

MultiTrip Travel Insurance

Rules - Terms and Conditions



Date of Issue: 1st April 2014

Please read and retain this booklet and Your Policy Certificate for future reference and take it with You when You travel, in case You need assistance or need to make a claim. This booklet contains details of the different levels of MultiTrip cover available and is not relevant to You unless You have paid the appropriate premium.

What do I do if I need emergency medical treatment abroad?

Vhi Healthcare Hospital Plan Members	Non-Vhi Healthcare Hospital Plan Members
If You are a Vhi Hospital Plan member please call the Assist number relevant to Your location.	If you are not a member of a Vhi Healthcare Hospital Plan, then please call your Private Medical Insurers overseas assistance company or contact Your Private Medical Insurer Directly.
USA & Canada (Toll Free) Tel: 1800 364 9022 Fax: +353-1-44 82 442	
The rest of the World (collect calls accepted) Tel: +353-1-44 82 444 Fax: +353-1-44 82 442	
Email: worldassist@vhi.ie	
Eurocross International, PO Box 31300, 2200 GR Noordwijk, Netherlands.	

What do I need to do for all other non-medical emergency queries?

This includes out-patient, assistance and claim queries, please call our Helpline:

Anywhere in the world (including Ireland): Tel: +353-46-907 7358 Lines Open: 8am - 6pm GMT Monday - Friday, 8am - 4pm GMT Saturday
Email: vhitravelclaims@aria-assistance.com
Vhi Travel Claims Department, Aria Assistance, IDA Business Park, Athlumney, Navan, Co. Meath.

For queries on the administration/changes to Your policy please contact our administration department at:

Ireland: LoCall 1890 86 68 22 Email: travel@vhi.ie	Lines Open: 8am - 6pm GMT Monday - Friday, 9am - 3pm GMT Saturday
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Frequently asked questions

Am I required to have a current Private Medical Insurance Plan to avail of MultiTrip cover?

Yes. Your MultiTrip cover is especially designed to complement the overseas cover provided by Private Medical Insurance Plans which cover a minimum of **€65,000** for overseas medical emergencies. Please note for those who do not have a Vhi Healthcare Hospital Plan, this benefit will not start until either Your Private Medical Insurance has exceeded its limits or after **€65,000**, which ever is the highest. Your Private Medical Insurance **MUST be in place at the time of ANY EVENT for which You subsequently claim under MultiTrip. No claim will be covered under MultiTrip (Section 3) where the stated level of overseas cover is not in place or you have exceeded specified single trip limits on Your Private Medical Insurance Plan.** There are no refunds of any premiums paid on Your Travel Policy. Please note this insurance is not suitable if You hold a Vhi International Healthcare policy. If You do not have a current Private medical Insurance policy, Your Multi Trip policy will be invalid and no cover will be in force. Vhi will be able to cancel Your Multi Trip policy and no refund of premium will be made.

Are pre-existing medical conditions covered on my policy?

Yes, unlike most other travel insurance plans on the market, MultiTrip from Vhi Healthcare includes cover for pre-existing conditions up to the full limit of Your medical cover provided Your Private Medical Insurance plan has overseas cover and Your pre-existing medical condition is covered under the terms and conditions of Your private medical insurance plan. Please note for those who do not have a Vhi Healthcare Hospital Plan, this benefit will not start until either Your Private Medical Insurance has exceeded its medical benefit or after **€65,000**, which ever is the highest. In order to qualify for benefit under Section 3 - Medical Expenses (Hospital Treatment), You must have a valid claim under Your Private Medical Insurance Plan. If You are 80 years or over, cover is limited only to the overseas cover limits on Your Private Medical Insurance Plan.

Am I eligible for this MultiTrip policy if I have cancelled my Vhi Private Medical Insurance policy?

Yes, your MultiTrip policy is still valid provided you (and your dependants covered under your MultiTrip policy) have a current Private Medical Insurance policy in Ireland with cover of at least €65,000 for overseas medical emergencies. If You do not have a current Private medical Insurance policy, Your Multi Trip policy will be invalid and no cover will be in force. Vhi will be able to cancel Your Multi Trip policy and no refund of premium will be made.

Am I required to have repatriation cover in place?

We will only provide cover for repatriation once You have exhausted any cover provided under Your Private Medical Insurance Plan.

Who do I contact if I need to go to hospital while I am abroad?

Your MultiTrip policy has been designed to compliment the cover you already hold under your Private Medical Insurance Plan. If you require hospital treatment abroad, You should contact your Private Medical Insurance provider.

What are the trip limits on my policy?

Please ensure you familiarise Yourself with these limits. If a lower limit applies on Your Private Medical Insurance plan, claims under Section 3 - Medical Expenses (Hospital Treatment) will only be paid if You have a valid claim under Your Private Medical Insurance plan.

You are covered for as many trips You take to a maximum of 180 days in the year. Each trip you take cannot exceed:

60 days if You are aged up to and including 64 years.

30 days if You are aged between 65 and 79 years.

30 days if You are aged 80 years or over and travelling in Zone 1 (Europe only).

17 days if You are aged 80 years or over and travelling in Zone 2 (Worldwide excluding the USA, Canada and the Caribbean).

When does my cover start?

Your cover starts for all benefits from the Commencement date of Your policy as shown in Your period of cover on Your policy certificate. There are no waiting periods. Cancellation cover only applies from the Commencement date of Your policy.

Is there a Policy Excess on my benefits?

Yes, You pay the first **€85** of any claim per Insured Person and this applies for most sections of Your policy. However, the Excess does not apply to medical expenses for in-patient hospital treatment provided all arrangements are made by Your Private Medical Insurer's assistance company, at the time of the event. No excess is payable when You have purchased the optional Policy Excess Waiver and the appropriate premium has been paid.

What happens if I cancel my Private Medical Insurance plan?

No medical claims will be paid if You do not have a current Private Medical Insurance plan with overseas medical cover of at least €65,000 in place.

How soon must I submit my claim?

Submit Your claim within 60 days from the return date of Your trip.

Making a Claim on Return Home

First, check Your Certificate and the appropriate Section of Your policy to make sure that what You are claiming for is covered. Claim forms can be obtained from www.vhi.ie/travelinsurance and when completed should be sent to:

Vhi MultiTrip Travel Claims,
Aria Assistance,
IDA Business Park, Athlumney,
Navan, Co. Meath

Alternatively, telephone Our Claims Helpline on +353 46 907 7358 to obtain a claim form, giving Your name and Policy number and brief details of Your claim.

All claims must be submitted, within 60 days of Your return, on a policy claim form, accompanied by original invoices, receipts, reports and supporting documentation or other evidence of value, ownership and loss. Please refer to the relevant Section of Your policy for specific conditions. Please remember that it is always advisable to retain copies of all documents when submitting Your claim form. In order to handle claims quickly, We may use appointed claims handling agents.

When claims settlements are made by the BACS (Bank Automatic Clearing System) or other electronic banking system method, You will be responsible for supplying Us with the correct bank account details and Your full authority for Us to remit monies directly to that account. Provided that payment is remitted to the bank account designated by You, Aria Assistance shall have no further liability or responsibility in respect of such payment, and it shall be Your sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to Us.

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What You'll be covered for...

The following is a summary of benefits under the MultiTrip Travel Insurance package from Vhi Healthcare:

Summary of Cover	Maximum Benefit (per person unless otherwise shown)
Medical emergencies (cover to supplement the benefit You already hold under Your Private Medical Insurance Plan)	€5,000,000
Personal liability	€2,000,000 per policy
Personal accident	€40,000
Legal protection	€25,000 per policy
Cancellation / Curtailment	€10,000
Personal luggage	€1,500
- Single article limit	€400
- Valuables limit	€400
Hospital Daily Benefit	€1,000
Catastrophe	€1,000
Withdrawal of Services	€500
Missed Departures	€500
Mugging	€500
Hijack	€500
Money	€500
- Cash limit	€255
Out-patient medical expenses	€500
Lost passport	€400
Travel Delay	€200
Domestic Pets	€150
Access to an Emergency Medical Helpline 24 hours a day, 365 days a year	

The following is a summary of benefits for optional add-ons:

Winter Sports	Maximum Benefit
Cancellation / Curtailment	€4,000 additional cover
Skis, Ski equipment, ski pass	€750
Piste closure	€600
Avalanche or landslide	€600
Golfing	Maximum Benefit
Own equipment	€1,500
Golf course closure	€40 per day to max. of €200
Hired equipment	€500
Hole in One	€50
Assistance Services available	Yes
European Motor Breakdown	Maximum Benefit
Legal protection	€1,250
Vehicle repatriation	Full (up to market value of Insured Vehicle)
Vehicle replacement	€1,000
Cover prior to departure	€1,000
Vehicle out of use	€1,000
Roadside assistance	€300
Break-in emergency repairs	€250

Note: these tables are for indicative purposes only. Further details on the benefits are contained within the relevant Section of the policy document.

Meaning of Words

Wherever the following words and phrases appear in this Policy, they will always have these meanings. (Please also see the special definitions applying to the European Motor Breakdown Cover - Section 23).

Accidental Bodily Injury: A sudden, violent, external, unexpected specific event, which occurs at an identifiable time and place, which solely and independently of any other cause results, within twelve months, in the death, Loss of Limb or Loss of Sight or the Permanent Total Disablement of an Insured Person.

Amateur: Participation in sports and activities in a non-professional capacity, where the sport is not the principle occupation of the member and no remuneration is received by the member. This also excludes participation in any sport or activity at international level.

Carrier: A scheduled or chartered aircraft (excluding all non-pressurised single engine piston aircraft), land (excluding any hired motor vehicle) or water conveyance licensed to carry passengers for hire.

Close Relative: Spouse or Common Law Partner, mother, mother-in-law, father, father-in-law, stepmother, stepfather, legal guardian, daughter, daughter-in-law, son, son-in-law, (including legally adopted, foster and stepchildren), sister, sister-in-law, brother, brother-in-law, grandparents, grandchildren, aunt, uncle, niece, nephew or fiancé(e) of an Insured Person.

Commencement date: The date from which the cover comes into force. If You choose a Commencement date which is later than the date of purchase, cover (including cancellation cover) will only come into force on the Commencement date. This is the first date in period of cover on Your policy certificate.

Common Law Partner: The person living with the Insured Person as if husband or wife, including same sex partner, for at least six consecutive months.

Complications of Pregnancy and Childbirth: For the purposes of this Policy 'Complications of Pregnancy and Childbirth' shall only be deemed to include the following: ante partum haemorrhage, toxæmia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta prævia, stillbirths, miscarriage, medically necessary emergency Caesarean sections/medically necessary termination and any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

Curtailement: Abandonment of a planned Trip, after commencement of the outward journey, by return to Home earlier than on the scheduled return date.

Dependent Child: Children under 18 years of age (under 21 if in full time education) and residing at the same address with the Policyholder (or legal guardian).

Depreciation: A reduction in the value of an article as a result of wear and tear or age.

Family: The main Insured Person, his/her spouse or Common Law Partner and their dependent children under 18 years of age (under 21 if in full time education) and residing with them.

Geographical Limits: The countries of the Zone for which You have paid the appropriate premium, except those countries or parts of countries where the Department of Foreign Affairs (DFA) has advised against travel, as specified on the Policy Certificate excluding journeys solely within the island of Ireland which are for less than 2 nights and where paid accommodation has not been pre-booked.

Cover applies door-to-door, so the appropriate benefits (unless stated otherwise) apply within Your country of departure once You commence Your Trip and during Your return journey to Your Home.

You will be covered when travelling by recognised public transport between countries but not if You are being paid to crew a private motor or sailing vessel or are travelling by private plane.

Zone 1: (Europe only) All the countries of Europe: Albania, Andorra, Armenia, Austria, Azerbaijan, Balearics, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Canary Islands, Channel Islands, Corsica, Croatia, Cyprus, Czech Republic, Denmark (including Faeroe Islands), Estonia, Finland, France, Former Yugoslav Republic of Macedonia, Georgia, Germany, Gibraltar, Great Britain, Greece (including Greek Isles), Hungary, Iceland, Isle of Man, Ireland, Israel, Italy (including Aeolian Islands, Sardinia and Sicily), Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Moldova, Monaco, Netherlands, Norway (including Jan Mayen and Svalbard Islands), Poland, Portugal (including Azores and Madeira Islands), Romania, Russia (European), San Marino, Sardinia, Serbia/Montenegro (including Kosovo) Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, Ukraine and the Vatican State.

Zone 2: (worldwide excluding USA, Canada and Caribbean) All countries worldwide, excluding the United States of America, Canada, Anguilla, Antigua & Barbuda, Aruba, Bahamas, Barbados, Bermuda, Cayman Islands, Cuba, Curaçao, Dominica, Dominican Republic, Dutch Antilles (including Curacao and St.Maarten), Grenada, Guadeloupe, Haiti, Jamaica, Martinique, Puerto Rico, St. Kitts-Nevis, St. Lucia, St. Vincent, Trinidad & Tobago, Virgin Islands.

Zone 3: All countries worldwide.

Coverage for Insured Persons aged 80 years or over at the commencement of the Period of Insurance is available for Trips within Zones 1 or 2 only. Insured Persons between 65 and 79 years of age can choose whether they have cover for Zone 1 only or full Worldwide cover. Insured Persons aged under 65 years of age all have full Worldwide cover.

Note: If You are undertaking a holiday on a cruise ship all appropriate benefits will apply when You are on board the cruise ship, whilst You are embarking or disembarking whether in a tender or otherwise. We will not pay for the costs of air-sea rescue or emergency transfer ship to shore.

The following pursuits and activities are covered if they are non-professional and at Amateur level - Abseiling, Athletics, Badminton, Baseball, Basketball, BMX cycling, Bowls, Cricket, Cross country running, Curling, Cycling, Fell running, Golf, Gliding, Heptathlon, Hiking (under 2,000 metres altitude), Jogging, Netball, On-piste skiing and snowboarding, Orienteering, Rambling, Roller Blading (Line Skating), Rounders, Running, Sprint/Long Distance, Safari (organised – no guns), Sand Yachting, Scuba Diving (max depth 30 metres qualified), Skate boarding, Snorkeling, Squash, Tennis, Trekking (under 2,000 metres altitude), Triathlon, Volleyball, Water Polo, Windsurfing, Yachting (crewing inside territorial waters).

The following activities are covered if they are non-professional and at Amateur level but have no cover under Section 7 - Personal Liability and Section 8 – Personal Accident:

American Football, Animal Conservation/Game Reserve, Archery, Bungee jumping, Canoeing – inside territorial waters, Clay pigeon shooting, Cross channel swimming, Dry skiing, Fencing, Field Hockey, Fishing (Fresh water and deep sea), Flying as a passenger (private/small aircraft), Football, Gaelic Football (non-competitive), Glacier Skiing (with a guide), Go Karting (recreational use), Gymnastics, Handball, Hiking (over 2,000 but under 6,000 metres altitude), Horse riding (no Polo, Hunting, Jumping), Hot air ballooning, Ice hockey, Jet Boating, Jet Skiing, Kayaking – inside territorial waters, Kite Surfing/Landboarding/Buggy, Lacrosse, Marathons, Motorcycling (under 50cc – no racing), Motor/Power Boating, Mountain Biking (on or off road), Mountain boarding, Mountain Climbing (up to 4,000 metres), Off-piste skiing or snowboarding (with a guide), Paintballing, Parachuting, Para-gliding, Parascending, Potholing (not solo), Rock climbing and scrambling, Roller Hockey/Street Hockey, Rowing (inland/coastal), Rugby, Sailboarding, Scuba Diving (below 30 metres and up to 100 metres with a buddy, qualified), Skidooning, Skydiving, Snow mobile, Surfing, Tobogganing, Trekking (over 2,000 but under 6,000 metres altitude), Wake boarding, War Games (non-armed forces), Water Skiing, White or black water rafting (grades 1 to 4), Zorbing/Hydrozorbing

Any pursuits or activities which are NOT covered are listed in General Exclusion 8. **If You are undertaking a pursuit or activity and are in any doubt as to whether cover will apply, please call the MultiTrip Travel Helpline on +353 46 907 7358.**

Home: Your principal place of residence in Ireland, used for domestic purposes and including garage(s) and other outbuilding(s).

Insured Person: Each person named on the Policy Certificate, resident in Ireland, and for whom the appropriate premium has been paid and who simultaneously hold a Private Medical Insurance Plan with a minimum of **€65,000** overseas medical emergency cover. To be covered under Section 3 - Medical Expenses (Hospital Treatment), a member must not have exceeded the single trip limits that may apply under their Private Medical Insurance Plan.

Limits of Cover: Unless stated otherwise, Our maximum liability per claim is limited to the amount stated in each Section, per Insured Person.

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 eyes; 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 3 feet or less what You should see at 60 feet).

Manual Work: Work involving hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, (other than in a purely managerial/supervisory, sales or administrative capacity), or the undertaking of any trade of plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labour of any kind (other than in the catering industry), work in the armed forces, navy or air corps of any country, or any police force. Cover for Manual Work will be provided where such work is solely in a voluntary capacity and where there is no financial gain. In such circumstances, there will be no cover for hands-on involvement with the installation, assembly, maintenance, repair or use of heavy electrical, mechanical or hydraulic plant or machinery, or for working more than 3 metres above the ground, and cover for Personal Accident and Personal Liability is excluded. Cover excludes interaction with wild animals of any kind.

Medical Condition: Any medical disease, sickness, condition, illness or injury, including psychological or mental condition or illness, that has affected You.

Money: Euro, Sterling and other currency, travellers cheques, petrol coupons.

Pair or Set: A number of items of Personal Luggage considered as being similar or complementary to one another or used together.

Period of Insurance: The 12 month period shown on the Policy Certificate and for which You have paid the appropriate premium, during which You are covered for each Trip You book and undertake within that period, on condition that the duration of each Trip does not exceed the Trip Limits outlined overleaf and the total time You spend abroad does not exceed a total of **180 days** in each annual Period of Insurance, irrespective of the number of individual Trips You undertake.

Cancellation cover starts from the Commencement date of Your Policy.

Note: 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.

If during the Period of Insurance You book a Trip with a start date after the expiry of Your Annual MultiTrip Policy and then You do not renew Your Policy, there will be no cover in place for cancellation after the date on which Your policy expires.

Permanent Total Disablement: Permanent Total 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, entirely prevent You from engaging in, or giving any attention to, any and every business or occupation for the remainder of Your life.

Personal Luggage: Items usually carried or worn by travellers for their individual use during a Trip.

Note 1: Items hired to You and all items loaned or entrusted to You are excluded (other than skis, ski equipment, and golf equipment if the appropriate premium has been paid).

Note 2: This Travel Insurance is not intended to cover expensive items for which You should take out full 'Personal Possessions' insurance under Your Home Contents policy.

Pilgrimage: A Trip where the principal reason for travelling is to visit a sacred place for religious reasons.

Policy Excess: The first **€85** per Insured Person, for each and every claim, where the Policy Excess applies, with the exception of medical emergency claims managed by the assistance provider that Your Private Medical Insurer has appointed. In the case of a claim for loss of deposit only, the first **€15** per Insured Person per claim, each and every occurrence of loss. No excess is payable when You have purchased the optional Policy Excess Waiver and the appropriate premium has been paid.

Policy Excess Waiver: No Excess will be applicable to any section if You have purchased the optional Policy Excess Waiver. Please note the Policy Excess Waiver can only be availed of when You originally purchase this policy **or** at annual renewal of Your policy.

Pre-existing Medical Condition:

Any of the following Medical Conditions for which You have attended medical consultations or have received, or been referred for, any treatment, surgery, investigation(s) or follow-ups at any hospital, surgery or clinic **during the 5 years** prior to the commencement of cover under this Policy and/or prior to any Trip:

- diabetes mellitus; cancer, any growth or form of malignancy; epilepsy or fits; asthma, bronchitis or any other lung or respiratory condition; any kidney or bladder disorder; any mental or psychological condition; **and/or**
- Any other Medical Conditions that are ongoing **or** have given rise to symptoms or required medical attention or treatment **during the 5 years** prior to the commencement of cover under this Policy and/or prior to any Trip; **and/or**
- Any cardiovascular problems (e.g. heart attack, angina, chest pain, palpitations, any other heart condition, hypertension (raised blood pressure), blood clots, raised cholesterol); any cerebrovascular problems (e.g. stroke, transient ischaemic attack, brain haemorrhage) that has occurred **at any time** prior to the commencement of cover under this Policy and/or prior to any Trip.

Private Medical Insurance: Additional Medical Insurance You/Your employer pays for in addition to the public health care You receive. To be eligible for this insurance You must have a current Private Medical Insurance Plan in place with an overseas medical emergency cover of at least **€65,000**. Please note for those who do not have a Vhi Healthcare Hospital Plan, this benefit will not start until either Your Private Medical Insurance has exceeded its limits or after **€65,000**, whichever is the highest. You must have a valid claim under Your Private Medical Insurance Policy to be eligible for benefits under Section 3 - Medical Expenses (Hospital Treatment).

Secure Luggage Area: Any of the following, as and where appropriate:

- The locked dashboard or boot or the luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller-blind cover behind the rear seats.
- The fixed storage units of a motorised or towed caravan.
- A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

Strike or Industrial Action: Any form of Industrial Action, whether organised by a trade union or not, which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

Travel Documents: Travel tickets, hotel and other redeemable holiday vouchers, driving licences, passports and Green Cards.

Trip: A journey, within the countries of the Geographical Limits, as stated on the Policy Certificate, during the Period of Insurance and commencing and ending in Ireland. Trips within Ireland are also covered when a minimum of 2 nights paid accommodation have been pre-booked prior to departure.

Trip Limits: The duration of a Trip must not exceed the following:

- 60 days for Vhi Hospital plan members aged up to and including 64 years
- 30 days for Vhi Hospital plan members aged 65 to 79 years

Note: If You are under 65 years of age these trip durations can be extended to 90 days or 180 days, on payment of an additional premium. If You are aged between 65 and 79 these trip durations can be extended to 90, 120 or 180 days, on payment of an additional premium.

- 30 days for Vhi Hospital plan members aged 80 years or over (for Trips within Geographical 'Zone 1' only)
- 17 days for Vhi Hospital plan members aged 80 years or over (for any Trip within Geographical 'Zone 2' only)

You must ensure You are familiar with the trip limits that apply on Your Private Medical Insurance Plan. This is the maximum number of days Your Private Medical Insurance Plan allows You to travel in one trip. This may be less than the maximum allowed on Your MultiTrip policy. The lower limit always applies. If You travel in excess of this limit, You will only have cover up to the lower limit.

Winter Sports trips are covered for a maximum of 21 days in each Period of Insurance.

Non-Vhi Hospital plan members are advised to check with their Private Medical Insurer for single trip limits under their Private Medical Insurance Plan because travelling for longer than these limits will invalidate an overseas medical claim under Section 3 of the MultiTrip policy.

Notes:

- 1) The total time You spend abroad must not exceed a total of 180 days in each annual Period of Insurance, irrespective of the number of individual Trips You undertake. No cover will apply if the combined total of all trips exceeds 180 days in any period of insurance. Within these 180 days, single trip limits apply on Your MultiTrip policy. Please verify with Your Private Medical Insurer if single trip limits apply on Your Private Medical Insurance Plan.
- 2) If You travel for more than the number of days of the trip limit You have paid for, no cover will apply after the last day of this trip limit.
- 3) Extension of Trip limits: If You are under 65 years of age, the maximum Trip Limit set out above can be extended to 90 days or 180 days for any Trip in a Period of Insurance on payment of an additional premium. If You are aged between 65 to 79 years, the maximum Trip Limit set out above can be extended to 90, 120 or 180 days for any Trip in a Period of Insurance on payment of an additional premium. The total of all Trips taken must still not exceed 180 days. Trip extensions must be purchased before the trip commences. Trip extensions will provide cover beyond the next renewal date, provided the Insured Person renews the policy. This only applies when the renewal date falls in the middle of the extended trip. These extensions are available to members provided their Private Medical Insurance Plan offers continuous cover 60 days or more per single trip. The MultiTrip extension only provides cover up to the maximum trip limit of the Private Medical Insurance Plan.

Valuables: Cameras, photographic, video and audio equipment, and associated equipment of any kind; computer hardware and software including notebooks, laptops and table PC's; electronic "e-reader" device; games consoles (Playstation, X-Box, Nintendo etc.) accessories and games; mobile telephones; personal organisers; satellite navigation systems; smartphones; televisions; portable audio equipment (DVD, CD, mini-disc, MP3 players, iPods etc.) and all associated discs and accessories; spectacles; hearing aids; telescopes; binoculars; jewellery; watches; furs; leather articles; perfumes; precious stones and articles made of or containing gold, silver or other precious metals.

Vhi Assist: The cover and services provided for eligible overseas medical emergencies under Your Vhi Healthcare Hospital Plan (or any other Vhi products where Vhi Assist benefit is provided). Please refer to the relevant section of the Rules, Terms & Conditions of Your Vhi Healthcare Hospital Plan (or relevant product Terms & Conditions booklets for further information regarding this benefit).

Vhi Healthcare Hospital Plan: A Vhi Healthcare Hospital Policy that provides a minimum of **€65,000** cover for overseas medical emergencies under Vhi Assist.

We, Our or Us: Aria Assistance, a trading style of Aria Insurance Services Limited, IDA Business Park, Athlumney, Navan, Co. Meath.

Winter Sports: This includes the following activities: On-piste skiing, on-piste snowboarding, off-piste skiing and snowboarding when accompanied by a qualified guide, tobogganing, glacier skiing and outdoor ice-skating.

You/Your: Each person named on the Policy Certificate, resident in Ireland and for whom the appropriate premium has been paid.

Important Notes

We will provide the services and benefits described in this Policy;

- during the Period of Insurance
- within the Geographical Limits
- subject to the Limits of Cover, and all other terms, conditions and exclusions contained in this Policy
- to members of a Private Medical Insurance Plan containing a minimum of **€65,000** overseas medical emergency cover in addition to this MultiTrip policy and habitually reside in Ireland, (i.e. have their main Home in Ireland).
- please ensure You familiarise Yourself with Your Private Medical Insurance Plan trip limits.
- following payment of the appropriate premium for the level of cover selected. Please note if You hold a Vhi International Healthcare policy, there is no cover available under any section of this MultiTrip policy.

This insurance is effected in Ireland and subject to the laws of Ireland.

This Policy is underwritten by Great Lakes Reinsurance (UK) plc, who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority under registration number 202715. This can be checked on the Financial Services Register at <http://www.fsa.gov.uk/register/home.do>

This Policy is administered by Aria Insurance Services Limited, who is appointed by Great Lakes Reinsurance (UK) plc as the third party administrator.

Great Lakes Reinsurance (UK) PLC is authorised by the Prudential Regulation Authority in the United Kingdom and is regulated by the Central Bank of Ireland for conduct of business rules. Aria Insurance Services Limited, trading as Aria Assistance, is authorised by the Financial Conduct Authority in the United Kingdom and is regulated by the Central Bank of Ireland for conduct of business rules. Your plan is bound by the Law of the Republic of Ireland and comes under the jurisdiction of the Courts of the Republic of Ireland in any disputes.

The Voluntary Health Insurance Board is tied to Aria Insurance Services Limited for MultiTrip Travel Insurance. The Voluntary Health Insurance Board retains a portion of the premium to manage the MultiTrip Travel Insurance business. The Voluntary Health insurance Board is not obliged, either contractually or otherwise, to introduce a minimum level of business to Aria Insurance Services Limited. Further details are available on request.

If You do not comply with these Terms & Conditions, You invalidate the supplementary cover provided by this MultiTrip Travel Insurance product.

Vhi Assist: The Vhi Assist element of Your Vhi Healthcare Hospital Plan provides a certain degree of cover in the event of eligible medical emergencies overseas. This includes up to **€65,000** or **€100,000** (depending on Your plan) towards the cost of eligible medical emergencies overseas. Please check the Rules, Terms and Conditions of Your Vhi Healthcare Hospital Plan for full details of the benefit provided under Vhi Assist.

If You do not have a Vhi Healthcare Hospital plan, You will need to check Your private medical insurance policy. MultiTrip Travel Insurance from Vhi Healthcare has been designed to supplement the cover You hold under Your Private Medical Insurance Plan providing additional cover for medical emergencies, as well as a range of other travel benefits e.g. lost luggage, personal liability, travel delays, cancellation/curtailment and much more. It is underwritten by Great Lakes Reinsurance (UK) PLC.

Renewing Your policy: A notification of renewal will be issued prior to the renewal of Your MultiTrip Policy setting out the amount for that year and in accordance with Our Cancellation Provisions. You will have 14 days from Your renewal date to cancel Your policy if it does not meet with Your requirements.

By providing Your credit/laser/debit card details to Vhi Healthcare and selecting the Direct Debit payment option, You confirm that Vhi Healthcare has Your full authority to debit the appropriate amount (the amount may vary annually) directly from Your credit/laser/debit card electronically each year at the renewal of Your Policy. We aim to automatically renew all new business (unless notified otherwise by You).

A notification of renewal will be issued prior to the renewal of Your MultiTrip Policy setting out the amount for that year and, in accordance with Our Cancellation Provisions, You will have 14 days from Your renewal date to cancel Your policy if it does not meet with Your requirements.

It is Your responsibility to advise Vhi Healthcare if details/circumstances have changed on Your bank account or Your credit/laser/debit card or if Your credit/laser/debit card expires.

If the details You provide are incorrect then Your annual MultiTrip Policy will not renew automatically.

Important Health Requirements

This insurance operates on the following basis:

- To be covered, You must be healthy, fit to travel and to undertake Your planned Trip;
- The insurance will NOT cover You when You are travelling against medical advice or with the intention of obtaining medical treatment or consultation abroad.

Pre-existing medical conditions are covered under Vhi Assist, but if You are aged 80 years or over at the commencement of the Period of Insurance, claims for medical expenses under Section 3 - Medical Expenses (Hospital Treatment) or Section 5 - Medical Expenses (Out-Patient Treatment) arising directly or indirectly as a result of any Pre-existing Medical Condition will NOT be covered above Vhi Assist Limits. If You do not have a Vhi Healthcare Hospital Plan, please check with Your Private Medical Insurer for the terms and conditions relating to pre-existing conditions.

Important difference in Terms & Conditions

This document contains the Terms and Conditions that apply to the supplementary cover provided under the customised MultiTrip Travel Insurance product from Vhi Healthcare. Please note that they differ from the Terms and Conditions that apply to Your Vhi Healthcare Hospital Plan or Private Medical Insurance Plan in a number of areas, including:

- **Trip Limits:** This Policy contains strict limits on the length of time You can spend travelling abroad on each Trip. Please refer to the definition of 'Trip' and 'Trip Limits' in the 'Meaning of Words'. 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. Trips must commence and end in Ireland.
- **Age Limit:** Persons under 18 years of age may not purchase this Policy.
- **Members 80 years or over:** For Insured Persons aged 80 years or over at the commencement of the Period of Insurance medical cover above the Vhi Assist benefit **€65,000/€100,000** or the limit on your Private Medical Insurance Plan will not be available if the claim arises directly or indirectly as a result of any Pre-existing Medical Condition. Please refer to the definition of a 'Pre-existing Medical Condition' in the 'Meaning of Words'.
- **Pilgrimage Travel:** The supplementary medical emergency cover under this Policy does not apply in the event of a medical emergency occurring during an organised Pilgrimage tour outside Europe.
- **Special Sports & Activities:** This Policy specifically excludes any claims (other than in respect of emergency medical expenses) arising directly or indirectly as a result of an Insured Person participating in or practising for certain sports and activities. If You are going to take part in special sports and activities where there may be a high risk of injury or if You are in any doubt as to whether cover will apply, please call the **MultiTrip Travel Helpline: +353 46 907 7358**.
- **Medical Treatment:** We will only pay for emergency treatment a member receives outside Ireland if he/she needs the treatment because of an unexpected illness or injury which happens during a temporary stay abroad. This Travel Insurance Policy provides cover to supplement the benefit under Your main Vhi Healthcare Hospital Plan or the overseas section of your Private Medical Insurance Plan provided Your case is being managed under Vhi Assist or the assistance company of Your Private Medical Insurance Plan as defined in Section 7 - Cover outside Ireland of the Rules, Terms and Conditions of Your Vhi Healthcare Hospital Plan.
- **Pregnancy and Childbirth:** Cover under this policy is provided for unforeseen events. For the avoidance of doubt, please note that cover is ONLY given under Section 9 of this policy for claims arising from Complications of Pregnancy and Childbirth. Please make sure You read the definition of Complications of Pregnancy and Childbirth given under the Meaning of Words.
- **Third Party Liability:** If You hire any form of mechanically propelled vehicle (e.g. car, motor cycle, moped or scooter), sail or powered boat, or an airborne craft, no liability cover will apply under this Policy for material damage and You must ensure that cover for third party injury or property damage is included with the cost of hire.
- **Policy document:** You should read the following document carefully. It gives You full details of what is and is not covered and the conditions of cover.
- **Conditions, Exclusions and Notes:** Conditions and Exclusions will apply to individual Sections of Your Policy while general exclusions, conditions and notes will apply to the whole of Your Policy.
- **Personal Possessions:** While this Policy provides cover for Your Personal Luggage, if You are planning to take expensive items such as sophisticated photographic equipment, jewellery and other Valuables with You then You should check that You have adequate personal possessions cover, under a Home contents insurance. The maximum We will pay under this Policy for Valuables owned by an Insured Person is limited to **€400**.
- **Personal Property Claims:** These claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear and depreciation.
- **Policy Limits:** Most Sections of Your Policy have limits on the amount the Insurer will pay under that Section. Some Sections also include other specific limits, e.g. for any one item or for Valuables in total. You are advised to check Your Policy.
- **Reasonable Care:** You need to take all reasonable care to protect Yourself and Your property, as You would if You were not insured.

Cancellation Provisions

Cancellation by the Insured Person – If, when reading Your Policy, You decide that it does not meet Your requirements, please return the Policy and certificate within 14 days of Your having received it to:

Vhi Travel Insurance Department, Vhi Healthcare, IDA Business Park, Purcellsinn, Dublin Road, Kilkenny.

If You return Your policy within 14 days of the date of issue or receipt of the Terms and Conditions, whichever is later, We will refund any premium You have paid and will recover from You any payments We have made.

Premium position upon cancellation by You – If You cancel this Policy outside the 14 day 'Cooling Off Period' no refund of premium will be given.

Cancellation due to no Private Medical Insurance policy in place – Your MultiTrip cover is especially designed to complement the overseas cover provided by Private Medical Insurance Plans which cover a minimum of €65,000 for overseas medical emergencies. If You do not have a Private Medical Insurance policy for any reason, Vhi may give 7 days notice of cancellation of this policy to You at Your last known address. No refund of premium will be made.

Cancellation by Us or Vhi Healthcare – We may give 7 days notice of cancellation of this Policy by recorded delivery letter to You at Your last known address.

Premium position upon cancellation by Us, or following the death of the Insured Person (except when the subject of a claim occurring in the course of a Trip):

- If premium has been paid for any period beyond the date of cancellation of this insurance, the relevant pro-rata portion of this premium will be refunded to You or Your estate;
- If however an incident has arisen during the Period of Insurance, which has or will give rise to a claim, then no refund will be made.

Effective time of cancellation – This Policy shall cease at 00.01 hours on the day following the last day of the Period of Insurance for which premium has been paid.

Section 1 – Personal Assistance Services

What is covered

We will provide the following services:

a) **Transfer of Emergency Funds**

We will transfer emergency funds to You in case of urgent need when You are abroad, up to a maximum under this Policy, per Trip, of **€130**.

This service will apply when access to Your normal financial/banking arrangements is not available locally and is intended to cover Your immediate emergency needs.

You must authorise Us to debit Your credit/laser/debit card with the amount of the transfer, or You must make alternative arrangements to deposit the funds in Our account in Ireland.

b) **Tracing Lost Luggage**

If Your luggage is lost or misdirected in transit and the Carrier has failed to resolve the problem, We will help with tracing and redelivering the luggage. You will need to have Your luggage tag number available.

c) **Replacement Travel Documents**

We will help You replace lost or stolen tickets and travel documents and refer You to suitable travel offices.

d) **Lost Credit Cards**

If Your credit/laser/debit cards are lost or stolen while You are abroad, We can advise the appropriate card issuers.

The Policy Excess does not apply under this Section.

What is not covered

- a) **Any deliberately careless or deliberately negligent act or omission by You.**
- b) **The cost of any items unless insured under another Section of this Policy.**

Section 2 – Travel Homecare

What is covered

The following sudden unexpected events during Your Trip or within 7 days following Your return from a Trip involving Your Home which necessitate immediate remedial action to render the Home safe or secure, avoid damage or further damage, or restore the main services.

We will dispatch a repairer chosen from Our national database of approved tradesmen, to assess the situation and carry out first aid work, in the event of:

- Burst pipes or sudden leakage likely to cause damage to the Home or its contents;
- Break-in or vandalism, compromising the security of the Home;
- Storm damage causing ingress of water or likely to cause further loss or damage to the Home or its contents;
- Impact damage by falling tree, or by a vehicle or plane or aerial debris;
- Failure of Your domestic water mains supply, Your gas supply, electricity (on the domestic side of the supply authority's main fuse), blockage or breaking or flooding of drains or sewers;
- A smashed toilet bowl or cistern, or breakage of the cistern's internal mechanism which prevents flushing;
- Subsidence or heave or landslip causing sudden damage allowing water to enter or compromising the security of Your Home by breaking external windows, doors or their frames.

For each claim we will pay up to a maximum of **€400** (including VAT), for immediate repairs to stabilise the situation and remove the emergency or to restore the normal operation of services, comprising call-out, labour, parts and/or materials.

What is not covered

- a) Dripping taps.
- b) Burst or leaking flexible hoses or leaking washing appliances which You can isolate with a stop tap.
- c) Slow seepage from joints or gaskets which does not involve a sudden escape of water.
- d) The results of hard water scaling deposits.
- e) Dripping overflows.
- f) Blockage of soil or waste pipes from sinks, basins, bidets, baths or showers.
- g) Blocked or misaligned guttering.
- h) Damage to boundary walls, hedges, fences and gates.
- i) Malfunctioning or blockage of septic tanks.
- j) Failure of any part of a central heating system, a warm air unit or a water heater. However, this exclusion shall not apply to burst pipes or sudden leakage likely to cause damage to the Home or its contents.
- k) Air locks or water hammer in central heating piping or radiators.
- l) Breakage of internal glass or of any basin, bath, bidet or shower base.
- m) Failure of any services where the problem is situated outside the boundary of the plot of land on which Your Home is situated or beyond the part of the sole or shared supply system or piping for which You are legally responsible.
- n) The cost of effecting permanent repairs once the immediate emergency situation has been resolved, including any redecoration or making good the fabric of the Home.
- o) Damage to Home contents.
- p) Anything mentioned in the "General Exclusions".

Homecall Referral

If Your Home suffers damage during Your Trip, which is not covered by the Travel Homecare Section, We can still arrange for a repairer from Our list of approved tradesmen to contact You. You will be responsible for the payment of all charges associated with effecting the repair, including any call-out fee. You should arrange to pay the repairer at the time the work is carried out.

Section 3 – Medical Expenses (Hospital Treatment)

In order to qualify for benefit, You must have a valid claim under Your Private Medical Insurance Plan.

Please familiarise Yourself with single trip limits under Your Private Medical Insurance Plan as exceeding these will invalidate Your claim under Your Private Medical Insurance Plan and therefore will also invalidate Your MultiTrip cover.

You must hold a current Vhi Healthcare Hospital Plan or Private Medical Insurance Plan which provides at least a minimum of **€65,000** cover in respect of eligible overseas medical expenses, as well as benefit in respect of repatriation if the patient's case is managed by Vhi Assist or the assistance provider that Your Private Medical Insurer has appointed.

Once You exceed Your Vhi Assist or Private Medical Insurance limits as stated above (please note for those who do not have Vhi Healthcare Hospital Plan, this benefit will not start until either Your Private Medical Insurance has exceeded its limits or after **€65,000**, which ever is the highest), the following is covered:

What is covered

We will then pay medical costs up to an overall maximum of **€5,000,000** for each Insured Person for emergency treatment of unexpected illness or injury which happens during a Trip.

Under the terms of Your travel insurance contract, additional cover in respect of medical expenses is only available if all aspects of Your care are managed under the terms and conditions of Your Vhi Assist benefits as outlined in Section 7 (Cover outside Ireland) of the Rules, Terms & Conditions of Your Vhi Healthcare Hospital Plan or the overseas section of Your Private Medical Insurance Plan.

Please note this benefit does not apply to trips within the island of Ireland as cover for emergency treatment within the island of Ireland is applicable according to Your Rules, Terms & Conditions of Your Vhi Healthcare Hospital Plan or Private Medical Insurance Plan.

What is not covered

Under the terms of Your travel Policy, additional cover beyond Your Private Medical Insurance Plan benefit in respect of medical expenses is not available:

- a) If Your claim occurs after the last day of the Trip Limit You have paid for.
- b) In respect of any claim arising directly or indirectly from any Pre-existing Medical Conditions (as defined under the Meaning of Words) **ONLY** for Insured Persons **aged 80 years or over** at the commencement of the Period of Insurance. Note: Treatment is available up to Your Private Medical Insurance Limits for Pre-existing Medical Conditions.
- c) If the Insured Person travels abroad on a Pilgrimage, outside Europe (Zone 1).
- d) For air-sea rescue costs.
- e) Any deliberately careless or deliberately negligent act or omission by You.
- f) Where You have an ineligible claim and no payout is made under Your Private Medical Insurance Plan.
- g) Where Your claim is declined and no payout is made under Your Private Medical Insurance Plan.

The Policy Excess does not apply under this Section.

If Your Trip exceeds the Trip Limits, the maximum benefits payable in respect of medical expenses are those outlined above under the Rules, Terms & Conditions of Your Vhi Healthcare Hospital Plan or Private Medical Insurance Plan.

If Our Medical Officer in conjunction with the treating doctor advises a date when it is feasible and practical to repatriate You, but You choose instead to remain abroad, Our liability to pay any further costs under this Section after that date will be limited to what We would have paid if Your repatriation had taken place.

Your supplementary travel insurance benefits in respect of medical emergencies are only initiated when the Policy maximums under Your Rules, Terms & Conditions of Your Vhi Healthcare Hospital Plan have been reached. For those who do not have a Vhi Healthcare Hospital Plan, this benefit will not start until either Your Private Medical Insurance has exceeded or after **€65,000**, which ever is the highest.

Section 4 – Additional Repatriation and Accommodation Costs

What is covered

On condition that You contact Us first and that We make all the travel arrangements, if, following a valid claim under Section 3 – Medical Expenses (Hospital Treatment) and Section 5 – Medical Expenses (Out-Patient Treatment), You have been discharged from hospital **after** Your intended return date Home and You have been medically certified to be fit to fly, We will pay up to a maximum of **€3,000** per Trip for the following costs:

- If Our Medical Officer confirms that it is medically necessary for You to be accompanied on the Trip Home, and the return journey cannot take place on the original scheduled date, We will pay for the additional travelling costs and accommodation costs incurred by You and persons staying with You and accompanying You on the Trip Home.
- Additional travelling and accommodation costs for one person required, on medical advice, to fly out to You and accompany You Home.

Please note this benefit does not apply to trips within the island of Ireland as cover for emergency treatment within the island of Ireland is applicable according to Your Rules, Terms & Conditions of Your Vhi Healthcare Hospital Plan or Your Private Medical Insurance policy.

What is not covered

- a) Any air travel costs in excess of a one-way economy/tourist class ticket for each person to be repatriated.
- b) Accommodation costs other than the cost of the room.
- c) Anything mentioned in “General Exclusions”.

The Policy Excess does not apply under this Section.

Section 5 – Medical Expenses (Out-Patient Treatment)

This Section covers out-patient medical treatment expenses incurred during a Trip, when Your case is not eligible for benefit under Vhi Assist or Your Private Medical Insurance policy. Under this Section You must first pay out-patient expenses and make a claim against Your travel insurance when You return to Ireland.

What is covered

We will pay up to **€500** per Insured Person for out-patient medical expenses incurred during a Trip outside Ireland for which You have paid the provider directly and for which You wish to be reimbursed on a pay and claim basis.

Eligible expenses are:

- General Practitioner visits;
- Consultant Consultations (which are not part of a claim under Your Private Medical Insurance Plan);
- Prescribed Drugs;
- Radiology & Pathology Fees (which are not part of a claim under Your Private Medical Insurance policy);
- Costs of providing emergency dental treatment for the immediate relief of pain; and/or emergency repairs to dentures or artificial teeth carried out solely to alleviate distress in eating.
- Costs of one taxi or ambulance journey to a hospital or clinic for treatment and one taxi journey back from the hospital or clinic to Your Trip accommodation, up to a maximum of **€50** in total for all taxi fares.
- If the Insured Person receives payment for out-patient medical expenses incurred during a Trip outside Ireland, We will also pay costs of one journey from the site of an incident to the hospital or clinic in the necessary type of transport, up to a maximum of **€200** in total for all costs.

Where benefits are paid by Us under this contract in respect of treatment which is also eligible for benefit under Your Vhi Healthcare Hospital Plan or Private Medical Insurance policy, this does not affect Your entitlements. However, if You or another member are entitled to claim under another insurance contract with Vhi Healthcare or Private Medical Insurance for any of the costs, charges or fees for which You are insured under this contract, the combined payment made to You cannot exceed the actual amount of the expenses which You incurred.

If You or another member are entitled to claim under another contract for any of the costs, charges or fees for which You are insured under this contract, We will only pay Our rateable proportion of the costs. When making a claim, You must tell Us if You have other insurance.

Any claim in excess of **€500** may be covered by the terms of Your Private Medical Insurance Plan.

Please note this benefit does not apply to Trips within the island of Ireland as cover for emergency treatment within the island of Ireland is applicable according to Your Rules, Terms & Conditions of Your Private Medical Insurance Plan.

What is not covered

- a) Any costs when the Insured Person has travelled abroad on a Pilgrimage outside Europe (Zone 1).
- b) The Policy Excess of **€85** per Insured Person, for each and every claim. No excess is payable when You have purchased the optional Policy Excess Waiver and the appropriate premium has been paid.
- c) Treatment which can reasonably be delayed until Your return to Ireland.
- d) Any dental treatment or diagnostic procedure which is not solely for the immediate relief of pain or discomfort, or to alleviate distress in eating.
- e) If Your claim occurs after the last day of the trip limit You have paid for.
- f) Any deliberately careless or negligent act or omission by You.
- g) Anything mentioned in "General Exclusions".

Section 6 – Legal Protection

Medical Expenses Incurred Within A Hospital Environment:

If You claim benefits for treatment which is needed because a member was injured through the fault of some other person or body, You must notify Us. We will pay the benefits if You provide an undertaking to include those benefits in any claim being made or to be made against the person who caused the injury and do everything We ask to recover these benefits and repay them to Us.

Non-Medical Expenses:

We will provide telephone advice, guidance and assistance on any legal problem, which arises in connection with a Trip or in connection with Your Home. This service is available when You start Your Trip until 7 days after You return Home.

If You suffer death, illness or personal injury during the Trip, or if Your Home in Ireland suffers damage during the Trip, then in the event that You or Your personal representatives decide to take out legal proceedings in pursuit of compensation and **We consider that You are likely to obtain a reasonable settlement:**

We will advance on Your behalf

- Up to **€25,000** in total under this Policy per Insured Person (and in total for all Insured Persons in connection with any one event giving rise to a claim) for legal costs and expenses directly incurred in the pursuit of these proceedings.
- Additional travel expenses in the event that a court outside Ireland requires You to attend in connection with an event giving rise to an action under this Section, up to a maximum per Insured Person of **€350**.
- When We have begun proceedings on Your behalf and You receive no compensation, or only limited compensation, We will cover You against claims for fees, costs and expenses arising out of the proceedings, to the extent that these fees, costs and expenses exceed the amount of any compensation You have received, up to **€25,000** in total under this Policy per Insured Person (and in total for all Insured Persons in connection with any one event giving rise to a claim). This benefit will be offset against the advance described above.

We shall have complete control over the legal proceedings although You do not have to accept the lawyer nominated by Us.

Lawyers must be qualified to practise in the courts of the country where the event giving rise to the claim occurred or where the proposed defendant under this Section is resident.

If You are unable to agree with Us on a suitable lawyer We will ask the ruling body for lawyers in that country to nominate another lawyer. In the meantime, We may appoint a lawyer to protect Your interests.

If an award of compensation is made and payment is received by You, or by a lawyer instructed on Your behalf, then all sums advanced or paid by Us shall be repaid out of the compensation received.

We can opt to conduct legal proceedings instituted in the United States of America or Canada under the contingency fee system operating in North America.

We will not begin legal proceedings in more than one country in respect of the same occurrence.

You must notify Us as soon as possible of any incident which may give rise to a claim and at the latest, within 90 days of the incident.

What is not covered

- a) Costs or expenses incurred without prior authorisation by Us.
- b) Any incident, which may give rise to a claim, not notified to Us within 90 days of the incident.
- c) The pursuit of a claim against Us, Our agent or an Insurer underwriting any Section of this Policy, or a travel agent, tour operator or Carrier.
- d) Actions between Insured Persons, or actions pursued in order to obtain satisfaction of a judgement or legally binding decision.
- e) Any Trips solely within the island of Ireland.
- f) Anything mentioned in the "General Exclusions".

The Policy Excess does not apply under this Section.

Section 7 – Personal Liability

What is covered

If in the course of a Trip You become legally liable for accidental bodily injury to, or the death of, any person and/or accidental loss of or damage to their property, then: **On condition that there is no other insurance in force covering the loss, the material damage or Your liability**, We will cover You (or in the event of Your death, Your legal personal representatives) against:

- All sums which You shall become legally liable to pay as compensation; and
- All law costs awarded to any claimant or incurred in the defence of any claim that is contested by Us or with Our consent.

We will pay up to a maximum, including costs, of **€2,000,000** under this Policy. This limit applies to any and all claimants in any one Period of Insurance affected by any and all occurrences with any one original cause.

What is not covered

- a) Injury to, or the death of, any member of Your family or household, or any person in Your service.
- b) Property belonging to, or held in trust by You or Your family, household or servant.
- c) Loss of or damage to property which is the legal responsibility of You or Your family, household or servant; (This exclusion will not apply to temporary accommodation which You occupy and for which You assume contractual responsibility during Your Trip).
- d) Any liability which attaches by virtue of a contractual agreement, but which would not exist in law in the absence of such an agreement.
- e) Claims for injury, loss or damage arising directly or indirectly from:
 - Ownership or use of: airborne craft; horse-drawn, motorised, mechanically-propelled or towed vehicles; vessels, sail or powered boat (other than row boats, punts or canoes); animals (other than horses, domestic dogs or cats); firearms;
 - The pursuit or exercise of any trade, profession or gainful occupation, or the supply of goods and services by You;
 - The ownership or occupation of any land or building;
 - Willful or malicious acts.
- f) Liability or material damage for which cover is provided under any other insurance.
- g) Accidental injury or loss not caused through Your negligence.
- h) Any injury, illness, death, loss, expense or other liability attributable to the transmission of any communicable disease or virus, or to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS or any mutant derivative thereof.
- i) Any Trips solely within the island of Ireland.
- j) Anything mentioned in the "General Exclusions".

The Policy Excess does not apply under this Section.

Section 8 – Personal Accident

What is covered

If You suffer Accidental Bodily Injury during the Trip, which within 12 months is the sole and direct cause of death or disablement, We will pay to You or Your legal personal representatives the following benefits:

- Death - **€40,000**
- Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes - **€40,000**
- Permanent Total Disablement - **€40,000**

The above amounts are in addition to the benefits available in respect of medical expenses which have been incurred for emergency medical treatment abroad.

What is not covered

- a) Injury not caused solely by outward, violent and visible means.
- b) Your disablement caused by mental or psychological trauma not involving Your bodily injury.
- c) Disease or any physical defect, infirmity or illness which existed prior to the commencement of the Trip.
- d) Any payment per Insured Person in excess of **€40,000**.
- e) Any payment in excess of **€3,000** arising from death of Insured Persons **under 16 years** of age or **over 65 years** of age.
- f) Any payment in excess of **€3,000** arising from the Permanent Total Disablement of Insured Persons **over 65 years** of age.
- g) Anything mentioned in the "General Exclusions".

The Policy Excess does not apply under this Section.

Section 9 – Cancellation or Curtailment & Trip Interruption

Cancellation cover applies if Your Trip takes place within the Period of Insurance, but You are forced to cancel Your travel plans during Your Period of Insurance because of one of the following changes in circumstances which are beyond Your control and of which You were unaware at the time You booked the Trip and/or purchased this policy. Please see also, the "Travel Delay" cover (Section 11).

Curtailment cover applies if You are forced to cut short a Trip You have commenced because of one of the following changes in circumstances which is beyond Your control and You were unaware at the time You commenced Your Trip.

Changes in Circumstances

- Unforeseen illness, injury or death of You or any person with whom You have arranged to travel or stay during the Trip, or upon whom Your Trip depended.
- The death, imminent demise, or hospitalisation due to serious accident or unforeseen illness, of Your Close Relative or the Close Relative of any person upon whom Your Trip depends.
- Your abandoning Your Trip following the cancellation of or a delay of more than 12 hours in the departure of Your outward flight, sea-crossing or coach or train journey, forming part of the Trip's itinerary. This must be as a result of Strike or Industrial Action (of which You were unaware at the time You either booked the Trip or purchased this policy), adverse weather conditions, or the mechanical breakdown of, or accident involving, the aircraft, sea vessel, coach or train.
- Your outward international flight, sea-crossing or international coach or train journey, forming part of the Trip's itinerary, having been cancelled and no suitable alternative having been provided within 12 hours of the booked departure time. The cancellation must be as a result of Strike or Industrial Action (of which You were unaware at the time You made travel arrangements for the Trip), adverse weather conditions, or the mechanical breakdown of, or accident involving, the aircraft, sea vessel, coach or train.
- You or any person with whom You plan to travel being called up for jury service or being subpoenaed as a witness in a court of law (other than in a professional or advisory capacity).
- If You are made redundant and You qualify for redundancy payment under current legislation.
- A government directive prohibiting all travel to, or recommending evacuation from the country or area You were planning to visit or were staying in, as a result of natural disasters (such as earthquakes, fires, floods, hurricanes) or epidemic(s).
- Accidental damage, burglary, flooding or fire affecting Your Home, occurring during the Trip or within 48 hours before You depart, when the loss relating to Your Home is in excess of **€2,000** or when Your presence is required by the police in connection with such events.
- Your compulsory quarantine.

What is covered - Cancellation & Curtailment

We will reimburse the following amounts per Insured Person in total under this Policy for financial loss You suffer, being non-refundable deposits and amounts You have paid (or have contracted to pay), for travel and accommodation You do not use because of Your inability to commence travel or complete the Trip:

- Up to a maximum of **€10,000** per Insured Person under the age of 80 years at the commencement of the Period of Insurance.
- Up to maximum of **€5,000** per Insured Person aged 80 years or over at the commencement of the Period of Insurance.

This policy covers travel and accommodation costs and does not cover any costs associated with pre booked excursions, activity entrance fees and tickets or theme park tickets.

We will only pay for financial loss You suffer on behalf of any travelling companion if they are insured and named on this policy. If Your travelling companion is not insured under this policy. You will need to claim against their travel insurance policy for any amounts that You have paid on their behalf.

Your cancellation or curtailment must be necessary and unavoidable in order for You to claim.

Trip Interruption cover applies when You need to make an unscheduled return journey to Ireland during a Trip because of:

- The death, imminent demise or hospitalisation due to serious accident or illness of a Close Relative;
- Accidental damage, burglary, flooding or fire affecting Your Home, when a loss in excess of **€2,000** is involved or when Your presence is required by the police in connection with such events.

What is covered - Trip Interruption

On condition that You contact the MultiTrip Travel Helpline on +353 46 907 7358 first, and that We make all travel arrangements. We will pay necessary travelling costs incurred in returning You Home in the event You have a valid curtailment claim. If the situation permits and the period of Your original booked Trip has not expired, We will also pay necessary additional travel costs in transporting You back to the location abroad.

Travel by air will be limited to one economy/tourist class ticket for each Insured Person.

If You cannot recoup the cost of any pre-paid accommodation, You may be able to submit a pro-rata curtailment claim under this Section for such costs.

Special conditions relating to claims in this section

You must obtain a medical certificate from the Medical Practitioner in attendance and Our prior approval to confirm the necessity to return Home prior to the scheduled return date of the Trip in the event of unforeseen illness or injury.

In the event of Curtailment or interruption of the Trip, You must contact Us first and allow Us to make all the necessary travel arrangements.

If, at the time of requesting Our assistance in the event of a Curtailment or interruption claim, satisfactory medical evidence is not supplied in order to substantiate that the claim is due to an unforeseen illness, injury or death of You, a Close Relative, travelling companion or person with whom You have arranged to stay whilst on Your Trip, We will make all necessary arrangements at **Your cost** and arrange appropriate reimbursement as soon as the claim has been validated.

If Your outward flight, sea-crossing or international coach or train journey is cancelled by the Carrier, You must produce to Us written documentation provided by the Carrier, specifying the reason for the cancellation.

You must notify the Carrier or Travel Agent immediately You know the Trip is to be cancelled or curtailed, to minimise Your loss as far as possible. If You fail to notify the Carrier or Travel Agent immediately it is found necessary to cancel the Trip, Our liability shall be restricted to the cancellation charges that would have applied had failure not occurred.

If You cancel the Trip due to unforeseen illness or injury You must provide a medical certificate from the treating General Practitioner prior to Your intended travel date stating that the illness or injury you were seen for prevented You from travelling.

If You cancel, curtail or interrupt Your Trip because Your presence is required by the Police in connection with accidental damage, burglary, flooding or fire affecting Your Home during Your Trip, You must produce to Us written documentation from the Police confirming that the loss or damage occurred during the Trip - otherwise no claim will be paid.

Curtailment claims will be calculated from the date of return to Ireland.

What is not covered in this section

- a) Any disinclination to travel or continue travelling, unless Your change of travel plans is caused by one of the circumstances listed under 'What is Covered'.
- b) The cost of pre booked excursions, activity entrance fees and tickets or theme park tickets.
- c) Any costs relating to unused travel and accommodation for any persons not insured under this policy.

- d) Cancellation because of pregnancy or childbirth, unless the cancellation is certified by a Medical Practitioner as necessary due to complications of pregnancy and childbirth.
- e) Claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You either booked the Trip or purchased this policy.
- f) Any costs in respect of any unused pre-paid travel costs when We have paid to repatriate You.
- g) Withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim in this case to the transport operator involved.
- h) The cost of any fare paid to a scheduled airline in the event of the failure of that airline.
- i) Change of plans due to Your financial circumstances except if You are made redundant and qualify for redundancy payment under current legislation.
- j) Any claim arising as a result of attendance of an Insured Person, or any other person on whom the holiday plans depend, in a court of law. This exclusion will not apply if You are called up for jury service or are subpoenaed as a witness (other than in any professional or advisory capacity).
- k) Any Cancellation, Curtailment or Trip Interruption caused by work commitment or amendment of Your holiday entitlement by Your employer.
- l) Any claim resulting from Your inability to travel due to an Insured Person's failure to hold, obtain or produce a valid passport and any required visa in time for the Trip.
- m) Prohibitive regulations by the government of any country, or delay or amendment of the Trip due to government action.
- n) Additional costs for which You become responsible as a result of not cancelling a Trip immediately when there is reason for a Trip to be cancelled.
- o) Any claim arising from a volcanic eruption (including volcanic ash being carried by the wind).
- p) The Policy Excess of **€85** per Insured Person, for each and every claim. If You are claiming only for loss of deposit then the excess is reduced to **€15** per Insured Person per claim. No excess is payable when You have purchased the optional Policy Excess Waiver and the appropriate premium has been paid.
- q) Any costs relating to airport taxes, air passenger duty and other surcharges levied by the airline. You may be able to obtain a refund from Your carrier for such charges.
- r) Any cancellation charges incurred in obtaining any supporting documentation.
- s) The cost of this Policy.
- t) Anything mentioned in the "General Exclusions".

Section 10 – Missed Departure

What is covered

If during a Trip You arrive at the airport, port, train or coach too late to commence the journey, as a result of:

- Mechanical Breakdown or road traffic accident involving the car in which You are travelling; or
- Cancellation or Curtailment of scheduled public transport due to adverse weather conditions, Strike or Industrial Action or mechanical breakdown or accident;

We will provide assistance by liaising with the Carrier and/or tour operator to advise of Your late arrival and, as necessary, We will make arrangements for overnight hotel accommodation and alternative international travel.

We will pay for reasonable additional travel and accommodation expenses necessarily incurred to reach the booked destination by the most direct alternative route, up to a maximum under this Policy of **€500** in total for each Insured Person, during each Trip abroad.

You must take every reasonable step to commence and complete the journey to the departure point and check-in for the flight, sea crossing, coach or train journey on time or where there is a recommended check-in time on Your ticket, You must check in at or prior to this time.

You must obtain written confirmation from the Carrier stating the period and reason for delay. If You are claiming after the breakdown or accident involving the car in which You were travelling, You must provide evidence of the breakdown/accident in the form of an invoice or receipt from the garage or recovery service involved in the repair/recovery of Your car.

What is not covered

- a) Claims arising from actual (or planned) Strike or Industrial Action which was common knowledge either at the time You booked the Trip or purchased this policy.
- b) Withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country – You should direct any claim to the transport operator involved.

- c) Additional costs where the scheduled public transport operator has offered reasonable alternative travel arrangements.
- d) Claims for additional mechanical wear and tear or depreciation of Your vehicle or for mileage charges other than additional fuel and oil.
- e) Claims under this Section in addition to claims under Section 11 (Travel Delay).
- f) Claims due to Your allowing insufficient time to complete Your journey to the departure point including points of departure for international connections. You should adhere to recommended check-in times on the travel tickets.
- g) Anything mentioned in the "General Exclusions".

The Policy Excess does not apply under this Section.

Section 11 – Travel Delay

What is covered

- 1) If the departure of any flight, sea crossing, coach or train journey forming part of Your Trip and specified on Your ticket, is delayed as a direct result of Strike, Industrial Action, adverse weather conditions, or mechanical breakdown of aircraft, sea vessel, coach or train:
 - For **more than 12 hours** beyond the intended **departure** time:

We will pay the sum of **€40** per Insured Person for the first 12 hours Your departure is delayed and a further **€15** per Insured Person for each subsequent full 12 hours delay, up to a maximum of **€200** in all per Insured Person per Trip; or

 - For more than 12 hours beyond the intended departure time on the first outbound flight, sea crossing, coach or train: You can choose instead to abandon Your Trip and submit a cancellation claim under Section 9 up to a maximum of **€10,000** per Insured Person (or **€5,000** per Insured Person aged 80 years or over at the commencement of the Period of Insurance).
- 2) If Your final inbound flight or sea crossing is cancelled and no alternative provided within 12 hours of the intended departure time: We will pay the cost of buying a replacement ticket up to a maximum of **€500** per Insured Person per Trip.

Special conditions relating to claims

If You suffer delays You must obtain written confirmation from the Carrier stating the period and reason for delay.

What is not covered

- a) Claims arising from actual (or planned) Strike or Industrial Action which was common knowledge at the time You either made travel arrangements for the Trip, or purchased this policy.
- b) Withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved.
- c) Any claim arising from a volcanic eruption (including volcanic ash being carried by the wind), earthquake, or tsunami.
- d) Anything mentioned in the "General Exclusions".

The Policy Excess does not apply under this Section.

Section 12 – Personal Luggage

What is covered

If, in the course of a Trip, Your Personal Luggage is damaged, stolen, destroyed or lost (and not recovered), we will cover You up to an overall maximum of **€1,500** per Insured Person in total under this Policy.

We have the option to either pay You for the loss, or replace, reinstate or repair the items concerned.

Payment will be on the basis of the value of the items concerned at the time they are lost and not on 'a new for old' basis or replacement cost basis. A deduction will be made for Depreciation, bearing in mind the age of the items. A copy of the Depreciation policy is available on request.

The maximum We will pay for any one article, or for any one pair or set of articles, is **€400**. If You cannot provide an original receipt, valuation report or other satisfactory proof of ownership (for example, a photograph of You wearing the article) and value to support the claim, payment for any one article, or for any one Pair or Set of articles, will be limited to a maximum of **€75**.

Also, the maximum We will pay under this Policy for Valuables and sports equipment owned by an Insured Person is limited to **€400**. The maximum We will pay for sunglasses or prescription glasses of any kind is limited to **€200** per Insured Person. The maximum We will pay for mobile telephones is limited to **€100** per phone per Insured Person.

You must take suitable precautions to secure the safety of Your Personal Luggage and must not leave it unsecured or unattended or beyond Your reach at any time in a place to which the public have access.

If claiming for stolen or lost goods You should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, or other proof of ownership, as failure to do so may delay the assessment of the claim.

Within 24 hours of discovery of the incident, You must report loss of Personal Luggage to the local police or to the Carrier, as appropriate, (damage to Personal Luggage in transit must be reported to the Carrier), or to Your hotel or accommodation management, or to the tour operator representative.

You must produce for Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

What is not covered

- a) Any item loaned, hired or entrusted to You.
- b) Any loss of Personal Luggage stolen from an unattended motor vehicle if:
 - The items concerned have not been locked out of sight in a Secure Luggage Area;
 - No forcible and violent means have been used by an unauthorised person to affect entry into the vehicle; and
 - No evidence of such entry is available.
- c) Theft of Valuables from an unattended motor vehicle.
- d) Loss, theft or damage to Valuables from checked-in luggage left in the custody of an airline or hotel and/or Valuables packed in luggage left in the luggage hold or storage area of another Carrier.
- e) Electrical or mechanical breakdown or derangement of the article insured.
- f) Wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning.
- g) Confiscation or detention by customs or other lawful officials and authorities.
- h) Dentures; bonds; securities; stamps or documents of any kind; including driving licences, passports, theme park/excursion tickets; musical instruments; glass; china; antiques; pictures; pedal cycles and accessories; coupons; boats and/or ancillary equipment; samples or merchandise or business goods or specialised equipment relating to a trade or profession; unused mobile telephone rental charges or pre-payments.
- i) Loss, theft or damage to vehicles, accessories and vehicle keys.
- j) Damage to fragile or brittle articles unless by fire or resulting from an accident to a sea going vessel, aircraft or vehicle.
- k) Liability in respect of a Pair or Set of articles where We shall be liable only for the value of that part of the Pair or Set which is lost or damaged.
- l) Sports gear whilst in use.
- m) Equipment used in connection with any Winter Sports or Golf unless You have paid the appropriate additional premium to extend Your Policy. These claims should be submitted under Sections 21 and 22 respectively.
- n) Loss or theft of or damage to Money (See Section 14).
- o) Losses from a roof or boot luggage rack (other than losses of camping equipment, which remains covered under this Section).
- p) The Policy Excess of **€85** per Insured Person, for each and every claim. No excess is payable when You have purchased the optional Policy Excess Waiver and the appropriate premium has been paid.
- q) Anything mentioned in the "General Exclusions".

Section 13 – Luggage Delay

What is covered

If Your luggage is certified by the Carrier to have been lost or misplaced on the outward journey of a Trip for a period in excess of **12 hours but less than 48 hours**, then You can claim an amount of **€75 (or over 48 hours €150)** per Insured Person for the purchase of essential items per incident. You must provide receipts.

Such sums will be refundable to Us if the luggage or any part of it proves to be permanently lost and/or a claim is made under the Personal Luggage Section.

Special conditions relating to claims

You must provide receipts and a report from the Carrier confirming the length of the delay - otherwise no payment will be made.

What is not covered

- a) Any claim relating to luggage delayed at any other time during Your Trip or on Your return journey Home.
- b) Anything mentioned in the "General Exclusions".

The Policy Excess does not apply under this Section.

Section 14 – Money & Passport

What is covered

- a) If during a Trip, the Money or Travel Documents You are carrying on Your person or You have left in a locked safety deposit box is lost, stolen, damaged or destroyed, then subject to the following conditions and exclusions, We will cover You up to an overall maximum under this Policy of **€500** per Insured Person in total.
 - The maximum We will pay for bank notes, currency notes and coins is **€255**.
 - The maximum We will pay for bank notes, currency notes and coins belonging to an Insured Person aged under 16 is **€65**.You must produce for Us evidence of withdrawal of bank notes, currency notes or coins – otherwise no payment will be made.
- b) If Your passport is lost or stolen outside Ireland during a Trip, We will pay up to **€400** per Insured Person in respect of reasonable additional travel and accommodation expenses You incur abroad to obtain a temporary passport, including the cost of the temporary passport. This does not cover any additional cost of obtaining a replacement passport once You have returned to Ireland.

Within 24 hours of discovery of the incident You must report loss of Money or Travel Documents to the local police or to the Carrier, as appropriate, or to Your hotel or accommodation management, or to Your tour operator representative.

You must produce for Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

What is not covered

- a) Shortages or loss due to error, omission, depreciation in value, or confiscation or detention by customs or other lawful officials and authorities.
- b) Travellers cheques and/or travel documents that can be replaced by the issuer, at no additional cost to the member.
- c) Anything mentioned in the "General Exclusions".

The Policy Excess does not apply under this Section.

Section 15 – Catastrophe

What is covered

We will pay You up to a maximum of **€1,000** per each Insured Person for the cost of providing other similar accommodation if Your booked accommodation cannot be lived in because of a fire, flood, earthquake or storm.

What is not covered

- a) any expenses that You can get back from any tour operator, airline, hotel or other provider of services;
- b) any expenses that You would normally have to pay during the period of Your journey/holiday;
- c) any claim resulting from You travelling against the advice of the appropriate national or local authority. You must give Us a written statement from an appropriate public authority confirming the reason and nature of the catastrophe and how long it lasted;
- d) any event that results in a claim under this section which was known about before You left from Your international departure point;
- e) You must give Us evidence of all the extra costs You had to pay;
- f) the Policy Excess of **€85**. No excess is payable when You have purchased the optional Policy Excess Waiver and the appropriate premium has been paid;
- g) anything mentioned in the General Exclusions.

Section 16 – Withdrawal of Services

What is covered

We will pay You the sum of **€25** per complete 24 hours up to a maximum of **€500** per each Insured Person, if You suffer withdrawal of water or electricity supplies continuously for at least a 60 hour period during Your Trip.

What is not covered

- a) any claim that results from a strike or industrial action existing at the time this insurance was issued;
- b) any claim not supported by written confirmation from the tour operator or hotel;
- c) anything mentioned in the General Exclusions.

The Policy Excess does not apply under this Section.

Section 17 – Domestic Pets

What is covered

We will pay You the sum of **€25** per complete 24 hours up to a maximum of **€150**, for extra kennel or cattery fees if the departure of Your final inward international flight, sea crossing or coach or train journey forming part of a booked Trip and specified on Your ticket, is delayed as a direct result of Strike, Industrial Action, adverse weather conditions, failure of air traffic control systems, or mechanical breakdown of aircraft, sea vessel, coach or train. You must be delayed by at least 24 hours.

Special conditions relating to claims

If You suffer delays You must obtain written confirmation from the Carrier stating the period and reason for delay. You must also get a written statement from the appropriate kennel or cattery confirming any extra charges that You have to pay.

What is not covered

- a) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You made travel arrangements for the Trip;
- b) claims where You have not obtained written confirmation from the Carrier stating the period and reason for delay;
- c) claims where You have not obtained written confirmation from the appropriate kennel or cattery confirming any extra charges;
- d) any claim arising in connection with a Trip solely within Ireland;
- e) any kennel or cattery fees You pay as a result of quarantine regulations;
- f) any costs related to domestic pets other than cats or dogs that You own;
- g) anything mentioned in the General Exclusions.

The Policy Excess does not apply under this Section.

Section 18 – Mugging

What is covered

We will pay You the sum of **€50 per complete 24 hours** for which You are hospitalised up to a maximum of **€500** per each Insured Person, if You sustain actual bodily injury as a result of a mugging attack during the Period of Insurance resulting in medical treatment and necessitating admission to an overseas hospital, provided that:

- The incident was reported to the nearest Police Authority within 12 hours of the incident occurring;
- You must produce independent evidence in writing in support of any claim.

What is not covered

- a) Your being under the influence of intoxicating liquor, drugs, substance or solvent abuse;
- b) Your intentional self injury or Your wilful exposure or Your deliberate acts;
- c) anything mentioned in the General Exclusions.

Section 19 – Hijack

What is covered

We will pay You the sum of **€50 per complete 24 hours** up to a maximum of **€500** per each Insured Person if the aircraft or sea vessel in which You are travelling is hijacked for more than 24 hours on the original, pre-booked, outward journey or return journey.

What is not covered

- a) any claim resulting from You acting in a way which could cause a claim under this section;
- b) You must give Us a written statement from an appropriate authority confirming the hijack and how long it lasted;
- c) anything mentioned in the General Exclusions.

Section 20 – Hospital Daily Benefit

What is covered

In the event of a valid claim under Your Private Medical Insurance Plan when You are admitted to a recognised hospital abroad as an in-patient for more than 24 continuous hours, We will pay the sum of **€25** per complete 24 hours of in-patient treatment for each Insured Person who is hospitalised during a Trip. The maximum We will pay under this section is **€1,000** per Insured person.

What is not covered

- a) any claim arising in connection with a Trip solely within the island of Ireland;
- b) any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to complications of pregnancy and childbirth;
- c) anything mentioned in the General Exclusions.

Optional Cover (Add-Ons)

The services and benefits described in the following Sections will only apply to non-medical expenses when the appropriate additional premium has been paid.

Section 21 – Optional Winter Sports Cover

When You are covered for Winter Sports:

You are covered for the benefits detailed under Section 21 when taking part in Winter Sports for Trips totalling not more than 21 days during the Period of Insurance when You have paid the appropriate additional premium.

No cover for Personal Accident or Personal Liability claims is in place when engaging in Skidooring and Snow-mobiling.

You are **not** covered when engaging in bobsleigh, off-piste skiing or snowboarding (except when accompanied by a qualified guide but with no cover under Section 7 - Personal Liability and Section 8 - Personal Accident), paraskiing, ski jumping and ski racing, heliskiing, ice hockey, luge, skeleton and ski-stunting.

You are **not** covered when engaging in organised competitions or when skiing against local authoritative warning or advice.

What is covered

Benefits under the Sections of cover already described are extended to cover You when You are participating in Winter Sports as follows. (Please note that all terms, conditions and exclusions (except where these are amended below) continue to apply for all Sections in respect of Winter Sports. You must read these sections in conjunction with Sections 3-20 and refer back to them when appropriate for full cover details).

Cancellation or Curtailment

What is covered

The cover below is in addition to Section 9:

We will pay up to **€4,000** per Insured Person in respect of:

- Financial loss You suffer in connection with deposits You cannot recover, or for payments You have made (or have contracted to pay) for unused ski pass or ski school fees. If you are certified by a Medical Practitioner at the ski resort as being unable to ski as a direct result of injury or sudden and unforeseen illness occurring during the Trip, We will pay You a proportionate refund in respect of charges for unused ski-pack.

What is not covered

- a) Any costs in relation to travel and accommodation as these claims need to be submitted under Section 9.
- b) See Section 9 for further Exclusions.

Skis, Ski Equipment & Ski Pass

What is covered

The cover below is in addition to Section 12:

We will pay up to **€750** per Insured Person:

- If skis (including bindings) and ski equipment belonging to or hired by You is/are damaged, stolen, destroyed or lost (and not recovered) in the course of a Trip; and
- If Your ski pass You are carrying on Your person or have left in a safety box is lost, stolen, damaged or destroyed in the course of a Trip.

Skis and ski equipment are covered against damage or loss whilst in use.

Skis are covered when locked to a roof rack, which is itself locked to the roof of a vehicle.

You must take sufficient precautions to secure the safety of Your skis, ski equipment and ski pass and must not leave them unattended at any time in a place to which the public has access.

What is not covered

See Section 12

Luggage Delay

What is covered

The cover below is in addition to Section 13:

If Your luggage is certified by the Carrier to have been misplaced on the outward journey of a Trip in excess of 12 hours, then You can claim up to **€30** per day, with a maximum under this Policy of **€400** per Insured Person, for hire of replacement skis and ski equipment. You must provide Us with receipts.

What is not covered

See Section 13

Piste Closure

What is covered

If during a Trip You are prevented from skiing at the pre-booked resort for more than 24 consecutive hours, because insufficient snow causes a total closure of the lift system (other than baby drags and lifts used for transport within the resort by non-skiers), We will pay up to **€50** in any 24 hour period to a maximum of **€600** per Insured Person:

- For all reasonable travel costs and lift pass charges You have to pay to travel to and from a similar area to ski; or
- As a cash benefit payable if no suitable alternative skiing is available.

What is not covered

- a) Trips in the Northern Hemisphere outside the period commencing 1st November and ending 31st March.
- b) Trips in the Southern Hemisphere outside the period commencing 1st May and ending 30th September.
- c) Anything mentioned in the "General Exclusions".

Avalanche or Landslide

What is covered

If, following avalanches or landslides, access to and from the ski resort is blocked or scheduled public transport services are cancelled or Curtailed We will pay up to **€50** per day to a maximum of **€600** per Insured Person for reasonable extra accommodation and travel expenses.

Section 22 – Optional Golf Cover

This cover applies only when the appropriate additional premium has been paid for each Insured Person.

The Policy Excess does not apply under this Section.

Assistance

What is covered

We will pay the administrative and delivery costs in providing the following services:

- Tracing and delivery to the location where You are staying, or else delivery to Home following the end of Your Trip, of lost or misdirected golfing equipment, when the usual channels via the Carrier have failed. You will need to have Your luggage tag number available.
- Assistance during Your Trip in arranging the temporary hire of replacements for lost, misdirected or damaged golfing equipment.
- Tracing and delivery to Your Home address of items of golfing equipment left or lost by You on the golf course during Your Trip.

What is not covered

Balls, tees and club-head covers.

Golf Course Closure

What is covered

We will pay up to **€40** per day to a maximum of **€200** in total per Insured Person per Trip as follows:

- We will reimburse You for non-refundable, pre-paid course fees in the event that You are unable to play as planned during Your Trip for a period exceeding 24 continuous hours from the time and day booked, due to closure of the golf course as a direct result of Strike or Industrial Action, lockout, fire, flood, subsidence, landslide, heave or adverse weather conditions.

What is not covered

- a) Closure of the course which had been announced prior to Your departure on the Trip.
- b) Closure which lasts for less than 24 continuous hours from the time and day You are booked to play.
- c) Your disinclination to play.
- d) Financial failure of the golf course.
- e) Non-attendance of any professional golf player employed at the course for instructional purposes.

In all cases, You will need to obtain and pass to Us a letter signed by the golf professional or a duly authorised official of the golf course/club confirming Your booking and the time, date and reason for the closure.

Loss of golf equipment

What is covered

We will pay up to **€1,500** per Insured Person, for accidental loss, theft of or damage to Golf Equipment which You own.

The maximum We will pay for any one article, or for any one Pair or Set of articles, is **€400**. Payment will be on the basis of the value of the items concerned at the time they are lost and not on 'a new for old' basis or replacement cost basis. A deduction will be made for Depreciation, bearing in mind the age of the items. A copy of the Depreciation policy is available on request.

What is not covered

- a) any claim for loss or theft of Golf Equipment if You have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- b) any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR);
- c) claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- d) claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- e) damage to, loss or theft of Golf Equipment, which is being carried on a vehicle roof rack;
- f) damage to, loss or theft of Golf Equipment, if it has been left:
 - unattended in a place to which the public have access; or
 - left in an unattended motor vehicle; or
 - in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- g) any claim for damage to Golf Equipment whilst in use;
- h) anything mentioned in the "General Exclusions".

Cost of hired equipment

What is covered

If Your own Golf Equipment is lost, stolen, damaged, misdirected or delayed in transit by more than 24 hours We will pay You **€50** for the cost of hiring the necessary Golf Equipment for each 24 hour period You are without Your own golf equipment, up to **€500** per Insured Person.

What is not covered

- a) any claim for loss or theft of Golf Equipment if You have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- b) any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR);
- c) claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- d) claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- e) damage to, loss or theft of Golf Equipment, which is being carried on a vehicle roof rack;
- f) damage to, loss or theft of Golf Equipment, if it has been left:
 - unattended in a place to which the public have access; or
 - left in an unattended motor vehicle; or
 - in the custody of a person who does not have an official responsibility for the safekeeping of the property.
- g) anything mentioned in the "General Exclusions".

Hole in One

What is covered

We will pay You **€50** in the event of Your scoring a hole-in-one during Your Trip.

What is not covered

- a) If You are not a member of a recognised golf club affiliated to a National Golfing Union and hold an official National Golfing Union Handicap.
- b) If You do not have Your scorecard signed by Your playing partner(s) who must be members of a National Golfing Union.
- c) If the golf course at which the hole-in-one is scored is not affiliated to the Golfing Union of the country in which it is located.
- d) If Your scorecard is not countersigned by the secretary/manager of the club at which the hole-in-one has been scored.
- e) If temporary greens and/or tee boxes are in use.
- f) anything mentioned in the "General Exclusions".

Section 23 – Optional European Motor Breakdown Cover

IMPORTANT VEHICLE HEALTH CHECK

The insurance operates on the basis that You will have had Your vehicle properly serviced and maintained in accordance with the manufacturer's specifications, especially when preparing it for a Trip abroad.

Will a routine service fall due before the end of Your intended Trip? Or,

Are there any parts on Your vehicle that You are aware may need replacing before the end of Your Trip?

If so, You must have Your Insured Vehicle serviced at least 10 days before Your Trip to allow sufficient time to carry out any repairs necessary. Don't forget that repairs abroad will disrupt Your Trip, may not be practicable within Your travel timescale, and could cost You significantly more than in the Ireland.

The benefit under Section 23a – Cover Prior to Departure – will not apply if You leave any such work until the final 10 days.

Keep proof of regular servicing in Your vehicle, with Your handbook or travel documents.

If You call Us for assistance, and Our mechanic reports to Us that it is evident You have not maintained Your vehicle in a state fit to complete Your intended Trip, You will have to pay all the costs arising from Our intervention.

The following additional definitions apply to European Motor Breakdown Cover only.

Eligible Vehicles: The vehicles shown on the policy Schedule, under 11 years old at date of inception, owned by You or the responsibility of the Policyholder :-

- being cars; motorised caravans; light vans; estate cars; 4x4 sport utility vehicles;
- towed caravans or trailers of proprietary make;
- not used by You for Hire or Reward;
- registered in Ireland, and normally kept at the Policyholder's home address;
- in good roadworthy condition; maintained and operated in accordance with the manufacturer's recommendations and holds a current valid NCT certificate or equivalent if applicable;
- each not exceeding (including any load carried) the following gross vehicle weight and dimensions: 3500 kg, length 7m, height 3m, width 2.25m;
- carrying not more than the number of persons recommended by the manufacturer and for whom seats are available, to a maximum of eight persons, including the driver.

European Motoring Area: The following countries: Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Channel Islands, Corsica, Cyprus, Czech Republic, Denmark, Finland, France, Germany, Gibraltar, Great Britain, Greece, Hungary, Isle of Man, Italy, Liechtenstein, Luxembourg, Malta, Monaco, Netherlands, Northern Ireland, Norway, Poland, Portugal, Romania, San Marino, Sardinia, Sicily, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey in Europe plus Üsküdar.

Hire or Reward: Any public or private hire which includes any payment in cash or kind by (or on behalf of) passengers which gives them a right to be carried, excluding car sharing schemes.

Insured Incident: Mechanical breakdown, accidental damage, vandalism, fire, theft or attempted theft, flat battery, or accidental damage to tyres, occurring during the Period of Insurance within the Geographical Limits.

In the case of key breakage, keys locked within Your Insured Vehicle, lack of fuel, the use of incorrect fuel, flat tyre, or puncture, We would pay for the roadside assistance and local recovery if appropriate. However, You will be responsible for paying any incremental costs such as lock replacement, new keys, drainage of tank, disposal of wrong fuel, any replacement fuel, and any replacement or repair of tyres.

We do not cover undamaged tyres which have been allowed to run flat or those which are below the legal tread limit and We do not cover punctures where no serviceable spare is available.

Insured Person: Each person names on the Policy Certificate, for whom the appropriate premium has been paid and anyone travelling with the Insured person at the time of their trip in the Insured Vehicle.

Insured Party: All the Insured Persons travelling together in the Insured Vehicle.

Insured Vehicle: The Eligible Vehicle, details of which have been supplied to Us, normally kept at the Policyholder's address shown on the confirmation letter.

Policyholder: The applicant who has applied for cover, and whose details have been supplied to Us.

Trip: Must be in line with the Policyholder's trip limits within the travel section of the policy (including trip extensions).

The following Sections, apply to the Insured Person when travelling with their own Insured Vehicle in the European Motoring Area.

The Policy Excess does not apply under this Section.

For all enquiries including assistance queries, while You are away and claims queries upon Your return, call the MultiTrip Travel Helpline on: +353-46-9077358.

Section 23a – Cover Prior to Departure

What is covered:

If the Insured Vehicle is lost, immobilised or made unroadworthy as a result of breakdown, accident, fire or theft occurring in the 7 days immediately before Your arranged departure date, We will pay up to €1,000 in total under this Policy towards:

- The hire of an equivalent replacement vehicle, where available, to enable You to carry out Your original Trip if:
 - The Insured Vehicle, if stolen, is not recovered before Your arranged departure date; or
 - The Insured Vehicle cannot be repaired within 24 hours following the booked time of departure for the Trip.
- The rental charge, collision damage waiver and any necessary drop-off charge.

Please note: You will be responsible for any damage to the replacement vehicle and any excess imposed by the hire car provider.

- The additional cost of rebooking any sea crossing missed as a result of the incident giving rise to a claim (or, where Your original route is unavailable, the nearest suitable alternative sea crossing), if the Insured Vehicle is repaired within 24 hours after the original time You had planned to depart on the Trip.

What is not covered

- a) Any claim resulting from breakdown if You have purchased this insurance less than 7 days before Your planned date of departure.
- b) Any claim when actual or imminent breakdown of Your vehicle is discovered or diagnosed in the course of a service carried out less than 7 days prior to Your planned date of departure.
- c) Loss of use of a vehicle hired to You.
- d) The cost of fuel and oil used in any replacement vehicle.
- e) The cost of any optional personal accident insurance or other benefit not specifically covered under this Section.
- f) Anything mentioned in the "General Exclusions".

Any claim involving the hire of a replacement vehicle must have Our prior approval. You must contact Us as soon as You know Your vehicle may be unavailable for the planned Trip.

Your claim must be supported by a letter from a garage confirming:

- a) The regular maintenance and servicing of Your vehicle;
- b) Precise details of the breakdown or damage;
- c) Breakdown, when occurring, was sudden and unforeseen;
- d) Repairs cannot be effected before the date planned for You to begin Your Trip

If no suitable replacement vehicle is available for You to take out of Ireland then We will arrange and pay for You to reach Your port of departure by the most appropriate means and will arrange for a replacement vehicle, where and when available, at the port where You arrive abroad, within the overall maximum of €1,000.

Section 23b – Missed Motorail Connection

If You fail to connect with a pre-booked motorail service on the outward journey because:

- You arrive at the motorail depot too late to commence the booked Trip due to an accident or breakdown involving the Insured Vehicle in the course of the Trip; or
- Scheduled public transport is cancelled or curtailed due to adverse weather conditions, Strike or Industrial Action, accident or mechanical failure;

What is covered

We will arrange and pay for:

- Storage of the Insured Vehicle in a secure parking area near to the motorail depot for the period of the Trip; and
- A standard second-class return rail ticket to enable You to continue the Trip to/from the intended motorail destination station if the passenger part of Your motorail ticket cannot be used; together with
- The hire of an equivalent replacement vehicle at the motorail destination, where available, up to a maximum under this Policy of €600. We will pay for the rental charge, collision damage waiver and any necessary drop-off charge.

Please note: You will be responsible for any damage to the replacement vehicle and any excess imposed by the hire car provider.

What is not covered:

- a) Claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You booked the Trip.
- b) Withdrawal from service of the aircraft, sea vessel or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved.
- c) Claims arising in connection with the return journey.

You must have taken every reasonable step to complete the journey to the departure point and to the motorail depot on time.

Section 23c – Roadside Assistance

What is covered:

We will arrange and pay up to a maximum under this Policy of €300 for roadside assistance and repair or, if necessary, towing to the nearest suitable repairer.

What is not covered:

- a) Labour charges in excess of €65.
- b) The cost of replacement parts or other materials.
- c) Any winching costs or the use of specialist off-highway-recovery equipment.
- d) Anything mentioned in the "General Exclusions".

Any garage or specialist undertaking repair work (other than at the roadside) will be acting as Your agent for such repair work.

Section 23d – Replacement Parts

(The cost of sourcing and transporting replacement parts when not available locally. The cost of PARTS is not covered.)

If the Insured Vehicle needs replacement parts during the Trip outside the Ireland area, but these are not available locally, then on receipt of Your instruction:

What is covered:

We will undertake to obtain them elsewhere and will pay all freight charges involved in despatching them to the location of the Insured Vehicle. Please be aware that there may be some delay in despatching replacement parts.

We will endeavour to source the replacement parts required but We can give no guarantee that they will be available, especially in the case of older vehicles where parts may be impossible to locate.

We will bear the cost of location and transportation of the replacement parts. The actual cost of the parts and any customs duty must be paid to Us by You, by a debit to Your credit or charge card or by a prior deposit of funds in the country of departure.

Section 23e – Break-In Emergency Repairs

In the event of a theft (or attempted theft) of the Insured Vehicle or the contents contained in the Insured Vehicle during the Trip:

What is covered:

We will pay up to €250 in total under this Policy for immediate emergency repairs and/or replacement parts, necessary to place the Insured Vehicle in a secure condition to continue the Trip.

What is not covered:

- a) Damage to paintwork or other cosmetic items.
- b) Costs incurred following Your return Home
- c) Trips solely within Ireland.
- d) Anything mentioned in the "General Exclusions".

You must obtain a police report within 24 hours of the incident giving rise to a claim.

Section 23f – Vehicle Out of Use

If the Insured Vehicle is lost, immobilised or made unroadworthy during a Trip as a result of fire, theft, accidental damage or breakdown and repairs cannot be completed within 24 hours:

What is covered:

We will pay:

- Up to a maximum of €1,000 in total under this Policy for the additional cost of transporting You, with Your luggage, to Your destination by public transport; OR
- Up to a maximum of €1,000 in total under this Policy for the immediate hire (including the rental charge, collision damage waiver and any necessary drop-off charge) of an equivalent replacement vehicle, where and when obtainable whilst the Insured Vehicle remains unserviceable. In addition, we will pay up to a maximum €200 to collect Your Insured Vehicle within 24 hours of it becoming serviceable, excluding all storage costs.

Please note: You will be responsible for any damage to the replacement vehicle and any excess imposed by the hire car provider;

or

- The cost of local overnight hotel accommodation while You wait for repairs to be completed. We will pay Bed & Breakfast only, costs up to a maximum of €130 per Insured Person with an overall limit of €650 under this Policy, on condition that this cost is additional to, or in excess of, any accommodation costs You had planned to pay had the loss of use of the Insured Vehicle not occurred.

What is not covered:

- a) The cost of fuel and oil used in any replacement vehicle.
- b) The cost of any optional personal accident insurance or other benefit not specifically covered under this Section.
- c) Costs arising as the result of an incident occurring during a Trip but which You incur after the Trip has ended.
- d) Trips solely within Ireland.
- e) Anything mentioned in the "General Exclusions".

Section 23g – Camping and/or Caravaning Trips

If the tent You are carrying with You or Your caravan which You are towing with the Insured Vehicle and using in the course of the Trip as Your principal overnight accommodation, is made unserviceable through theft or accidental damage:

What is covered:

We will pay

- The cost of hiring a suitable replacement tent, where available, for the remainder of the period of the Trip and will arrange for the delivery of this; replacement tent to the site where You are staying; or
- where this is not practicable or your claim relates to Your caravan we will pay up to €130 in total per Insured Person for emergency Bed & Breakfast only, expenses over and above those planned, with an overall maximum under this Policy per Insured Party, of €650 in total.

What is not covered:

- a) Any expenses incurred as a result of adverse weather conditions which do not actually damage the tent so as to render it unserviceable.
- b) Loss of use of any tent You are not carrying on the Trip with You or which belongs to a tour operator or holiday company.
- c) Trips solely within Ireland.
- d) Anything mentioned in the "General Exclusions".

Section 23h – Alternative Driver

If the driver is declared medically unfit to drive the Insured Vehicle in the course of a Trip, or has to return Home early because of what We agree is a serious or urgent reason, and there is no other Insured Person qualified and competent to drive:

What is covered:

We will pay all necessary additional costs incurred to repatriate the Insured Vehicle to Home. At Our option We may elect to provide a qualified driver to drive back the Insured Vehicle and passengers.

What is not covered:

- a) Any driver aged 80 years or over.
- b) Trips solely within Ireland

Section 23i – Vehicle Repatriation

If the Insured Vehicle is lost, immobilised or rendered unroadworthy during a Trip as a result of fire, theft, accidental damage or breakdown:

What is covered:

- We will pay the cost of transporting You, with Your hand luggage, back to Your Home if the Insured Vehicle cannot be and could not have been repaired (or, in the case of theft, has not been recovered in a roadworthy condition) by the intended time of Your return Home. The means of transport to be employed shall be at Our discretion.
- We will pay the cost of transporting the Insured Vehicle to Your Home if repairs cannot be carried out abroad (or the Insured Vehicle, if stolen, has been recovered but is no longer in a roadworthy condition), by the intended time of Your return Home. We will pay for necessary garage storage costs and costs of transportation and delivery, including any additional shipping costs.

Unaccompanied baggage left by You in the Insured Vehicle being repatriated by Us will be covered up to a maximum of €250 in total per Insured Party; or

When agreed in advance by Us, We will pay the cost of one person to travel to the location of the Insured Vehicle by public transport to drive the repaired vehicle to Home in Ireland.

The maximum We will pay under this Policy to repatriate the Insured Vehicle will be limited to its current market value in Ireland.

Vehicle repatriation will only be carried out when it is apparent that repairs can be effected in Ireland, and when You confirm to Us that these repairs will be put in hand.

What is not covered:

- a) If You and/or the Insured Vehicle are being transported by Us, any loss, theft of, or damage to the following when left in the Insured Vehicle:
 - Valuables; and
 - Unaccompanied Personal Luggage in excess of **€250** in total under this Policy for all Insured Persons;
- b) Repatriation of vehicle occupants injured in an accident involving the Insured Vehicle
- c) Trips solely within Ireland
- d) Anything mentioned in the "General Exclusions".

Section 23j – Motoring Legal Protection

What is covered:**Telephone Advice**

We will provide telephone advice, guidance and assistance on any legal problem which arises in connection with a Trip or in connection with Your Home.

This service is available when You start Your Trip until 7 days after You return Home.

Bail Bond

Following a debit to Your credit or charge card, or a prior deposit of funds in the country of departure in Our favour, We will guarantee up to €1,250 to enable You to provide bail or other security to any judicial authority to secure Your release and/or the release of the Insured Vehicle if detained in connection with a road traffic accident.

Defence

We will pay up to €1,250 in respect of legal costs incurred in defending You in a court outside the country of departure against an alleged motoring offence involving the Insured Vehicle during a Trip.

You must notify Us within 28 days of receiving a summons.

What is not covered:

- a) Alleged offences involving breaking the speed limit only, when no other offence is involved.
- b) The defence of an alleged offence where there is no reasonable prospect of affecting the outcome of the prosecution.
- c) Costs or expenses incurred without prior authorisation by Us.
- d) Any claim not notified to Us within 28 days of Your receiving the summons.
- e) Your travelling and subsistence expenses.
- f) Fines awarded against You.
- g) Anything mentioned in the "General Exclusions".

Section 23k – Customs Regulations

What is covered:

If as the result of fire, theft, accidental damage or breakdown occurring outside the country of departure during a Trip the Insured Vehicle is beyond economic repair, We may arrange for its disposal under customs supervision in the country where it is situated. In this case We will deal with the necessary customs formalities.

If the Insured Vehicle is not taken permanently out of the foreign country within the limited time allowed after import, or You inadvertently fail to observe the import conditions which permit import for a limited time without payment of duty, then We will pay Your liability for any duty claimed from You.

We will not pay the cost of any other import duties imposed by customs.

What is not covered:

Anything mentioned in the "General Exclusions"

General Conditions Applying To All Sections

1. To pay Your benefits, we may have to provide some of Your membership details to the hospital/doctors concerned and this information will be treated in strict confidence.
2. We may have to provide some of Your medical or membership details to Your Private Medical Insurance Provider's international assistance company, also on a strictly confidential basis. The assistance company will in turn give Us details of the member's illness or injury. The information will be held on the assistance company's computer. It will only be used to provide Assistance services and benefits.
3. This product is only suitable when a Private Medical Insurance Plan containing a minimum of **€65,000** overseas medical emergency cover is simultaneously held with a MultiTrip policy and both are in force at the time a claim is made. The onus is on the member to ensure adequate Private Medical Insurance cover is in place. Please note You must have an Irish Private Medical Insurance Plan.
4. You can only claim under the medical section (Section 3 - Medical Expenses (Hospital Treatment)) on Your MultiTrip policy if Your claim has been accepted as a valid claim on Your Private Medical Insurance Plan.
5. Please note You must have an Irish Private Medical Insurance Plan, with a minimum of **€65,000** overseas emergency medical cover, in place at the time of **any event for which You subsequently claim. No claims will be covered under MultiTrip where the stated level of private medical insurance is not in place. You must travel within the trip limits for both policies.**
6. **No refunds are paid where cancellation requests are made outside of the cooling-off Period.**
7. No policy excess is payable when You have purchased the optional Policy Excess Waiver and the appropriate premium has been paid. Please note the Policy Excess Waiver can only be availed of when You originally purchase this policy or at time of renewal.
8. This Travel Policy is only available to persons currently covered by a Vhi Healthcare Hospital Plan or a Private Medical Insurance Plan which contains cover for overseas medical emergencies of at least €65,000.
9. The member must notify Vhi Healthcare immediately of any change to their Policy or circumstances which could alter the assumptions on which the contract is based.
10. You must exercise reasonable care for the supervision and safety of both You and Your property. You must take all reasonable steps to avoid or minimise any claim. You must act as if You are not insured.
11. We will make every effort to apply the full range of services in all circumstances dictated by the Rules - Terms and Conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided. In all cases where such difficulties exist, the full monetary benefits of the insurance cover will apply.
12. You must comply in full with the Rules - Terms and Conditions of this Policy before a claim will be paid. You must make no admission, offer, promise or payment without Our prior consent. In order to benefit from the cover, an Insured Person or member other than the policyholder must agree to abide by all the relevant terms, conditions and exclusions of this Policy.
13. In the event of a non-medical emergency or any occurrence that may give rise to a claim for substantial costs under this insurance, You must contact Us as soon as possible. You must make no admission, offer, promise or payment without Our prior consent. **Please contact the MultiTrip Travel Helpline on +353 46 907 7358.**
14. We are entitled to take over Your rights in the defence or settlement of a non-medical claim, or to take proceedings in Your name for Our own benefit against another party and We shall have full discretion in such matters. This is to enable Us to recover any costs We have incurred from any third party who may have liability for the costs.
15. We may, at any time, pay to You Our full liability under this Policy after which no further liability shall attach to Us in any respect or as a consequence of such action.
16. Where it is possible for Us to recover sums that We have paid out under the terms of the policy, You will co-operate fully with Us in any recovery attempt We make and We will pay all costs associated with the recovery of Our outlay. You agree not to take any action that may prejudice Our recovery rights and will advise Us if you instigate proceedings to recover compensation arising from any incident which has led to a successful claim against this policy.
17. You must take all practicable steps to recover any article lost or stolen and to identify and ensure the prosecution of the guilty person(s). We may at any time and at Our expense take such action as We deem fit to recover the property lost or stated to be lost.
18. In the event of a valid claim You shall allow Us the use of any relevant travel tickets You are not able to use because of the claim.
19. You must notify Us in writing of any event which may lead to a non-medical claim, within 60 days of Your return Home.
20. As often as We require You shall submit to medical examination at Our expense. In the event of the death of an Insured Person We reserve the right to request that a post mortem examination be carried out at Our expense. You must supply Us with a written statement substantiating Your claim, together with (at Your own expense) all certificates, information, evidence and receipts that We reasonably require.
21. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this Policy shall become void and the premium paid shall be forfeited. Any benefits so claimed and received must be repaid to Us.
22. We may give 7 days notice of cancellation of this Policy by recorded delivery to You at Your last known address. In this case We shall refund to You the unexpired pro-rata portion of the premium You have paid.

23. You will be required to repay to Us, within one month of Our request to You, any costs or expenses We have paid on Your behalf which are not covered under the Terms and Conditions of this Policy.
24. When engaging in any sport or holiday activity (not excluded under "General Exclusions") You must accept and follow the supervision and tuition of experts qualified in the pursuit or activity in question and You must use all appropriate precautions, equipment and eye protection.
25. Statutory Requirements: Insurance Act, 1936: All monies which become payable by Us under this Policy shall in accordance with Section 93 of the Insurance Act, 1936 be paid in Ireland. All sums referred to and/or due under this document are expressed in and/or payable in Euro.
26. No refunds will be given on travel policies cancelled by You outside the Cooling Off Period.
27. This Travel Policy cannot be purchased by children under the age of 18 years.
28. Grandparents under the age of 65 years can only cover their grandchildren under their Policy if they are their legal guardians and provided they are all covered by a Private Medical Insurance Plan, with a minimum cover of **€65,000** for overseas medical expenses.
29. 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.
30. Although We are prepared to cover You when undertaking certain Winter Sports and activities, the availability of the insurance cover does not, in itself, imply that we consider such sports or activities to be safe.
31. We will not accept liability for expenses incurred without Our prior knowledge or consent and the Emergency Centre must be contacted when an incident arises that may be the subject of a claim.
32. You must answer all questions about this policy honestly and fully at all times. You must also tell us straight away if anything that You have already told us changes. If You do not tell us, Your policy may be cancelled and any claim You make may not be paid.
33. If a change to a customer account results in a premium refund/shortfall of less than or equal to €10, no charge/refund will be made due to the administration costs involved.

Should You have any queries in relation to foreign adoption please CallSave 1850 44 44 44.

General Conditions Applying to European Motor Breakdown Section

No Section of this Policy shall apply in respect of:

1. We cannot accept responsibility for the transportation of pet animals or livestock carried within the Insured Vehicle at the time of an insured incident. Any extra costs involved in the transportation of pets or alternative transportation requirements in the event of a breakdown, would not be covered by this policy.
2. At the time of a claim, at Our request You must provide evidence of proper servicing of Your vehicle.
3. A garage or specialist undertaking repair work on Your instructions and which is not specifically covered under this insurance will be acting as Your agent for such repair work.
4. If You have a road traffic accident, You must supply Your motor vehicle insurance details to Us when We ask for this information. The incident must be reported to the insurer.

General Exclusions Applying To All Sections

No Section of this Policy shall apply in respect of:

1. Any claim for medical expenses under Section 3 Medical Expenses (Hospital) or Section 5 Medical Expenses (Out-patient) arising directly or indirectly as a result of any Pre-existing Medical Conditions affecting any Insured Person aged 80 years or over at the commencement of the Period of Insurance. Pre-existing Medical Conditions are not excluded under Vhi Assist. If You are not a Vhi Assist member You will have to contact Your Private Medical Insurer to check if You are covered for a pre-existing medical condition.
2. Loss, damage or expense which at the time of happening is insured by, or would, but for the existence of this Policy, be insured by any other existing certificate, Policy or any motoring organisation's service. If You have any other Policy in force, which may cover the event for which You are claiming, You must tell Us. This exclusion shall not apply to personal accident cover under Section 8.
3. Costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which You would have paid for in any case).
4. We will not pay for any losses which are not directly covered by the terms and conditions of this policy. Examples of losses for which we will not pay include loss of earnings due to being unable to return to work following injury or illness happening while on a trip and replacing locks if You lose keys.
5. Costs of telephone calls or faxes, meals, taxi fares (with the sole exception of the taxi costs incurred for the initial journeys to and from a hospital or clinic abroad due to an Insured Person's illness or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of holiday, time-share maintenance fees, holiday property bonds or points and any additional travel or accommodation costs.

6. Any deliberately careless or deliberately negligent act or omission by You.
7. Any claim arising or resulting from Your own illegal or criminal act.
8. Any claim (other than in respect of a valid claim for medical expenses under Section 3 – Medical Expenses (Hospital Treatment) or Section 5 – Medical Expenses (Out-Patient Treatment)) arising directly or indirectly from:
 - Drug addiction or solvent abuse, excessive alcohol intake or Your being under the influence of alcohol or drug(s).
 - Your Suicide, attempted suicide, or intentional self-injury.
 - The Insured Person engaging in Manual Work in conjunction with any profession, business or trade during the Trip.
 - The Insured Person fighting except in self-defence.
 - Participation in any organised competition involving any Winter Sports.
 - The Insured Person engaging in or practising for the following sports and activities: bobsleigh, solo caving, cave diving or pot-holing; canyoning; aqua-lung diving below 30 metres; racing of any kind other than on foot; solo mountain climbing; hang-gliding; heli-skiing; high diving; hunting/shooting; hunting on horseback, horse jumping, polo, point-to-point, steeple-chasing or horse-racing of any kind; hurling; luge; micro-lighting; off-piste skiing or snowboarding (except when accompanied by a qualified guide but with no cover under Section 7 - Personal Liability and Section 8 - Personal Accident); parasailing; para-skiing; quad biking; safari with guns, shark feeding/cage diving; skeleton; ski-jumping, racing or stunting; flying or taking part in other aerial activities except whilst travelling as a fare-paying passenger on a licensed airline; boxing, wrestling, karate and any form of martial arts or unarmed combat; professional sport; weight lifting; white water canoeing, white or black water rafting (grades 5 and 6); yachting outside territorial waters; or any other specially hazardous pursuits or activity except when organised as a holiday interest where You are given tuition by experts employed by the local organiser. **If You are undertaking a pursuit or activity and are in any doubt as to whether cover will apply, please call the MultiTrip Travel Helpline on +353 46 907 7358.**
9. This policy does not cover the following professions during the course of their employment:
 - airline personnel and aircrew
 - member of a ship's crew
 - regular armed forces personnel
 - professional sports men and women and teams.
10. Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss: War, hostilities or warlike operations (whether war be declared or not); invasion; act of an enemy foreign to the nationality of the Insured Person or the country in, or over, which the act occurs; civil war; riot; rebellion; insurrection; revolution; overthrow of the legally constituted government; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power; explosions of war weapons; release of weapons of mass destruction that do not involve an explosive sequence; murder or assault subsequently proven beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the Insured Person whether war be declared with that state or not; terrorist activity. For the purpose of this exclusion terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the use of force or violence and/or the threat thereof. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s). Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above incidents. In the event that any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect. This exclusion does not apply to Section 3 - Medical Expenses (Hospital Treatment), Section 5 - Medical Expenses (Out-patient treatment) and Section 8 - Personal Accident.
11. The Insured Person travelling to a country or specific area or event to which the Government of the country in which You are resident has advised persons not to travel.
12. Loss or destruction or damage or any expense whatsoever resulting from ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof or contamination or poisoning due to the effects of chemical or biological and/or radioactive substances.
13. Any loss or damage directly or indirectly caused by the provision of, or any delay in providing, the medical (or medical related) services to which the cover under this policy relates, whether provided by Us or by anybody else (whether or not recommended by Us and/or acting on Our behalf) unless negligence on Our part can be demonstrated.
14. Delay, loss, damage or injury, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly recognise any date as its true calendar date or to continue to function correctly in respect of/ or beyond that date.

15. Delay, loss, damage or injury, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly operate as a result of a computer virus. Computer viruses include any program or software, which prevents any operating system, computer program or software working properly or at all.
16. Any claim when You have not paid the appropriate premium for the cover required. 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.
17. Consequential loss of any kind arising from the provision of, or any delay in providing, the services to which this Policy relates, unless negligence on Our part can be demonstrated.
18. Any costs incurred on behalf of other travelling companions who are not insured under this policy.

General Exclusions applying to European Motor Breakdown Section

19. Vehicles which have not been maintained and operated in accordance with the manufacturer's recommendations; a previous inadequate repair; unsuccessful d.i.y. dismantling and/or reassembly; and kit cars.
20. Any recurring claim due to the same cause within the last 28 days, where a permanent repair has not been undertaken to correct the fault.
21. Assistance following a breakdown or accident attended by the police or other emergency services until they have authorised the vehicles removal.
22. Vehicles being used by You for Hire or Reward during the Trip or for motor racing, rallies, speed or duration tests or practising for such events.
23. The provision of service to vehicles temporarily immobilised by floods, snow-affected roads, sand or mud, situated in areas to which Our agents have no right of access, or on Motor Traders' premises.
24. Vehicles not in a roadworthy condition at the time cover is effected.
25. Claims arising from loss of or damage to contents of the Insured Vehicle.
26. Immobilisation of, or damage to, the Insured Vehicle or any component, or travel delay or any subsequent loss, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device or any computer software or stored programme to correctly recognise any date as its true calendar date or to continue to function correctly in respect of or beyond that date.
27. Any tolls, fines, parking charges, or congestion charges arising from use of a replacement vehicle.
28. Any winching costs or specialist off-highway-recovery equipment. Any vehicle or equipment used other than a standard recovery vehicle which is required to move a vehicle which has left the highway or is overturned or without wheels, would be considered as specialist. Once the vehicle has been recovered to a suitable location, normal service will be provided.
29. The cost of draining or removing contaminated fuel or other fluids. We will arrange local recovery, but it will be Your responsibility to pay for any work carried out.
30. Any costs for locksmiths, glass replacement or tyre specialists are Your responsibility.

Additional Travel Information

Important notice

Under the new European Union (EU) travel regulations, You are entitled to claim compensation from Your Carrier if any of the following happen:

1. Denied boarding and cancelled flights

If You check in on time but You are denied boarding because there are not enough seats available or if Your flight is cancelled, the Carrier must offer You financial compensation.

2. Long delays

If Your flight is delayed for more than five hours, the airline must offer to refund Your ticket.

3. Luggage

If Your checked-in luggage is damaged or lost by an EU airline, You must claim compensation from the Carrier within seven days.

If Your checked-in luggage is delayed, You must claim compensation from the Carrier within 21 days of its return.

You can download full details from http://ec.europa.eu/transport/passengers/air/air_en.htm

Reciprocal Health Agreements:

If You intend travelling to the European Economic Area We would advise You to obtain a European Health Insurance Card, which will entitle You to certain free health arrangements in the European Economic Area.

When You are travelling to Australia and You register for treatment under the national Medicare scheme, Medicare provides:

- free treatment as an in-patient or out-patient at a public hospital; and
- subsidised (cheaper) medicines under the Pharmaceutical Benefits Scheme;

You need only enrol at Medicare offices in Australia if You will be receiving treatment. If You receive treatment before You enrol, Medicare benefits will be backdated, if You are eligible. To be eligible You must be a Republic of Ireland resident and will need to show Your passport with an appropriate visa and acceptable identification (e.g. a driving licence).

For more information You should contact:

Health Insurance Commission, PO Box 1001, Tuggeranong, ACT 2901, Australia.

or visit the website: www.hic.gov.au

Data Protection Notice

Personal information is collected and maintained by both Us and Vhi Healthcare in order to underwrite and administer the policies of insurance that We issue. All personal information is treated with the utmost confidentiality and with appropriate levels of security. Your information will not be kept any longer than is necessary.

Your information will be protected from accidental or unauthorised disclosure. Your Information will only be revealed if it is allowed by law, authorised by You, to prevent fraud or in order that We can liaise with Our agents in the administration of this policy.

To help ensure that You receive the maximum possible benefit, We may pass on relevant claims information to Vhi Healthcare where a claim has been submitted to us in respect of treatment which is eligible for benefit under Your Vhi Healthcare Hospital Plan. Vhi Healthcare may also pass on relevant claims information to Us where a claim has been submitted under your Vhi Healthcare Hospital Plan in respect of any treatment which is eligible under your Vhi MultiTrip cover.

Under the terms of the Data Protection Acts, 1988 - 2003, You have the right to ask for a copy of any information held on You upon payment of an administrative fee. You may also ask for any inaccurate information held on You to be corrected. Any inaccurate or misleading data will be corrected as soon as possible.

We may wish to send you information on other products and services which may be of interest to You. Your current communication preferences which we hold on file will apply. If You wish to change these preferences, please contact LoCall 1890 44 44 44.

The above principles apply whether We hold Your information on paper or in electronic form.

Standard of Workmanship

Aria Assistance will monitor the progress of Your assistance but cannot be responsible for the repair work provided by a garage, dealer or tradesman.

Customer Satisfaction

Our Promise of Service: We aim to provide a first class service at all times. However, if You have a complaint You should contact Us in the first instance at:

Quality Department, Aria Assistance, IDA Business Park, Athlumney, Navan, Co. Meath.

E-mail on: vhitravelclaims@aria-assistance.com

We will aim to provide You with a full response within four weeks of the date We receive Your complaint and Our response will be Our final decision based on the evidence presented. If, for any reason there is a delay in completing Our investigations, We will explain why and tell You when we hope to reach a decision.

If You are not satisfied with the results of Our investigation or fail to receive a final answer within eight weeks of Us receiving Your complaint, You have the right to refer Your complaint to an independent authority for consideration.

Your complaint should be referred to:

Financial Services Ombudsman, Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

LoCall: 1890 882090 Tel: (01) 6620899

E-mail: enquiries@financialombudsman.ie Web: www.financialombudsman.ie

Please note that if You wish to refer this matter to the Financial Services Ombudsman, You must do so within 2 weeks of Our final decision. You must have completed the above Procedure before the Financial Services Ombudsman will consider Your case.

Your legal rights are not affected.

Voluntary Health Insurance Board

An Bord Árachais Sláinte Shaorálaigh

Claims Queries: Vhi MultiTrip Travel Claims,
Aria Assistance,
IDA Business Park,
Athlumney,
Navan,
Co. Meath.

Telephone number: +353 46 907 7358

Lines open: 8am – 6pm GMT – Monday - Friday
8am – 4pm GMT – Saturday



Website: www.vhi.ie/travelinsurance

Stamp Duty

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.

Financial Services Compensation Scheme

Aria Insurance Services Limited and Great Lakes Reinsurance (UK) PLC are both covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if either are unable to meet their obligations. More information can be obtained from the www.fscs.org.uk website

The Voluntary Health Insurance Board trading as Vhi Healthcare is regulated as an intermediary by the Central Bank of Ireland.

Vhi Healthcare is tied to Aria Insurance Services Limited for MultiTrip Travel Insurance.
This policy is underwritten by Great Lakes Reinsurance (UK) PLC.