

## Your Travel Insurance Policy Summary

This is a summary of Travel Insurance Direct Ireland's travel insurance underwritten by White Horse Insurance Ireland Limited. It does not contain the full terms and conditions of your cover, these can be found in the Policy Schedule booklet which accompanied your Validation Certificate and which can also be downloaded from our web site. A copy is available on request.

You will receive a copy of this booklet when you purchase travel insurance and it is important you read the policy documents carefully to make sure you understand the cover it provides.

The Insurance provides cover for a range of travel insurance benefits for a range of different policies. You can see a summary of these in this pamphlet.

### Significant Features and Exclusions

- **Cancellation or Curtailment (Section A1 of the Policy Schedule)**

Payment for loss of deposits for travel and accommodation due to cancellation, or for cutting your holiday short.

- **Scheduled Airline Failure (Section A4 of the Policy Schedule)**

Payment for irrecoverable sums if the scheduled airline becomes insolvent before or after departure.

- **Medical Expenses (Section B of the Policy Schedule)**

Payment for the cost of emergency medical, surgical, hospital or dental treatment; payment for the cost of emergency repatriation to the Republic of Ireland; payment of transporting your remains to the Republic of Ireland following your death.

*If at the time of taking out the insurance or booking the trip any of the insured, or anyone not on the policy on whose health your travel depends, is: travelling against the advice of a medical practitioner, travelling to obtain medical treatment, is in a hospital waiting list, awaiting the results of medical investigations or has received a terminal prognosis, the insurance will exclude claims arising directly or indirectly as a result of the condition. There is no cover for claims arising directly or indirectly from any pre-existing medical condition not on the approved list of medical conditions as shown unless you declare all conditions to the Medical Pre-Screening Company. There are some waived medical conditions which do not require Medical Pre-Screening provided the criteria on the list found under the medical warranty is met. A pre-existing medical condition is defined as any condition from which you or anyone upon whom your trip depends have suffered from, or received any form of medical advice, treatment or medication within the last twelve months prior to you purchasing this insurance policy.*

- **Personal Accident Cover (Section I of the Policy Schedule)**

Payment of a lump sum following an accident resulting in death, loss of limbs, loss of sight or permanent total disablement.

- **Missed Departure (Section H of the Policy Schedule)**

Payment of reasonable additional costs for travel and accommodation if you miss your departure.

- **Personal Liability (Section J of the Policy Schedule)**

Personal liability costs in the event you accidentally injure a third party and/or accidentally cause damage to their property. There is no cover for Personal Liability arising directly or indirectly associated with use of any vehicle, automobile, aircraft, watercraft, or any mechanically propelled conveyance. *For full details please see personal liability (section J) of the policy schedule.*

- **Legal Expenses (Section K of the Policy Schedule)**

Legal costs incurred by you in pursuit of legal proceedings against third parties.

- **Personal Effects & Baggage (Section D of the Policy Schedule)**

Compensation for lost, damaged or stolen baggage. (not effected in Light policies)

*Compensation for loss or damage to personal effects, baggage and valuables are subject to maximum limits, and single item limits. There is no cover for property left unattended in a place to which the general public has access; for full details please see personal effects and baggage (section D) of the policy schedule.*

- **Personal Money (Section E of the Policy Schedule)**

Compensation for loss of personal monies. (not effected in Light policies)

*Compensation for loss or theft to personal money is subject to maximum limits.*

*There is no cover for loss or theft of personal money left in checked-in luggage or an unattended motor vehicle.*

- **Hazardous Activities (Page 7 of the Policy Schedule)**

We have included a comprehensive range of activities which are covered on a casual or incidental basis as standard, and an additional list of activities which are covered on a non-incident or regular basis with reduced cover and subject to increased medical excess. Read these carefully as we exclude cover for activities not listed.

## ***Significant Limitations***

- The Emergency Assistance Service must be contacted as soon as possible in the event of you being admitted to hospital, you dying, or incurring medical expenses in excess of €335.
- You must exercise reasonable care to prevent illness, injury or loss or damage to your property, as if uninsured.
- Claims may be subject to an excess. The excess is the first amount of the claim for each person, each section and each incident which is payable by you. All excess amounts are shown in the Schedule of Cover.
- Any loss of baggage or personal money must be reported to the Police within 24 hours and a written Police report obtained.
- To be eligible for this policy, you must have lived in the Republic of Ireland for the previous six months and be registered with a Medical Practitioner in the Republic of Ireland.

## ***Cancellation Rights***

We hope you are happy with the cover this policy provides however you have the right to cancel it within 14 days of issue provided that a claim does not exist, and travel has not commenced.

## ***Claims***

Claims should be made no later than 31 days after the end of the trip to White Horse Administration Services Limited by one of the following methods quoting reference WHIL/TIA-IRL/2011:

Telephone: 0818 946910

E-mail: [claims@white-horse.ie](mailto:claims@white-horse.ie) ; or

Write: White Horse Administration Services Limited, PO Box 644, Shannon, Co. Clare

## ***Complaints***

We hope that you will be pleased with the service we provide, however, if for any reason you are unhappy with this, please write to The Managing Director, Travel Insurance Agencies Limited, Seymour House, 30 – 34 Muspole Street, Norwich, NR3 1DJ, UK. If you are still not satisfied please write to The General Manager, White Horse Insurance Ireland Limited, Bay 89.2, Free Zone West, Shannon, Co. Clare, Republic of Ireland. If it is impossible to reach an agreement, You have the right to make an appeal to the Financial Services Ombudsman's Bureau, Third Floor, Lincoln House, Lincoln Place, Dublin 2, Republic of Ireland. Telephone: 00353 (1) 6620 899 Fax: 00353 (1) 6620 890

## ***Financial Services Compensation Scheme***

White Horse Insurance Ireland Limited is covered by the Financial Services Compensation Scheme in the United Kingdom. You may be entitled to compensation from the fund if White Horse Insurance Ireland Limited cannot meet their obligations.

The Financial Services Compensation Scheme provides funds for liquidators so that they may pay the valid claims of insolvent insurers. The fund will provide up to 90% of the claim with no upper limit. You can get more information about compensation fund arrangements from the following website: [www.fscs.org.uk](http://www.fscs.org.uk).

## ***Age & Cover Limits***

**There is no cover for persons 75 years of age and over at the time of purchase if the policy.**

**There is no cover for persons 70 years of age and over at the time of purchase if the policy on Annual Multi Trip policies.**

**Medical Expenses and Cancellation and Curtailment related Excesses are doubled for persons aged 66 years and over.**

**There is no cover for persons aged 46 years and over at the time of purchase of the Policy on the Discovery/Backpackers policies.**

**Other limits may apply.**

## TRAVEL BOND & ANNUAL MULTI TRIP

Sections	<i>Light (Travel Bond Only)</i>	<i>Standard</i>	<i>Premier</i>	<i>Excess</i>
<b>Cancellation / Curtailment</b>	€4,500	€4,500	€7,500	*‡ €85
<b>Catastrophe Cover</b>	No Cover	€1,500	€1,500	€75
<b>Withdrawal of Services</b>	€75 per day to €375	€75 per day to €375	€75 per day to €375	N/A
<b>Scheduled Airline Failure</b>	€4,500	€4,500	€7,500	N/A
<b>Medical Expenses</b>	€10,000,000	€10,000,000	€10,000,000	*‡ €85
<b>Hospital Benefit</b>	No Cover	€50 per day to €1,500	€75 per day to €2,250	N/A
<b>Mugging Benefit</b>	€50 per day to €500	€50 per day to €500	€50 per day to €500	N/A
<b>Personal Effects &amp; Baggage</b>	No Cover	€2,000	€3,000	€75
Single Item Limit	-	€500	€500	
Valuables Limit in Total	-	€500	€500	
Travel Documents	-	€250	€250	
Delayed Baggage	-	€50 per day to €200	€75 per day to €300	
<b>Personal Money</b>	No Cover	€500	€750	€75
Cash Limit	-	€250	€300	
Cash Limit (under 18)	-	€100	€125	
<b>Travel Delay</b>	€20 for the first 12 hours; €20 for each additional 12 hour period to €300	€20 for the first 12 hours; €20 for each additional 12 hour period to €300	€30 for the first 12 hours; €30 for each additional 12 hour period to €450	N/A
<b>Holiday Abandonment</b>	€4,500	€4,500	€7,500	€75
<b>Additional Expenses</b>	€1,000	€1,000	€1,500	N/A
<b>Pet Care</b>	No Cover	€15 per day to €150	€15 per day to €150	N/A
<b>Hijack</b>	€75 per day to €750	€75 per day to €750	€75 per day to €750	N/A
<b>Missed Departure</b>	€1,000	€1,000	€1,500	€75
<b>Personal Accident</b>	Max. €15,000	Max. €20,000	Max. €30,000	N/A
Loss of Limbs or Sight (up to and including 69)	€15,000	€20,000	€30,000	
Permanent Total Disablement	€15,000	€20,000	€30,000	
Death Benefit (aged 18-65)	€7,500	€10,000	€15,000	
Death Benefit (aged 66-69)	€3,750	€3,750	€3,750	
Death Benefit (under 18)	€3,750	€3,750	€3,750	
<b>Personal Liability</b>	€2,000,000	€2,000,000	€2,000,000	€150
<b>Legal Expenses</b>	€15,000	€15,000	€25,000	€250

<b>Additional Cover for Travel Bond &amp; Annual Multi Trip</b>				
<b>Sections</b>	<b>Light (Travel Bond Only)</b>	<b>Standard</b>	<b>Premier</b>	<b>Excess</b>
<b>Winter Sports (When appropriate premium is paid)</b>				
<b>Ski Equipment</b>	€750	€750	€1,500	€75
Owned	€750	€750	€750	
Single Item Limit - Owned	€375	€375	€375	
Hired	€375	€375	€375	
<b>Ski Hire</b>	€30 per day to €300	€30 per day to €300	€30 per day to €300	N/A
<b>Ski Pack</b>	€100 per day to €400	€100 per day to €400	€100 per day to €400	N/A
<b>Piste Closure</b>	€30 per day to €300	€30 per day to €300	€30 per day to €300	N/A
<b>Avalanche Closure</b>	€375	€375	€375	€75
<b>Business Cover (When appropriate premium is paid)</b>				
<b>Business Equipment</b>	No Cover	€3,000	€3,000	€75
Single Item Limit	-	€750	€750	
Computer Equipment Single Item Limit	-	€2,000	€2,000	
Samples	-	€750	€750	
Delayed Business Equipment	-	€150 per day to €450	€150 per day to €450	
Emergency Courier of Essential Business Equipment	-	€750	€750	€75
<b>Business Equipment Hire</b>	No Cover	€200 per day to €1,000	€200 per day to €1,000	€75
<b>Business Money</b>	No Cover	€1,500	€1,500	€75
Cash Limit		€750	€750	
<b>Employee Replacement</b>	No Cover	€1,500	€1,500	€75
<b>Golf Cover (When additional premium is paid)</b>				
<b>Golf Equipment</b>	No Cover	€1,500	€1,500	€75
Single Item Limit - Owned		€375	€375	
<b>Golf Hire</b>	No Cover	€50 per day to €200	€50 per day to €200	N/A
<b>Green Fees</b>	No Cover	€50 per day to €400	€50 per day to €400	N/A
<b>Photographic Equipment Extension (When additional premium is paid)</b>				
<b>Photographic equipment</b>	No Cover	€1,500	€1,500	€75

‡ €85 or €5,000 for in-patient claims where a PHI discount has been availed of.

\* Medical Expenses and Cancellation and Curtailment related excesses are doubled for persons aged 66 or over.

The excess is the first amount of the claim for each person, each section, and each incident which is payable by you.

## DISCOVERY / BACKPACKERS

<b>Sections</b>	<b>Light</b>	<b>Standard</b>	<b>Premier</b>	<b>Excess</b>
<b>Cancellation &amp; Curtailment</b>	€2,000	€2,000	€5,000	‡ €90
<b>Catastrophe Cover</b>	No Cover	No Cover	No Cover	N/A
<b>Withdrawal of Services</b>	€30 per day up to €300	€30 per day up to €300	€75 per day up to €1,000	N/A
<b>Scheduled Airline Failure</b>	€2,000	€2,000	€5,000	N/A
<b>Medical Expenses</b>	€5,000,000	€5,000,000	€10,000,000	‡ €90
<b>Hospital Benefit</b>	No Cover	€50 per day up to €500	€75 per day up to €1,500	N/A
<b>Mugging Benefit</b>	€30 per day up to €300	€60 per day up to €600	€60 per day up to €600	N/A
<b>Personal Effects &amp; Baggage</b>	No Cover	€1,500	€3,000	€90
Single Item Limit	-	€375	€750	
Valuables Limit in Total	-	€375	€750	
Travel Documents	-	€300	€375	
Delayed Baggage	-	€50 per day up to €200	€75 per day up to €300	
<b>Personal Money</b>	No Cover	€300	€750	€90
Cash Limit	-	€150	€375	
Cash Limit (under 18)	-	€75	€150	
<b>Travel Delay</b>	€20 for the first 12 hour period, €20 for each additional 12 hour period up to €300	€20 for the first 12 hour period, €20 for each additional 12 hour period up to €300	€30 for the first 12 hour period, €30 for each additional 12 hour period up to €450	N/A
<b>Holiday Abandonment</b>	€2,000	€2,000	€5,000	€90
<b>Additional Expenses</b>	€1,000	€1,000	€1,000	N/A
<b>Pet Care</b>	No Cover	No Cover	€15 per day up to €150	N/A
<b>Hijack</b>	€50 per day up to €500	€50 per day up to €500	€75 per day up to €750	N/A
<b>Missed Departure</b>	€1,000	€1,000	€1,500	€90
<b>Personal Accident</b>	Maximum €15,000	Maximum €15,000	Maximum €30,000	N/A
Loss of Limbs or Sight	€15,000	€15,000	€30,000	
Permanent Total Disablement	€15,000	€15,000	€30,000	
Death Benefit (aged 18-46)	€7,500	€7,500	€15,000	
Death Benefit (under 18)	€1,500	€1,500	€3,750	
<b>Personal Liability</b>	€2,000,000	€2,000,000	€2,000,000	€150
<b>Legal Expenses</b>	€15,000	€15,000	€25,000	€250

‡ €85 or €55,000 for in-patient claims where a PHI discount has been availed of.

The Excess is the first amount of the claim for each person, each section, and each incident which is payable by you.

<b>Additional Cover for Discovery / Backpackers</b>				
<b>Sections</b>	<b>Light</b>	<b>Standard</b>	<b>Premier</b>	<b>Excess</b>
<b>Winter Sports (When appropriate premium is paid)</b>				
<b>Ski Equipment</b>	€750	€750	€1,500	€90
Owned	€750	€750	€750	
Single Item Limit - Owned	€375	€375	€375	
Hired	€375	€375	€375	
<b>Ski Hire</b>	€30 per day to €300	€30 per day to €300	€30 per day to €300	N/A
<b>Ski Pack</b>	€100 per day to €400	€100 per day to €400	€100 per day to €400	N/A
<b>Piste Closure</b>	€30 per day to €300	€30 per day to €300	€30 per day to €300	N/A
<b>Avalanche Closure</b>	€375	€375	€375	€90
<b>Business Cover</b> <i>(Not available on Discovery / Backpackers policies)</i>				
<b>Golf Cover (When additional premium is paid)</b>				
<b>Golf Equipment</b>	No Cover	€1,500	€1,500	€90
Single Item Limit - Owned		€375	€375	
<b>Golf Hire</b>	No Cover	€50 per day to €200	€50 per day to €200	N/A
<b>Green Fees</b>	No Cover	€50 per day to €400	€50 per day to €400	N/A
<b>Photographic Equipment Extension (When additional premium is paid)</b>				
<b>Photographic equipment</b>	No Cover	Up to €1,500	Up to €1,500	€90

