

Laya Healthcare Travel Insurance

Policy Summary

This document outlines the main benefits and restrictions associated with your Travel Insurance cover. It **does not** reference all of the benefits, terms, conditions, limitations, exceptions and exclusions associated with this insurance.

Please take time to read the Policy Document and your Schedule to ensure that you understand the cover provided. This document does not form part of your contract of insurance.

Table of benefits Single Trip/Annual Multi Trip, Business 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	€ 90	€ 5,000,000	€ 90	€ 1,000,000	€ 90
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

Note: Additional optional extras below available only for single trip and annual multi trip.

Table of benefits for Winter Sports
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

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

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

Summary of benefits for Natural Catastrophe cover
Natural Catastrophe cover is only available if you pay the appropriate additional premium

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

* 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.

MEDICARE POLICY

If you have purchased our Medicare Travel Insurance it 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 health 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 health 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 1800 200 277 or email us on layahealthcare.travelinsurance@osg.ie

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 that 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.
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 4 of this policy document for further details.
 - b. You are travelling against the advice of a medical practitioner.
 - c. You are travelling with the purpose of receiving medical treatment abroad.
 - d. You or any person who your trip depends on are receiving or waiting for hospital investigation or treatment for any undiagnosed condition or set of symptoms.
 - e. You or any person who your trip depends on, have been given a terminal prognosis.
2. Any claim relating to an incident which you were aware of at the time you took out this insurance or at the time of booking the trip and which could reasonably be expected to lead to a claim.
3. Any claim if you, or any person whose condition may give rise to a claim, are suffering from or have suffered from any diagnosed psychological or psychiatric disorder, anxiety or depression.
4. Any claim arising out of war, civil war, invasion, revolution or any similar event.
5. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for strikes or industrial action which were not public knowledge when you booked your trip or purchased this insurance, whichever is the later).
6. Loss or damage to any property, or any loss, expense or liability arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
7. Any claim if you already have a more specific insurance covering this (for example, if an item you are claiming for under section 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 page 5 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, Sudan, Syria, Crimea region of Ukraine and North Korea.
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 the 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 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.
3. 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).
4. 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.
5. You must agree to have a medical examination if we ask. If you die, we are entitled to have a post-mortem examination.
6. You must pay us back any amounts that we have paid to you which are not covered by the insurance.
7. After a claim has been settled, any salvage you have sent into AIG Claims Services will become our property.

This insurance is underwritten by AIG Europe Limited. Registered in England and Wales. Company number: 01486260. Registered office: The AIG Building, 58 Fenchurch Street, London EC3M 4AB, United Kingdom.

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