GARDA TRAVEL CLUB

Annual Travel Insurance Group Policy

HEALTH NOTICE AND EMERGENCY ASSISTANCE

If **You** or any person who is travelling has a **Medical Condition** then **You** must declare that condition to **Our** Medical Screening Line on **+353 1 533 7354** within 14 days of booking each and every **Holiday**.

Please refer to the list of Automatically Accepted Medical Conditions which do not require completion of the Medical Declaration.

If an **Insured Person** needs medical assistance or advice during a **Holiday** they should call the Emergency Assistance Service on +44 1733 224 892.

POLICY NUMBER: WHIL/B1/GARDA/2024

Cover-More Blue Insurance Services Limited is regulated by the Central Bank of Ireland

V: 03/24

SCHEDULE OF BENEFITS

Section/Description		CATEGORY A AGED UNDER 69YRS	CATEGORY B AGED 70-79YRS	CATEGORY C AGED UNDER 18YRS
Section 1: Personal Accident				
A	Death	€10,000	€5,000	€5,000
B	Loss of One or More Limbs	€20,000	€5,000	€5,000
C	Loss of Sight in One or Both Eyes	€20,000	€5,000	€5,000
D	Permanent Total Disablement	€20,000	€5,000	€5,000
	Maximum Limit: €20,000			
Section 2: Medical Expenses				
A	Medical Expenses (not applicable to holidays in Ireland)	€10,000,000	€10,000,000	€10,000,000
	Dental Expenses – for pain relief only	€500	€500	€500
	Excess	€100	€100	€100
B	Emergency Repatriation Expenses	Unlimited	Unlimited	Unlimited
	Excess	Nil	Nil	Nil
C	Hospital Benefit (Per day)	€30	€30	€30
	Maximum Payable	€420	€420	€420
D	Other Travel Expenses	€7,500	€7,500	€7,500
	Excess	€100	€100	€100

Section 3: Personal Belongings				
	Personal Belongings	€2,000	€2,000	€2,000
	Maximum Any One Article	€380	€380	€380
	Maximum for Valuables	€380	€380	€380
	Excess	€90	€90	€90
	Delayed Belongings			
	For Each 24 Hours Delay	€50	€50	€50
	Maximum Payable	€200	€200	€200
Section 4: Money				
A	Loss, Theft or Damage of/to Money	€500	€500	€100
	Maximum in Cash	€350	€350	€100
B	Fraudulent use of Credit Cards	€500	€500	€500
C	Emergency Replacement of Passport, Visa, Travel Documents or Driving Licence			
	i) Loss of Passport	€500	€500	€500
	ii)Loss of Visa, Travel Documents or Driving Licence	€250	€250	€250
	Excess	€90	€90	€90

Section 5: Disruption				
A	i) Cancellation, Alteration or Curtailment	€4,500	€4,500	€4,500
	ii) Cancellation due to Airline Strike	€200	€200	€200
	Excesses			
	Loss of Deposit	€30	€30	€30
	Other Claims	€90	€90	€90
B	Delayed Departure			
	i) After Each 12 Hour Period	€30	€30	€30
	Maximum payable	€200		

	ii) Abandonment of Holiday after 24 Hours Delay	€4,500	€200 €4,500	€200 €4,500
	Excess	€90	€90	€90
C	Missed Departure	€500	€500	€500
D	Hijack (Per day)	€100	€100	€100
	Maximum Payable	€1,000	€1,000	€1,000
E	Catastrophe	€750	€750	€750
F	(i) End Supplier Failure & (ii) Scheduled Airline Financial Failure	€4,500	€4,500	€4,500
G	Missed Cruise Connection	€750	€750	€750
	Excess	€90	€90	€90
Section 6: Personal Liability				
	Limit of Liability	€2,000,000	€2,000,000	€2,000,000
	Excess	€100	€100	€100
Section 7: Legal Expenses				
	Legal Expenses	€30,000	€30,000	€30,000
Section 8: Winter Sports (max age 65 years)				
A	(i) Lost or Damaged Winter Sports Equipment	€400	N/A	€400
	Excess	€90	N/A	€90
	(ii) Ski Hire (Per Day)	€50	N/A	€50
	Maximum Payable	€300	N/A	€300
B	Unused Ski Pass or Tuition Fees Following Accident or Illness: or Loss of Ski Pass (Per Day)	€50	N/A	€50
	Maximum Payable	€300	N/A	€300

C	Piste Closure – Lack of Snow (Per Day)	€50	N/A	€50
	Maximum Payable	€500	N/A	€500
D	Piste Closure (Avalanche)	€500	N/A	€500
	Excess	€90	N/A	€90
E	Additional Expenses (Avalanche)	€100	N/A	€100

POLICY WORDING

Insurer

This Policy is underwritten by White Horse Insurance Ireland dac. White Horse Insurance Ireland dac is registered in Ireland No. 306045. White Horse Insurance Ireland dac's Registered Office is Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland.

White Horse Insurance Ireland dac is regulated by the Central Bank of Ireland. This can be checked by visiting their website - www.centralbank.ie.

Claims

To make a claim other than any claim for medical emergencies please contact: White Horse Insurance Ireland dac by either:

Telephone: +353 1 533 7392

Email: claims@white-horse.ie

Write: White Horse Insurance Ireland dac, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland.

To make a claim for a medical emergency please contact the Emergency Assistance Service on +44 1733 224 892.

Medical Screening

To ensure You are fully protected under this insurance policy, You must contact Medical Screening within 14 days of each and every Holiday booking that You make to declare Your Medical Condition(s).

Important COVID Policy Notice

This insurance policy is not designed to insure known or publicly announced events. Restricted cover for COVID is provided under Section 5 - Disruption point A and Section 2 - Medical Expenses and Other Travel Expenses only.

Understanding This Policy

This is Your travel insurance policy wording. The policy wording contains details of the insurance cover We provide. All Insured Persons should take time to read the policy carefully to ensure that it meets their needs and that they understand the terms, conditions and exclusions. The policy wording outlines the cover, what is not covered, conditions and exclusions and is the basis on which We settle all claims. In return for having accepted Your premium We will in the event of Bodily Injury, Death, Serious Illness, loss, theft, damage or other events happening within the Period of Insurance provide insurance in accordance with the operative sections of Your policy.

Each section of the policy details the cover provided. This policy provides cover for specific reasons only as per each section under What This Policy Covers and should be read together with What This Policy Does Not Cover, Policy Conditions, Claims Conditions and Special Conditions. You should take time to read and understand the general policy exclusions and policy conditions which apply to all sections of this policy. Any endorsements are all part of the policy.

If the Insured Person wishes to change anything or if there is anything they do not understand, they should contact the Garda Travel Club.

Arranged by

This exclusive travel insurance has been organised by Cover-More Blue Insurance Services Limited. Plaza 255, Blanchardstown Corporate Park 2, Blanchardstown, Dublin 15.

Cover-More Blue Insurance Services Limited is regulated by the Central Bank of Ireland.

Data Protection

Cover-More Blue Insurance Services Limited and its associated companies are committed to protecting Your privacy and personal information at all times and ensure that all personal data processed by CoverMore Blue Insurance Services Limited in the course of administering Your policy is done so in compliance with the relevant data protection legislation.

To administer Your policy Cover-More Blue Insurance Services Limited will process and store information about You provided by the Garda Travel Club and/or You. This notice applies to anyone who is insured under this Travel Insurance policy and whose personal information may be processed for the provision of insurance and related services. Personal information may be used by Cover-More Blue Insurance Services Limited for the purposes of arranging Your policy; including but not limited to customer service, analysis, complaints handling and the detection and prevention of crime. The information You have supplied will also be passed to the Underwriter for fulfilment of Your insurance contract and for claims purposes. Please refer to the Data Protection section contained further within the policy wording for further details on how the Underwriter processes Your data.

You have various rights in relation to personal information that is held by Cover-More Blue Insurance Services Limited, including the right to request access to Your personal information, the right to correct inaccurate personal information, or the right to request the deletion or suppression of personal information. Please note that some of the above rights are subject to limitations in order for Cover-More Blue Insurance Services Limited to comply with legal or regulatory obligations.

This notice explains certain aspects of how Cover-More Blue Insurance Services Limited use Your information and what rights You have in relation to Your personal information, however You can obtain more information about how Cover-More Blue Insurance Services Limited use Your data by reviewing the full Privacy Policy (https://www.blueinsurance.ie/PrivacyPolicy/IE/). Your data will be treated in accordance with their Privacy Policy.

Garda Travel Club - Group Travel Schedule

Master Policy Number: WHIIL/B1/Garda/2024

Intermediary: Cover-More Blue Insurance Services Limited, Plaza 255, Blanchardstown Corporate Park 2, Blanchardstown, Dublin 15.

Group Policyholder: The Chairman of the Garda Travel Club.

Group Policyholder Address: 6th Floor, Phibsboro Tower, Dublin 7.

Group Policyholder Business Description: Club for arranging Holidays and travel insurance for Members.

Period of Insurance: Start: 1st March 2024. End: 28th February 2025 and any further period for which White Horse Insurance Ireland dac shall agree to accept Premiums.

Premium: As agreed between the Group Policyholder, the Intermediary and White Horse Insurance Ireland dac for specific periods. Premiums will be inclusive of 5% Government Levy or any amendment thereof.

Declarations:

The Group Policyholder must, within 15 days of the end of each month, forward a declaration containing details of, and the Premiums paid by, Members (who have booked Holidays with the Group Policyholder during that month and who have elected to take out this insurance) to the intermediary for onward transmission to White Horse Insurance Ireland dac.

When does cover start:

Important Note on Cancellation Cover:

1. Cancellation cover starts for Holidays booked on or after the Scheme Start Date shown on the Period of Insurance as stated on the Garda Travel Club Group Travel Schedule and which occur during the Period of Insurance insured by Us. Cancellation cover for each Holiday is provided for Members of the Garda Travel Club during the Period of Insurance as stated on the Garda Travel Club Group Travel Schedule subject to:
   a) Being a Member at the time of booking the Holiday; and
   b) The Member is listed on the Garda Travel Club Declaration to Us at the time of booking the Holiday; and
   c) Continued payment of the Members premium to Us on and after booking a Holiday.
2. For Members who join the Garda Travel Club after booking a Holiday, no cancellation cover will apply for that Holiday. All future Holidays will be covered subject to satisfying point 1 above.
3. All other cover (excluding cancellation) starts when You begin a Holiday.

When does cover end:

Cancellation cover ends on the departure date of Your Holiday or following the occurrence of a below listed event (whichever is earlier).

All cover will automatically end following the occurrence of a below listed event (whichever event is sooner):

- on the 'end' date on the Period of Insurance as stated on the Garda Travel Club - Group Travel Schedule on page 3; or
- when Members terminate their Garda Travel Club membership for which they are eligible to receive benefits under this policy; or
- when Members reach the age of 80 years during the Period of Insurance; or
- if a Member reaches the age of 80 years during a Holiday, cover will continue until the Holiday end date, but not thereafter; or
- when Members have exceeded the Maximum Holiday Duration (does not apply to Cancellation); or
- when Members no longer meet the eligibility criteria as listed in the Member Eligibility Table; or
- when We no longer underwrite this policy.

Important Cover End Note:

When a Garda Travel Club Member reaches the age of 80 years during the Period of Insurance, all cover ends immediately (unless the Member reaches the age of 80 years during a Holiday, where cover will continue until the Holiday end date, but not thereafter). Cover for the Members Child/Children and/or Partner is provided subject to payment of Premium and satisfying the eligibility criteria as listed in the Member Eligibility Table.

MEMBER ELIGIBILITY TABLE

You are covered by this policy if You satisfy the eligibility criteria listed in Category A, B or C. If You do not satisfy the eligibility criteria You are not covered by this policy and You should purchase an alternative travel insurance policy.

Member Category	Definition and Age of Insured Persons	Holiday	Maximum Holiday Duration	Holiday Duration Extension Options	Winter Sports Holidays
Category A	69 years or under. Any Member of the Garda Travel Club or the Member's Partner aged 69 years or under on the start date of the Holiday.	Whilst travelling to, participating in and travelling from a Holiday.	35 days per Holiday. Members or Members Partners aged 69 years or under on the start date of the Holiday - 35 days per Holiday.	45 days or 60 days (maximum Holiday duration). Members or Members Partners aged 69 years or under on the start date of the Holiday are able to extend their Holiday duration to either 45 days or 60 days (maximum Holiday duration) upon payment of an additional Premium to Us.	21 days total in any one Period of Insurance. Members or Members Partners under 66 years (on the start date of the Holiday) – 21 days total in any one Period of Insurance. Members or Members Partners aged 67 years or over (on the start date of the Holiday) – Winter Sports Holidays are not covered.
Category B	70 to 79 years. Any Member of the Garda Travel Club or the Member's Partner aged 70 to 79 years on the start date of the Holiday.	Whilst travelling to, participating in and travelling from a Holiday.	31 days per Holiday. Members or Members Partners aged 70 - 79 years on the start date of the Holiday - 31 days per Holiday.	Not Applicable. Members or Members Partners aged 70 - 79 years (on the start date of the Holiday) – Holiday extensions are not covered.	Not Applicable. Members or Members Partners aged 70 - 79 years (on the start date of the Holiday) – Winter Sports Holidays are not covered.

Category C	Any Child(ren) of a Member or Member's Partner described in Categories A or B above who must be: 1. under 18 years of age (or under 23 years of age if still in Full-Time Education) on the start date of the Holiday; and 2. dependent on the Member (or the Member's Partner). Whilst accompanying a Member or Member's Partner as described in Categories A or B above.	Any Child(ren) of a Member or Member's Partner described in Category A above - 35 days per Holiday. Any Child(ren) of a Member or Member's Partner described in Category B above - 31 days per Holiday.	Any Child(ren) of a Member or Member's Partner described in Category A above - 45 days or 60 days (maximum Holiday duration) upon payment of an additional Premium to Us. Any Child(ren) of a Member or Member's Partner described in Category B above - Holiday extensions are not covered.	Any Child(ren) of a Member or Member's Partner described in Category A above - 21 days total in any one Period of Insurance.

Important note:	There is no cover whatsoever under this policy for any Garda Travel Club Member(s) aged 80 years or over. To ensure You are fully protected under this insurance policy, You must contact Medical Screening within 14 days of each and every Holiday booking that You make to declare Your Medical Condition(s). Where a Child/Children travel on a Holiday with a Member (including the Member's Partner) described in Categories A and B above, the Holiday duration of the Garda Travel Club Member will apply to the Holiday.

IMPORTANT CONDITIONS RELATING TO HEALTH

Medical Screening Phone Number: +353 1 533 7354 Quoting Reference: Garda Annual 2024 and/or Your badge or pension number.
Please note certain medical conditions will incur an additional premium.

This insurance is designed to cover You for unforeseen events, Accidents, Serious Illness or Bodily Injuries occurring during Your Period of Insurance.

If You have any Medical Condition(s) or if the Medical Condition is not listed as an Automatically Accepted Medical Condition, You must contact the Medical Screening Company on +353 1 533 7354 to declare ALL Your Medical Conditions to ensure that the cover will meet Your needs.

Important Note: To ensure You are fully protected under this insurance contract, You must contact Medical Screening within 14 days of each and every Holiday booking that You make to declare Your Medical Condition(s).

Exclusions

PLEASE NOTE that cover cannot be offered for any Medical Condition if You;

- have an undiagnosed Medical Condition;
- are awaiting the results of medical tests or investigations;
- are travelling against the advice of a Medical Practitioner;
- are travelling for the purpose of obtaining medical treatment;
- are on a Hospital or clinic waiting list;
- have been diagnosed with a terminal condition.

Relating to the Health of Non- Travellers

This insurance policy excludes cover for any claims arising directly or indirectly from a Medical Condition (unless shown in the Automatically Accepted Medical Conditions list) of any person on whom travel depends unless the person’s Medical Practitioner can state that, on the date of booking a Holiday that he/she would have seen no substantial likelihood of the patient’s condition deteriorating to such a degree to cause a necessary cancellation or Curtailment claim. If the Medical Practitioner will not confirm this, any claim arising from a Medical Condition will be excluded.

All claims arising from a terminal prognosis, any set of symptoms where a diagnosis has not been made and any Medical Condition for which a non-traveller is on a waiting list for or has knowledge of the need for surgery, treatment or investigation at a Hospital, clinic or nursing home at the time the Holiday is booked are automatically excluded.

AUTOMATICALLY ACCEPTED MEDICAL CONDITIONS

Please see the following lists for Medical Conditions which do not require screening.

Part (I)

The following Medical Conditions (listed A to W) are automatically covered provided that the Insured Person has no more than FIVE of these conditions simultaneously.

A. Abnormal Smear Test, Achilles Tendon Injury, Acne, Acronyx (Ingrowing Toe-nail), Adenoids, Allergic Rhinitis, Alopecia, Anal Fissure/Fistula, Appendectomy, Astigmatism, Athlete's Foot (Tinea Pedis), Attention Deficit Hyperactivity Disorder

B. Bell's Palsy (Facial Paralysis), Benign Prostatic Enlargement, Bladder Infection (no ongoing treatment, no Hospital admissions), Blepharitis, Blindness, Blocked Tear Ducts, Breast Fibroadenoma, Breast Cyst(s), Breast Enlargement/Reduction, Broken Bones (other than head or spine) - (no longer in plaster), Bunion (Hallux Valgus), Bursitis

C. Caesarean Section, Candidiasis (oral or vaginal), Carpal Tunnel Syndrome, Cartilage Injury, Cataracts, Cervical Erosion, Cervicitis, Chalazion, Chicken Pox (fully resolved), Cholecystectomy, Chronic fatigue syndrome (if only symptom is fatigue and no Hospital admissions), Coeliac Disease, Cold Sore (Herpes Simplex), Common Cold(s), Conjunctivitis, Constipation, Corneal Graft, Cosmetic Surgery, Cyst Breast, Cyst Testicular, Cystitis (no ongoing treatment, no Hospital admissions), Cystocele (fully recovered, no Hospital admissions)

D. Dilation and Curettage (D & C), Deaf Mutism, Deafness, Dental Surgery, Dermatitis (no Hospital admissions or consultations), Deviated Nasal Septum, Diarrhoea and/or Vomiting (resolved), Dilatation and Curettage, Dislocations (no joint replacement or Hospital admissions), Dry Eye Syndrome, Dyspepsia

E. Ear Infections (resolved must be all clear prior to travel if flying), Eczema (no Hospital admissions or consultations), Endocervical Polyp, Endocervicitis, Endometrial Polyp, Epididymitis, Epiphora (Watery Eye), Epispadias, Epistaxis (Nosebleed), Erythema Nodosum, Essential Tremor

F. Facial Neuritis (Trigeminal Neuralgia), Facial Paralysis (Bell's Palsy), Femoral Hernia, Fibroadenoma, Fibroid Uterine, Fibromyalgia, Fibromyositis, Fibrositis, Frozen Shoulder

G. Gall Bladder Removal, Ganglion, Glandular Fever (full recovery made), Glaucoma, Glue Ear (resolved must be all clear prior to travel if flying), Goitre, Gout, Grave's Disease, Grommet(s) inserted (Glue Ear), Gynaecomastia

H. Haematoma (external), Haemorrhoidectomy, Haemorrhoids (Piles), Hallux Valgus (Bunion), Hammer Toe, Hay Fever, Hernia (not Hiatus), Herpes Simplex (Cold Sore), Herpes Zoster (Shingles), Hip Replacement (no subsequent arthritis and never any dislocation of a joint replacement), Hives (Nettle Rash), Housemaid's Knee (Bursitis), HRT (Hormone Replacement Therapy), Hyperthyroidism (Overactive Thyroid), Hypospadias, Hypothyroidism (Underactive Thyroid), Hysterectomy (provided no malignancy)

I. Impetigo, Indigestion, Influenza (full recovery made), Ingrowing Toe-nail (Acronyx), Inguinal Hernia, Insomnia, Intercostal Neuralgia (no admissions), Intertrigo, Irritable Bowel Syndrome (IBS) (provided definite diagnosis made and no ongoing investigations)

K. Keinboeck's Disease, Keratoconus, Knee Injury Collateral/ cruciate ligaments, Knee Replacement (no subsequent arthritis and never any dislocation of a joint replacement), Kohlers Disease

L. Labyrinthitis, Laryngitis, Learning Difficulties, Leptothrix, Leucoderma, Lichen Planus, Ligaments (injury), Lipoma

M. Macular Degeneration, Mastitis, Mastoidectomy (resolved must be all clear prior to travel if flying), Menopause, Menorrhagia, Migraine (provided definite diagnosis made and no ongoing investigations), Miscarriage, Mole(s), Molluscum Contagiosum, Myalgic Encephalomyelitis (ME) (if the only symptom is fatigue and no Hospital admissions), Myxoedema

N. Nasal Infection, Nasal Polyp(s), Nettle Rash (Hives), Neuralgia (no Hospital admissions), Nosebleed(s), Nystagmus

O. Osgood-schlatter's Disease, Osteochondritis, Otosclerosis, Overactive Thyroid

P. Parametritis, Pediculosis, Pelvic Inflammatory Disease, Photodermatosis, Piles, Pityriasis Rosea, Post Viral Fatigue Syndrome (if the only symptom is fatigue and no Hospital admissions), Pregnancy (provided no complications), Prickly Heat, Prolapsed Uterus (womb), Pruritis, Psoriasis (no Hospital admissions or consultations)

R. Repetitive Strain Injury, Retinitis Pigmentosa, Rhinitis (Allergic), Rosacea, Ruptured Tendons

S. Salpingo-oophoritis, Scabies, Scalp Ringworm (Tinea Capitis), Scheuermann's Disease (provided no respiratory issues), Sebaceous Cyst, Shingles (Herpes Zoster), Sinusitis, Skin Ringworm (Tinea Corporis), Sleep Apnoea (no machine used to assist breathing), Sore Throat, Sprains, Stigmatism, Stomach Bug (resolved), Strabismus (Squint), Stress Incontinence (no urinary infections)

T. Talipes (Club Foot), Tendon Injury, Tennis Elbow, Tenosynovitis, Termination of Pregnancy, Testicles Epididymitis, Testicles Hydrocele, Testicles Varicocele, Testicular Cyst, Testicular Torsion (Twisted Testicle), Throat Infection(s), Thrush, Thyroid Overactive, Thyroid Deficiency, Tinea Capitis (Scalp Ringworm), Tinea Corporis (Skin Ringworm), Tinea Pedis (Athlete's Foot), Tinnitus, Tonsillitis, Tooth Extraction, Toothache, Torn Ligament, Torticollis (Wry Neck), Trichomycosis, Trigeminal Neuralgia, Turner's Syndrome, Twisted Testicle

U. Umbilical Hernia, Underactive Thyroid, Undescended Testicle, Urethritis (fully recovered, no Hospital admissions), URTI (Upper Respiratory Tract infection) (resolved, no further treatment), Urticaria,
Uterine Polyp(s), Uterine Prolapse

V. Varicocele, Varicose Veins - legs only, never any ulcers or cellulitis (if GP has confirmed that client is fit to travel), Vasectomy, Verruca, Vitiligo

W. Warts (benign, non-genital), Womb Prolapse (uterus), Wry Neck (Torticollis).

Part (II)

If the Insured Person has no more than FIVE of the Medical Conditions listed simultaneously on Our 'Automatically Accepted Conditions List' (listed A to W above), the Insured Person will be automatically accepted for cover, provided that the Insured Person does NOT have more than ONE of the following Medical Conditions and <u>You must NOT have ANY other Medical Condition(s).</u>

Arthritis (Juvenile, Osteoarthritis, Rheumatoid or Psoriatic Arthritis, Reiter's Syndrome, Rheumatism):

- There must have been NO Hospital admissions within the last 12 months.
- Must NOT affect the back more than any other area of the body.
- No more than 2 medications.
- No mobility aids (other than walking stick or frame).
- There must have been NO dislocations of any joint replacements.
- Must NOT be awaiting surgery.
- Must have NO lung problems/respiratory disorders.

Asthma (Wheezing):

- There must have been NO Hospital admissions EVER.
- Must have been diagnosed prior to age 50.
- Must be controlled with no more than 2 medications (NO nebuliser, NO home oxygen).
- Must have been a non-smoker for at least 12 months.
- Must always be able to walk 200 yards on the flat without becoming short of breath.

Diabetes Mellitus (Sugar Diabetes):

- Type 2 (Non-Insulin-Dependent Diabetes Mellitus) only.
- Controlled by diet alone or by no more than 1 medication (no Insulin).
- There must have been NO Hospital admissions or diabetic complications EVER.
- Must have been a non-smoker for at least 12 months.

Hypercholesterolaemia (High/Raised Cholesterol):

- No more than 1 medication.
- Must NOT be the inherited (genetic) form.
- Must have been a non-smoker for at least 12 months.

Hypertension (High Blood Pressure, White Coat Syndrome):

- No more than 2 medications.
- There must have been no change in treatment within the last 6 months.
- Must have been a non-smoker for at least 12 months.

Hypotension (Low Blood Pressure):

- Must NOT be associated with any underlying condition.

Osteoporosis (Osteopaenia, Fragile Bones):

- There must have been no broken bones within the last 5 years.
- There must have been NO vertebral (backbone) fractures.

POLICY DEFINITIONS

Whenever the following words or phrases appear in bold font and start with a capital letter, they will have the meanings as described below.

Abroad
means outside Ireland.

Accident/Accidental
means a sudden identifiable violent external event which happens by chance, and which could not be expected, or unavoidable exposure to severe weather.

Accommodation
means accommodation or lodgings of a standard up to but not exceeding that in which the Insured Person was or would have been staying during the course of the Holiday.

Accidental Bodily Injury
means injury which is caused solely by Accidental means and which independently of Illness or any other cause, occurs within 12 months from the date of the Accident.

Bodily Injury
means an identifiable physical injury sustained by You caused by sudden, unexpected, external and visible means.

Business Equipment
means any articles used primarily for business purposes, which are the property of the Insured Person or their employer including office equipment, which is portable by design including, but not restricted to, personal computers, telephones and calculators.

Child/Children
means the Member's (including the Member's Partner's) Child or Children, including stepchild(ren), adopted Child(ren), or fostered Child(ren), each of whom must:
1. be under 18 years of age (or under 23 years of age if still in Full-Time Education) on the start date of the Holiday; and
2. be dependent on the Member (or the Member's Partner).

If the Child/Children of a Member (or the Member's Partner) are aged under 18 years of age, then cover will apply if they are travelling:
a) in the company of an adult known to their parent(s); or
b) in the company of an adult not known to their parents whilst on an organised school, college or university trip; or
c) as an unaccompanied minor on a scheduled air service which operates an unaccompanied minor scheme, and then only if they are travelling with the intention of joining, or being subsequently joined by, another adult insured under this policy.

Note: If the Child/Children are aged 18 years or over then they are covered to travel without the Member (or the Member's Partner).

Close Business Associate
means any person whose absence from business for one or more complete days at the same time as the absence the Insured Person prevents the proper continuation of that business.

Close Relative
means Partner, mother, father, sister, brother, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, aunt, uncle, niece, nephew, stepparent, stepchild, step sister, step brother, foster child, legal guardian, next of kin or fiancé/ fiancée.

Complications of Pregnancy means toxaemia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole, (molar pregnancy), post-partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, per vaginal bleeding, miscarriage or threatened miscarriage, medically necessary emergency Caesarean section, medical necessary termination and premature births. This definition is only applicable if the complication occurs more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

COVID
means COVID-19, coronavirus disease, severe acute respiratory syndrome coronavirus SARS-COV2) or any mutation or variation of these.

Curtailment/Curtail/Curtailed means either:

a) abandoning or cutting short the Holiday by immediate direct early return to Your Home in which case claims will be calculated from the day You returned to Your Home and based on the number of complete days of Your Holiday You have not used; or;
b) by attending a Hospital Abroad as an Inpatient or being confined to Your Accommodation Abroad on the orders of a Medical Practitioner, in either case for a period in excess of 48 hours. Claims will be calculated from the day You were admitted to Hospital or confined to Your Accommodation and based on the number of complete days for which You were hospitalised or confined to Your Accommodation.

Please note that in respect of travel expenses, We will pay for Your additional travel costs only and not for the loss of Your pre-booked travel arrangements. If You have not purchased a return flight, then no cover exists for You to claim for the cost of Your return flight.

Cyber-Terrorism
means the use of disruptive activities, or the threat there of, against computers and/or networks, with the intention to cause real-world harm or severe disruption of infrastructure.

Death means death caused by Bodily Injury.

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

End Supplier Failure means the insolvency of any travel arrangements booked in Ireland (not forming part of an inclusive Holiday and not bonded or insured already) including:

- Camper rental / Caravan sites / campsites / mobile homes;
- Car ferries;
- Car hire;
- Coach journeys;
- Cruises;
- Eurotunnel;

- Excursions;

- Hotels;
- Railway journeys including the Eurostar;
- Safaris;
- Theme parks such as Disneyland Paris; • Villa Abroad & cottages.

Please note:

(i) Costs resulting from the insolvency of the booking agent or consolidator are not included. (ii) Costs resulting from Scheduled Airline Failure are not included.

Event

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

Excess means the amount of each and every claim that the Insured Person must pay, as shown in the Schedule, for each section of the policy.

Full Time Education

means a programme of learning provided by a recognised educational body, which leads to a qualification by examination or assessment which is either: full-time study or a mixture of study and work experience as long as at least two thirds of the total time for the course is spent on study.

Garda Travel Club means a club for arranging Holidays and travel insurance for Members.

Garda Travel Club Declaration means a monthly statement with details of the Members of the Garda Travel Club and includes the Members Garda Travel Club reference number.

Group Policyholder means the person, firm, company or organisation named in the Group Travel Schedule, being The Chairman of the Garda Travel Club.

Group Travel Schedule means the summary of the Garda Travel Club group policy details.

Hijack / Hijacked

means unlawful seizure or taking control of an aircraft or conveyance in which the Insured Person is travelling as a passenger.

Home

means normal place of residence in Ireland.

Holiday

means trip(s) involving travel and Accommodation, devoted entirely to pleasure, rest, or relaxation, where travel begins and ends in Ireland. The maximum duration of any one Holiday is as follows:

1. Members aged 69 years or under on the start date of the Holiday - 35 days per Holiday.
2. Members aged 70 - 79 years on the start date of the Holiday - 31 days per Holiday.
3. The maximum number of days for Winter Sports Holidays (cover for which is limited to those aged under 66 years at the time the policy was issued) is 21 days per Period of Insurance.

Note: Insured Persons over the age of 18 years are covered to travel without the Member.

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

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

Illness means any disease, infection or Bodily Injury which is unexpectedly contracted by You prior to Your Holiday or unexpectedly manifests itself for the first time during Your Holiday.

Immediate Family means the Child/Children and/or Partner of the Member.

Incidental Basis
means that the sport or activity You are taking part in on Your Holiday is on a strictly amateur basis and is not the specific reason for You going on Your Holiday.

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

Ireland, Irish means the Republic of Ireland.

Irrecoverable
means that We will only cover costs that You have not already recovered and which You are not entitled to recover from another third party.

Legal Expenses means:

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

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

Loss of Hearing means total deafness confirmed by audiometer and sound threshold tests.

Loss of Limb

means in respect of:

a) an arm – amputation or complete and permanent loss of use - at or above the wrist;
b) a leg – amputation or complete and permanent loss of use - at or above the ankle (talo-tibial joint).

Loss of Sight

means when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale (which means the Insured Person is only able to see at 3 feet that which they should normally be able to see at 60 feet) and White Horse Insurance Ireland dac is satisfied that the condition is permanent and without expectation of recovery.

Maximum Age

means a Member (including the Member's Partner) aged 79 years or under at the start of the Holiday. There is no cover whatsoever under this policy for any Garda Travel Club Member(s) or a Member's Partner aged 80 years or over at the start of the Holiday.

Maximum Limit

means the maximum amount shown in the Schedule of Benefits payable for any Insured Person for all Bodily Injury arising from any one Accident.

Medical Condition(s)

means any disease, Bodily Injury or Illness.

Medical Practitioner

means a practicing member of the medical profession, a doctor or specialist, registered or licensed to practice medicine under the laws of the country in which they practice who is neither an Insured Person or a relative of the Insured Person or any person who the Insured Person is travelling with unless approved by Us.

Member(s)

means a person who applies for and pays for their membership and their Immediate Family's membership of the Garda Travel Club and for which a subscription premium is paid to Us by the Garda Travel Club on the Members behalf and who is listed (including their Garda reference number) on a monthly Garda Travel Club Declaration to Us.

Money

means coins, bank notes, postal or money orders, signed travellers cheques and other cheques, letters of credit, travel tickets, petrol coupons or other prepaid coupons which belong to or are in the custody and control of an Insured Person and are intended for travel, meals, Accommodation and personal expenditure only.

Natural Catastrophe

means volcanic eruption, avalanche, flood, tsunami, earthquake, landslide, hurricane, tornado, tropical cyclone or wildfire, or named (by an appropriate and relevant meteorological authority) storm.

Nuclear, Chemical or Biological Weapons or Agents

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

Parent or Legal Guardian

means a person with parental responsibility, or a legal guardian, in accordance with the law of Ireland.

Partner means an Insured Person who is the Member's spouse, civil partner, or cohabiting partner.

Period of Insurance means the period between and inclusive of the dates shown 'from' and 'to' in the Group Travel Schedule commencing at 00.01 hours on the earliest date shown and expiring at midnight on the latest date shown for which We have accepted the appropriate Premium. Both dates refer to local standard time at the address of the Group Policyholder as shown in the Group Travel Schedule.

Permanent Total Disablement means disablement which:
1. has lasted for at least 12 months; and
2. which in the professional medical opinion of a Medical Practitioner is beyond hope of recovery; and
3. will in all probability continue for the remainder of the Insured Person's life; and
4. will prevent the Insured Person from engaging in or giving attention to business profession or occupation of any and every kind for the remainder of their life.

Personal Belongings means personal articles which are the property of the Insured Person, or property, other than Business Equipment, for which they are responsible, and which are taken on or acquired during the Holiday. Please Note: All claims for Personal Belongings are settled on the purchase price less a deduction for wear, tear and depreciation as follows:
- Up to 1 year old - We will pay 85% of the purchase price.
- Up to 2 years old - We will pay 70% of the purchase price.
- Up to 3 years old - We will pay 50% of the purchase price.
- Up to 4 years old - We will pay 25% of the purchase price.
- Up to 5 years old - We will pay 10% of the purchase price.
- Over 5 years old - Nil

Premium
means the amount specified or referred to in the Garda Travel Club - Group Travel Schedule in respect of the specified Period of Insurance which is payable by the Member to Us and any additional premium payable for additional or extended cover.

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

Rearrangement Costs
means all reasonable costs incurred in transporting the original Insured Person to complete the Curtailed Holiday provided that such costs shall be limited to economy fare travel and other essential expenses in transportation of the original Insured Person to the point at which the original Holiday was Curtailed. The Holiday must be continued within six months of the original Curtailment.

Scheduled Airline Failure
means the airline becoming insolvent or has an administrator appointed and does not fulfil the booked flight(s).

Ski Equipment
means skis (including bindings), ski boots, ski poles, snowboards, snowboard bindings and snowboard boots. Please Note: All claims for Ski Equipment are settled on the purchase price less a deduction for wear, tear and depreciation as follows:
- Up to 1 year old - We will pay 85% of the purchase price.

- Up to 2 years old - We will pay 70% of the purchase price.
- Up to 3 years old - We will pay 50% of the purchase price.
- Up to 4 years old - We will pay 25% of the purchase price.
- Up to 5 years old - We will pay 10% of the purchase price.
- Over 5 years old - Nil

Terrorism

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

Travelling Companion

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

Unattended

means when the Insured Person cannot see or is not close enough to their Personal Belongings, Valuables, Money, property, or vehicle to stop it being damaged or stolen.

Valuables

means jewellery, gold, silver, precious metal(s), precious or semiprecious stone articles, watches, telescopes, items made of leather (including designer footwear, handbags or purses), binoculars, sunglasses, reading/prescription glasses, furs, cameras, camcorders, photographic audio video computer television or telecommunications equipment (including mobile phones, mobile phone accessories, smart phones, personal digital assistant(s), blackberries, iPods, iPads, laptops, tablets, personal organiser's, notebooks, netbooks, kindles, eBooks, eReaders, CD's, DVD's, memory cards, speakers or headphones, Nintendo DS, games console, computer games and associated equipment).

War

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

We, Us, Our

means White Horse Insurance Ireland dac.

Winter Sports

means the following:

1. Skiing (including skiing outside the area of the normal compacted snow ski slope i.e. 'off-piste');
2. Tobogganing;
3. Snowboarding;
4. Ice skating (other than on an indoor rink);
5. Ski or ski bob racing;
6. Mono skiing;
7. Ski jumping;
8. Ski boarding;
9. Ice hockey; or
10. The use of bobsleighs or skeletons.

You, Your, Insured Person(‘s)

means a Member of the Garda Travel Club and their Immediate Family who are eligible for cover as specified under the Member Eligibility Table.

SPORTS AND ACTIVITIES – GRADE 1

The Insured Person is covered under the Personal Accident and Medical Expenses Sections for the following activities automatically, provided that the activity is on an Incidental Basis.

- Archery
- Badminton
- Baseball
- Basketball
- Beach Games
- Bungee Jump (1)
- Camel/Elephant Riding+
- Canoeing (Grade 1-3) – Life jacket and helmet must be worn
- Clay Pigeon Shooting+
- Cricket
- Cycling (excluding Mountain Biking) - a helmet must be worn in any country where it is required by law.
- Dinghy Sailing+
- Fell Walking
- Fencing
- Fishing
- Flying as a fare paying passenger in a fully licensed passenger carrying aircraft
- Football
- Golf
- Hiking (under 2,000 metres altitude)
- Hockey
- Horse Riding (up to 7 days, no Polo, Hunting, Jumping) – wearing a helmet
- Ice Skating (Rink)
- Jet Boating +
- Jet Skiing+
- Jogging
- Kayaking (Grades 1 to 3) – Life jacket and helmet must be worn
- Manual Work (bar and restaurant work amateur musicians and singers, chalet maids, au pair/ nanny, retail work, fruit picking and occasional light manual work at ground level but excluding the use of power tools or machinery) **+
- Marathon Running
- Motorcycling up to 125cc (with the appropriate Irish motorcycle licence, wearing a crash helmet, no racing) +
- Netball
- Non manual work (Including professional administrative or clerical duties only)
- Orienteering
- Paintballing +
- Parascending/Parasailing (over water)
- Pony Trekking – wearing a helmet
- Quad biking up to 50cc (wearing a crash helmet, no racing) +
- Racquetball
- Rambling (under 2,000 metres altitude)
- River Canoeing (Up to Grade 3) – Life jacket and helmet must be worn
- Roller Skating

- Roller Blading
- Rounders
- Rowing

- Running – sprint/long distance
- Safari (Ireland/UK organised)

- Sail Boarding
- Sailing within territorial waters +
- Scuba Diving* down to 30 metres if qualified and not diving alone or accompanied by a qualified instructor (see notes below)
- Skateboarding
- Snorkelling
- Squash
- Surfing (under 14 days)
- Tennis
- Tour Operator Safari
- Track Events
- Trekking (under 2,000 metres altitude)
- Volleyball
- War Games + (with eye protection)
- Water Polo
- Water Skiing
- White Water Rafting (Grades 1 to 3)
- Windsurfing
- Winter Sports (non- Incidental Basis)
- Yachting (racing/crewing inside territorial waters) +

*Scuba diving – scuba diving to the following depths, provided the Insured Person is diving under the direction of an accredited dive marshal, instructor or guide. Alternatively, if qualified, within the guidelines of the relevant diving or training agency or organisation and not diving alone:

- PADI Open Water – 18 metres
- PADI Advanced Open Water – 30 metres*
- BSAC Ocean Diver – 20 metres
- BSAC Sports Diver – 30 metres*
- BSAC Dive Leader – 30 metres*

White Horse Insurance Ireland dac must agree with any equivalent qualification. If the Insured Person does not hold a qualification, White Horse Insurance Ireland dac will only cover the Insured Person to dive to a depth of 18 metres.

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

For the purposes of diving under Sports and Activities: Grade 1.

+ Cover under Section 6 - Personal Liability for those sports and activities marked with a + is excluded.

SPORTS AND ACTIVITIES – GRADE 2

Cover in respect of Sports and Activities Grade 2 only operates if the appropriate extension has been chosen and the appropriate additional Premium has been paid.

The Insured Person can be covered under the Personal Accident and Medical Expenses Sections for the following activities provided that the activity is on an Incidental Basis (unless stated otherwise below) and subject to an additional Premium being paid and shown on the Policy Schedule.

- Medical Excess increased to €320
- Personal Accident Sum insured reduced by 50% • Personal Liability Cover is Excluded

- Boxing Training (no contact) • Scuba Diving* (non-Incidental
- Bungee Jump (up to 3 additional jumps) Basis/down to 50m if qualified and not
- Black Water Rafting (Grade 1 to 4) – Life diving alone or accompanied by a jacket and Helmet must be worn qualified instructor (see notes below))
- Camel/Elephant Riding/Trekking (non- • Sea Canoeing – Life jacket and Helmet Incidental Basis) must be worn
- Cycle Touring • Sea Fishing (non-Incidental Basis)
- Go Karting (specific use) • Snorkelling (non-Incidental Basis)
- Horse Riding – wearing a helmet (no Polo, • Surfing

Hunting, Jumping) • Tandem Skydive (up to 2 jumps • Hot Air Ballooning – organised pleasure maximum) rides only (non-Incidental Basis) • Triathlon (non-iron man)

- Jet Skiing (non-Incidental Basis) • White Water Rafting (Grade 4) – Life
- Martial Arts (Training only) jacket and Helmet must be worn
- Mountain Biking • Waterskiing/Windsurfing (non-
- Parascending/Parasailing (over water, Incidental Basis) non-Incidental Basis) • White Water Rafting (Grade 4) – Life
- Rambling/Trekking between 2,001m and jacket and Helmet must be worn 4,200m
- Safari (non-Ireland/UK organised)

*Scuba diving – scuba diving to the following depths, provided the Insured Person is diving under the direction of an accredited dive marshal, instructor or guide. Alternatively, if qualified, within the guidelines of the relevant diving or training agency or organisation and not diving alone:

- PADI Open Water – 18 metres
- PADI Advanced Open Water – 30 metres
- BSAC Ocean Diver – 20 metres
- BSAC Sports Diver – 35 metres*
- BSAC Dive Leader – 50 metres*

White Horse Insurance Ireland dac must agree with any equivalent qualification. If the Insured Person does not hold a qualification, White Horse Insurance Ireland dac will only cover the Insured Person to dive to a depth of 18 metres.

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

* For the purposes of diving under Sports and Activities: Grade 2.

SPORTS AND ACTIVITIES – GRADE 3

Cover in respect of Sports and Activities Grade 3 only operates if the appropriate extension has been chosen and the appropriate additional Premium has been paid.

The Insured Person can be covered under the Personal Accident and Medical Expenses Sections for the following activities provided that the activity is on an Incidental Basis (unless stated otherwise below) and subject to an additional Premium being paid and shown on the Policy Schedule.

- Medical Excess increased to €650
- Personal Accident Sum insured reduced by 50% • Personal Liability Cover is Excluded

- Abseiling • Paragliding
- American Football • Rambling/Trekking between 4,201m and
- Canoeing (Grade 4) – Life jacket and 6,000m (professionally organized trips Helmet must be worn with experienced operators, maximum
- GAA Football (non Incidental Basis) age 45 years)
- GAA Hurling (non Incidental Basis) • Rugby
- Gliding • Sand Yachting
- Kayaking (Grade 4) – Life jacket and • Yachting (racing/crewing) outside Helmet must be worn territorial waters – Life jacket must be
- Motorcycling over 125cc (non-Incidental worn Basis – with the appropriate Irish • Zip Lining/Trekking (safety harness must motorcycle licence, wearing a crash be worn) helmet, no racing)

SPORTS AND ACTIVITIES – GRADE 4

Cover in respect of Sports and Activities Grade 4 only operates if the appropriate extension has been chosen and the appropriate additional Premium has been paid.

The Insured Person can be covered under the Personal Accident and Medical Expenses Sections for the following activities provided that the activity is on an Incidental Basis (unless stated otherwise below) and subject to an additional Premium being paid and shown on the Policy Schedule.

- Medical Excess increased to €650
- Personal Accident Sum insured reduced by 50%
- Personal Liability Cover is Excluded

- Canyoning
- Hang Gliding
- High Diving under 5m (excluding cliff diving)
- Horse Jumping – wearing a helmet (no Polo, Hunting)
- Kite Surfing
- Micro Lighting
- Parachuting
- Parasailing/Parascending (over land, non-Incidental Basis)
- Rock Climbing (under 2,000m)
- Rock Scrambling (under 4,000m)

WHAT THIS POLICY COVERS

The cover provided by these sections or sub-sections will apply only to losses occurring during a Period of Insurance and if a benefit amount is shown in the relevant section or sub-sections in the Schedule.

Section 1: Personal Accident

If an Accident occurs during the Holiday that causes Bodily Injury to an Insured Person which results in:

a) Death
b) Loss of Limb one or more
c) Loss of sight in one or both eyes
d) Permanent Total Disablement

We will pay the Insured Person the amounts shown in the Schedule of Benefits.

Special Conditions

1. We will not pay more than one of the benefits a) to d) in respect of any one Insured Person for Bodily Injury arising from the same Event.
2. We will not pay more than the Maximum Limit for benefits a) to d) as shown in Section 1 Personal Accident of the Schedule of Benefits for any one Insured Person arising from the same Event.
3. The Maximum Limit payable in respect of Death of an Insured Person under 18 years of age (or under 23 years of age if in Full Time Education) shall not exceed €10,000.
4. If the Insured Person was already disabled before the Accident or already had a condition which is gradually getting worse, We may reduce the payment. Any reduced payment will be based on Our medical assessment of the difference between a) the disability after the Accident; and b) the extent to which the disability is affected by the disability or condition before the Accident.
5. Any contributory degenerative condition or disablement (as determined by a Medical Practitioner) known by the Insured Person to be in existence at the time of sustaining Bodily Injury will be taken into account by Us in assessing the level of benefit payable.

Section 2: Medical Expenses and Other Travel Expenses

Important COVID Notice: Restricted cover for COVID is provided under 'Section 2: Medical Expenses and Other Travel Expenses'. This insurance policy provides cover for medical expenses and other travel expenses including COVID whilst Abroad for specific reasons only. Please note that even if You claim for a reason that is unforeseen or out of Your control, there is no cover under this insurance policy unless the reason is listed under the following sections (A to D):

A. Medical Expenses Incurred Outside Ireland,
B. Emergency Repatriation Expenses, C. Overseas Hospital Confinement or
D. Other Travel Expenses.

Special provision applicable to Section 2

Other than in the case of a medical emergency where immediate action is required to avert serious health or life-threatening consequences, the Insured Person must first contact the Emergency Assistance Service (+44 1733 224 892) for advice and assistance prior to incurring any costs described hereafter.

Failure to seek such prior advice and assistance may result in Us declining to pay for any costs incurred.

If the Insured Person becomes ill, suffers Bodily Injury or Complications of Pregnancy during a Holiday, We will pay the Insured Person up to the amounts shown in the Schedule of Benefits less the deduction of any Excess amount shown in the Schedule of Benefits for any one Holiday in respect of:

A. Medical Expenses Incurred Outside Ireland

1. All reasonable costs necessarily incurred outside Ireland for Hospital, nursing home, ambulance, surgical or other diagnostic or remedial treatment given or prescribed by a Medical Practitioner.

2. For medical expenses incurred in the United States of America (USA), We will only pay for reasonable and necessary emergency treatment, surgical, Hospital and transportation costs in accordance with the negotiated rate with the provider, if one exists. If no negotiated rate with a provider exists, then We will pay a maximum amount of 150% of the USA Medicare rate.

3. Dental treatment is provided for the immediate relief of pain (to natural teeth only) up to a limit of €500 provided that such treatment is necessarily incurred by reason of a medical or dental emergency.

4. The Emergency Assistance Service will normally arrange for the Insured Person to be admitted to a Hospital for treatment in a public ward. Private treatment will be considered only where it is deemed necessary e.g. where, in the opinion of the Medical Practitioner in attendance or the Emergency Assistance Service, treatment in a public ward cannot be facilitated or cannot provide the treatment within a reasonable period of time.

5. We will only pay for any one loss under this Section for expenses up to one year from the date of Bodily Injury or commencement of Illness up to the sum insured shown in the Schedule of Benefits less the deduction of any Excess provided that other than in the case of an emergency where immediate action is required to avert serious health or life threatening consequences, the Insured or the Insured Person must first contact the Emergency Assistance Service for advice and assistance to be taken prior to incurring any costs.

B. Emergency Repatriation Expenses

All reasonable costs necessarily incurred in repatriating the Insured Person to the most suitable Hospital or to the Insured Person's Home address in Ireland provided that such repatriation is medically necessary and organised by the Emergency Assistance Service.

We will only pay for any one loss under this Section for expenses up to one year from the date of Bodily Injury or commencement of Illness up to the sum insured shown in the Schedule of Benefits less the deduction of any Excess.

C. Overseas Hospital Confinement

After admission to a Hospital as an Inpatient for a continuous period of 24 hours or more on the advice of and under the constant supervision of a Medical Practitioner, We will pay the Insured Person the Benefit Amount shown in the Schedule of Benefits for each complete twenty-four hour period of such Hospital Confinement up to the maximum benefit shown in the Schedule of Benefits.

D. Other Travel Expenses

All reasonable additional costs necessarily incurred following the Death, Bodily Injury or Illness of an Insured Person for:

1. travel and Accommodation of up to two relatives or friends of the Insured Person who on medical advice from a Medical Practitioner are advised to travel to or remain with the Insured Person.
2. funeral expenses incurred in the burial or cremation of the Insured Person Abroad.
3. transporting the Insured Person's body or ashes for burial in Ireland.

Section 3: Personal Belongings

If the Insured Person sustains loss of, theft of or damage to Personal Belongings during a Holiday

We will pay the Insured Person in respect of such loss, theft or damage up to the amount shown in the Schedule of Benefits less the deduction of any Excess amount shown in the Schedule of Benefits for any one Holiday provided that:

1. any item that is lost or stolen, the Insured Person must, as soon as possible and in any Event within 48 hours of the loss or theft being discovered, notify the loss to the police or other appropriate authorities and obtain a written loss report.
2. on the happening of any damage, We shall be entitled:
   a) to take and keep possession of any article and to deal with salvage in a reasonable manner;
   b) at Our own option to repair or replace any article for which We are liable.
3. in the Event of total loss, theft or destruction of any article of Personal Belongings the basis of settlement shall be the cost of replacing the article as new provided that:
   a) the replacement article is substantially the same but not better than the original article when new;
   b) proof of purchase/ownership is provided for articles valued in excess of €200;
   c) the receipt for the replacement item is provided;
   d) if an Insured Person cannot evidence their ownership of a Personal Belonging, then a deduction will be made for wear, tear and depreciation in the value of that Personal Belonging.

Delayed Belongings

If access is denied to all or part of the Insured Person's Personal Belongings for more than the number of hours shown in the Schedule of Benefits during any stage of a Holiday (other than the final return stage to Ireland) for any reason outside the Insured Person's control, We will reimburse the Insured Person in respect of sums paid for the purchase of essential items of replacement clothing or toiletries up to the amount shown in the Schedule of Benefits. Any amounts paid under this Delayed Belongings benefit will be deducted from any subsequent amounts payable under this section in respect of the same loss.

Section 4: Money A. Loss, Theft or Damage of/to Money

If the Insured Person sustains loss, theft or damage to Money during a Holiday, We will pay the Insured Person in respect of such loss up to the amount shown in the Schedule of Benefits less the deduction of any Excess amount shown in the Schedule of Benefits for any one Holiday provided that in respect of the Money that is lost, stolen or damaged the Insured Person must, within 48 hours of the loss or theft being discovered, notify the loss to the police or other appropriate authorities and obtain a written loss report.

B. Fraudulent Use of Credit, Debit or Charge Cards

If during the Period of Insurance the Insured Person sustains financial loss directly as a result of a credit, debit or charge card being lost or stolen during a Holiday and subsequently being used fraudulently by any person other than:

- i) the Insured Person; or
- ii) a member of the Insured Person's family; then

We will pay the Insured Person an amount equivalent to such loss provided that the terms and conditions under which such card has been issued have been fully complied with for such loss up to the amount shown in the Schedule of Benefits for any one Holiday.

C. Emergency Replacement of Passport, Visa, Travel Documents or Driving Licence

If during a Holiday, the Insured Person sustains loss or theft of or damage to:

1. their passport, visa or other essential travel documents, We will pay the Insured Person in respect of fees charged and any reasonable additional travel or Accommodation expenses incurred in replacing them; or
2. their Driving Licence or International Driving Licence, We will pay the Insured Person in respect of fees charged by the appropriate authorities in obtaining any official temporary driving licence or replacement licence up to the amounts shown in the Schedule of Benefits for any one Insured Person.

Section 5: Disruption

Important COVID Notice: Restricted cover for COVID is provided under 'Section 5: Disruption'. Cover for COVID is provided under A. (i) Cancellation, Curtailment or Alteration of Itinerary Expenses section specifically under points b) and c) only, there is no cover for COVID under any other section of Section 5: Disruption.

This insurance policy provides cover for cancellation and Curtailment of Your Holiday for specific reasons only. Please note that even if You claim for a reason that is unforeseen or out of Your control, there is no cover under this insurance policy unless the reason is listed under the A. (i) Cancellation, Curtailment or Alteration of Itinerary Expenses section below.

A. (i) Cancellation, Curtailment or Alteration of Itinerary Expenses

Special provision applicable to Section 5: Disruption, A. (i) Cancellation, Curtailment or Alteration of Itinerary Expenses:

1. If You cancel the Holiday Due To stress, anxiety, depression or any other mental or nervous disorder that You are suffering from, You must provide (at Your own expense) a medical certificate from a consultant specialising in the relevant field.
2. In the event of the cancellation or Curtailment of Your Holiday Due To a positive COVID diagnosis, We will require (at Your own expense) a medical certificate from a Medical Practitioner confirming Your positive COVID diagnosis.
3. If an Insured Person is forced to:
   i) cancel any part of a planned Holiday prior to the commencement of that Holiday; or ii) Curtail or alter the itinerary or any part of a planned Holiday; as a direct and necessary result of:
   a) the death, Bodily Injury, Illness or Complications of Pregnancy of:
      i) the Insured Person ii) the Insured Person's Travelling Companion
      iii) any person with whom the Insured Person has arranged to reside temporarily iv) the Insured Person's Close Relative
      v) the Insured Person's Close Business Associate;
   b) You or Your Travelling Companion:
      i) receiving a positive COVID diagnosis within 14 days of the start of Your Holiday as certified by a Medical Practitioner or
      ii) being admitted to Hospital with a positive COVID diagnosis within 28 days of the start of Your Holiday as certified by a Medical Practitioner;
   c) Your Close Relative being admitted to Hospital with a positive COVID diagnosis at the start of or during Your Holiday as certified by a Medical Practitioner;
   d) jury service attendance or being called as a witness at a Court of Law of the Insured Person or the Insured Person's Travelling Companion;
   e) redundancy (which qualifies for payment under the current Irish redundancy payment legislation and at the time of booking the Holiday there was no reason to believe anyone would be made redundant) of the Insured Person or the Insured Person's Travelling Companion;
   f) the Insured Person or any person whom the Insured Person is travelling with or has arranged to travel with are a member of the Armed Forces, Gardaí, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and they have their authorised leave cancelled or are called up

for operational reasons, provided that such cancellation or Curtailment could not reasonably have been expected at the time when the Insured Person applied for this insurance or at the time of booking any Holiday;

g) burglary at the Insured Person's Home within 48 hours of the Insured Person's departure or the Gardaí requesting the Insured Person to return to their Home Due To serious damage to the Insured Person's Home caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons, or theft;

then We will pay the Insured Person in respect of:

i) loss of deposits, or charges for advance payments for travel or Accommodation or other charges which have not been or will not be used, but which become forfeit or payable under contract up to the amount shown in the Schedule of Benefits for any one Holiday.

ii) reasonable additional travel and Accommodation costs necessarily incurred in returning an Insured Person Home provided that such travel is of a standard no greater than the class of transport on the outbound journey. And

A. (ii) Cancellation Due to Airline Strike

1. If the Insured Person's pre-booked flight is cancelled Due To strike or industrial action taken by the staff of the airline on which the Insured Person was Due To travel, We will pay the Insured Person in respect of loss of deposits, or charges for advance payments for Accommodation at their intended destination which will not be used but which become forfeit or payable under contract up to the amount shown in the Schedule of Benefits for any one Holiday. Provided that in the Event of strike or industrial action, the Insured Person must:
   i) obtain written confirmation from the airline of the date and duration on which the strike or industrial action occurred.
   ii) provide the Insured Person's unused travel tickets. iii) provide receipts or bills for any Accommodation cost claimed for.
2. The Insured Person may claim either under this sub-section or sub-section B ii) Travel Delayfor the same Event, not both.

B. Travel Delay

1. If the outward or return departure of the aircraft, sea vessel or publicly licensed conveyance (including pre-booked connecting publicly licensed transportation) in which the Insured Person has arranged to travel as part of a Holiday is delayed for at least the number of hours shown in the Schedule of Benefits from the departure time indicated by the carrier Due To strike, industrial action, adverse weather conditions, mechanical breakdown or structural defect affecting that aircraft, sea vessel or publicly licensed conveyance We will pay the amounts shown in the Schedule of Benefits or the cost of the Holiday whichever is the lesser.
2. If a Holiday is abandoned after a delay of at least 24 hours of the scheduled departure from Ireland Due To strike, industrial action, adverse weather conditions, mechanical breakdown or structural defect affecting that aircraft, sea vessel or publicly licensed conveyance We will pay the Insured Person in respect of loss of deposits, or charges for advance payments for travel or Accommodation or other charges which have not been or will not be used, but which become forfeit or payable under contract up to the amount shown in the Schedule of Benefits for any one Holiday. Please note: Only those types of delays listed above are covered.

C. Missed Departure

We will pay up to the amount shown in the Schedule of Benefits for necessary and reasonable Accommodation and travel expenses to enable the Insured Person to reach their final scheduled destination:

1. If the Insured Person arrives too late at their international departure point including airport, seaport, coach or train station to commence a booked journey from or to Ireland Due To:
   a) the car they are using for travel breaking down or being involved in an Accident; or
   b) the Public Transport they are using for travel failing to arrive on schedule.
2. If, as a result of 1. above, the Insured Person arrives too late to travel on any onward connecting flights to their final destination.

D. Hijack

If during a Holiday the Insured Person is Hijacked, We will pay the Insured Person the amount shown in the Schedule of Benefits for each complete day that an Insured Person is forcibly or illegally detained up to the maximum amount shown in the Schedule of Benefits.

E. Catastrophe

If during a Holiday the Insured Person is forced to move from the pre-booked Accommodation as a result of fire, lightning, explosion or Natural Catastrophe which is confirmed in writing by local or national authority and the tour company or travel agent is unable to assist, We will pay up to the amount shown in the Schedule of Benefits for Irrecoverable travel or Accommodation costs necessarily incurred to continue with the Holiday or if the Holiday cannot be continued for the Insured Person's return Home.

F. (i) End Supplier Failure and (ii) Scheduled Airline Failure F (i) End Supplier Failure

We will pay the Insured Person up to the amount shown in the Schedule of Benefits for:

1. Irrecoverable sums paid in advance in the Event of insolvency of the Travel or Accommodation provider not forming part of an inclusive Holiday prior to departure; or
2. In the Event of insolvency after departure:
   a) additional pro rata costs incurred by the Insured Person in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the Curtailment of the travel arrangements; or
   b) if Curtailment of the Holiday is unavoidable - the cost of return transportation to Ireland to a similar standard of transportation as enjoyed prior to the Curtailment of the travel arrangements

provided that in the case of 2(a) and (b) above where practicable the Insured Person shall have obtained the approval of the insurer prior to incurring the relevant costs by contacting the insurer as set out below.

We Cover:

For the insolvency of any travel arrangements booked in Ireland (not forming part of an inclusive Holiday) and not bonded or insured already. These would include:

- Scheduled airlines
- Hotels;
- Car ferries;
- Villa's Abroad & cottages
- Railway journeys including the Eurostar;
- Coach journeys;
- Cruises not bonded;
- Car hire;
- Caravan sites / campsites / mobile homes;
- Camper rental;
- Safaris;
- Excursions; • Eurotunnel;
- Theme parks such as Disneyland Paris.

F (ii) Scheduled Airline Failure

Definition applicable to this Section

The following word has the same meanings wherever it appears in section F (ii) Scheduled Airline Failure in bold:

Financial Failure means the airline becoming insolvent or has an administrator appointed and does not fulfil the booked flight(s).

We Cover:

We will pay up to €4,500 in total for each Insured Person named on the invoice and on the airline ticket for:

1. Irrecoverable sums paid prior to the Financial Failure of the scheduled airline not forming part of an inclusive Holiday prior to departure; or
2. In the event of the Financial Failure after departure:
   a) additional costs incurred by the Insured Person in replacing that part of the flight arrangements to a similar standard of transportation as enjoyed prior to the Curtailment of the travel arrangements; or
   b) if Curtailment of the Holiday is unavoidable, the cost of return flights to the original point of departure to a similar standard of transportation as enjoyed prior to the Curtailment of the travel arrangements.

Special provision applicable to Section 5: Disruption, F (ii) Scheduled Airline Failure:

Important: Scheduled Airline Failure insurance claims procedure only. All other claims – refer to Your 'How to Claim' policy section for alternative claims procedure.

Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to the following Claims Handler by quoting Your Policy Number, Travel Insurance Policy name and reference SAFI EU V2.21.

IPP Claims at Sedgwick
Postbus 23212
3001 KE Rotterdam
The Netherlands
Telephone: +31 10 31 20 666
Email: ippclaims@nl.sedgwick.com
Website: https://www.ippmalta.com/claims.asp

G. Missed Cruise Connection

We will pay up to the amount shown in the Schedule of Benefits for reasonable additional travel and Accommodation (room only) expenses necessarily incurred in reaching the next available embarkation point of the Insured Person's cruise itinerary if the Insured Person fails:

a) to arrive at the original embarkation point in time to board the cruise ship on which they were booked to travel; or
b) to disembark at the original disembarkation place in time to reach their international flight departure point;

as a direct result of:

a) the failure of any scheduled Public Transport; or
b) the failure of the Insured Person's booked cruise ship; or
c) strike, industrial action or adverse weather conditions.

Section 6: Personal Liability

If the Insured Person becomes legally liable to pay damages, We will indemnify the Insured Person for all such damages payable in respect of each occurrence or a series of occurrences arising directly or indirectly from one source or original cause up to the Limit of Liability for this Section shown in the Schedule of Benefits for:

1. Accidental Bodily Injury (which shall include Death, Illness and disease) to any person; and/or
2. Accidental Loss of or damage to material property occurring during and arising out of the Holiday.

We will also pay in connection with such liability:

1. all costs and expenses recoverable by a claimant from the Insured Person;
2. all costs and expenses incurred with Our written consent;
3. solicitors' fees for representation at any coroner's inquest or fatal Accident enquiry or in any

Court of Summary Jurisdiction; except that in respect of occurrences happening in or claims or legal proceedings brought or originating in the United States of America and Canada or any other territory within the jurisdiction of either such country, costs and expenses described in 1, 2 and 3 above are deemed to be included in the Limit of Liability for this Section shown in the Schedule of Benefits provided that:

1. no admission, offer, promise or indemnity shall be made without Our consent and We shall be entitled to take over and conduct in the Insured Person's name, the defence or settlement of any claim or to prosecute in the Insured Person's name for Our own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any claim and the Insured Person shall give all information and assistance as We may require. Every letter, claim, writ, summons and process shall be forwarded to Us on receipt. Written notice shall be given to Us immediately if/when the Insured Person shall have notice of any prosecution or inquest in connection with any circumstances which may give rise to liability under this Section.
2. We may at any time pay to the Insured Person in connection with any claim or series of claims the amount shown in the Schedule of Benefits as the Limit of Liability for this Section (after deduction of any sum(s) already paid as compensation) or any lesser amount for which such claim(s) can be settled and upon such payment being made We shall relinquish the conduct and control of and be under no further liability in connection with such claim(s) except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.
3. the Insured Person shall as though they were the Insured observe, fulfil and be subject to the terms, Specific Exclusions and Specific Conditions of this Section.

Section 7: Legal Expenses

Definitions applicable to this Section

The following words have these meanings wherever they appear in this section in bold:

appointed representative

The preferred law firm, law firm, accountant or other suitably qualified person We will appoint to act on behalf of the insured person.

costs and expenses

a) All reasonable and necessary costs chargeable by the appointed representative and agreed by Us in accordance with the White Horse Insurance Ireland dac Standard Terms of Appointment.

b) The costs incurred by opponents in civil cases if the insured person has been ordered to pay them, or the insured person pays them with Our agreement.

countries covered

Worldwide.

date of occurrence

The date of the Event that leads to a claim. If there is more than one Event arising at different times from the same originating cause, the date of occurrence is the date of the first of these Events. (This is the date the Event happened, which may be before the date the insured person first became aware of it.)

insured incident

A specific or sudden Accident that causes Death or Bodily Injury to the insured person.

insured person

The person stated on the Validation Certificate as being insured.

preferred law firm

A law firm or barristers' chambers We choose to provide legal services. These legal specialists are chosen as they have the proven expertise to deal with the insured person's claim and must comply with Our agreed service standard levels, which We audit regularly. They are appointed according to the White Horse Insurance Ireland dac Standard Terms of Appointment.

reasonable prospects

For civil cases, the prospects that the insured person will recover losses or damages (or obtain any other legal remedy that We have agreed to, including an enforcement of judgment), makes a successful defence or make a successful appeal or defence of an appeal, must be at least 51%. White Horse Insurance Ireland dac, or a preferred law firm on Our behalf, will assess whether there are reasonable prospects.

White Horse Insurance Ireland dac Standard Terms of Appointment

The terms and conditions (including the amount White Horse Insurance Ireland dac will pay to an appointed representative) that apply to the relevant type of claim, which could include a conditional fee agreement (no win, no fee).

White Horse Insurance Ireland dac agrees to provide the insurance described in this Section, in return for payment of the Premium and subject to the terms, conditions, exclusions and limitations set out in this Section, provided that:

1. reasonable prospects exist for the duration of the claim;
2. the date of occurrence of the insured incident is during the Period of Insurance;
3. any legal proceedings will be dealt with by a court, or other body which White Horse Insurance Ireland dac agree to, within the countries covered; and
4. the insured incident happens within the countries covered.

What We will pay

We will pay an appointed representative, on Your behalf, costs and expenses incurred following an insured incident, provided that:

- a) the most We will pay for all claims resulting from one or more Event arising at the same time or from the same originating cause is €30,000,
- b) the most We will pay in costs and expenses is no more than the amount We would have paid to a preferred law firm,
- c) in respect of an appeal or the defence of an appeal, the Insured Person must tell Us within the time limits allowed that the insured person wants to appeal. Before We pay the costs and expenses for appeals, We must agree that reasonable prospects exist,
- d) for an enforcement of judgment to recover money and interest Due To the insured person after a successful claim under this section, We must agree that reasonable prospects exist,

and

e) where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most We will pay in costs and expenses is the value of the likely award.

We will not pay

In the Event of a claim, if the insured person decides not to use the services of a preferred law firm, the insured person will be responsible for any costs that fall outside the White Horse Insurance Ireland dac Standard Terms of Appointment and these will not be paid by Us.

Section exclusions (also see General Policy Exclusions)

We will not pay for the following:

1. A claim where an insured person has failed to notify Us of the insured incident within a reasonable time of it happening and where this failure adversely affects the reasonable prospects of a claim or We consider Our position has been prejudiced.
2. An incident or matter arising before the start of this cover.
3. Costs and expenses incurred before Our written acceptance of a claim.
4. Any claim relating to any Illness or Bodily Injury that happens gradually or is not caused by a specific or sudden Accident.
5. Any claim relating to psychological injury or mental illness.

Section 8: Winter Sports

a) If during a Holiday the Insured Person's Winter Sports equipment is:

i) lost or broken in an Accident; or

ii) lost or misplaced by an airline or other carrier on the outward journey from Ireland and delayed for at least 12 hours after the arrival of the Insured Person at his or her destination; We will pay: i) up to the amount shown in the Schedule of Benefits to repair or replace lost or damaged equipment;

ii) up to the amount shown in the Schedule of Benefits for each full 24 hour period it is necessary for an Insured Person to hire Winter Sports equipment. b) If, following:

i) an Accident or Illness; or ii) loss or theft of his or her ski pass;

We will pay the amount shown in the Schedule of Benefits, for each 24 hour period up to the maximum payable shown in the Schedule of Benefits to cover the value of an unused ski pass belonging to an Insured Person, and hire or tuition fees which an Insured Person cannot recover.

c) If during a Holiday an Insured Person is unable to ski because there is a lack of snow in the prebooked resort and no alternative skiing available, We will pay the amount shown in the Schedule of Benefits for each full 24 hour period up the maximum payable amount shown in the Schedule of Benefits.

d) If, during a Holiday, an avalanche results in the closure of skiing facilities (excluding cross-country skiing) in the Insured Person's resort and it is not possible to ski, We will pay the Insured Person up to the amount shown in the Schedule of Benefits for the cost of transport organised by the tour operator to an alternative site. The cover only applies:

i) to the resort which the Insured Person has pre-booked for a period exceeding 12 hours and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of the Insured Person's Holiday and ii) to Holidays taken outside Ireland during the published ski season for the Insured Person's resort.

e) If an Insured Person's outward or return journey is delayed by an avalanche for more than 12 hours from the scheduled departure time on his or her travel ticket, We will pay up to the amount shown in the Schedule of Benefits for additional and necessary travel and Accommodation costs.

WHAT THIS POLICY DOES NOT COVER

This part of the policy provides details of ALL Exclusions.

General Policy Exclusions applicable to all sections of the policy are listed first, followed by Section Exclusions applicable to each individual section of the policy.

General Exclusions Applicable to All Sections of the Policy

We will not pay any claim which is caused by or results from:

1. Your travel to a country, specific area or event to which the Department of Foreign Affairs (www.dfa.ie/travel/travel-advice) has issued travel restrictions. If the Department of Foreign Affairs has issued travel restrictions specifically related to COVID and You commence Your Holiday whilst COVID travel restrictions are in effect, You are insured to travel however there is no cover whatsoever under any section of this policy for claims directly or indirectly related to COVID during Your Holiday.
2. an outbreak of COVID resulting in a national or local lockdown or any restrictions of movement affecting the area where Your Home is located, the country, specific area or event to which You were travelling to or through, on the date You applied for this insurance or at the time of booking Your Holiday.
3. You being unable to travel because You were forced to cancel Your Holiday, abandon Your Holiday or Your return journey is delayed because You chose, were legally required to or were recommended to quarantine or isolate as a result of exposure to an infectious disease including COVID.
4. You cancelling or abandoning Your Holiday as a result of the Department of Foreign Affairs or a local government authority advising against travel because of any infectious disease, including COVID.
5. COVID where You have not received a positive COVID diagnosis certified by a Medical Practitioner.
6. any home or self-administered COVID rapid antigen test(s) .
7. the Insured Person committing a criminal act or taking part or whilst engaged in civil commotions or riots of any kind.
8. the misuse of alcohol or solvents, or as a result of drugs ingested (except for drugs which are properly prescribed), or whilst driving with an alcohol level in the blood which exceeds the legal limit of the country in which the Insured Person is driving.
9. You drinking too much alcohol which is evidenced by one of the following:
   a) a Medical Practitioner stating that Your alcohol consumption has caused or actively contributed to Your injury or Illness;
   b) a witness report from a 3rd party or a police incident report;
   c) Your own admission;
   d) You having drunk so much alcohol that Your judgment is affected, and You need to make a claim as a result.
10. any circumstances You are aware of at the time of booking a Holiday or applying for this policy (whichever is the earlier) that could reasonably be expected to give rise to a claim on this policy.
11. the Insured Person travelling to any country which is or whose armed forces are engaged in War within its own borders.
12. the Insured Person being a full-time member of the armed forces of any nation or international authority or a member of any reserve forces called out for permanent service.
13. the Insured Person engaging in any form of air travel, unless travelling as a fare-paying passenger in an aircraft which is provided and operated by an airline or air charter company which must be licensed for this.
14. the Insured Person engaging in Sports and Activities except where permitted by the Sports and Activities section.
15. War.
16. deliberate self-inflicted Bodily Injury by the Insured Person.
17. any act of Terrorism involving the use of Nuclear, Chemical or Biological Weapons or Agents.

18. travel to a country (or specific area within a country) to which the Travel Advice Unit of the Department of Foreign Affairs or similar body has advised all or all but essential travel be avoided.
19. any consequences of Cyber-Terrorism including, but not limited to, the delay or cancellation of flights Due To the failure of critical systems.
20. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel including the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
21. Your failure to comply with the Important Conditions Relating To Health Section of this insurance contract.
22. the Insured Person not complying with their respective Period of Insurance.
23. loss of enjoyment.

Section Exclusions - White Horse Insurance Ireland dac will not pay:

1. any claim under Section 1 (Personal Accident) of this policy for:

a) repetitive stress (strain) injury or syndrome or any gradually operating cause;
b) any Illness or disease not directly resulting from Bodily Injury;
c) any claim for more than the Maximum Limit per Insured Person as shown in the Schedule of Benefits;
d) disease or any physical defect, Bodily Injury or Illness which existed before the Holiday;
e) any physical defect, infirmity or Medical Condition for which medical advice or treatment has been received within the 24 months prior to an Insured Person's effective date of cover;
f) Permanent Total Disablement where the Insured Person is retired from gainful employment and receiving a pension of any kind.

2. any claim under Section 2 (Medical Expenses) of this policy for:

a) the Excess as shown in the Schedule of Benefits;
b) any Holiday that is undertaken against the advice of a Medical Practitioner or where the purpose of the Holiday is to receive medical treatment or advice;
c) cosmetic treatment unless agreed by White Horse Insurance Ireland dac and necessary as a result of Accidental Bodily Injury;
d) expenses which are recovered from any national insurance programme which is applicable to the Insured Person;
e) expenses incurred twelve months after the date of incurring the first expense;
f) dental or optical expenses other than those incurred in providing the minimum treatment necessary to relieve pain and discomfort for the duration of the Holiday;
g) costs of medication known by the Insured Person to be required or continued whilst on a Holiday;
h) treatment or Hospital Confinement which in any way arises from or is attributable to any Human Immunodeficiency Virus infection or related syndrome unless it can be proved to the reasonable satisfaction of Us and Our medical advisors that this was contracted as a result of a blood transfusion or other medical treatment received for an unrelated Bodily Injury or Illness whilst on a Holiday;
i) Your failure to comply with the Important Conditions Relating To Health Section of this insurance contract.

3. any claim under Section 3 (Personal Belongings) of this policy for:

a) the Excess as shown in the Schedule of Benefits;
b) loss of Valuables left Unattended;
c) vehicles or their accessories;
d) loss of any items left Unattended in a motor vehicle unless kept out of sight in a locked boot or compartment or under the purpose built luggage cover of an estate or hatchback car;
e) more than a reasonable proportion of the total value of a pair or set where the lost or damaged article is part of a pair or set;
f) loss or corruption of or damage to software, information or data contained in any computer, tapes or recording equipment or any cost incurred in repairing or replacing such information,

software, data, computers, tapes or recording equipment;

g) loss or damage Due To:
i) moth, vermin, wear and tear, atmospheric or climatic conditions or gradual deterioration; or ii) inherent mechanical or electrical failure, breakdown or derangement; or iii) any process of cleaning, restoring, repairing or alteration;

h) loss or damage occurring in the custody of an airline or other transport carrier unless reported immediately upon discovery and in the case of an airline a Property Irregularity Report obtained;

i) loss or damage to any items sent as freight or under an airway-bill or bill of lading;

j) loss Due To confiscation or detention by customs or any other authority;

k) any items of household furniture, household appliances or household equipment;

l) loss or damage to Business Equipment;

m) loss or damage to Money.

4. any claim under Section 4 (Money) of this policy for:

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

b) loss or theft of Money left Unattended;

c) loss or theft of credit, debit or charge cards and/or loss or theft of or damage to passport, driving licence or other travel documents: i) left Unattended;
ii) not reported to the police and/or appropriate authorities within forty-eight hours of discovery or earlier if required by the card issuer and obtain a written loss report;

d) loss Due To confiscation or detention by customs or any other authority;

e) loss Due To devaluation of currency or shortages Due To errors or omission during monetary transaction.

5. any claim under Section 5Ai (Cancellation, Curtailment or Alteration of Itinerary Expenses) of this policy for:

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

b) any COVID claims arising within 28 days of the date You applied for this insurance or the time of booking any Holiday, whichever is the later, except where the insurance is applied for within 48 hours of booking the Holiday;

c) there will be no cover for cancelling or Curtailment of Your Holiday Due To:
i) restrictions implemented by any government or administration; or ii) actions taken by a transport or Accommodation provider;
if those restrictions or actions relate to a pandemic and/or epidemic illness (as declared by the World Health Organisation), including COVID;

d) expenses incurred where a Holiday is undertaken against the advice of a Medical Practitioner or where the purpose of the Holiday is to receive medical treatment or advice;

e) expenses incurred as the result of the default or financial failure of any transport or Accommodation provider, of any agent acting for them (other than those covered by Section 5f (i)) or of any agent acting for the Insured or Insured Person;

f) expenses incurred as a result of disinclination of an Insured Person to travel or, if on a Holiday, disinclination to continue;

g) expenses incurred where a Holiday is cancelled as a result of redundancy or resignation of the Insured Person or of the termination of the Insured Person's employment within 31 days of the commencement of a pre-booked Holiday;

h) expenses incurred where a Holiday is Curtailed, altered or rearranged or where an Insured Person must be replaced as a result of redundancy or resignation of the Insured Person or of the termination of the Insured Person's employment once a Holiday has commenced;

i) any expenses incurred as a result of adverse changes in the Insured's or an Insured Person's financial circumstances;

j) any expenses incurred as a result of regulations or order made by any Public Authority or Government;

k) Your failure to comply with the Important Conditions Relating To Health Section of this insurance contract.

6. any claim under Section 5Aii (Cancellation due to airline strike)

a) the Excess as shown in the Schedule of Benefits;
b) any expenses incurred as a result of strike, which existed or the possibility of which existed and for which advance warning had been given before the date on which the insured Holiday was booked;
c) any additional Accommodation costs incurred by the Insured Person:
   i) where the airline has offered reasonable alternative travel arrangements;
   ii) which are recoverable from the airline or for which the Insured Person receives or is expecting to receive compensation.

7. any claim under Section 5B (Travel Delay) of this policy for:

a) the Excess if a Holiday is abandoned;
b) additional travel and Accommodation expenses for Curtailment and rearrangement costs where the means of transport and/or Accommodation used is of a standard superior to that of the outbound leg of the Holiday;
c) if an Insured Person does not:
   i) check-in before the scheduled departure time shown on his or her travel itinerary unless the failure was itself Due To strike or industrial action; or
   ii) provide White Horse Insurance Ireland dac with written details from the airline, shipping company, coach or train operators describing the length of, and reason for, the delay;
d) if an aircraft, sea vessel, coach or train is taken out of service on the instructions of a Civil Aviation Authority, Port Authority or similar authority;
e) if a strike or industrial action could be reasonably expected when a Holiday is booked;
f) a charge or expense paid for or to be discharged with any kind of promotional voucher;
g) the Insured Person cancelling the Holiday and being eligible for indemnity under the cancellation sub-section.

8. any claim under Section 5C (Missed Departure) of this policy for:

a) Accommodation and travel expenses where the means of transport and/or Accommodation used is of a standard superior to that of the booked journey or Holiday;
b) if the Insured Person does not provide original written:
   i) evidence from a motoring organisation or garage that the car used for travel is roadworthy and properly maintained; or
   ii) details from the operators of Public Transport used for travel of the length of, and reason for, the delay;
c) the Excess as shown in the Schedule of Benefits;
d) if the Insured Person has not allowed sufficient time for the journey;
e) for a missed departure caused by strike or industrial action that could be reasonably expected when the Holiday was booked.

9. any claim under Section 5D (Hijack) of this policy for:

a) claims not substantiated by a written police report confirming the length and exact nature of the incident;
b) being Hijacked when the scheduled destination of the flight is or is by way of a country in a state of War.

10. any claim under Section 5E (Catastrophe) of this policy for:

a) which written confirmation is not provided from the local or national authority stating that it was not acceptable for the Insured Person to remain in their booked Accommodation.

11. any claim under Section 5F (i) (End Supplier Failure) for:

a) travel or Accommodation not booked within Ireland prior to departure; b) the Financial Failure of:

i) any Travel or Accommodation provider in Chapter 11 or any threat of insolvency being known as at the Insured's date of application for this policy; ii) any Travel or Accommodation provider who is bonded or insured elsewhere (even if the bond

is insufficient to meet the claim);
iii) any travel agent, tour organiser, booking agent or consolidator with whom the Insured has booked travel or Accommodation;
c) any loss for which a third party is liable or which can be recovered by other legal means;
d) any losses which are not directly associated with the incident that caused the Insured to claim. For example, loss Due To being unable to reach Your pre booked hotel following the financial failure of an airline.
e) any claim under covered under Section 5F (ii) Scheduled Airline Failure.

11. any claim under Section 5F (ii) (Scheduled Airline Failure) for:

1. Scheduled flights not booked within your EU Home Country prior to departure.
2. Any costs resulting from the Financial Failure* of:
a. Any scheduled airline which is, or which any prospect of Financial Failure* is known, by the Insured Person or widely known publicly at the date of the Insured Person's application under this policy.
b. Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing Policy, Policies, bond or is capable of recovery from any bank or card issuer or any other legal means.
3. The Financial Failure* of any travel agent, tour organiser, booking agent or consolidator with whom the Insured has booked a scheduled flight.
4. Any losses which are not directly associated with the incident that caused the Insured Person to claim. For example, loss Due To being unable to reach a pre-booked hotel, villa, car hire or cruise following the Financial Failure* of an airline.
5. Any loss where this policy was not issued within 7 days of the original purchase of the airline ticket.

*Financial Failure means the airline becoming insolvent or has an administrator appointed and does not fulfil the booked flight(s).

12. any claim under Section 5G (Missed Cruise Connection) of this policy for:

a) any additional travel or Accommodation expenses incurred where the Insured Person did not allow sufficient time for the scheduled Public Transport, Cruise Ship or other transport to arrive on schedule and to deliver the Insured Person to their embarkation point or International Departure point;
b) the Excess as shown in the Schedule of Benefits;
c) claims arising directly or indirectly from:
i) strike or industrial action or air traffic control delay existing or publicly announced by the date You applied for this insurance or at the time of booking any Holiday whichever is the later; ii) withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Irish Aviation Authority or a Port Authority or any similar body in any country;
d) additional expenses where the scheduled Public Transport operator has offered reasonable alternative travel arrangements;
e) any delay caused by quarantine on the Cruise Ship Due To contagious disease.

13. any claim under Section 6 (Personal Liability) of this policy for:

a) the Excess as shown in the Schedule of Benefits;
b) liability in respect of Bodily Injury to any person who is:
i) under a contract of service or apprenticeship with the Insured or Insured Person when such Bodily Injury arises out of and in the course of their employment by the Insured or Insured Person; or ii) a member of the Insured Person's family;
c) liability in respect of loss of or damage to property belonging to or in the care, custody or control of the Insured Person. However this exclusion shall not apply in respect of loss of or damage to

buildings and their contents not belonging to but temporarily occupied by an Insured Person in the course of a Holiday;

d) liability in respect of Bodily Injury, loss or damage caused directly or indirectly in connection with the ownership, possession or use by the Insured Person, their servants or agents of:

i) mechanically propelled vehicles (other than golf buggies used on golf courses and not on public roads); or

ii) aircraft, hovercraft, watercraft (other than non mechanically powered watercraft less than 30 feet in length used on inland waters); or

iii) firearms (other than sporting guns);

e) liability in respect of Bodily Injury, loss or damage arising directly or indirectly in connection with:

i) the ownership, possession or occupation of land or buildings, immobile property or caravans other than temporary accommodation occupied by the Insured Person in the course of a Holiday; or ii) any wilful or malicious act;

f) any liability assumed by the Insured Person under any contract or agreement unless such liability would have attached in the absence of such contract or agreement;

g) punitive or exemplary damages;

h) the carrying on of, or engaging in, any:

i) trade, business or profession; or ii) activities or volunteer work organised by, or under the auspices of, a charitable, voluntary, not for profit, social or similar organisation when liability for such activities or work should reasonably be included within the organisation's own Public Liability policy; or iii) liability directly or indirectly occasioned by happening through or in consequence of War.

14. any claim under Section 7 (Legal Expenses) of this policy for:

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

b) any claim reported to White Horse Insurance Ireland dac more than 24 months after the beginning of the incident which led to the claim;

c) any claim where it is White Horse Insurance Ireland dac's opinion that the prospects for success in achieving a reasonable settlement are insufficient and/or where the laws, practices and/or financial regulations of the country in which the incident occurred would preclude the obtaining of a satisfactory settlement or the costs of doing so would be disproportionate to the value of the claim;

d) Legal Expenses incurred before receiving White Horse Insurance Ireland dac's prior authorisation in writing unless such costs would have been incurred subsequent to White Horse Insurance Ireland dacs' authorisation;

e) Legal Expenses incurred in connection with any criminal or willful act;

f) Legal Expenses incurred in the defence against any civil claim or legal proceedings made or brought against the Insured Person unless as a counter claim;

g) fines, penalties compensation or damages imposed by a court or other authority;

h) Legal Expenses incurred for any claim or legal proceedings brought against:

i) a tour operator, travel agent, carrier, a medical establishment or medical professional, an insurer or their agents where the subject matter of the claim or legal proceedings is eligible for consideration under an Arbitration Scheme or Complaint Procedure; or ii) White Horse Insurance Ireland dac or their agents; or iii) the Insured;

i) actions between Insured Persons or pursued in order to obtain satisfaction of a judgement or legally binding decision;

j) Legal Expenses incurred in pursuing any claim for compensation (either individually or as a member of a group or class action) against the manufacturer, distributor or supplier of any drug, medication or medicine;

k) Legal Expenses chargeable by the Legal Representatives under contingency fee arrangements;

l) Legal Expenses incurred where an Insured Person has:

i) failed to fully co-operate and ensure that White Horse Insurance Ireland dac has been fully informed at all times in connection with any claim or legal proceedings for damages and or compensation from a third party; or

ii) settled or withdrawn a claim in connection with any claim or legal proceedings for damages and or compensation from a third party without the agreement of White Horse Insurance Ireland dac; In such circumstances White Horse Insurance Ireland dac shall be entitled to withdraw cover immediately and to recover any fees or expenses paid to the Insured on behalf of the Insured Person;

m) Legal Expenses incurred after an Insured Person has not:
   i) accepted an offer from a third party to settle a claim or legal proceedings where the offer is considered reasonable by White Horse Insurance Ireland dac; or
   ii) accepted an offer from White Horse Insurance Ireland dac to settle a claim;

n) Legal Expenses which White Horse Insurance Ireland dac considers unreasonable or excessive or unreasonably incurred.

15. any claim under Section 8 (Winter Sports) of this policy for:

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

b) loss, theft or damage to Ski Equipment left Unattended;

c) loss resulting from delay, detention, seizure or confiscation by customs or other officials;

d) Ski Equipment lost, stolen or damaged whilst in the care of an airline where the Insured Person failed to:
   i) obtain a Property Irregularity Report from the airline;
   ii) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy);
   iii) retain all travel tickets and tags for submission if a claim is to be made under this policy;

e) Ski Equipment lost or stolen not reported to the police (and the hotel management if the loss or theft occurs in a hotel) within 24 hours of discovery and White Horse Insurance Ireland dac is provided with a copy of the original written police report and report to the hotel management as appropriate;

f) loss or damage to Ski Equipment which occurred whilst the Insured Person was participating in competitive Winter Sports including, but not limited to, ski or ski bob racing, mono skiing, ski jumping, ski boarding, ice hockey, or the use of bobsleighs or skeletons;

g) Ski Equipment damaged whilst on the Holiday where the Insured Person failed to obtain an official report from a retailer confirming the item is damaged and beyond repair;

h) Ski Equipment lost, stolen or damaged where receipts have not been retained to substantiate the claim;

i) additional travel and Accommodation expenses if a claim is paid under the Cancellation, Curtailment or Alteration of itinerary section.

POLICY CONDITIONS

Adjustable Premiums

If it has been agreed that any part of the Premium, being based on estimated numbers, is adjustable, then the Group Policyholder shall within 30 days of the end of the Period of Insurance provide the actual numbers to White Horse Insurance Ireland dac and the Premium will be adjusted accordingly.

Assignment

Subject to the General Condition headed ‘Payment of Benefits’, the benefits under this policy may not be assigned by the Insured Person. White Horse Insurance Ireland dac shall not be bound to accept or be affected by any notice or any trust, charge, lien, purported assignment or other dealing with or relating to this policy.

Cancellation

White Horse Insurance Ireland dac may cancel this policy by giving 30 days written notice to the Group Policyholder at their last known address and in such event the Premium for the period up to the date when the cancellation takes effect shall be calculated and White Horse Insurance Ireland dac shall

promptly return any unearned portion of the Premium paid.

In the Event of cancellation by White Horse Insurance Ireland dac the Insured must notify all Insured Persons of such cancellation. The Insured Person may withdraw from the cover provided by this policy at any time by giving notice to the Group Policyholder. No refund of the Premium will be payable. No refund of Premium will be payable once an extension has been authorised by the insurer, accepted by the Insured Person and the additional Premium paid. The Insured may not cancel this policy. White Horse Insurance Ireland dac reserves the right to retain the annual Premium where claims have occurred in the Period of Insurance when cancellation takes place.

Change in Business Description

The Group Policyholder shall give written notice within a reasonable time of any alteration in the Group Policyholder's Business Description.

Changes to Policy Terms or Premiums

White Horse Insurance Ireland dac reserves the right to make changes or add to the policy terms and to change the Premiums applicable:

1. for legal, regulatory or taxation reasons; and/or
2. to reflect new industry guidance and codes of practice; and/or
3. to reflect legitimate costs increases or reductions associated with providing this policy.

Compliance with Policy Requirements

Where the Group Policyholder or the Insured Person or their personal representatives do not comply with any obligation to act in a certain way specified in this policy White Horse Insurance Ireland dac reserves the right not to pay a claim.

Disappearance

If an Insured Person disappears on Holiday and after a suitable period of time it is reasonable for the Police or registration authorities to believe that such Insured Person has died as a result of Bodily Injury, the Death benefit shall become payable subject to a signed undertaking being given by the executors of the deceased's estate that if the belief is subsequently found to be wrong such Death benefit shall be refunded to White Horse Insurance Ireland dac.

Insurance Act 1936

All moneys which become or may become due and payable by White Horse Insurance Ireland dac under this policy shall be in accordance with Section 93 of the Insurance Act 1936 be payable and paid in the Republic of Ireland.

Interest

No sum payable by White Horse Insurance Ireland dac under this policy shall carry interest unless payment has been unreasonably delayed by White Horse Insurance Ireland dac following receipt of all the required certificates, information and evidence necessary to support the claim.

Where interest becomes payable by White Horse Insurance Ireland dac, it will be calculated:

1. from the date of final receipt of such certificates, information or evidence and
2. at the base rate established by the European Central Bank on such date.

Law Applicable to Contract

This policy shall be governed by and construed in accordance with the Law of Ireland and the Irish Courts alone shall have jurisdiction in any dispute. The language of this policy and all communications relating to it shall be in the English language.

Material Disclosure

It is the Group Policyholder's and Insured Person's responsibility to provide complete and accurate information to White Horse Insurance Ireland dac when applying for and throughout the life of this policy. It is important that all statements made in the application, over the telephone, on claim forms and other documents are full and accurate. Please note that if the Group Policyholder or the Insured Person fails to disclose any material information to White Horse Insurance Ireland dac this could invalidate the insurance cover and could mean that part or all of a claim may not be paid.

Other Taxes or Costs

White Horse Insurance Ireland dac are required to notify Insured Persons that other taxes or costs may exist which are not imposed by White Horse Insurance Ireland dac.

Payment of Benefits

Notwithstanding the General Condition headed 'Assignment', where in relation to any claim the Group Policyholder, at its discretion, directs White Horse Insurance Ireland dac to do so, White Horse Insurance Ireland dac shall pay benefits to, or indemnify, a named Insured Person and the receipt of such Insured Person shall be a sufficient discharge of White Horse Insurance Ireland dac's liability to indemnify or pay the benefits concerned.

Policy Age Limit

Unless otherwise agreed by White Horse Insurance Ireland dac and specifically noted in this policy no person aged 80 years and over will be covered by this policy.

Reasonable Precautions

The Insured Person shall take all reasonable steps to avoid or minimise any loss or damage.

Stamp Duty

The appropriate stamp duty has been or will be paid to the Revenue Commissioners in accordance with the provisions of Section 125 of the Stamp Duties Consolidation Act 1999 or any future law, enactment or regulation.

CLAIMS NOTIFICATION & CONDITIONS

Claims Notification

On the happening of any occurrence likely to give rise to a claim contact:

1. For Medical Emergencies Abroad:
The Emergency Assistance Service on +44 1733 224 892.

2. All Other Claims (Except Section 5: Disruption, F (ii) Scheduled Airline Failure)
To make a claim other than any claim for medical emergencies and Scheduled Airline Failure please contact White Horse Insurance Ireland dac within 31 days after the date of the Event by either:

Telephone: +353 1 533 7392

Email: claims@white-horse.ie

Write: White Horse Insurance Ireland dac, Rineanna House,
Shannon Free Zone,
Shannon, County Clare, Republic of
Ireland.

When contacting the claims department, please have the following information to hand:

- A contact number
- Garda badge number
- Date insurance was applied for
- Resort and country visited
- Value of claim (if known)
- Brief circumstances
- Travel dates
- Incident date

Scheduled Airline Failure Claims Procedure - Applicable to Section 5: Disruption, F (ii) Scheduled Airline Failure Claims Procedure only (All other claims – refer to point a or 2 above for alternative claims procedure).

Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to the following Claims Handler by quoting Your Policy Number, Travel Insurance Policy name and reference SAFI EU V2.21.

IPP Claims at Sedgwick
Postbus 23212
3001 KE Rotterdam The Netherlands

Telephone: +31 10 31 20 666
Email: ippclaims@nl.sedgwick.com
Website: https://www.ippmalta.com/claims.asp

Claims Conditions

1. The Insured Person shall as soon as possible after the occurrence of any Accidental Bodily Injury or Illness:
   a) obtain and follow the advice of a Medical Practitioner;
   b) co-operate with and follow the advice of an independent rehabilitation case manager where appointed by White Horse Insurance Ireland dac; and
   c) White Horse Insurance Ireland dac shall not be liable for any consequences of the Insured Person's failure to cooperate and obtain and follow such advice and use such appliance or remedies as may be prescribed.
2. In the Event of the Death of the Insured Person, White Horse Insurance Ireland dac will be entitled to have a post-mortem examination carried out at its own expense. The benefit payable for Death will be paid to the estate of such Insured Person.
3. The Insured and/or Insured Person shall at their own expense furnish White Horse Insurance Ireland dac such certificates, information and evidence as White Horse Insurance Ireland dac may from time to time reasonably require in the form prescribed by White Horse Insurance Ireland dac. White Horse Insurance Ireland dac shall be allowed at its own expense, upon reasonable notice to the Insured, to request a medical examination of an Insured Person as appropriate.
4. If any claim under this policy shall be in any respect fraudulent or if any fraudulent means or devices shall be used by the Insured or anyone acting on the Insured's behalf or by an Insured Person or any Insured Person's Legal Representatives to obtain benefit under this policy White Horse Insurance Ireland dac shall be under no liability in respect of such claim.
5. Claims involving foreign currency will be converted into the currency in which the Premium and benefits/indemnity limits are shown, at the selling rate of exchange published by the European Central Bank on the day nearest to the date of the loss.
6. Any Excess, where applicable, will apply separately under each section, in respect of each and every claim and for each Insured Person.

7. In the Event of a catastrophe or Natural Catastrophe preventing the Insured Person from staying in their pre-booked Accommodation, the Insured Person must obtain written confirmation of this from the local or national authority.

White Horse Insurance Ireland dac holds Your personal information in accordance with all applicable data protection laws.

To administer Your policy White Horse Insurance Ireland dac will collect and use information about You provided by You and Cover-More Blue Insurance Services Limited. This notice applies to anyone who is insured under this travel insurance policy and whose personal information may be processed for the provision of insurance and related services.

Personal information may be used by Us for the purposes of administering Your policy including decision making on provision of insurance cover, underwriting, processing and claims handling. We may also use Your personal information for other related matters such as customer service, analysis, complaints handling and the detection and prevention of crime. The information You have supplied may be passed to other insurers and reinsurers for underwriting and claims purposes or to other third-party service

DATA PROTECTION NOTICE

COMPLAINTS PROCEDURES

White Horse Insurance Ireland dac are dedicated to providing a high-quality service and wants to maintain this at all times. If it is felt that a first-class service has not been offered or a complaint must be made regarding this insurance please contact:

A. If Your complaint relates to customer service or policy sales, please contact Your issuing agent.
B. If Your complaint relates to a claim on Your policy, please contact:

The Customer Experience Manager
White Horse Insurance Ireland dac
Rineanna House,
Shannon Free Zone,
Shannon, County Clare,
Republic of Ireland.
Email: complaints@white-horse.ie

If We have given You Our final response and You are still dissatisfied, You may refer Your case to the Financial Services and Pensions Ombudsman. Please be aware that the Financial Services and Pensions Ombudsman will consider Your complaint after You have exhausted Our internal complaints procedure.

Financial Services and Pensions Ombudsman
Lincoln House
Lincoln Place
Dublin 2
D02 VH29
Email: info@fspo.ie
Telephone +353 (1) 567 7000 Website:
www.fspo.ie

The existence of these complaint procedures does not reduce an Insured Person's Statutory Rights relating to this policy. For further information about Statutory Rights, an Insured Person should contact the National Consumer Agency.

providers used by Us in fulfilling Your insurance contract.

We may send Your personal information in confidence to other companies who provide services to Us for processing and storage. This may mean sending information to countries outside of the United Kingdom, European Union or European Economic Area that may not have the same levels of privacy legislation as in the United Kingdom, European Union or European Economic Area. When We do this, We will ensure that We transfer the data securely and accordingly to regulatory requirements.

You have various rights in relation to personal information that is held by Us, including the right to request access to Your personal information, the right to correct inaccurate personal information, or the right to request the deletion or suppression of personal information where this is not restricted by any conflicting legitimate interest.

This notice explains certain aspects of how We use Your information and what rights You have in relation to Your personal information; however You can obtain more information about how We use Your data by reviewing Our full privacy policy. Our privacy policy is available to read on Our website www.whitehorseinsurance.eu. Your data will be treated in accordance with Our privacy policy.