



AA

Travel Insurance

POLICY BOOKLET

Contact Us

In a medical emergency, if you go into hospital or need to return **home** urgently, contact **our** 24 hour Emergency Assistance Service providers, as detailed below, immediately. They are available 24 hours a day, 365 days a year.

From anywhere in the world Phone

+353 1 431 1205

From Ireland Phone

01 431 1205

When calling please quote your AA Travel Insurance policy number which is shown on your policy certificate. Write it below for easy reference.

My Policy Number

If you need to go into hospital, the doctor treating you may need to speak to us directly. Please give the doctor the contact numbers on this page together with your policy number

AA Travel Insurance

Customer Services & Renewals

3rd floor, 80 Harcourt Street,

Dublin 2, D02 F449.

Tel + 353 (0)1 617 9988

Fax + 353 (0)1 617 9900

Email: mytravel@theaa.ie

AA Ireland Limited trading as AA Insurance is regulated by the Central Bank of Ireland. AA Ireland Limited registered office: 3rd floor, 80 Harcourt Street, Dublin 2, D02 F449. AA Insurance is tied to Inter Partner Assistance SA for the purposes of selling Travel Insurance. Registered in **Ireland**, number 389194.

Travel Claims

From **Ireland**: 01 431 1204

Outside of **Ireland**: +353 (1) 43 11204

Underwriter

Your Travel Insurance policy is underwritten by Inter Partner Assistance SA.

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Schedule of Benefits, Limits and Excesses

Section	Description	Value (Single Trip, Annual Multi Trip & Backpacker) Cover Limit	Excess per Insured person, each and every incident
A	Cancellation or Curtailment	Up to €1,500	€150 (€30 Loss of deposit)
B	Emergency Medical Expenses and other expenses	Up to €3,000,000	€150
	Repatriation - included above		
	Infants born following complications of pregnancy (maximum per event) - trips to USA or Carribean	€200,000	€150
	Infants born following complications of pregnancy (maximum per event) - rest of the world	Up to €75,000 (or €200,000 for trips to USA or Carribean)	€150
	Emergency dental pain relief	Up to €200	€150
	Funeral expenses	Up to €5,000	€150
C	Personal Accident	€15,000	N/A
	Loss of limbs or Loss of sight	€15,000	N/A
	Permanent Total Disablement	€15,000	N/A
	Death Benefit	€7,000	N/A
	Death Benefit	€2,000 (under 18 years)	N/A
D	Baggage and Passport	Up to €1,500	€150
	Single Item Limit	€150	N/A
	Valuables Limit in total	€250	N/A
	Unreceipted Items Limit	Up to €150	N/A
	Unreceipted Single Item Limit	€50	N/A
	Replacement of Passport	Up to €75	N/A
	Emergency Passport Travel	Up to €75	N/A
E	Personal Liability	Up to €1,000,000	€250
F	Delayed Departure	€20 per 12 hour period Up to €200	N/A
G	Holiday Abandonment	Up to €1,000 (after 24 hrs)	€150
H	Missed Departure	Up to €500	€150

Introduction

This is your travel insurance policy. It contains details of cover, conditions and exclusions relating to each **insured person** and is the basis on which all claims will be settled. It is validated by the issue of the travel insurance certificate which must be attached to the policy. In return for having accepted your premium **we** will in the event of **bodily injury**, death, illness, disease, loss, theft, damage, legal liability or other specified events happening within the **period of insurance** provide insurance in accordance with the operative sections of your policy as referred to in your travel insurance certificate. The travel insurance certificate and any endorsements are all part of the policy. **Your** policy is evidence of the contract of insurance.

Policy Information

1. There is no cover for mobile phones under this policy.
2. This policy is only available to you if you permanently reside in Ireland and have been for the past six months, prior to date of issue of your policy.
3. **Your** policy will be governed by the law of Republic of Ireland unless we have specifically agreed otherwise.
4. The appropriate stamp duty has been or will be paid by us to the Revenue Commissioner in accordance with the provisions of the composition agreement entered into with them under

section 5 of the Stamp Duties Consolidation Act 1999. All monies which may become due or payable by us shall be payable from our offices in the Republic of Ireland to you at the address you have notified to us in Ireland.

5. This evidence of insurance is to confirm those persons who have paid the appropriate premium are insured under the Master Certificate Number AV/DRA/AAROIV01/2011.
6. Please carry this policy with you and contact the Emergency Assistance helpline on +353 (0) 1 431 1205 in the event of an emergency.
7. This document only constitutes a valid evidence of insurance when it is issued in conjunction with a travel insurance certificate.

Eligibility

Please note, this policy is only available to residents of the Republic of Ireland. No person who is over the age of 45 at the commencement of the **period of insurance** will be covered under a Backpacker policy.

Family cover is for up to two adults and up to 5 of their children, step children or foster children who are unmarried and aged under 18 (or under 24 years if living at **home** and in full time education), accompanying the parents or legal guardian insured on the same policy travelling on any trip to the same destination. Under annual multi **trip** cover each adult is also insured to travel on their own but children must always travel with one of the adults named on the travel insurance certificate.

Underwriter

Inter Partner Assistance SA, directly and through its branches (and any AXA group companies IPA appoint), will provide and administer the Benefits and Services available under this policy. Inter Partner Assistance SA an insurance company regulated and authorised by the NBB, under number 0487, with registered office at Louizalaan 166, 1050 Brussels, and Company number 0415.591.055. Inter Partner Assistance SA is authorised by the National Bank of Belgium in Belgium and is regulated by the Central Bank of Ireland for conduct of business rules.

Important Requirements - For Insured Persons with Private Health Insurance

If you have Private Health Insurance which includes cover for overseas in-patient medical treatment for a minimum of €55,000, this will be shown on your travel insurance certificate. **Your** confirmation that you have Private Health Insurance in place means that you agree to the following:

1. **You** have a Private Health Insurance policy in place for the entire period of insurance of this policy.
2. **Your** Private Health Insurance policy covers each insured person on this policy for overseas inpatient medical treatment for a minimum of €55,000.
3. **You** understand that if you are admitted into hospital abroad as an inpatient you must first claim against your Private Health **Insurer** up to your overseas benefit limit, before cover under Section B- Emergency Medical and Other Expenses of this policy will come into effect.

If you currently hold Private Health Insurance you must notify the relevant private medical insurance assistance company at the time of claiming. Here are some of the common insurers contact details noted below:

VHI Assistance:	+353 1 448 2442
VHI Assistance USA	1-800 364 9022
Laya Healthcare Assistance:	+353 21 422 2204
Aviva Health Assistance:	+353 1 481 7840

Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning and are noted in bold throughout this policy.

Adverse weather conditions

Rain, wind, fog, thunder or lightning storm, flood, snow, sleet, hail, hurricane, cyclone, tornado or tropical storm which is not caused by or has not originated from a geological or catastrophic event — such as, but not limited to, an earthquake, volcano or tsunami.

Baggage

Luggage, clothing, personal effects (excluding **valuables**) and other articles which belong to you (or for which you are legally responsible) which are worn, used or carried by you during any **trip**.

Bodily injury

An identifiable physical injury sustained by you due to a sudden, violent, external, unexpected and specific event. Injury as a result of your unavoidable exposure to the elements shall be deemed to have been caused by **bodily injury**.

Close relative

Mother, father, sister, brother, spouse, partner or fiancé/fiancée or civil partner (any couple, including same-sex, in a common law relationship and who have co-habited for at least 6 months), daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, legal ward. **Complications of pregnancy** The following unforeseen **complications of pregnancy** as certified by a **medical practitioner**: toxemia; gestational hypertension; pre-eclampsia; ectopic pregnancy; hydatidiform mole (molar pregnancy); hyperemesis gravidarum; ante partum haemorrhage; placental abruption; placenta praevia; post partum haemorrhage; retained placenta membrane; miscarriage; stillbirths; medically necessary emergency Caesarean sections/medically necessary termination; and any premature births or threatened early labour more than 8 weeks (or 16 weeks in the case of a multiple pregnancy) prior to the expected delivery date.

Curtailed / curtail

Either:

- abandoning or cutting short the **trip** by immediate direct early return to **Ireland** due to an emergency authorised by us, in which case claims will be calculated from the day you returned to **Ireland** and based on the number of complete days of **your trip you** have not used, or
- by attending a hospital abroad as an in-patient or being confined to your accommodation abroad due to compulsory quarantine or 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, quarantined or confined to your accommodation.

Excess

The first amount as shown in the **Schedule of Benefits, Limits and Excesses** for each **insured person** under your policy, for every incident of loss applying to each Section of cover under which a claim is made unless you have purchased the **excess** waiver and is shown on the travel insurance certificate. This means that if you claim for something under a Section of the policy for which an **excess** is to be deducted, you will personally be financially responsible for the first amount as shown in the **Schedule of Benefits, Limits and Excesses** for each **insured person's** claim. **Excess** waiver does not apply to **sports and activities**.

Home

Your normal place of residence in Ireland.

Incidental

Happening on a casual or occasional basis.

Ireland

The Republic of Ireland.

Loss of limb

Loss by physical severance, or the total and irrecoverable permanent loss of use or function of, an arm at or above the wrist joint, or a leg at or above the ankle joint.

Loss of sight

Total and irrecoverable **loss of sight** in one or both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale. (This means being able to see at three feet or less what you should see at 60 feet.)

Manual work

Any work above ground level; work using cutting tools, power tools and machinery; work involving hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant; undertaking work of a plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labour of any kind, with the exception of bar and restaurant work, wait staff, chalet, maid, au pair and child care, and occasional light **manual work** at ground level including retail work and fruit picking.

Medical condition

Medical or psychological disease, sickness, condition, illness or injury.

Medical practitioner

A legally licensed member of the medical profession, recognised by the law of the country where treatment is provided and who, in rendering such treatment is practising within the scope of his/her licence and training, and who is not related to you or any **travelling companion**.

Pair or set

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

Period of insurance

If you have selected annual multi **trip** cover:

- The period for which **we** have accepted the premium as stated in the travel insurance certificate. During this period any **trip** not exceeding 31 days is covered.
- **Winter sports** cover is limited to 17 days in total in each **period of insurance** (if you have paid the appropriate **winter sports** premium to include this cover).
- Section A – Cancellation cover commences on the start date of the policy stated on the travel insurance certificate or the time of booking any **trip** (whichever is the later) and terminates on commencement of any **trip**.

If you have selected single trip/backpacker cover:

- The period of the **trip** and terminating upon its completion, but not in any case exceeding the period shown on the travel insurance certificate.
- Section A – Cancellation cover shall be operative from the time you pay the premium or the time of booking the **trip** (whichever is the later) and terminates on commencement of any **trip**.
- Backpacker cover also entitles you to a maximum of two return visits to **your home** before your intended return date (as specified on your travel insurance certificate) for up to a

maximum duration of 14 days excluding any return for which a claim is being made as a result of emergency medical, repatriation or **curtailment**. Cover is suspended from the time you arrive at your departure point to **your home** and starts again when you exit the airport at your overseas destination. During this period no cover is provided by the policy.

All policy types

- Whichever cover is selected, the insurance under all Sections of the policy other than Section A – Cancellation cover commences when you leave **your home** or in respect of a business **trip your** place of business in Ireland (whichever is the later) to commence the **trip** and terminates at the time of your return to **your home** or place of business in Ireland (whichever is the earlier) on completion of the **trip**.
- Any trip that had already begun when you purchased this insurance will not be covered, except where you renew an existing annual multi **trip** policy which fell due for renewal during the trip and there is no gap in cover.
- The **period of insurance** is automatically extended for the period of the delay in the event that your return to Ireland is unavoidably delayed due to an event insured by this policy.

Permanent total disablement

Disablement which, having lasted for a period of at least 12 consecutive months from the date of occurrence will, in the opinion of an independent qualified specialist, prevent you from engaging in, or giving any attention to, any business or occupation for the remainder of your life.

Personal belongings

Baggage and valuables.

Personal money

Bank notes, currency notes and coins in current use, travellers' and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets and hotel vouchers, all held for private purposes. **Pre-existing medical condition(s)**

Any past or current **medical condition** that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or followup/ check-up has been required or received during the 2 years prior to the commencement of cover under this policy and/or prior to any trip: **and**

any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred at any time prior to the commencement of cover under this policy and/or prior to any trip.

No claim arising directly or indirectly from any **pre-existing medical condition(s)** will be covered.

Public transport

Any publicly licensed aircraft, sea vessel, train or coach on which you are booked to travel.

Schedule of Benefits, Limits and Excesses/Schedule of Benefits

The details of cover as outlined on page 4 of this document.

Single item

Any one article **pair or set** of articles (including golf clubs) or collection which are used or worn together.

Sports and activities

The activities listed under the **sports and activities** cover of this policy, when your participation is on an **incidental**, non-competitive and non-professional basis.

Strike or industrial action

Any form of industrial action which is carried out with the intention of stopping, restricting or interfering with the production of goods or provision of services.

Territorial limits

Area 1: The Republic of Ireland.

Area 2: The United Kingdom (means England, Scotland, Wales and Northern Ireland).

Area 3: Europe: Albania, Andorra, Austria, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Channel Islands (Bailiwicks of Guernsey and Jersey, Sark and Herm) Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Finland, France, Georgia, Germany, Greece, Hungary, Iceland, Republic of Ireland, Isle of Man, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, FYR, Macedonia, Malta, Moldova, Monaco, Netherlands, Norway, Poland, Portugal, Romania, Russia, west of the Ural mountains, San Marino, Serbia and Montenegro, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, Ukraine, United Kingdom and Vatican City.

Area 4: Australia and New Zealand (applicable to backpacker only).

Area 5: Worldwide (excluding the United States of America, Canada and the Caribbean).

Area 6: Worldwide (including the United States of America, Canada and the Caribbean). Please Note: Any trips to a country, specific area or event when the Department of Foreign Affairs (DFA) has advised against all but essential travel are not covered if the cause of your claim is directly or indirectly linked to the warning. Any trips to a country, specific area or event when the Department of Foreign Affairs or a regulatory authority in a country to/from which you are traveling has advised against all travel are not covered.

Terrorism

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 organisations(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Travelling companion

A person(s) with whom you have booked to travel on the same travel itinerary and without whom your travel plans would not be possible.

Trip

Any holiday, or journey for business or pleasure made by you within the **territorial limits** shown in the travel insurance certificate which begins and ends in Ireland during the **period of insurance** unless the trip is a one way trip or journey as defined under **period of insurance**. If annual multi trip cover is selected any such trip not exceeding 31 days is covered. Any trip solely within Ireland is only covered where you have pre-booked at least two nights' accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee. Each trip under annual multi trip cover is deemed to be a separate insurance, each being subject to the terms, definitions, exclusions and conditions contained in this policy. Any trips to a country, specific area or event when the Department of Foreign Affairs (DFA) has advised against all but essential travel are not covered if the cause of your claim is directly or indirectly linked to the warning. Any trips to a country, specific area or event when the Department of Foreign Affairs (DFA) or a regulatory authority in a country to/from which you are travelling has advised against all travel are not covered

Unattended

When you are not in full view of and not in a position to prevent unauthorised interference with your property or vehicle.

Valuables

Jewellery, precious metals or precious stones or items made from precious metals or precious stones, watches, furs, leather articles, photographic- audio- video- computer- television- and games- equipment (including CDs, DVDs, tapes/cassettes, films, cartridges, memory devices and headphones), telescopes, binoculars, MP3/4 players and any one item with a purchase price of €1,500 or more.

We/us/our

The service provider, arranged by Inter Partner Assistance SA.

You/your/insured person(s)

Each person travelling on a trip whose name appears in the travel insurance certificate. Please note no person who has reached the age of 65 at the commencement of the **period of insurance** will be covered. No person who has reached the age of 46 at the commencement of the **period of insurance** will be covered under a Backpacker policy.

Important Health Requirements – For All Insured Persons

You must comply with the following conditions in order to have full protection under this policy. If you do not comply we may refuse to deal with your claim or reduce the amount of any claim payment. This insurance will not cover you if you:

1. are travelling against the advice of a medical practitioner (or would be travelling against the advice of a medical practitioner had you sought his/her advice);
2. are travelling with the intention of obtaining medical treatment or consultation abroad;
3. have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which you are awaiting investigations/consultations, or awaiting results of investigations, where the underlying cause has not been established);
4. are not a permanent resident of, and registered with a General Practitioner in, the Republic of Ireland.

No claim arising directly or indirectly from a **pre-existing medical condition** affecting you will be covered.

Important Limitations under Section A – Cancellation or Curtailment Charges

Claims under Section A - Cancellation or **Curtailment** Charges are not covered for incidents arising directly or indirectly from any **pre-existing medical condition** known to you prior to booking any trip affecting any **close relative, travelling companion** who is not insured under this policy, or any person with whom you have arranged to reside temporarily whilst on your trip.

Reciprocal health agreements

As an Irish resident you are entitled to health care through the public system in countries of the European Union (EU), European Economic Area (EEA) and Switzerland if you become ill or injured while on a temporary stay there. If you are travelling to another EU/EEA country or Switzerland, we strongly recommend you apply for and obtain a European Health Insurance card for yourself and/or family and make sure that any medical treatment is provided at hospitals or by doctors working within the terms of the reciprocal health care agreement, unless AXA Assistance agree otherwise. If you are admitted to a private clinic you may be transferred to a public hospital as soon as the transfer can be arranged safely. If you are travelling to Great Britain or Northern Ireland you do not require a European Health Insurance card to obtain the necessary healthcare but need to provide proof that you are ordinarily resident in Ireland (in practice this means a driving licence, passport or similar document).

Australia

If you require medical treatment in Australia you must enrol with a local MEDICARE office. **You** do not need to enrol on arrival but you must do this after the first occasion you receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be obtained by the Australian embassy in Ireland by contacting 01 664 5300 or www.australianembassy.ie. If you are visiting Australia on a student visa you are not covered by MEDICARE. Alternatively please

call AXA Assistance for guidance.

If you are admitted to hospital contact must be made with AXA Assistance as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE.

Contact AXA Assistance on + 353 1 431205.

Emergency Assistance

Contact AXA Assistance on + 353 1 431 1205

Ref: AA Ireland Travel Insurance

In the event of a serious illness or accident which may lead to in-patient hospital treatment, or before any arrangements are made for repatriation or in the event of **curtailment** necessitating your early return **home**, or in the event of you incurring medical expenses in excess of €350, you must contact AXA Assistance. If this is not possible because the condition requires immediate emergency treatment you must contact AXA Assistance as soon as possible. The service is available to you and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses. Private medical treatment is not covered unless authorised specifically by AXA Assistance.

Medical assistance abroad

AXA Assistance has the medical expertise, contacts and facilities to help should you be injured in an accident or fall ill. AXA Assistance will also arrange transport **home** when this is considered to be medically necessary .

Payment for medical treatment abroad

If you are admitted to a hospital/clinic while abroad, AXA Assistance will arrange for medical expenses covered by the policy to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact AXA Assistance for you as soon as possible. For simple out-patient treatment up to €350, you should pay the hospital/clinic yourself and claim back medical expenses covered by the policy from **us** on your return **home**. Beware of requests for you to sign for excessive treatment or charges. If in doubt regarding any such requests, please call AXA Assistance for guidance.

Sports and Activities Cover

Your policy covers many **sports and activities** as standard. **Sports and activities** are only covered on an **incidental**, non-competitive and non-professional basis.

The following **sports and activities** will automatically be covered under your policy:

- Abseiling*
- Archery*
- Badminton
- Baseball
- Basketball
- Bowling
- Camel Riding
- Canoeing (up to class 2,3 & 4)*
- Clay pigeon shooting *
- Cricket
- Elephant riding
- Fell Running *
- Fencing *
- Fishing
- Football
- Go-karting *
- Golf
- Netball
- Orienteering
- Paintballing *
- Pony trekking
- Racquetball
- Roller skating
- Rounders
- Running
- Sailing (within 20 nautical Miles of the coastline)*
- Sailing (outside 20 nautical Miles of the coastline)*
- Scuba Diving (Unqualified and above 18 meters)
- Scuba Diving (qualified and above 40 meters)*
- Squash
- Surfing
- Table tennis
- Tennis
- Trampolineing

- Hockey
- Horse trekking *
- Horse riding *
- Hot air ballooning *
- Jet biking *
- Jet ski-ing *
- Kite Surfing
- Motorcycling under 125cc (no racing and as a means of transport only)
- Mountain bicycling on tarmac*
- Trekking (up to 4000 meters without the use of climbing equipment)
- Volleyball
- War games *
- Water polo
- Water ski-ing
- Wind surfing
- Yachting (outside 20 nautical miles of the coastline)
- Yachting (within 20 nautical miles of the coastline) *

Any **sports and activities** marked with * will be covered, but no cover will be available for Section (D) Personal Accident or Section (G) Personal Liability and Section (B) Emergency Medical and Other Expenses will be subject to a policy **excess** of €200 per **insured person**, each and every incident. Under no circumstances will any claims arising from any unlisted activities be covered.

Section A – Cancellation or Curtailment Charges

What IS Covered

We will pay you up to the amount shown in the **Schedule of Benefits** for any irrecoverable unused travel and accommodation costs (including excursions up to €250) which you have paid or are contracted to pay together with any reasonable additional travel expenses incurred if:

(a) cancellation or rebooking of the trip is necessary and unavoidable; or

(b) the trip is curtailed before completion

as a result of any of the following changes in circumstances, which is beyond your control, and of which you were unaware at the time you booked your trip:

1. Unforeseen illness, injury or death of you, **a close relative**, or any person with whom you are travelling or staying during your trip. Any pandemic illness is not covered within 48 hours of **YOUR** policy purchase date.
2. The Travel Advice Unit of the Department of Foreign Affairs (DFA) or other regulatory authority in a country in which you are travelling advising against all travel or all but essential travel to the area you are travelling to/in, but not including where advice is issued due to a pandemic or regional quarantine, providing the advice came into force after you purchased this insurance or booked the trip (whichever is the later) and was within 21 days of your departure date.
3. A **complication of pregnancy** involving you.
4. Compulsory personal quarantine, jury service attendance or being called as a witness at a Court of Law (other than in an advisory or professional capacity) of you or your travelling companion(s). Any claim for personal quarantine is not covered within 48 hours of your policy purchase date.
5. Redundancy (which qualifies for payment under current Republic of Ireland redundancy payment legislation and at the time of booking the trip there was no reason to believe anyone would be made redundant) of you or **your travelling companion**.
6. **You** or any **travelling companion** are a member of the Armed Forces, Gardaí, Fire, Nursing or Ambulance Services or employees of a Government Department and have your/their authorised leave cancelled for operational reasons, provided that such cancellation or **curtailment** could not reasonably have been expected at the time when you purchased this insurance or at the time of booking any trip (whichever is the later).
7. The Gardaí requesting you to remain at or return to **your home** due to serious damage to **your home** caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.

Important Limitations

Claims under Section A - Cancellation or **Curtailment** Charges are not covered for incidents arising directly or indirectly from any **pre-existing medical condition** known to you prior to booking any trip affecting any **close relative, travelling companion** who is not insured under this policy, or any person with whom you have arranged to reside temporarily whilst on your trip if:

1. a terminal diagnosis had been received prior to booking any trip; or
2. they were on a waiting list for or had knowledge of the need for, surgery, in-patient treatment or investigation at any hospital or clinic at the time of booking any trip; or
3. during the 90 days immediately prior to booking any trip they had required surgery, inpatient treatment or hospital consultations.

Special Conditions

1. **You** must obtain a medical certificate from your treating **medical practitioner** and prior approval of AXA Assistance to confirm the necessity to return **home** prior to **curtailment** of the trip due to death, **bodily injury**, or illness.
2. If you delay or fail to notify the travel agent tour operator or provider of transport/accommodation immediately it is found necessary to cancel the trip our liability shall be restricted to the cancellation charges that would have applied had failure or delay not occurred.
3. Any claim due to a regional quarantine.
4. If you cancel the trip due to **bodily injury** or illness you must provide a medical certificate from the **medical practitioner** treating the injured/ill person stating that this necessarily and reasonably prevented you from travelling.
5. In the event of a claim for **curtailment** claims will be calculated strictly from the date you return to **your home** in Ireland.
6. **You** must contact **us** to make necessary travel arrangements for you.
7. If the car which you intended to use for your trip is stolen, or is damaged and is unroadworthy, within seven days of the departure date, and repairs are unable to be completed by the day of departure, then the costs of an equivalent hire car will be covered and no cancellation costs will be paid.

What Is NOT Covered

1. The excess as shown in the **Schedule of Benefits** for, **Limits and Excesses** per **insured person**, each and every incident.
2. Any claim where you cannot travel or choose not to travel because the Department of Foreign Affairs (or any other equivalent government body in another country) advises against travel due to a pandemic.
3. Any claim arising directly or indirectly from **pre-existing medical conditions**.
4. Any claims arising directly or indirectly from circumstances known to you prior to the date this insurance is purchased by you or the time of booking any trip which could reasonably have been expected to give rise to cancellation or **curtailment** of the trip.
5. Any claim resulting from change of plans due to your financial circumstances except if you are made redundant and qualify for redundancy payment under current Republic of Ireland legislation.
6. Any claim arising from **complications of pregnancy** which:
(a) for cancellation or rebooking – first arise before booking or paying for the trip, whichever is the later; or
(b) for **curtailment** - first arise before departing on your trip.

Normal pregnancy or childbirth, or travelling when **your medical practitioner** has recorded your pregnancy as being at heightened risk of premature birth, would not constitute an unforeseen event.

7. Any costs incurred when you did not contact AXA Assistance as soon as reasonably practicable to make the necessary travel arrangements when you knew that your trip was to be curtailed.

8. Any claim resulting from the withdrawal from service of any public transport on the orders or recommendation of the regulatory authority in any country. **You** should refer any claim in this case to the transport operator involved.
9. Any claim resulting from the failure of the provider of any service forming part of your booked trip to provide any part of your booked trip (apart from excursions) including error, insolvency, omission or default.
10. **Your** inability to travel due to an insured person's failure to hold, obtain or produce a valid passport or any required visas.
11. Any claim resulting from the delay or amendment of your booked trip because of Government action or restrictive regulations.
12. Anything mentioned in the General Exclusions.
13. Any unused or additional costs incurred by you which are recoverable from:
 - (a) The providers of the accommodation, their booking agents, travel agent or other compensation scheme.
 - (b) The providers of the transportation, their booking agents, travel agent, compensation scheme.
 - (c) **Your** credit or debit card provider or Paypal.
14. The cost of recoverable airport charges and levies.
15. Any claim for illness of you, your travel companion, close relative or colleague due to a pandemic illness, or for personal quarantine is not covered within the first 48 hours of the policy purchase date.

YOU MUST ALWAYS CONTACT AXA ASSISTANCE BEFORE CURTAILMENT

Section B – Emergency Medical and Other Expenses

To comply with the terms and conditions of the insurance, you must contact us if you are hospitalised as an in-patient, or before incurring any expenses whatsoever over €350, in order to obtain our prior authorisation, immediately you are physically able to do so. For the avoidance of any doubt – failure to contact us as required may result in our declining to pay your claim.

What IS Covered

We will pay you up to the amount shown in the **Schedule of Benefits** (or if you have confirmed that you have Private Health Insurance and it is shown on your travel insurance certificate, we will pay up to the amount shown in the **Schedule of Benefits** in excess of the amount payable by your Private Health Insurance or after €55,000, whichever is the highest) for the following costs if you suffer an unforeseen **bodily injury**, illness or die during a trip outside Ireland.

1. All reasonable and necessary expenses which arise as a result of a medical emergency (excluding search and rescue) or a **complication of pregnancy** involving you. This includes **medical practitioners' fees**, hospital expenses, medical treatment and all the costs of transporting you to the nearest suitable hospital, when deemed necessary by a recognised **medical practitioner**.
2. All reasonable and necessary emergency medical expenses for all infants born following **complications of pregnancy** during a trip. Claims involving multiple births are considered as one event.
3. Emergency dental treatment for the immediate relief of pain and/or emergency repairs to dentures or artificial teeth solely to relieve distress in eating up to a limit of €200.
4. In the event of your death outside Ireland the reasonable additional cost of funeral expenses abroad up to a maximum of €5,000 plus the reasonable cost of conveying your ashes to **your home**, or the additional costs of returning your body to **your home**.
5. **Reasonable** additional transport (economy class) or accommodation expenses incurred, up to the standard of your original booking, if it is medically necessary for you to stay beyond your scheduled return date. This includes, with the prior authorisation of AXA Assistance, reasonable additional transport or accommodation expenses for a friend, **close relative** or **travelling companion** to remain with you or travel to you from Ireland or escort you and

additional travel expenses to return you to **your home** if you are unable to use the original return ticket.

6. With the prior authorisation of AXA Assistance, additional travelling costs to repatriate you to **your home** when recommended by our Chief Medical Officer, including the cost of a medical escort if necessary. Repatriation expenses will be in respect only of the identical class of travel utilised on the outward journey unless AXA Assistance agree otherwise.

Special Conditions

1. **You** must give notice immediately to AXA Assistance of any bodily injury or illness which necessitates your admittance to hospital as an in-patient or before any arrangements are made for your repatriation.
2. In the event of your bodily injury or illness we reserve the right to relocate you from one hospital to another and arrange for your repatriation to Ireland at any time during the trip. **We** will do this if in the opinion of the medical practitioner in attendance or AXA Assistance you can be moved safely and/or travel safely to Ireland to continue treatment.
3. **You** must contact AXA Assistance as soon as possible in the event of you incurring medical expenses in excess of €350 relating to one incident.
4. **You** must claim against your private health insurer first for any in-patient medical expenses abroad up to your policy limit. In the event of a claim under this policy you must advise us of any other insurance policy you hold or benefit from which may provide cover.

What Is NOT Covered

1. The excess as shown in the **Schedule** of Benefits, Limits and Excesses per insured person, each and every incident.
2. Any claim arising directly or indirectly from pre-existing medical conditions.
3. Costs of more than €350 or medical repatriation not agreed or authorised by us in advance.
4. Any treatment or diagnostic testing that was pre-planned or pre-known by you.
5. Any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury.
6. Treatment costs for cosmetic reasons unless our Chief Medical Officer agrees such treatment is necessary as a result of an accident covered by this policy.
7. The cost of treatment which, in the opinion of our Chief Medical Officer, can safely be delayed until your return home.
8. Any claim arising from your failure to obtain any recommended vaccines, inoculations or medications prior to your trip.
9. Any claim arising from pregnancy related conditions not due to complications of pregnancy which first arise after departing on your trip. Normal pregnancy or childbirth, or travelling when your medical practitioner has recorded your pregnancy as being at heightened risk of premature birth, would not constitute an unforeseen event.
10. Costs incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside Ireland.
11. The cost of dental treatment involving the provision of dentures, artificial teeth or the use of precious metals.
12. Treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre unless confirmed as medically necessary by our Chief Medical Officer.
13. Any costs you incur outside Ireland after the date our Chief Medical Officer tells you you should return home or we arrange for you to return home. (**Our** liability to pay further costs under this Section after that date will be limited to what we would have paid if your repatriation had taken place.)
14. Costs incurred in the United States that exceed the average reimbursement the medical service provider receives for all services rendered to its patients for like treatment, but in any event no more than one and a half times the rate that would be applicable if the costs were payable by US Medicare.

15. **You** must not unreasonably refuse the medical repatriation services we agree to provide and pay for under this policy. If you choose alternative medical repatriation services you must notify us in writing in advance and, it will be at your own risk and own cost.
16. Costs of telephone calls, other than calls to AXA Assistance notifying them of the problem for which you are able to provide a receipt or other evidence to show the cost of the call and the number telephoned.
17. Additional costs arising from single or private room accommodation.
18. Any costs incurred in Ireland other than the cost of transporting you or your body or ashes to your home.
19. The cost of flight tickets exceeding economy class for an accompanying non-medical escort in the event of medical repatriation (any increase in cost due to requested upgraded flight tickets must be at the personal expense of the person(s) travelling).
20. Any costs incurred in Europe which would have been covered by the use of an EHIC card had you obtained one, and you failed to obtain one prior to travel.
21. Any costs incurred in Australia which would have been covered by Medicare had you enrolled, and you failed to enrol in Medicare, having had the opportunity to do so.
22. Any inpatient medical costs covered under your Private Health Insurance policy or the initial €55,000 (whichever is the highest), if you have confirmed that you have Private Health Insurance and it appears on your travel insurance certificate.
23. Air-sea rescue costs.
24. Any medical costs you incur when you are engaging in winter sports activities.
25. Any medical costs you incur when you are engaging in sports and activities not listed on page 16. In the case of participating in sports and activities noted with an asterisk on page 16 the excess is increased to €200 per insured person, each and every incident.
26. Anything mentioned in the General Exclusions.

Introducing the “Doctor Please!” app

Object of the Assistance

The assistance services described below are provided to the holder of an AA Travel Insurance policy, as well as any other insured person who book and travel on their trip together, upon the renewal of your policy.

Assistance services

If you feel unwell during your trip and are unsure whether you can continue to travel, the insurer provides the opportunity for you to discuss your symptoms with a general practitioner. The doctor may deliver medical advice, perform a diagnosis or make recommendations for further steps to take, provided the symptoms allow it and it is medically justifiable. The online consultation should give you and your minor children peace of mind for the remaining duration of your travel time.

Video consultations are available in:

English
Spanish
Portuguese
French
German

and can only be booked via the “Doctor Please!” app

You can take advantage of the telemedical assistance via the “Doctor Please!” app, where you can schedule an appointment yourself. The “Doctor Please!” app is available as a free download from the Google Play Store and the Apple App Store. **You** will need an access code for the app, this will be sent to you in a separate communication once the policy has been renewed. Please note that insured dependent children over the age of 18 must set up their own account in this

app. The consulting physician may also issue private prescriptions, if local regulation allows, via the app or to a pharmacy of your choice. **You** will be responsible for the costs of the prescription. If, during the telemedical assistance, the doctor determines that your situation requires an in-person visit with a doctor to clarify your health condition and, if necessary, provide further treatment, the telemedical assistance ends. In this case, the doctor arranged by the insurer will recommend that you contact a local medical service provider (doctor, hospital or pharmacy) in order to coordinate any required further treatment with them. **You** can then contact our support teams, in order to be referred to a local healthcare professional, approved by the AXA network. Please note that the insurer does not provide a medical emergency service with this benefit. No immediate treatment is offered. If you have acute symptoms, please always seek local emergency care. Telemedical assistance is provided directly by the doctor arranged by the insurer. The insurer does not take any responsibility for the advice given and the doctor is solely responsible for his medical advice provided. The insurer will not provide any services beyond those described above. Should a medical treatment or any further medical measures required after a telemedical consultation, kindly refer to Section B – Emergency Medical and Other Expenses.

Section C – Personal Accident

What IS Covered

If you suffer an accidental **bodily injury** during the **period of insurance** during your trip which, within 12 months is the sole and direct cause of your death or **loss of limb, loss of sight or permanent total disablement**, we will pay to you or your legal personal representatives one of the benefits as shown in the **Schedule of Benefits**. Benefit is not payable under more than one item shown in the **Schedule of Benefits**.

What is NOT Covered

1. Any claim arising directly or indirectly from any **pre-existing medical conditions**.
2. Any disability or death that is caused by a worsening of physical health (e.g. a stroke or a heart attack) and not as a direct result of a **bodily injury**.
3. Any claim arising as a result of you participating **sports and activities** not listed on page 16. In the case of participating **sports and activities** noted with an asterisk on page 16 the **excess** is increased to €200 per **insured person**, each and every incident.
4. Normal and habitual travel to and from **your home** and place of employment or second residence shall not be considered as a part of a trip and is not covered under the policy.
5. Anything mentioned in the General Exclusions.

Section D – Baggage and Passport

What IS Covered

Baggage

We will pay you up to the amount as shown in the **Schedule of Benefits** for the accidental loss of, theft of or damage to **baggage** or **valuables**. The amount payable will be the value at the time of the loss less a deduction for wear, tear and depreciation, (or **we** may at our option replace, reinstate or repair the lost or damaged **baggage** or **valuables**).

The maximum **we** will pay for the following items is:

- (a) For any **single item** as shown in the **Schedule of Benefits**.
- (b) The total for all **valuables** is as shown in the **Schedule of Benefits**.

Passport

If your passport is lost or stolen outside of Ireland **we** will pay up to the amount shown in the **Schedule of Benefits** for reasonable additional travel and accommodation to obtain an emergency passport abroad, including reasonable additional transport costs if you are unable to make your pre-booked flight **home** following the loss or theft of your passport within 48 hours of your pre- booked flight **home**. **We** will only pay the pro rata value of the lost passport.

Special Conditions

1. **You** must report all incidences of loss or theft of **personal belongings** to the local Police in the country where the incident occurred within 24 hours of discovery and obtain a written report. A Holiday Representative's Report is not sufficient.
2. For items damaged whilst on your trip you must obtain a damage report/repair statement from an appropriate agent.
3. **You** must take all reasonable steps to get back any article which has been lost or stolen, and to identify the person you believe to be responsible for the loss and assist in any legal action.
4. If **personal belongings** are lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel you must report to them, in writing, details of the loss, theft or damage and obtain an official report from an appropriate local authority. If **personal belongings** are lost, stolen or damaged whilst in the care of an airline you must
 - (a) immediately obtain a **Property Irregularity Report** from the airline, but no later than 24 hours of discovery of the incident
 - (b) give formal written notice of the claim to the carrier within the time limit contained in their conditions of carriage (please retain a copy).
 - (c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
5. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help you to substantiate your claim. The maximum payment for any **single item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to loss) is not supplied is €75, subject to a maximum of €300 for all such items.
6. If the item can be repaired economically **we** will pay the cost of the repair only.
7. **You** must keep all your receipts, flight tickets and check-in luggage tags and send them to **us** with your claim.
8. **You** must retain any property which is damaged, and, if requested, send it to **us** at your own expense. **You** must not abandon any property for us to deal with or dispose of any damaged items as **we** may need to see them.
9. If **we** pay a claim for the full value of the property and it is subsequently recovered or there is any salvage then it will become **our** property.
10. Payment will be made based on the value of the property at the time of purchase. A deduction will be made for wear, tear and loss of value depending on the age of the property.

What Is NOT Covered

1. The **excess** as shown in the **Schedule of Benefits, Limits and Excesses** per **insured person**, each and every incident (except claims under '**Baggage Delay**' above).
2. Loss, theft of or damage to **valuables** or your passport left **unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
3. Loss, theft of or damage to **personal belongings** left unsecured or **unattended** or outside your reach at any time in a place to which the public have access.
4. Theft of or damage to **personal belongings** from an **unattended** motor vehicle unless:
 - (a) the items were out of sight in the locked motor vehicle; and
 - (b) evidence that force and violence were used to get into the motor vehicle is provided.
5. Loss or damage due to delay, confiscation or detention by customs or other authority.
6. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, cosmetics, perfumes, tobacco, alcohol, antiques, musical instruments, mobile telephones, smart phones or telecommunication equipment of any kind, documents of any kind, bonds, securities, perishable goods, surfboards/sailboards, bicycles, marine equipment or craft or any related equipment or fittings of any kind, and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
7. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or

vehicle in which they are being carried.

8. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
9. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other items used in connection with your business, trade, profession or occupation.
10. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
11. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
12. Claims arising from loss or theft from your accommodation unless there is evidence of forced entry which is confirmed by a Police report issued by the local Police in the country of incident.
13. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **baggage** or **valuables**.
14. Claims arising for **personal money**.
15. Claims arising from loss, theft or damage of **personal belongings** shipped as freight or under a bill of lading.
16. Anything mentioned in the General Exclusions.

Section E – Personal Liability

What IS Covered

We will pay you up to the amount shown in the **Schedule** of Benefits (inclusive of legal costs and expenses) against any amount you become legally liable to pay as compensation for any claim or series of claims arising from any one event occurring during a trip outside Ireland, in respect of accidental:

1. **Bodily injury**, death, illness or disease to any person who is not in your employment or who is not a **close relative, travelling companion**, or member of your household.
2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of you, your **travelling companion**, a **close relative**, anyone in your employment or any member of your household other than any temporary holiday accommodation occupied (but not owned) by you.

Special Conditions

1. **You** must give us written notice as soon as possible of any incident, which may give rise to a claim.
2. **You** must forward every letter, writ, summons and process to **us** as soon as you receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without our written consent.
4. **We** will be entitled if **we** so desire to take over and conduct in your name the defence of any claims for indemnity or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and you shall give **us** all necessary information and assistance which **we** may require.
5. In the event of your death, your legal representative(s) will have the protection of this cover provided that such representative(s) comply(ies) with the terms and conditions outlined in this policy.

What IS NOT Covered

1. The excess as shown in the **Schedule of Benefits, Limits and Excesses** per **insured person**, each and every incident.
2. Compensation or legal costs arising directly or indirectly from:
 - (a) Liability which has been assumed by you under agreement unless the liability would have attached in the absence of such agreement.

- (b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.
 - (c) Ownership possession or use of vehicles, aircraft or watercraft (other than surfboards or manually propelled rowboats, punts or canoes).
 - (d) The transmission of any communicable disease or virus.
 - (e) Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation where **we** will not pay for the **excess** as detailed in the **Schedule of Benefits, Limits and Excesses** for each and every claim arising from the same incident).
 - (f) Any responsibility arising out of your criminal, malicious or deliberate acts.
3. Any claim arising as a result of you participating in **sports and activities** marked with an astrix or **sports and activities** not listed on page 16.
 4. Anything mentioned in the General Exclusions.

Section F – Delayed Departure

What IS Covered

If you have arrived at the terminal and have checked-in, or attempted to check-in for your prebooked flight, sea crossing, international coach or international train journey from or to Ireland, and it is delayed for more than 12 hours beyond the intended departure time as a direct result of:

- (a) **strike or industrial action**; or
- (b) **adverse weather conditions**; or
- (c) mechanical breakdown of or a technical fault occurring in the scheduled **public transport** on which you are booked to travel,

We will reimburse you:

- (a) up to the amount shown in the **Schedule of Benefits** for the first full 12 consecutive hours that your departure is delayed for your costs incurred in the terminal in respect of restaurant meals and refreshments consumed; and
- (b) the subsequent amount shown in the **Schedule** of Benefits for each full 12 hours delay thereafter for your costs incurred in the terminal in respect of restaurant meals, refreshments consumed and hotel accommodation, up to a maximum as shown in the **Schedule** of Benefits.

Special Conditions

1. Itemised receipts must be kept as proof of purchase.
2. **You** may claim under only one of the following Sections: Section F – Delayed Departure, Section G – Holiday Abandonment or Section H – Missed Departure for the same event.
3. **You** must check-in or attempt to check-in at the terminal according to the itinerary supplied to you.
4. **You** must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
5. **You** must comply with the terms of contract of the travel agent, tour operator or provider of transport.

What IS NOT Covered

1. Claims arising directly or indirectly from:
 - (a) **strike or industrial action** or air traffic control delay existing or publicly declared by the date you purchased this insurance or at the time of booking any trip whichever is the later.
 - (b) the withdrawal from service (temporary or otherwise) of **public transport** on the recommendation of the regulatory authority in any country. **You** should refer any claim in this case to the transport operator involved.
2. Claims where you do not provide receipts for the restaurant meals, refreshments and accommodation.

3. Any claim where you have not obtained written confirmation from the carrier giving the period and reason for delay.
4. Any costs or charges for which any carrier or provider must, has or will compensate you.
5. Claims if you do not check-in (or attempt to check-in) and arrive at the departure point before the advised time.
6. Any expenses where reasonable alternative travel arrangements have been made within 12 hours of the scheduled departure time.
7. Anything mentioned in the General Exclusions.

Section G – Holiday Abandonment

What IS Covered

If departure of the scheduled **public transport** on which you are booked to travel is delayed at the final departure point from Ireland for at least 24 hours from the scheduled time of departure due to:

- (a) **strike or industrial action**; or
- (b) **adverse weather conditions**; or
- (c) mechanical breakdown of or a technical fault occurring in the scheduled **public transport** on which you are booked to travel.

We will reimburse you up to the amount shown in the **Schedule of Benefits** for any irrecoverable unused travel and accommodation costs and other pre-paid charges which you have paid or are contracted to pay if, after a minimum 24 hours has elapsed and the period of your trip is reduced by more than 25% of the original pre-booked duration, you choose to cancel your trip.

Special Conditions

1. **You** may claim under only one of the following Sections: Section F – Delayed Departure, Section G – Holiday Abandonment or Section H – Missed Departure for the same event.
2. **You** must check-in or attempt to check-in at the terminal according to the itinerary supplied to you.
3. **You** must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
4. **You** must comply with the terms of contract of the travel agent, tour operator or provider of transport.

What Is NOT Covered

1. The excess as shown in the **Schedule of Benefits, Limits and Excesses** per **insured person**, each and every incident.
2. Claims arising directly or indirectly from:
 - (a) **strike or industrial action** or air traffic control delay existing or publicly declared by the date you purchased this insurance or at the time of booking any trip whichever is the later.
 - (b) the withdrawal from service (temporary or otherwise) of **public transport** on the orders or recommendation of the regulatory authority in any country. **You** should refer any claim in this case to the transport operator involved.
3. Anything mentioned in the General Exclusions.

Section H – Missed Departure

What IS Covered

We will pay you up to the amount as shown in the **Schedule of Benefits** for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching your overseas destination or returning to Ireland if you fail to arrive at the international departure point in time to board the scheduled **public transport** on which you are booked to

travel on the initial international journey of the trip as a direct result of:

- (a) the failure of scheduled **public transport**; or
- (b) an accident to or breakdown of the vehicle in which you are travelling; or
- (c) an accident or breakdown occurring ahead of you on a motorway or dual carriageway which causes an unexpected delay to the vehicle in which you are travelling; or
- (d) **strike or industrial action** or **adverse weather conditions**.

Special Conditions

1. **You** may claim under only one of the following Sections: Section F – Delayed Departure, Section G – Holiday Abandonment or Section H – Missed Departure for the same event.
2. In the event of a claim arising from any delay occurring on a motorway or dual carriageway you must obtain written confirmation from the Gardai/Police or attending emergency breakdown services of the location, reason for and duration of the delay.
3. **You** must allow sufficient time for the scheduled **public transport** or other transport to arrive on schedule and to deliver you to the departure point.
4. **You** must obtain a written report from the carrier confirming the delay and the cause.
5. All itemised receipts must be retained.
6. **You** must obtain a written report from the Gardai/Police or attending emergency service if the vehicle you are travelling in breaks down or is involved in an accident.

What Is NOT Covered

1. The **excess** as shown in the **Schedule of Benefits, Limits and Excesses per insured person**, each and every incident.
2. Claims arising directly or indirectly from:
 - (a) strike or industrial action existing or declared publicly announced by the date you purchased this insurance or at the time of booking any trip whichever is the later.
 - (b) an accident to or breakdown of the vehicle in which you are travelling for which a professional repairer's report is not provided.
 - (c) breakdown of any vehicle in which you are travelling if the vehicle is owned by you and has not been serviced properly and maintained in accordance with manufacturer's instructions.
 - (d) the withdrawal from service (temporary or otherwise) of public transport on the orders or recommendation of the regulatory authority in any country. **You** should refer any claim in this case to the transport operator involved.
3. Additional expenses where the scheduled public transport operator has offered reasonable alternative travel arrangements.
4. Any claim where you have not allowed sufficient time to arrive at the international departure point in time to check-in or clear passport and security controls.
5. Anything mentioned in the General Exclusions.

General Conditions (applicable to the whole policy)

You must comply with the following conditions to have the full protection of your policy. If you do not comply we may at our option cancel the policy or refuse to deal with your claim or reduce the amount of any claim payment.

1. **You** must comply with our Important Health Requirements.
2. **You** must tell us before booking any trip or departing on any trip if there is any change in your health, medication or treatment. If you do not tell us about changes, claims may not be accepted and your policy may be invalid. All changes must be declared to Medical Screening on 0818 456 250 and accepted before cover can continue.
3. **You** must tell us as soon as possible if you are hospitalised as an in-patient, or of any emergencies or claims whatsoever that are likely to exceed €350.
4. **We** ask that you notify us within 28 days of you becoming aware of an incident or loss leading to a claim and you return your completed claim form and any additional information to us as soon as possible.

5. **You** must pay the appropriate premium for the full number of days comprising your planned trip. If you travel for more than the number of days for which you have paid for cover, you will not be covered after the last day for which you have paid.
6. In the event of a claim and if we require it, you must agree to be examined by a medical **practitioner** of our choice, at our expense. In the event of your death we may also request and will pay for a post-mortem examination.
7. **You** must take all reasonable care and precautions to protect yourself against accident, illness, disease or injury and to safeguard your property against loss, theft or damage. **You** must act as if you are not insured and take steps to minimise your loss as much as possible and take reasonable steps to prevent a further incident.
8. The policy **excess**, as and when applicable, will be deducted in respect of each **insured person**, and each and every separately identified occurrence of loss whether notified to **us** as one claim or otherwise.
9. **We** will make every effort to apply the full range of services in all circumstances as shown in your policy booklet. Remote geographical locations or unforeseeable adverse local conditions may prevent the normal standard of service being provided.
10. **You** must not admit, deny, settle, reject, negotiate or make any arrangement for any claim without our permission.
11. Tell **us** and provide full details in writing immediately if someone is holding you responsible for damage to their property or **bodily injury** to them. **You** must also immediately send **us** any writ or summons, letter of claim or other document.
12. **We** have the right, if we choose, in your name but at our expense to:
 - (a) take over the defence or settlement of any claim,
 - (b) take legal action in your name to get compensation from anyone else for our own benefit or to get back from anyone else any payments that have already been made,
 - (c) take any action to get back any lost property or property believed to be lost.
13. **We** may at any time pay to you our full liability under the policy after which no further payments will be made in any respect. **You** or your legal representatives must supply at your own expense all information, evidence, details of household insurance or other insurance that may cover the loss, medical certificates, original invoices, receipts, reports and assistance that may be needed. **We** may refuse to reimburse you for any expenses for which you cannot provide receipts or bills. Please keep copies of all documents sent to us.
14. **You** must report all incidents to the local Police in the country where it occurs and obtain a crime or lost property report, which includes an incident number.
15. If we provide transportation or settle your claim and as a result you have unused travel ticket(s) you must surrender those tickets to us. If you do not we will deduct the amount of those tickets from any amount paid to you.
16. If you or anyone acting for you in any respect makes a claim under the policy knowing the claim to be false or fraudulently exaggerated, makes a statement in support of a claim knowing the statement to be false, submits a document in support of a claim knowing the document to be forged or false or makes a claim in respect of any loss or damage caused by your wilful act or with your connivance, then we will not pay the claim or any other claim which has been or will be made under the policy, may at our option declare the policy void, shall be entitled to recover from you the amount of any claim already paid under the policy, may inform the Police/Gardaí of the circumstances and shall not make any return of premium.
17. If we pay any expense for which you are not covered, you must pay this back within one month of our asking.
18. If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability we will not pay more than our proportional share (not applicable to Section C – Personal Accident).
19. **You** must claim against your private health insurer, state health provider and/or other travel insurer first for any in-patient medical expenses abroad up to all applicable limits.

General Exclusions (applicable to the whole policy)

We will not pay for claims arising directly or indirectly from:

1. Under all sections, any claim arising from a reason not listed in what is covered.
2. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, terrorism, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power (but this exclusion shall not apply to losses under Section B – Emergency Medical and Other Expenses unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any trip).
3. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly
4. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
5. **Your** pursuit in any winter sports.
6. **Your** engagement in or practice of: manual work in connection with a profession, business or trade, flying except as a fare paying passenger in a fully-licensed passengercarrying aircraft, the use of motorised two or three wheeled vehicles unless an applicable current Republic of Ireland driving licence is held permitting the use of such vehicles in Ireland and the country visited and a crash helmet is worn (see the sports and activities Section on pages 16 to 17) professional entertaining, professional sports, racing (other than on foot), motor rallies and motor competitions, track-driving, or any tests for speed or endurance.
7. **Your** participation in or practice of any other sport or activity unless:
(a) shown as covered without charge in the sports and activities list page 16 & 17; or
(b) shown as operative in your travel insurance certificate.
8. Sports and activities are only covered on an incidental, non-competitive and nonprofessional basis. Under no circumstances will any claims arising from any unlisted activities be covered regardless of whether undertaken as part of an organised excursion or event.
9. Any claim for any person who has reached the age of 65 years prior to the commencement of the period of insurance, and any claim for any person who has reached the age of 46 years prior to the commencement of the period of insurance on the Backpacker product.
10. Any claim resulting from you attempting or committing suicide, deliberately injuring yourself, using any drug not prescribed by a registered medical practitioner, being addicted to any drugs, or abusing solvents, drugs or alcohol, or being under the influence of drugs or solvents.
11. Claims arising from alcohol; we do not expect you to avoid alcohol during your trip, but we will not cover any claim arising where you have consumed so much alcohol that you have notably impaired your faculties and/or judgment and you need to make a claim. **Your** claim can also be declined where you refuse to allow the treating doctor, medical facility or police to complete appropriate testing such as breathalyser or blood tests and/ or you refuse to make the report available to us. Any claim resulting from your involvement in a fight except in self-defence.
12. **Your** travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
13. **Your** own unlawful action or any criminal proceedings against you or any loss or damage deliberately carried out or caused by you.
14. Any claim where you are entitled to indemnity under any other insurance, including any amounts recoverable from any other source, except in respect of any excess beyond the amount which would have been covered under such other insurance, or any amount recoverable from any other source, had these benefits herein not been effected
15. Any other loss, damage or additional expense following on from the event for which you are claiming unless we provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim, loss of earnings following bodily injury or illness, or loss or costs incurred

- arising from the interruption of your business, inconvenience, distress or loss of enjoyment.
16. Operational duties of a member of the Armed Forces other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under sub section 5 of Section A – Cancellation or Curtailment charges.
 17. **Your** travel to a country, specific area or event when the Department of Foreign Affairs (DFA) has advised against all but essential travel and the cause of your claim is directly or indirectly linked to the warning.
 18. **Your** travel to a country, specific area or event when the Department of Foreign Affairs or a regulatory authority in a country to/from which you are travelling has advised against all travel.
 19. Any claim caused by you jumping from vehicles, balconies or buildings, regardless of the height, or any other self-exposure to needless risk (unless your life is in danger or you are trying to save someone's life);
 20. Any claim you would have been required or been expected to pay, if the event resulting in the claim had not happened.
 21. Costs of telephone calls or faxes, meals, taxi fares (with the exception of the taxi costs incurred for the initial journey to a hospital abroad due to your illness or injury), newspapers, laundry costs, or interpreters' fees.
 22. Any circumstances known to you before you purchased your policy or at the time of booking any trip which could reasonably have been expected to lead to a claim under this policy.
 23. Any claim when you have not paid the appropriate premium for the number of days comprising your planned trip. If you travel for more than the number of days for which you have paid for cover, you will not be covered after the last date for which you have paid.
 24. Any costs paid for using any airline mileage reward scheme (for example Avios), any card bonus point schemes, any Timeshare, Holiday **Property** Bond or other holiday points scheme and/or any associated maintenance fees.

Claims Conditions

You must comply with the following conditions to have the full protection of your policy. If you do not comply we may at our option cancel the policy or refuse to deal with your claim or reduce the amount of any claim payment.

1. Claims

You must notify us preferably by phone or at the address given below: AXA Assistance Claims Centre Kilmartin N6 Retail Park Athlone Co. Westmeath, Ireland

Tel: 01 431 1204 or from outside Ireland + 353 1 431 1204

The notification must be made within 28 days or as soon as possible thereafter following any bodily injury, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may give rise to a claim under this policy.

When contacting the claims department, please quote Ref: AA Ireland Travel Insurance and have the following information to hand:

- Name of your policy and where it was purchased
- **Policy** number
- Date Insurance purchased
- Resort and country visited
- Value of claim
- Brief circumstances
- Travel dates
- Incident date

Failure to have the above information to hand may result in your claim being delayed. **You** must also inform us if you are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to **us** without delay. **You** or anyone acting on your behalf must not negotiate admit or repudiate any claim without our written consent.

You or your legal representatives must supply at your own expense all information, evidence,

details of household insurance and medical certificates as required by **us**. **We** reserve the right to require you to undergo an independent medical examination at our expense. **We** may also request and will pay for a post-mortem examination. **You** must retain any property which is damaged, and, if requested, send it to **us** at your own expense. If we pay a claim for the full value of the property and it is subsequently recovered or there is any salvage then it will become our property. **We** may refuse to reimburse you for any expenses for which you cannot provide receipts or bills.

Cancellation of Your Policy

Statutory Cancellation Rights

You may cancel this policy within 14 days of receipt of the policy documents (new business) or for annual multi trip policies the renewal date (the cancellation period) by writing to us at the address shown on your travel insurance certificate during the cancellation period. Any premium already paid will be refunded to you providing you have not travelled and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. Any cancellations after this 14 day period will not be refunded.

Cancellation Outside The Statutory Period

You may cancel this policy at any time after the cancellation period by writing to us at the address shown on your travel insurance certificate. If you cancel after the cancellation period no premium refund will be made. **We** reserve the right to cancel the policy by providing 21 days notice by registered post to your last known address. No refund of premium will be made.

Non payment of premiums

We reserve the right to cancel this policy immediately in the event of non payment of the premium.

Complaints Procedure

Making yourself heard

We are committed to providing you with an exceptional level of service and customer care. **We** realise that things can go wrong and there may be occasions when you feel that we have not provided the service you expected. When this happens, we want to hear about it so that we can try to put things right.

Who to contact?

The most important factors in getting your complaint dealt with as quickly and efficiently as possible are:

- to be sure you are talking to the right person, and;
- that you are giving them the right information.

When you contact us:

- Please give **us** your name and contact telephone number.
- Please quote your policy and/or claim number and the type of policy you hold.
- Please explain clearly and concisely the reason for your complaint.

So we begin by establishing your first point of contact:

Step One – Initiating your complaint:

Does your complaint relate to:

A. **Your** policy?

B. A claim on your policy?

If A, you need to, contact Quality & Compliance Manager AA Ireland Travel Insurance on Tel: 01 617 9988

If B, you need to, contact AXA Assistance Claims Centre on Tel: 01 431 1204

We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if you are not satisfied, you can take the issue further:

Step Two – If you are still unhappy:

If your complaint is one of the few that cannot be resolved by this stage contact the Head of Customer Care, who will arrange for an investigation on behalf of the Chief Executive: AXA Travel Insurance, Head of Customer Care, The Quadrangle, 106-118 Station Road, Redhill, RH1 1PR or email: claimcomplaints@axa-travel-insurance.com

Step Three – Beyond Inter Partner Assistance SA:

If we have given you our final response and you are still dissatisfied you may refer your case to the Financial Service Ombudsman (FSO).

The FSO is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after we have provided you with written confirmation that our internal complaints procedure has been exhausted. The Ombudsman can be contacted at: Financial Services Ombudsman Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2. Tel: 01 662 0899 Fax: 01 662 0890 E-mail: enquiries@financialombudsman.ie. Referral to the FSO will not affect your right to take legal action against us.

Compensation Scheme

Inter Partner Assistance SA is covered by the Insurance Compensation Fund. **You** may be entitled to compensation from the fund if Inter Partner Assistance SA cannot meet its obligations. The Insurance Compensation Fund may provide funds for liquidators so that they may pay the valid claims of insolvent Insurers. **You** can get more information about compensation fund arrangements from the Central Bank of Ireland.

Our promise to you:

- Acknowledge written complaints promptly.
 - Investigate quickly and thoroughly.
 - Keep you informed of progress.
 - Do everything possible to resolve your complaint.
 - Learn from our mistakes.
 - Use information from complaints to continuously improve our service.
- To help us improve our service we will record and may monitor telephone calls.

Use of Your Personal Data

Details of you, your insurance cover under this policy and claims will be held by us (acting as Data Controller) for underwriting, policy administration, claims handling, providing travel assistance, complaints handling, sanctions checking and fraud prevention, subject to the provisions of applicable data protection law and in accordance with the assurances contained in our website privacy notice (see below). **We** collect and process these details as necessary for performance of our contract of insurance with you or complying with our legal obligations, or otherwise in our legitimate interests in managing our business and providing our products and services.

These activities may include:

- a. use of sensitive information about the health or vulnerability of you or others involved in your assistance guarantees, in order to provide the services described in this policy. By using our services, you consent to us using such information for these purposes;
- b. disclosure of information about you and your insurance cover to companies within the AXA group of companies, to our service providers and agents in order to administer and service your insurance cover, to provide you with travel assistance, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law;
- c. monitoring and/or recording of your telephone calls in relation to cover for the purposes of

- record-keeping, training and quality control;
- d. technical studies to analyze claims and premiums, adapt pricing, support subscription process and consolidate financial reporting (incl. regulatory); detailed analyses on claims/missions/calls to better monitor providers and operations; analyses of customer satisfaction and construction of customer segments to better adapt products to market needs;
 - e. obtaining and storing any relevant and appropriate supporting evidence for your claim, for the purpose of providing services under this policy and validating your claim; and
 - f. sending you feedback requests or surveys relating to our services, and other customer care communications.

We will separately seek your consent before using or disclosing your personal data to another party for the purpose of contacting you about other products or services (direct marketing).

You may withdraw your consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

We carry out these activities within the UK, in and outside the European Economic Area, in relation to which processing the data protection laws and or agreements we have entered into with the receiving parties provide a similar level of protection of personal data. By purchasing this policy and using our services, you acknowledge that we may use your personal data, and consent to our use of sensitive information, both as described above. If you provide us with details of other individuals, you agree to inform them of our use of their data as described here and in our website privacy notice (see below).

You are entitled on request to a copy of the information we hold about you, and you have other rights in relation to how we use your data (as set out in our website privacy notice – see below). Please let us know if you think any information we hold about you is inaccurate, so that we can correct it.

If you want to know what information is held about you by AXA Travel Insurance Limited, or have other requests or concerns relating to our use of your data, please write to us at:

Data Protection Officer
AXA Travel Insurance Limited
106-108 Station Road
Redhill
RH1 1PR

Email: dataprotectionenquiries@axa-assistance.co.uk

Our full privacy notice is available at:

www.axa-assistance.com/en.privacypolicy

Alternatively, a hard copy is available from us on request.

Frequently asked Questions?

What Travel Insurance documents do I need to take on holiday with me?

We advise you have your travel insurance policy number available in the event of a claim or emergency as well as all medical and claims emergency numbers should you need to contact AA Insurance Ireland. **You** should also take any state (EHIC) medical card and private medical insurance details with you, if they cover you and other policy holders whilst abroad.

Can I travel whilst pregnant?

Pregnancy is not a **medical condition**; you may choose to travel quite late into your pregnancy. Airlines and ferry companies, including cruise liners, have their own restrictions due to health and safety requirements, you should check with them, or any other mode of transport you propose to take, before you book. **We** will only pay claims due to a **complication of pregnancy** certified by a **medical practitioner**.

When does the cover begin and end on my policy?

If you are purchasing an annual policy then the start date of your policy should be the date that you wish cancellation cover to be effective from, not the actual date of departure on your first trip e.g. if travelling on 1 October and purchasing your policy on 1 September you will need to put in the 1 September as a start date in order to ensure you have cancellation cover between 1 September – 1 October. If you put in the 1 October there will be no cover under your insurance until you depart on your trip (1 October).

For Single trip policies cancellation cover starts on the date of purchase regardless of your actual trip dates.

How many times can I go away if I have an Annual Multi Trip policy?

There is no restriction on the number of times you go away during the period of this insurance on an Annual Multi trip Insurance policy; however each trip should not exceed 31 days in total for Value policies.

Can individuals on a family policy travel separately?

Under annual multi trip cover each adult is insured to travel separately but children must always travel with one of the adults named on the certificate.

What if I am travelling to more than one country?

Please ensure you select the areas that cover all destinations within your journey e.g. if you planning to stay in France for a few days immediately prior to a trip to the USA you would require Worldwide cover (including the United States of America, Canada and the Caribbean) refer to **territorial limits** definition on page 11 and 12.

What should I do if I hold a Private Health Insurance policy?

If you have a Private Health Insurance policy which includes cover for overseas in-patient medical treatment up to a minimum of €55,000 and have therefore received a discount on your policy, this will be shown on your travel insurance certificate. If you are admitted into hospital abroad as an inpatient you must first claim against your Private Health **Insurer** up to your overseas benefit limit, before cover under Section B- Emergency Medical and Other Expenses of your policy will come into effect.

Notes



AA Ireland Ltd
3rd floor
80 Harcourt Street
Dublin 2
D02 F449

0818 227 228
www.theAA.ie