a driver or passenger if **you** are not wearing a crash helmet, or the driver does not hold an appropriate driving licence.

9. Any consequential losses (losses which are not listed under the headings 'What **you** are covered for' in sections A to T, for example, loss of earnings if **you** cannot work after **you** have been injured or the cost of replacement locks if **your** keys are stolen).
10. Any claim arising from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to **you**.
11. Any claim resulting from **you** travelling to a country to which the Department of Foreign Affairs have allocated a security status of 'Avoid non-essential travel' or 'Do not travel'.
12. Any claim arising from **you** being involved in any deliberate, malicious, reckless, illegal or criminal act.
13. Motor racing, rallying or vehicle racing of any kind.
14. Any claim arising from **you** being in, entering, or leaving any aircraft other than as a fare-paying passenger in a fully-licensed passenger-carrying aircraft.
15. Any claim involving **you** taking part in **manual labour** or in any sport or activity unless the activity has been authorised by **us**. Please see the Sports and activities section on pages 7-8 of this Policy document for further details.
16. Any claim relating to winter sports unless **you** have paid the necessary premium to extend **your** insurance to provide cover for this.
17. Any claim arising from
 - **your** suicide or attempted suicide; or
 - **you** injuring yourself deliberately or putting yourself in danger (unless **you** are trying to save a human life).
18. Any claim arising directly or indirectly from using alcohol or drugs (unless the drugs have been prescribed by a doctor) or **you** are affected by any sexually transmitted disease or condition.
19. Any costs which **you** would have been liable to pay had the reason for the claim not occurred (for example, the cost of food which **you** would have paid for in any case).
20. Any claim arising as a result of **you** failing to get the inoculations and vaccinations that **you** need.
21. Any claim arising from **you** acting in a way which goes against the advice of a medical practitioner.
22. Any claim, loss, injury, damage or legal liability arising directly or indirectly from any planned or actual **trip** in, to or through Cuba, Iran, Syria, North Korea or the Crimea, Donetsk People's Republic (DNR), or Luhansk People's Republic (LNR) regions of Ukraine.
23. Any claim arising under this insurance if **you** are on any official government or police database of suspected or actual terrorists, members of terrorist organisations, drug traffickers or illegal suppliers of nuclear, chemical or biological weapons.
24. **We** shall not be deemed to provide cover and **we** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us**, **our** parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

General conditions

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

1. **You** must take all reasonable steps to avoid or reduce any loss covered under this insurance.
2. **You** must answer all questions on the completed application form honestly and with reasonable care. Failure to do so may result in this insurance being cancelled or **we** may refuse to deal with any claims or reduce the amount of a claim payment, as detailed under the impact of misrepresentation section.

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

Sections of cover

Section A – Cancelling your trip

What you are covered for

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

- travel and accommodation expenses which **you** have paid or have agreed to pay under a contract and which **you** cannot get back;

- the cost of excursions, tours and activities which **you** have paid for and which **you** cannot get back; and
- the cost of visas which **you** have paid for and which **you** cannot get back.

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

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

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

your trip, whichever is earlier, if **you** have arranged Annual Multi Trip Insurance) and **you** will be more than 26 weeks pregnant at the start of or during **your trip**. Or, if **you** become pregnant after the date **you** arranged this insurance cover and **your** doctor advises that **you** are not fit to travel due to complications in **your** pregnancy.

What you are not covered for

1. The excess as shown in the table of benefits (or €35 if the claim relates to loss of deposit) which will apply for each **trip** that **you** have booked and for each insured person.
2. Cancelling **your trip** because of a medical condition or an illness or death related to a medical condition which **you** knew about before **you** bought this insurance and which could reasonably be expected to lead to a claim. This applies to **you**, a **relative**, **business associate** or a person who **you** are travelling with, and any person **you** were depending on for the **trip**.
3. **You** not wanting to travel.
4. Any extra costs resulting from **you** not telling the holiday company as soon as **you** know **you** have to cancel **your trip**.
5. **You** being unable to travel due to **your** failure to obtain the passport or visa **you** need for the **trip**.
6. Airport taxes and associated administration fees shown in the cost of **your** flights.
7. Costs which have been paid for on behalf of a person who has not taken out insurance cover with AIG.

Claims evidence required for Section A

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

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

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

Please note: If **you** are admitted into hospital as an inpatient for more than 24 hours and the estimated total cost of **your** medical expenses abroad is likely to exceed 50% of the medical expenses cover provided by **your** private medical insurance, someone must contact the Medical Emergency Assistance Company on **your** behalf immediately (please see the Medical and other emergencies section on pages 11-12 for further details).

What you are covered for

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

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

- Reasonable expenses for one **relative** or friend to travel from the Republic of Ireland to stay with **you** (room only) and travel **home** with **you** if this is necessary due to medical advice.
5. Up to €7,000 for the cost of returning **your** body or ashes to the Republic of Ireland or up to €3,000 for the cost of the funeral and burial expenses in the country in which **you** die if this is outside the Republic of Ireland provided these expenses are not recoverable from **your private medical insurance**.

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

What you are not covered for under Section B1

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

Section B2 – Hospital benefit

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

What you are covered for

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

If you have bought a Single Trip / Annual

Multi Trip policy

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

If you have bought a Business Cover policy

We will pay a benefit of €50 for each complete 24-hour period that **you** are kept as an inpatient.

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

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

Claims evidence required for sections B1 and B2

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

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

Section C – Cutting your trip short

Please note: If you need to return home to the Republic of Ireland earlier than planned, **you** must contact the Medical Emergency Assistance Company immediately (please see the Medical and other emergencies section on pages 11-12 for further details).

What you are covered for

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

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

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

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

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

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

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

What you are not covered for

1. The excess as shown in the table of benefits for each insured person and for each incident.
2. Cutting short **your** trip because of a medical condition, or an illness or death related to a medical condition which **you** knew about and which could reasonably be expected to lead to a claim. This applies to **you**, a **relative, business associate** or a person who **you** are travelling with, and any person **you** were depending on for the **trip**.
3. Any claims where the Medical Emergency Assistance Company have not been contacted to authorise **your** early return back to the Republic of Ireland.

4. If **you** have to cut short **your trip** and **you** do not return to the Republic of Ireland **we** will only be liable for the equivalent costs which **you** would have incurred had **you** returned to the Republic of Ireland.
5. **You** being unable to continue with **your** travel due to **your** failure to obtain the passport or visa **you** need for the **trip**.
6. The cost of **your** intended return travel to the Republic of Ireland if **we** have paid additional travel costs for **you** to cut short **your trip**.

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

Claims evidence required for Section C

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

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

Section D1 – Missed departure

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

Definition relating to this section

Public transport

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

What you are covered for

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

- **public transport** services (please refer to

the definition of 'public transport' above) fail due to poor weather conditions, a strike, industrial action or mechanical breakdown; or

- the vehicle in which **you** are travelling is directly involved in an accident or suffers a mechanical breakdown (this would not include **your** vehicle running out of fuel, oil or water or suffering a flat tyre, puncture or flat battery).

Section D2 – Missed connection

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

What you are covered for

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

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

What you are not covered for under sections D1 and D2

1. The excess as shown in the table of benefits for each insured person and for each incident.
2. Any claims arising due to **natural catastrophe** or volcanic ash carried by the wind. (If **you** have paid the required premium for **natural catastrophe** cover please see pages 32-34 for details of what **you** are entitled to claim.)
3. Any claims where **you** have not allowed enough time to reach **your** final booked international departure point at or before the recommended time.
4. Any claims where **you** have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.

5. Any claims relating to **your** own vehicle suffering a mechanical breakdown if **you** are unable to provide evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.

Claims evidence required for sections D1 and D2

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

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

Section E1 – Travel delay

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

What you are covered for

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

Section E2 –Abandoning your trip

What you are covered for

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

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

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

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

What you are not covered for under sections E1 and E2

1. The excess as shown in the table of benefits for each insured person and for each incident (this only applies if **you** are claiming under Section E2).
2. Any claims arising due to **natural catastrophe** or volcanic ash carried by the wind. (If **you** have paid the required premium for **natural catastrophe** cover please see pages 32-34 for details of what **you** are entitled to claim.)
3. Any claims where **you** have not checked in for **your** trip at the final international departure point at or before the recommended time.
4. Any claims where **you** have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.

Claims evidence required for sections E1 and E2

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

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

Section F1 – Replacing staff

Please note: This section only applies if you have

arranged a Business Cover policy.

What you are covered for

We will pay up to the amount shown in the table of benefits if after an accident or illness that is covered under Section B1 (Medical and other expenses outside of the Republic of Ireland) **you** are prevented from going to a planned business meeting during **your trip**. We will pay for necessary and reasonable travel and accommodation expense for a replacement **business associate** to travel from the Republic of Ireland to go to the meeting.

Claims evidence required for sections F1

- **Insurance schedule**
- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for **your business associates** expenses.
- An official letter from the treating doctor in the resort to confirm **your** inability to take part in the planned business meeting.

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

Section G1 – Personal belongings and baggage

What you are covered for

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

Please note:

- Payment will be based on the value of the property at the time it was lost, stolen or damaged. An allowance may need to be made for wear, tear and loss of value depending on the age of the property.
- The maximum amount **we** will pay for any one item, **pair or set of items** is €100 if **you** have purchased a Backpacker Cover policy, €250 if **you** have purchased a Single Trip / Annual Multi Trip policy or €500 if **you** have purchased a Business cover policy. Please refer to the definition of '**pair or set of items**' on page 9.
- The maximum amount **we** will pay for

valuables in total is €100 if **you** have purchased a Backpacker Cover policy, €250 if **you** have purchased a Single Trip / Annual Multi Trip policy or €500 if **you** have purchased a Business Cover policy. Please refer to the definition of '**valuables**' on page 9.

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

Section G2 – Delayed baggage

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

What you are covered for

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

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

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

Section G3 – Personal money

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

What you are covered for

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

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

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

Section G4 – Passport and travel documents

What you are covered for

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

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

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

What you are not covered for under sections G1, G2, G3 and G4

1. The excess as shown in the table of benefits for each insured person and for each incident (this does not apply if **you** are claiming under Section G2).
2. Property **you** leave unattended in a public place.
3. Any claim for loss or theft to personal

belongings and baggage, personal money or passports and travel documents which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.

4. Any claim for loss, theft, damage or delay to personal belongings and baggage which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to **your** property is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss or theft of **your** passport which **you** do not report to the consular representative of **your home** country within 24 hours of discovering it and get a written report for.
6. Any loss, theft or damage to **valuables** which **you** do not carry in **your** hand luggage while **you** are travelling.
7. Money, passports and travel documents which **you** do not carry with **you** unless they are being held in locked safety deposit facilities.
8. Claims arising due to an unauthorised person fraudulently using **your** credit or debit cards.
9. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
10. Breakage of fragile objects or breakage of sports equipment while being used (unless **your** claim is for damage to winter sports equipment and the appropriate premium for winter sports has been paid).
11. Damage due to scratching or denting unless the item has become unusable as a result of this.
12. Shortages due to variations in exchange rates.
13. If **your** property is delayed or held as a result of Customs, the police or other officials legally holding it.
14. Loss of jewellery (other than wedding rings) while swimming or taking part in dangerous activities.
15. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within **your** baggage.

16. Loss, theft or damage to contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, mobile phones, bicycles and their accessories, motor vehicles and their accessories, marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).

Claims evidence required for sections G1 to G4

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

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

Important information:

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

Section G5 – Business equipment

Please note: This section only applies if you have arranged a Business Cover policy.

Definition relating to this section

Business equipment

Computer equipment, communication devices and other business-related equipment which **you** need in the course of **your** business and which is not insured elsewhere. The equipment must be owned by **your** employer or if **you** are self-employed it must be owned by **you**.

What you are covered for

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

- **Business equipment** which is lost, stolen or damaged during **your trip**. Please refer to the table of benefits for the maximum amount **we** will pay for any one item, **pair or set of items** (please also refer to the definition of “pair or set” on page 9) and samples; and
- Buying essential items if **your business equipment** is delayed or lost on **your** outward international journey for more than 12 hours.

Please note:

You must get written confirmation of the length of the delay from the appropriate airline or transport company and **you** must keep all receipts for essential items **you** buy. **You** must bring any damaged **business equipment** back to the Republic of Ireland for inspection.

Section G6 – Business money

Please note: This section only applies if you have arranged a Business Cover policy.

What you are covered for

We will pay up to the amount shown in the table of benefits for the loss or theft of business money,

(meaning cash or traveller's cheques) which is the property of **you**, (if self employed) or **your** employer whilst being carried with **you** or it is held in locked safety deposit box facilities.

What you are not covered for under sections G5, and G6

1. The excess as shown in the table of benefits for each insured person and for each incident
2. Any claim for loss or theft which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
3. Any claim for loss, theft, damage or delay to **business equipment** which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to **your business equipment** is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
4. Loss, theft or damage to photographic, audio, video, electrical, and computer equipment not carried in **your** hand luggage while **you** are travelling.
5. **Business equipment** **you** have left unattended in a public place.
6. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

Claims evidence required for sections G5 and G6

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

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

Section H – Personal accident

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

Definitions relating to this section

Accident

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

Illness

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

What you are covered for

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

- Complete loss of limb (meaning permanent loss by physical separation at or above the wrist or ankle or permanent and total loss of use of a limb). A limb means an arm, hand, leg or foot.
- Loss of sight in one or both eyes (meaning physical loss of an eye or the loss of a substantial part of sight of an eye). A substantial part means the degree of sight after the **accident** is 3/60 or less on the Snellen scale after correction with spectacles or contact lenses. (At 3/60 on the Snellen scale something can be seen at 3 foot which should be seen at 60 foot.)
- Permanent total disablement (meaning a disability which prevents **you** from working in any job which **you** are suitably qualified for and which lasts 12 months from the date of the **accident** and, at the end of those 12 months, is in **our** medical advisor's opinion,

- not going to improve).
- Death.

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

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

Claims evidence required for Section H

- Please phone AIG Claims Services on **(01) 261 1540** to ask for advice

Section I – Personal liability

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

What you are covered for

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

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

What you are not covered for

1. The excess as shown in the table of benefits for each insured person and for each incident.
2. Any liability arising from an injury or loss or damage to property:
 - a owned by **you**, a member of **your** family or household or a person **you** employ; or
 - b in the care, custody or control of **you** or of **your** family or household or a person **you** employ.
3. Any liability for death, disease, illness, injury, loss or damage:
 - to members of **your** family or household, or a person **you** employ;
 - arising in connection with **your** trade, profession or business;
 - arising in connection with a contract **you** have entered into;

- arising due to **you** acting as the leader of a group taking part in an activity;
- arising due to **you** owning, possessing, using or living on any land or in buildings, except temporarily for the purposes of the **trip**; or
- arising due to **you** owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals (other than horses, domestic cats or dogs), firearms or weapons.

Important information:

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

Claims advice for Section I

- Do not admit liability, offer or promise compensation
- Give details of **your** name, address and travel insurance
- Take photographs and videos, and get details of witnesses if **you** can
- Tell AIG Claims Services immediately about any claim that is likely to be made against **you** and send them all the documents that **you** receive

Section J – Legal expenses

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

What you are covered for

We will pay up to the amount shown in the table

of benefits for legal costs and expenses arising as a result of dealing with claims for compensation and damages resulting from **your** death, illness or injury during **your trip**.

What you are not covered for

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

Important information:

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

Claims evidence required for Section J

- Please phone AIG Claims Services on (01) 261 1540 to ask for advice as soon as **you** need to make a claim

Section K - Hijack

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

What you are covered for

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

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

Claims evidence required for Section K

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

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

Section L – Uninhabitable accommodation

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

What you are covered for

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

Please note: **You** must get written confirmation from the appropriate authority stating the nature of the disaster and how long the disaster lasted.

You must keep all receipts for the extra expenses **you** pay.

What you are not covered for

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

Claims evidence required for Section L

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

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

Winter sports cover

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

Definitions relating to this section

Winter sports

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

Winter sports equipment

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

Section M1 – Winter sports equipment

What you are covered for

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

Please note:

- An allowance will be made for wear, tear and loss of value on claims made for winter sports **equipment** owned by **you** as follows.
Up to 12 months old – 90% of the purchase price
Up to 24 months old – 70% of the purchase price
Up to 36 months old – 50% of the purchase price
Up to 48 months old – 30% of the purchase price
Up to 60 months old – 20% of the purchase price
Over 60 months old – 0%
- The maximum amount **we** will pay for any one item, **pair or set of items** is €150. Please refer to the definition of '**pair or set of items**' on page 9.
- **You** must bring any damaged **winter sports equipment** **you** own back to the Republic of Ireland for inspection.

Section M2 – Winter sports equipment hire

What you are covered for

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

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

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

Section M3 – Lift pass

What you are covered for

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

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

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

Claims evidence required for sections M1, M2 and M3

- **Insurance schedule**
- Loss or theft – police report

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

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

Section N – Ski pack

What you are covered for

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

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

Claims evidence required for Section N

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

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

Section O – Piste closure

Please note: This section only applies between 1 December and 15 April for travel to the Northern

hemisphere or between 1 May and 30 September for travel to the Southern hemisphere.

What you are covered for

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

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

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

Claims evidence required for Section O

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

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

Section P – Avalanche cover

What you are covered for

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

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

What you are not covered for

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

Claims evidence required for Section P

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

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

Golf cover

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

Definition relating to this section

Golf equipment

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

Section Q1 – Golf equipment

What you are covered for

We will pay up to the amount shown in the table of benefits for **golf equipment** owned by **you** (not borrowed or hired) which is lost, stolen or damaged during **your** trip.

Please note:

- The maximum amount we will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of 'pair or set of items' on page 9.
- You must bring any damaged **golf equipment** you own back to the Republic of Ireland for inspection.
- Our liability is solely based on the **golf equipment** which has been lost, stolen or damaged and would not extend to the replacement of **your** whole set of woods, or irons in the event of a claim being made for one item.

Section Q2 – Golf equipment hire

What you are covered for

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

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

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

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

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

Claims evidence required for sections Q1 and Q2

- **Insurance schedule**
- Loss or theft – police report

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

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

Section R – Green fees

What you are covered for

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

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

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

Claims evidence required for Section R

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

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

Wedding cover

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

Section S1 – Ceremonial attire

What you are covered for

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

Section S2 – Wedding gifts

What you are covered for

We will pay up to the amount shown in the table of benefits for wedding gifts which are lost, damaged or stolen during **your trip**. Please note the maximum amount **we** will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of a “**pair or set of items**” on page 9.

Section S3 – Wedding rings

What you are covered for

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

What you are not covered for under sections S1, S2 and S3

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

Claims evidence required for sections S1, S2 and S3.

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

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

Natural catastrophe cover

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

Important information:

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

Section T1 – Cancelling your trip

What you are covered for

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

- travel and accommodation expenses which **you** have paid or have agreed to pay under a contract;
- the cost of excursions, tours and activities which **you** have paid; and

- the cost of visas which **you** have paid for if **your** departure is delayed by more than 24 hours due to the occurrence of a **natural catastrophe** and it becomes necessary for **you** to cancel **your trip**.

Section T2 – Additional expenses if you are stranded at your point of departure in the Republic of Ireland.

What you are covered for

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

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

If **you** are still unable to depart on **your trip** after 24 hours, **you** may submit a claim under Section T1 – Cancellation.

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

Section T3 – Additional cost to reach your destination if you decide to go on your trip

What you are covered for

We will pay up to the amount shown in the

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

Section T4 – Additional cost if you are stranded on an international connection

What you are covered for

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

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

Section T5 – Additional expenses if you are stranded on your return journey home

What you are covered for

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

- Accommodation;
- Cost of travel to an alternative point of departure or to alternative accommodation;
- Cost of travel from **your** accommodation to

your point of intended departure;

- Food and drink; and
- Necessary emergency purchases that **you** may incur for up to 5 days whilst **you** are stranded, waiting to return **home**. Please note that there is a maximum of 5 days cover throughout the duration of **your trip**.

Section T6 – Additional expenses to get you home

What you are covered for

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

Important information:

- **You** must contact AIG Assistance Services before making alternative travel arrangements, because if appropriate under the circumstances, they will make these arrangements for **you**. The contact details are:
Phone: +44 (0) 1273 456 683
E-mail: uk.assistance@aig.com
- If **your trip** involves multiple destinations, cover under this section applies if **your** onward connection is delayed by more than 24 hours due to a **natural catastrophe**. **You** must contact AIG Assistance Services before making alternative travel arrangements, because if appropriate, they will make these arrangements for **you**. AIG Assistance Services will decide under the circumstances whether to bring **you home** or rearrange **your** onward journey.

Section T7 – Additional car parking costs

What you are covered for

We will pay up to the amount shown in the table of benefits for additional car parking costs **you**

incur if **your** return to the Republic of Ireland is delayed by more than 24 hours due to a **natural catastrophe**.

Section T8 – Additional kennel or cattery fees

What you are covered for

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

Special conditions which apply to sections T1 to T8

1. We will only pay costs which are not refundable from any other source.
2. This insurance does not cover any expenses met by the airline under Regulation 261/2004. See page 7 for a brief description of **your** rights under this Regulation.
3. All additional expenses must be reasonable and necessary and incurred as a direct result of a **natural catastrophe**. For example, if **you** live near **your** departure point, **we** may deem additional accommodation unnecessary and unreasonable if **you** could easily return **home**.
4. We may ask **you** to provide an official letter from **your** carrier confirming the cause and length of the delay.
5. **You** must contact AIG Assistance Services before making arrangements to return **home** under Section T6.

Please refer to the General exclusions shown on pages 13-14 of this policy wording for details of what is not covered.

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

Table of Benefits

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

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

Section	Benefits	Single Trip / Annual Multi Trip		Business Cover		Backpacker Cover	
		Sum Insured To:	Excess*	Sum Insured To:	Excess*	Sum Insured To:	Excess*
A	Cancelling your trip	€ 5,000	€ 90	€ 5,000	€ 90	€ 1,000	€ 90
B1	Medical and other expenses outside Republic of Ireland	€ 5,000,000	The amount recoverable under your private medical insurance	€ 5,000,000	The amount recoverable under your private medical insurance	€ 1,000,000	The amount recoverable under your private medical insurance
B2	Hospital benefit	€15 per day up to €2,000	Nil	€50 per day up to €2,000	Nil	Nil	Nil
C	Cutting your trip short	€ 5,000	€ 90	€ 5,000	€ 90	€ 1,000	€ 90
D1	Missed departure	€ 800	€ 90	€ 800	€ 90	€ 300	€ 90
D2	Missed connection	€ 500	€ 90	€ 500	€ 90	€ 200	Nil
E1	Travel delay	€15 per 12 hours up to €300	Nil	€15 per 12 hours up to €300	Nil	Nil	Nil
E2	Abandoning your trip	€ 5,000	€ 90	€ 5,000	€ 90	Nil	Nil
F1	Replacing Staff	Nil	Nil	€ 3,000	Nil	Nil	Nil
G1	Personal belongings and baggage	€ 2,000	€ 90	€ 2,500	€ 90	€ 500	€ 90
	Including: Single article limit	€ 250	Nil	€ 500	Nil	€ 100	Nil
	Including: Valuables limit	€ 250	Nil	€ 500	Nil	€ 100	Nil
G2	Delayed baggage	€ 300	Nil	€ 500	Nil	Nil	Nil
G3	Personal money	€ 500	€ 90	€ 500	€ 90	Nil	Nil
	Including: Cash limit	€ 200	Nil	€ 200	€ 90	Nil	Nil
G4	Passport and travel documents	€ 300	€ 90	€ 500	€ 90	€ 150	€ 90
G5	Business equipment	Nil	Nil	€ 1,000	€ 90	Nil	Nil
	Including: Single article limit	Nil	Nil	€ 500	Nil	Nil	Nil
G6	Business money	Nil	Nil	€ 500	€ 90	Nil	Nil
	Including: Cash limit	Nil	Nil	€ 500	Nil	Nil	Nil
H	Personal accident	€ 25,000	Nil	€ 50,000	Nil	€ 5,000	Nil
I	Personal liability	€ 2,000,000	€ 250	€ 2,000,000	€ 250	€ 500,000	€ 250
J	Legal expenses	€ 25,000	€ 250	€ 25,000	€ 250	€ 5,000	€ 250
K	Hijack	€100 per day up to €1,000	Nil	€100 per day up to €1,000	Nil	Nil	Nil
L	Uninhabitable accommodation	€ 500	€ 90	€ 500	€ 90	Nil	Nil

Table of benefits for Winter Sports Cover

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

Section	Benefit	Maximum Benefit Payable	Excess*
M1	Winter sports equipment	€ 500	€ 90
	Including: Single article limit	€ 100	Nil
M2	Winter sports equipment hire	€25 per day up to €200	Nil
M3	Lift pass	€ 200	€ 90
N	Ski pack	€ 200	Nil
O	Piste closure	€20 per day up to €200	Nil
P	Avalanche cover	€ 250	€ 90

* Excess

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

Table of benefits for Golf Cover

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

Section	Benefit	Maximum Benefit Payable	Excess*
Q1	Golf equipment	€1,500	€90
	Including: Single article limit	€500	Nil
Q2	Golf equipment hire	€50 per day up to €500	Nil
R	Green fees	€40 per day up to €400	Nil

Table of benefits for Wedding Cover

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

Section	Benefit	Maximum Benefit Payable	Excess*
S1	Ceremonial attire	€2,000	€90
S2	Wedding gifts	€1,500	€90
	Including: Single article limit	€250	Nil
S3	Wedding rings	€1,000	€90
	Including: Single article limit	€500	Nil

* Excess

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

Table of benefits for Natural Catastrophe Cover

Natural catastrophe cover is only available if **you** pay the required extra premium. The following cover is provided for each insured person in the event **your** outward or return journey is disrupted for more than 24 hours due to **natural catastrophe**. The sum insured in the table below will be reduced by 75% in certain circumstances – please see pages 32-34 for full details. No excess will apply to claims made under this section.

Section	Benefit	Maximum Benefit Payable	Excess*
T1	Cancelling your trip	€5,000	Nil
T2	Stranded at your Republic of Ireland departure point	€100	Nil
T3	To reach your intended destination	€200	Nil
T4	Stranded on an international connection	€150 for each 24 hours to a maximum of €750	Nil
T5	Stranded on your return journey home	€150 for each 24 hours to a maximum of €750	Nil
T6	Travel expenses to get home	€2,000	Nil
T7	Car parking	€50 for each 24 hours to a maximum of €250	Nil
T8	Kennel or cattery fees	€50 for each 24 hours to a maximum of €250	Nil

Summary of Important Contact Details

Helpline prior to travel

Phone: 01 261 1508
E-mail: layahealthcare.travelinsurance@ie.sedgwick.com
Phone lines are open Monday to Friday between 9.00am and 5.00pm (excluding Bank Holidays)

Emergency Medical Assistance – AIG Assistance Services

Phone: +44 (0) 1273 456 683
Email: uk.assistance@aig.com
Phone lines are open 24 hours a day, 7 days a week

Claims – AIG Claims Services

AIG Claims Service
Sedgwick Ireland Travel Claims
Merrion Hall, Strand Road, Dublin 4
Phone: (01) 261 1540
E-mail: travel@ie.sedgwick.com

Returning home following natural catastrophe – AIG Assistance Services

Phone: +44 (0) 1273 456 683
Email: uk.assistance@aig.com
Phone lines are open 24 hours a day, 7 days a week

AIG Claims Services are open Monday to Friday between 9.00am and 5.00pm (excluding Bank Holidays).

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This insurance is underwritten by AIG Europe S.A., an insurance undertaking with R.C.S. Luxembourg number B 218806. AIG Europe S.A. has its head office at 35 D Avenue J.F. Kennedy, L-1855, Luxembourg, <http://www.aig.lu/>. AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances and is regulated by the Central Bank of Ireland for conduct of business rules. AIG Europe S.A. Ireland branch has its registered branch office at 30 North Wall Quay, International Financial Services Centre, Dublin 1, D01 R8H7 and branch registration number 908876 and is regulated for conduct of business in Ireland by the Central Bank of Ireland.

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