

MultiTrip Travel Insurance

Rules - Terms and Conditions



Date of Issue: 1st June 2020

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 175, 2300 AD Leiden, 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@intana-assist.com
Vhi Travel Claims Department, Intana, IDA Business Park, Athlumney, Navan, Co. Meath.

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

Ireland:	01 650 2697 Lines Open: 8am - 6pm GMT Monday - Friday, 9am - 3pm GMT Saturday
Email:	travel@vhi.ie

Introduction

The purpose of this travel insurance policy is to provide financial protection and emergency assistance only in medical emergencies for **Your Trip(s)**. **This policy is a travel insurance policy and NOT Private Medical Insurance.**

Frequently asked questions

Am I required to have a current Private Medical Insurance plan to be eligible for MultiTrip cover?

Yes. **Your** MultiTrip cover is especially designed to complement the overseas cover provided by domestic **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** domestic **Private Medical Insurance** has exceeded its limits or after **€65,000**, whichever is the highest. **Your domestic 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 domestic 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 domestic **Private medical Insurance** policy, **Your** MultiTrip policy will be invalid and no cover will be in force. Vhi will be able to cancel **Your** MultiTrip 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** domestic **Private Medical Insurance** plan has overseas cover and **Your** pre-existing medical condition is covered under the terms and conditions of **Your** domestic **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** domestic **Private Medical Insurance** has exceeded its medical benefit or after **€65,000**, whichever is the highest. In order to qualify for benefit under Section 3 - Medical Expenses (Hospital Treatment), **You** must have a valid claim under **Your** domestic **Private Medical Insurance** plan. If **You** are 80 years or over, cover is limited only to the overseas cover limits on **Your** domestic **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** have a current domestic **Private Medical Insurance** policy in Republic of Ireland with cover of at least **€65,000** for overseas medical emergencies. If **You** do not have a current domestic **Private Medical Insurance** policy, **Your** MultiTrip policy will be invalid and no cover will be in force. Vhi will be able to cancel **Your** MultiTrip policy and no refund of premium will be made.

Am I required to have repatriation cover in place?

Yes as **We** will only provide cover for repatriation once **You** have exhausted any cover provided under **Your** domestic **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 complement the cover **You** already hold under **Your** domestic **Private Medical Insurance** plan. If **You** require hospital treatment abroad, **You** should contact **Your Private Medical Insurance** provider.

What are the Trip duration limits on my policy?

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

You are covered for as many Trip(s) **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).

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

5 days if **You** are aged 80 years or over and travelling in Zone 3 (Worldwide).

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 amount shown under excess on the Summary of Cover table first before making any claim under the Policy. No excess is payable when **You** have purchased the optional **Policy Excess Waiver** and the appropriate premium has been paid.

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

This Policy is underwritten by Great Lakes Insurance SE, a Societas Europaea incorporated in Germany registered with the commercial register of the local court of Munich under number HRB 230378 whose registered office is Königinstr. 107, 80802 Munich, Germany. Great Lakes Insurance SE is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht in Germany and is regulated by the Central Bank of Ireland for conduct of business rules.

This Policy is administered by Collinson Insurance Solutions Europe Limited, who is appointed by Great Lakes Insurance SE, as the third party administrator.

Collinson Insurance Solutions Europe Limited, trading as Intana is incorporated in Malta and is enrolled in the Insurance Agents List to act as an Insurance Agent in terms of the Insurance Distribution Act (Cap. 487) and is regulated by the Central Bank of Ireland for conduct of business rules.

Vhi Healthcare is tied to Collinson Insurance Solutions Europe Limited for MultiTrip Travel Insurance. Vhi Healthcare receives a portion of the premium to manage the MultiTrip Travel Insurance business. Vhi Healthcare is not obliged, either contractually or otherwise, to introduce a minimum level of business to Collinson Insurance Solutions Europe Limited. Further details are available on request.

Making a Claim

First, check **Your** Certificate and the appropriate Section of **Your** policy to make sure that what **You** are claiming for is covered. **Your** claim can be submitted online or by phone. **You** can submit **Your** claim online by visiting www.vhi.ie/claims or **You** can register **Your** claim over the phone by calling **Us** on +353 46 9077358.

Claims for Missed Departure, Travel Delay, Personal Luggage, Emergency Expenses (Out-Patient Treatment) and Cancellation up to €500 (after any excess that applies) may receive a decision over the phone. To help **Us** assess **Your** claim, please have any documentation which would support **Your** claim to hand when **You** call. The following information is an example of what would be needed: Booking invoice, medical receipts, medical report or a letter from **Your** airline.

All claims must be submitted, within 60 days of **Your** return from **Your Trip** during which the cause of the claims occurred (or in event of a cancellation claim, within 60 days of the date **You** cancelled **Your Trip**), on a policy claim form or over the phone whichever is applicable, 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. In order to handle claims quickly, **We** may use appointed claims handling agents.

You must assist **Us** by providing all requested information, including completing any requested forms, or **You** may experience a delay in the processing of **Your** claim.

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**, Intana 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**.

Making a Complaint

We aim to provide a first class service at all times. However, if **You** have a complaint refer to the '**Your** Satisfaction' section where **You** will find instructions.

Table of Contents

Introduction	2
Frequently Asked Questions	2
Making a Claim.	3
What You'll be covered for	5
Meaning of Words	7
Important Notes	11
Important Differences in Terms and Conditions.	13
Cancellation Provisions	14
Section 1 – Personal Assistance Services	16
Section 2 – Travel Homecare	17
Section 3 – Emergency Medical Expenses (Hospital Treatment)	18
Section 4 – Additional Repatriation and Accommodation Costs	19
Section 5 – Emergency Medical Expenses (Out-Patient Treatment)	19
Section 6 – Legal Protection	20
Section 7 – Personal Liability	21
Section 8 – Personal Accident	22
Section 9 – Cancellation or Curtailment & Trip Interruption	22
Section 10 – Missed Departure	24
Section 11 – Travel Delay	25
Section 12 – Personal Luggage	25
Section 13 – Luggage Delay	27
Section 14 – Money and Passport	27
Section 15 – Catastrophe	28
Section 16 – Withdrawal of Services	28
Section 17 – Kennel and Cattery Fees	28
Section 18 – Mugging Benefit.	29
Section 19 – Hi-jack Benefit	29
Section 20 – Hospital Daily Benefit	29
Section 21 – Optional Winter Sports Cover	30
Section 22 – Optional Golf Cover	32
Section 23 – Optional Gadget Cover	34
Section 24 – Optional European Motor Breakdown Cover.	35
General Conditions Applying to All Sections	41
General Exclusions Applying to All Sections.	43
Additional Travel Information	45
Reciprocal Health Agreements	46
Data Protection.	46
Your Satisfaction.	46

What You'll be covered for...

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

Section	Summary of Cover	Maximum Benefit (per person per incident unless otherwise shown)	Excess*	Page
1	Personal Assistance Services			16
1a	Transfer of Emergency Funds	€130 (Per Trip)	€0	16
2	Travel Homecare	€400	€0	17
3	Emergency Medical Expenses (Hospital Treatment)	€10,000,000	€0**	18
4	Additional Repatriation and Accommodation Costs	€3,000 (Per Trip)	€0	19
5	Emergency Medical Expenses (Out-Patient Treatment)	€500	€85	19
	Emergency dental treatment	€500	€85	19
6	Legal Protection	€25,000 (Policy Total)	€0	20
7	Personal Liability	€2,000,000 (Policy Total)	€0	21
8	Personal Accident			
	Death – aged 16-64	€10,000	€0	22
	Loss of limb or irrecoverable loss of sight	€40,000	€0	22
	Permanent Total Disablement – (under 65)	€40,000	€0	22
9	Cancellation or Curtailment & Trip Interruption	€10,000 (€5,000 if aged 80 or over)	€85	22
10	Missed Departure	€500	€0	24
11	Travel Delay	€40 after first 12 hours, €40 after each additional 12 hours up to a maximum of €200	€0	25
	Abandonment	€10,000 (€5,000 if aged 80 or over)	€85	25
12	Personal Luggage	€2,000	€85	25
	Single article limit	€400 (€75 if no satisfactory proof of ownership available)	€85	26
	Valuables & Sports Equipment Limit	€400	€85	26
	Mobile Telephone or Smart Phones	€100	€85	26
13	Luggage Delay	12 to 48 hours €75, over 48 hours €150	€0	27
14	Money & Passport	€500	€0	27
14a	Bank notes & currency	€255 (€65 under 16 year old)	€0	27
14b	Passport	€400	€0	27
15	Catastrophe	€1,000	€85	28
16	Withdrawal of Services	€25 after each 24 hours to max €500	€0	28
17	Kennel and Cattery Fees	€25 after each 24 hours to max €150	€0	28
18	Mugging	€50 after each 24 hours to max €500	€0	29
19	Hijack	€50 after each 24 hours to max €500	€0	29
20	Hospital Daily Benefit	€25 after each 24 hours to max €1,000	€0	29

Continued

Section	Summary of Cover	Maximum Benefit (per person per incident unless otherwise shown)	Excess*	Page
	Optional Covers (Add-ons provided You have paid the appropriate premium)			
21	Optional Winter Sports Cover			30
21a	Ski Pack	€1,000	€85	30
21b	Skis, Ski Equipment & Ski Pass	€750	€85	31
21c	Replacement Ski Hire	€30 after each 24 hours to max €400	€0	31
21d	Piste Closure	€50 after each 24 hours to max €600	€0	31
21e	Avalanche or Landslide	€50 after each 24 hours to max €600	€0	31
22	Optional Golf Cover			32
22a	Assistance			32
22b	Golf Course Closure	€40 after each 24 hours to max €200	€0	32
22c	Loss of Golf Equipment	€1,500	€0	33
22d	Cost of Hired Equipment	€50 after each 24 hours to max €500	€0	33
23	Optional Gadget Cover	€1,000 (Per Person Per Trip)(€75 if no satisfactory proof of ownership available)	€85	34
24	Optional European Motor Breakdown Cover			35
24a	Cover Prior to Departure	€1,000 (Policy Total)	€65	36
24b	Missed Motorail Connection	€600	€65	36
24c	Roadside Assistance	€300	€65	37
24d	Replacement Parts	€0	€0	37
24e	Break-In Emergency Repairs	€250 (Policy Total)	€0	37
24f	Vehicle Out of Use	€1,000 (Policy Total)	€0	38
24g	Camping and/or Caravaning Trip(s)	€130 per person to max €650	€0	38
24h	Alternative Driver	See policy section		38
24i	Vehicle Repatriation	Market value of vehicle	€0	39
24j	Motoring Legal Protection	€1,250 (Policy Total)	€0	39
24k	Customs Regulations	See policy section		40

*No Excess will be applicable to any section if **You** have purchased the optional **Policy Excess waiver**.

** There is no excess under this section but cover does not start until the limit under **Your** domestic **Private Medical Insurance** plan is exhausted or €65,000 whichever is the higher.

Note: The description of cover is for indicative purposes only. The benefits listed above are not the total benefits under this policy. Please refer to the Terms and Conditions under each Section of cover for full details of the benefits and limitations of cover.

Flight Delay Lounge Access

Enjoy complimentary access to a LoungeKey™ airport lounge courtesy of Vhi Multitrip Travel Insurance. This is a free and exclusive service available to **You** once **Your** flight is delayed for more than one hour.

You will need to register **Your** flight(s) online on vhi.loungeaccess.ie at least 2 hours before **Your** scheduled departure time. Once **You** have registered **You** will be contacted with details on how to access the lounge if **Your** flight's delayed by one or more hours.

Full terms and conditions, FAQ's and details on how to register your flight, can be found on www.vhi.loungeaccess.ie

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 24).

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**, parent, parent-in-law, step-parent, legal guardian, children (including legally adopted, foster and step-children and daughter/son-in-law), sibling (including step-siblings and sister/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: A person living with another person as husband or wife (including same sex partner) at the same address for at least six consecutive months prior to the date of application.

Complications of Pregnancy and Childbirth: For the purposes of this Policy '**Complications of Pregnancy and Childbirth**' shall only be deemed to include the following: toxæmia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post-partum hemorrhage, 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.

Curtailment: 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 21 years of age 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.

Emergency Medical Treatment: Immediate medical treatment for an unforeseen illness or injury that, according to a **Medical Practitioner**,

- Cannot be delayed until **Your** return to **Your Home** country,
- is required to allow **You** to continue **Your Trip** if **We** agree, or
- is required to stabilise **You** to enable **Us** to repatriate **You** safely to **Your Home** country at **Our** discretion

Excursion(s): A short trip or outing for leisure purposes (including field trips) that is not the sole purpose of your holiday.

Family: The main **Insured Person** and their **Dependent Children**, or the main **Insured Person**, his/her spouse or **Common Law Partner** and their **Dependent Children** under 21 years of age and residing with them.

Gadget: Mobile/smart phones, drones, tablet computers, laptops, computers, smart watches, satellite navigation systems (GPS), Personal Digital Assistants (PDA's), games consoles (including handheld consoles) and all accessories for these items.

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 Republic of Ireland and/or Northern Ireland which are for less than 1 night and where paid accommodation has not been pre-booked.

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 and Northern Ireland, Greece (including Greek Isles), Hungary, Iceland, Isle of Man, Republic of 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) All countries worldwide including those in Zones 1 & 2.

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

Insured Person: Each person named on the Policy Certificate, resident in the Republic of 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.

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 that is physical, including but not limited to construction, installation, assembly, undertaking of any trade and building work. This does not include bar staff, restaurant staff, musicians, singers and any fruit pickers providing they are not using machinery.

Maximum Benefit: The most that **We** will pay under each Section of cover.

Medical Condition: Any disease, sickness, illness, or injury including psychological conditions.

Medical Practitioner: A legally licenced member of the medical profession, recognised by the law of the country where treatment is provided and who, in rendering such treatment is practicing within the scope of his/her licence and training, and who is not related to **You** or a travelling companion.

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

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 **Trip(s) 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 **You** for 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. Please read the Summary of cover table and section 12 "Personal Luggage" for all cover and item limits.

Note 3: Wheelchairs and mobility aids are classed as **Personal Luggage** and are covered according to limits under **Personal Luggage**.

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

Policy Excess: The amount shown on the Summary of Cover table per **Insured Person**, per section, for each and every claim, where the **Policy Excess** applies. In the case of a cancellation claim for loss of deposit only, please refer to section 9 cancellation or Curtailment & Trip interruption.

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 purchased when **You** originally purchase this policy or at annual renewal of **Your** policy.

Pre-existing Medical Condition: Pre-existing Medical Condition: Any **Medical Conditions** including symptoms for which **You** have attended 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** 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.

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.

Sports & Activities: The activities listed under the Sports and Activities section of this policy.

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, accommodation and other redeemable holiday vouchers, driving licences, passports and Green Cards.

Trip: A journey that takes place during the **Period of Insurance** as outlined in the Policy certificate, within the **Geographical Limits** stated on the policy certificate, which begins when **You** leave **Home** and ends when **You** get back **Home** or to a hospital, nursing **home** or medical institution in **Your Home** country, whichever is the earlier.

Please note: **Trip(s)** within the Republic of Ireland and Northern Ireland are only covered when a minimum of 1 night paid accommodation has been pre-booked prior to departure.

Cover is included whilst travelling directly from **Your Home** or business (whichever is the latest) to **Your** departure point and back again when **You** return, limited to 24 hours in each direction.

Unattended: Where **You** or anyone travelling with **You** who has **Your** authority to be in control of **Your** baggage, are not in full view of **Your** property or are not in a position to stop a third party from taking or interfering with your property.

Valuables: Cameras including Go Pro, photographic, video and audio equipment, and associated equipment of any kind; computer hardware and software including notebooks, laptops and tablet 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; telescopes; binoculars; jewellery; watches; furs; leather articles; perfumes; precious stones and articles made of or containing gold, silver or other precious metals.

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

We, Our or Us: Great Lakes Insurance SE, a Societas Europaea incorporated in Germany registered with the commercial register of the local court of Munich under number HRB 230378 whose registered office is Königinstr. 107, 80802 Munich, Germany.

Winter Sports: The activities listed under the **Winter Sports & Activities** section.

You/Your: Each person named on the Policy Certificate, resident in the Republic of 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 **Maximum Benefits**, and all other terms, conditions and exclusions contained in this Policy
- when You hold a domestic **Private Medical Insurance** plan containing a minimum of €65,000 overseas medical emergency cover in addition to this MultiTrip policy and habitually reside in the Republic of Ireland, (i.e. have their main **Home** in the Republic of Ireland).
- please ensure You familiarise Yourself with Your domestic **Private Medical Insurance** plan **Trip** limits.
- following payment of the appropriate premium for the level of cover selected.

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

- 60 days if You are aged up to and including 64 years
- 30 days if You are aged between 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 60, 90, 120 or 180 days, on payment of an additional premium.

- 30 days aged 80 years or over (for **Trip(s)** within Geographical 'Zone 1' only)
- 21 days aged 80 years or over (for any **Trip** outside of Geographical 'Zone1' but within 'Zone 2')
- 5 days aged 80 years or over (For any Trip within 'Zone 3').

You must ensure You are familiar with the **Trip** limits that apply on Your domestic **Private Medical Insurance** plan. This is the maximum number of days Your domestic **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 Trip(s) are covered for a maximum of 21 days in each **Period of Insurance**.

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 **Trip(s)** You undertake. Within these 180 days, single **Trip** limits apply on Your MultiTrip policy.
- 2) **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 You provided Your domestic **Private Medical Insurance** plan offers continuous cover for the whole period of each **Trip**. The MultiTrip extension only provides cover up to the maximum **Trip** limit of the domestic **Private Medical Insurance** plan.

Coverage for Insured Persons;

- aged 80 years or over at the commencement of the **Period of Insurance** is available for **Trip(s)** within Zones 1, 2 or 3.
- aged between 65 and 79 years of age can choose whether they have cover for **Trip(s)** within Zone 1 only or Zone 3.
- aged under 65 years of age all have cover for **Trip(s)** within Zone 3.

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 search and rescue costs billed to You.

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

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 including any add-ons if it does not meet with Your requirements, providing You have not started a **Trip** to which the insurance applies or made or intend to make a claim.

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).

By auto renewing Your MultiTrip policy any and all add-ons that have been purchased at the inception or during the term of Your policy will be renewed automatically with this policy. It is Your responsibility to instruct Vhi if You would like to remove any or all add-ons prior to the renewal date in the schedule.

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.

Volunteering: This is covered under **Your** policy in some circumstances and is different from providing humanitarian aid or being an aid worker which is not covered (Please see general exclusions).

Cover is provided as long as;

- Medical aid or care is not being provided by the customer
- The customer is not undertaking **Manual Work**
- The customer is not coming into contact or providing care for animals

Examples of activities covered;

- Volunteering teaching children / adults English or maths;
- Volunteering in an orphanage feeding / changing children
- Volunteering doing office based activities such as with a law firm

Examples of activities **not** covered;

- Volunteering in hospitals
- Volunteering in a veterinary practice or with animals
- Volunteering building shelters or housing
- Volunteering to provide aid to sick individuals (except for Lourdes)

If **You** are in any doubt as to whether you will be covered please call **Us** on **1890 86 68 22**.

Important Health Requirements

This insurance operates on the following basis:

- To be covered, **You** must be fit to travel and fit 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.
- This insurance will NOT cover **You** when **You** have been given a terminal prognosis.
- **Pre-existing medical conditions** are not covered under this policy if **You** are aged 80 or over at the commencement of the **Period of Insurance**.

Pre-existing medical conditions may be covered under Your domestic Private Medical Insurance plan and You should contact them to check.

In the event that You don't comply with the above statements, any claim made may not be paid or paid in full.

Anyone upon whom the Trip may depend

A **Close relative** who is not travelling with **You**, a travelling companion not insured by this insurance or the person with whom **You** are intending to stay, may have a **Pre-existing Medical Condition**. In some cases, if their state of health deteriorates greatly, **You** may want to cancel or curtail **Your Trip**.

Subject to all the other terms and conditions, such claims are covered if the person's **medical practitioner** can confirm in writing that, at the time **You** bought this insurance, or at the time of booking the **Trip**, whichever is the later, they would have seen no substantial likelihood of their patient's state of health deteriorating to such a degree that this would become necessary. If the **medical practitioner** will not confirm this, **Your** claim is not covered.

Important difference in Terms & Conditions

This document contains the Terms and Conditions that apply to the cover provided under the MultiTrip Travel Insurance product from Vhi Healthcare. Please note that they differ from the Terms and Conditions that apply to **Your** domestic **Private Medical Insurance** plan in a number of areas, including but not limited to:

- **Trip Limits:** This Policy contains strict limits on the length of time **You** can spend travelling abroad on each **Trip**. Please refer to the section headed "Important Notes". **Trip(s)** must commence and end in **Your Home** country.
- **Age Limit:** Persons under 18 years of age may not purchase this Policy.
- **Insured Persons 80 years or over:** For **Insured Persons** aged 80 years or over at the commencement of the **Period of Insurance** medical cover will not be available under this policy 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'. **You** should check **Your** domestic **Private Medical Insurance** plan for any cover available.
- **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 provides cover for the Sports & Activities listed under the "Sports & Activities" section. There is not cover for any activity not listed. If **You** are going to take part in special sports and activities where there maybe 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 Medical Treatment** **You** receive outside of the Republic of Ireland and Northern Ireland if **You** need the treatment because of an unexpected illness or injury which happens during a **Trip**. **The MultiTrip policy is NOT a Private Medical Insurance 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 or use 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 or third party injury and **You** must ensure that cover for third party injury or property damage is included with the cost of hire. If **You** are not hiring then **You** should make sure **You** are adequately insured elsewhere.
- **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 what is shown on the Summary of Cover table.
- **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 **You** having received it to:

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

If **You** contact **Us** to cancel **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 provided **You** have not made a claim or taken a **Trip** to which the insurance applies.

Premium position upon cancellation by You – If **You** cancel any part of this Policy including any add-ons outside the 14 day 'Cooling Off Period' no refund of premium will be given.

Cancellation due to no domestic Private Medical Insurance policy in place – If **You** do not have a domestic **Private Medical Insurance** policy for any reason which covers a minimum of €65,000 for overseas medical emergencies, Vhi may give 7 days notice of cancellation of this policy to **You** at Your last known address. **You** may not be entitled to a full refund of the premium **You** have paid.

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 death is the subject of a claim occurring in the course of the **Period of Insurance**):

- 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.

Sports and Activities

This Policy will cover **You** when engaging in the Sports and Activities listed in the table below. Cover is provided whilst participating in the following Sports and Activities on a recreational, non-competitive and non-professional basis:

- Abseiling (*within organiser's guidelines*)
- Aerial Safaris (*in chartered aircraft and an organised excursion*)
- Aerobics
- Angling
- Assault Course
- Banana Boating
- Baseball
- Badminton
- Basketball
- Battle Re-enactment
- Beach Games
- Billiards/Snooker/Pool
- Body Boarding (*Boogie Boarding*)
- Bowls
- Canoeing/Rafting/White Water Rafting/Kayaking – *up to grade 4*
- Climbing (*on a climbing wall only*)
- Croquet
- Cross Country Running
- Curling
- Dancing (*including under instruction*)
- Deep Sea Fishing
- Falconry
- Fell Running (*up to 2,500 metres above sea level*)
- Fell Walking (*up to 4,000 metres above sea level*)
- Flying as a fare paying passenger in a fully licensed passenger carrying aircraft
- Fishing
- Football/Gaelic football (*not a major competition, tournament or main purpose of the Trip*)
- Frisbee/Ultime Frisbee

- Glass Bottom Boats/Bubbles
- Gliding (*not piloting and subject to flying with a qualified pilot*)
- Golf
- Gorilla Trekking (*organised tours only*)
- Gymnastics
- Horse Riding for up to 7 days (*wearing a helmet and excluding competitions, racing, jumping, and hunting*)
- Hot Air Ballooning (*licensed and organised pleasure rides only*)
- Indoor climbing (*on a climbing wall*)
- Jogging
- Korfball
- Land Skiing
- Marathon Running (*Training*)
- Netball
- Octopush
- Orienteering (*up to 4,000 metres above sea level*)
- Parascending (*over water, only when attached to a speed boat and once only*)
- Pedalos
- Pony Trekking for up to 7 days (*wearing a helmet and excluding competitions, racing, jumping, and hunting*)
- Rambling (*up to 4,000 metres above sea level*)
- Roller Skating/Blading/In-line (*wearing pads, helmets and no stunts/tricks*)
- Rounders
- Safari Trekking/Tracking in the bush (*must be organised tour and no guns*)
- Scuba diving up to depth of 30 metres (*if qualified or accompanied by qualified instructor and not diving alone or involved in cave diving*)
- Skateboarding (*wearing pads and helmets and no stunts/tricks*)
- Skin Diving (*diving to a depth of 30 metres if qualified or accompanied by a qualified instructor and not diving alone or involved in cave diving*)
- Sledding
- Snorkelling
- Softball
- Surfing
- Swimming
- Swimming with Dolphins
- Sydney Harbour Bridge (*organised and walking across clipped onto a safety line*)
- Table Tennis
- Ten Pin Bowling
- Tennis
- Tree Canopy Walking
- Trekking/Hiking/Walking (*up to 4,000 metres above sea level*)
- Tug of War
- Volleyball
- Wake Boarding
- Water Polo
- Water Skiing (*no jumping or stunts*)
- Whale Watching
- Wicker Basket Tobogganing
- Wind Surfing/Sailboarding
- Wind Tunnel Flying (*pads and helmets to be worn*)
- Zip Lining/Tree Trekking/Flying Fox (*safety harness must be worn*)
- Zorbing/Hydro Zorbing/Sphering (*organised events*)

The following Sports and Activities will also be covered but no cover will apply in respect of any Personal Accident or Personal Liability claims:

- Archery
- Camel Riding
- Clay Pigeon Shooting (*organised events*)
- Cycling (*wearing a helmet and no racing*)
- Elephant Riding/Trekking

- Fencing
- Fives
- Go Karting (*up to 120cc, wearing a helmet*)
- Handball
- Hurling (*excluding playing for a local team or any Championships events*)
- Jet Boating/Power Boating
- Jet Skiing
- Jousting
- Paint Balling/War Games (*wearing eye protection*)
- Racket Ball
- Riding Motorcycles (*up to 50cc only*) for which **You** have a valid, full Irish motorcycle licence, wear a helmet and on recognised roads only. There is No Cover for Quad biking, ATV's, racing, motor rallies, competitions, time trials, endurance events or any sort of riding off road.
- Rowing (*within European waters only*)
- Sailing/Yachting (*if qualified or accompanied by a qualified person – within European waters only*)
- Sandboarding/Sand Surfing/Sand Skiing
- Sand Yachting
- Shooting/Small Bore Target/Rifle Range Shooting (*within organiser's guidelines*)
- Squash
- Swimming/Bathing with Elephants
- Tall Ship Crewing (*no racing*)

There is no cover for any sport or activity not listed under this section, unless authorised by Us in writing. If **You** are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call the MultiTrip Travel Helpline on +353 46 907 7358.

Winter Sports Activities

This Policy will cover **You** when engaging in the Sports and Activities listed in the table below. Cover is provided whilst participating in the following Sports and Activities on a recreational, non-competitive and non-professional basis:

- On-piste skiing
- On-piste snowboarding
- Off-piste skiing and snowboarding when accompanied by a qualified guide
- Tobogganing
- Glacier skiing and
- Outdoor ice-skating

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 the maximum shown in the Summary of Cover table. 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 the Republic of 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

- I. Any deliberately careless or deliberately negligent act or omission by **You**.
- II. 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** 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 despatch a repairer chosen from **Our** national database of approved tradesmen, to assess the situation and carry out repair 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 the maximum amount shown in the Summary of Cover table (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 or overflows, burst or leaking flexible hoses, or leaking washing appliances which You can isolate with a stop tap.
- b) Slow seepage from joints or gaskets which does not involve a sudden escape of water.
- c) The results of hard water scaling deposits.
- d) Blockage of soil or waste pipes from sinks, basins, bidets, baths or showers and malfunctioning or blockage of septic tanks.
- e) Blocked or misaligned guttering and damage to boundary walls, hedges, fences and gates.
- f) 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.
- g) Air locks or water hammer in central heating piping or radiators.
- h) Breakage of internal glass or of any basin, bath, bidet or shower base or damage to any **Home** contents.
- i) 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.
- j) 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**.
- k) 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**. However, **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 – Emergency Medical Expenses (Hospital Treatment)

In order to qualify for benefit, **You** must have a valid claim under **Your** domestic **Private Medical Insurance** plan. **You** must hold a domestic **Private Medical Insurance** plan which provides at least a minimum of €65,000 cover in respect of eligible overseas medical expenses.

Once **You** exceed **Your** domestic **Private Medical Insurance** limits the following is covered:

What is covered

We will then pay medical costs up to an overall maximum as shown in the Summary of Cover table, for each **Insured Person** for **Emergency Medical Treatment** arising from 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** domestic **Private Medical Insurance** plan overseas section.

Please note this benefit does not apply to **Trip(s)** within the Republic of Ireland and Northern Ireland as cover for **Emergency Medical Treatment** within the Republic of Ireland and Northern Ireland is applicable according to **Your** domestic **Private Medical Insurance** plan.

To be covered under this section, **You** must not have exceeded the single **Trip** limits that may apply under **Your** domestic **Private Medical Insurance** plan.

What is not covered

Under the terms of **Your** travel Policy, additional cover beyond **Your** domestic **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) Any claim arising directly or indirectly from any **Pre-existing Medical Conditions ONLY** for **Insured Persons aged 80 years or over** at the commencement of the **Period of Insurance**.
- c) If the **Insured Person** travels abroad on a **Pilgrimage**, outside Zone 1.
- d) For search and rescue costs billed to **You** by a government, regulated authority or private organisation spent in connection with looking for and rescuing **You**.
- e) Any deliberately careless or deliberately negligent act or omission by **You**.
- f) Where **You** have an ineligible or declined claim under **Your** domestic **Private Medical Insurance** plan.
- g) Where **Your** treatment is not **Emergency Medical Treatment**.

The **Policy Excess** does not apply under this Section.

If Our Medical Officer in conjunction with the treating doctor advises a date when it is feasible and practical to repatriate You or move You to a more appropriate medical facility in Our opinion, but You choose instead to remain abroad or not follow Our advice, Our liability to pay any further costs under this Section after that date will cease.

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 – Emergency Medical Expenses (Hospital Treatment) and Section 5 – Emergency Medical Expenses (Out-Patient Treatment), **You** have been discharged from hospital **after You** intended return date Home and **You** have been medically certified to be fit to fly, **We** will pay up to the limit shown on the Summary of Cover table 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 **Trip(s)** within the Republic of Ireland and Northern Ireland as cover for emergency treatment within the Republic of Ireland and Northern Ireland is applicable according to **Your** domestic **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 – Emergency Medical Expenses (Out-Patient Treatment)

This Section covers out-patient **Emergency Medical Treatment** expenses incurred during a **Trip**, when **Your** case is not eligible for benefit under **Vhi Assist** or **Your** domestic **Private Medical Insurance** policy. Under this Section **You** must first pay out-patient expenses and make a claim against **Your** domestic **Private Medical Insurance** when **You** return to the Republic of Ireland.

What is covered

We will pay up to the amount shown in the Summary of Cover table per **Insured Person** for out-patient **Emergency Medical Treatment** expenses incurred during a **Trip** outside of the Republic of Ireland and Northern Ireland, for which **You** have paid the provider directly, and for which **You** have made a claim against **Your** domestic **Private Medical Insurance** which has been declined in part or whole.

Eligible expenses are:

- General Practitioner visits;
- Medical Consultations (which are not eligible under **Your** domestic **Private Medical Insurance** plan);
- Prescribed medication;
- Radiology & Pathology Fees (which are not eligible under **Your** domestic **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 **Emergency Medical Treatment** expenses incurred during a **Trip** outside the Republic of Ireland and Northern 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** domestic **Private Medical Insurance** plan, this does not affect **Your** entitlements. However, if **You** are entitled to claim under another insurance contract 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 and **Your** domestic **Private Medical Insurance** will act as the primary insurance.

If **You** 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.

Please note this benefit does not apply to **Trip(s)** within the Republic of Ireland and Northern Ireland as cover for Emergency Medical Treatment within the Republic of Ireland and Northern Ireland is applicable according to **Your** domestic **Private Medical Insurance** plan.

What is not covered

- a) Any costs when the **Insured Person** has travelled abroad on a **Pilgrimage** outside Zone 1.
- b) The **Policy Excess** shown on the Summary of Cover table per **Insured Person**, for each and every claim.
- c) Treatment which is not **Emergency Medical Treatment and can reasonably be delayed until Your return to the Republic of 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 **You** 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) Any costs where **You** have not first claimed against **Your** domestic **Private Medical Insurance** and provided documentary evidence that the costs being claimed are not covered under **Your** domestic **Private Medical Insurance**.
- h) 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 **You** were 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 reasonably assist **Us** 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 the Republic of 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 the amount shown in the Summary of Cover table 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 the Republic of 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 the amount shown in the Summary of Cover table 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 up until such time as it reaches the amount shown in the Summary of Cover table, although **You** do not have to accept the lawyer nominated by **Us**.

Lawyers must be qualified to practice 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 **Trip(s)** solely within the Republic of Ireland and Northern 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, 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 what is shown on the Summary of Cover table 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 however caused.
- i) Any **Trip(s)** solely within the Republic of Ireland and Northern 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 **Permanent Total Disablement**, **We** will pay to **You** or **Your** legal personal representatives the benefits as shown in the Summary of Cover table:

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 Permanent Total 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 the amount shown on the Summary of Cover table.
- 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 prior to departing from the Republic of Ireland **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.
- **You** abandoning **Your Trip** following the cancellation of or a delay of more than 12 hours in the departure of **Your first** outward international flight, sea- crossing or coach or train journey from **Your Home country**, forming part of the **Trip’s** itinerary. This must be as a direct result of **Strike or Industrial Action** (of which **You** were unaware at the time **You** either booked the **Trip** or purchased this policy, whichever is the later), adverse weather conditions, or the mechanical breakdown of, or accident involving, the aircraft, sea vessel, coach or train.
- **Your first** outward international flight, sea-crossing or international coach or train journey, from **Your Home Country**, 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.
- **You** compulsory quarantine.
- If, following the commencement of **Your Trip**, **You** are unable to continue **Your Trip**, as detailed in **Your** travel itinerary, due to the loss or theft of **Your** passport, or that of any person **You** are travelling with.

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 the amount shown on the Summary of Cover table per **Insured Person** under the age of 80 years at the commencement of the **Period of Insurance**.
- Up to the amount shown on the Summary of Cover table 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 the Republic of 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 up to the amount shown on the summary of cover table. 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. The total amount claimed under this section can not exceed the amount shown on the Summary of Cover table.

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 **You** notified the carrier or Travel Agent.

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 the Republic of Ireland or the date **You** were hospitalised prior to returning to the Republic of Ireland, whichever is the earlier.

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, **Curtailed** or **Trip** Interruption caused by work commitment or amendment of **Your** holiday entitlement by **Your** employer.
- l) Prohibitive regulations by the government of any country, or delay or amendment of the **Trip** due to government action.
- m) 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.
- n) Any claim arising from a volcanic eruption (including volcanic ash being carried by the wind).
- o) The **Policy Excess** as shown on the Summary of Cover table 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.
- p) Any costs relating to taxes, air passenger duty and other surcharges levied by the airline or carrier.
- q) A **Trip** solely within the Republic of Ireland and Northern Ireland unless a minimum of 1 night paid accommodation has been pre-booked prior to departure.
- r) Any cancellation or administration charges incurred in obtaining any supporting documentation.
- s) Any claim arising directly or indirectly from any **Pre-existing Medical Conditions ONLY** for **Insured Persons aged 80 years or over** at the commencement of the **Period of Insurance**.
- t) The cost of this Policy.
- u) 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 **Curtailed** of scheduled public transport due to adverse weather conditions, **Strike or Industrial Action** or mechanical breakdown or road traffic accident;
- An accident or breakdown on a motorway or dual carriage way that **You** are travelling on which causes an unexpected delay

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 as shown in the Summary of Cover table 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 **You** allowing insufficient time to complete **Your** journey to the departure point including points of departure for international connections.
- g) Anything mentioned in the "General Exclusions".
- h) Any claims arising from a volcanic eruption (including volcanic ash being carried by the wind).

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 amount shown on the Summary of Cover table per **Insured Person** for the first 12 hours **Your** departure is delayed and for each subsequent full 12 hours delay, up to the maximum shown, per **Insured Person** per **Trip**; or
 - For more than 12 hours beyond the intended departure time on the first outbound international flight, sea crossing, coach or train, from **Your Home Country**: **You** can choose instead to abandon **Your Trip** and submit a cancellation claim under Section 9 up to the maximum shown on the Summary of Cover table per **Insured Person**.
- 2) If **Your** final inbound international 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.

This benefit is only payable for the period of time **You** are delayed whilst located at the departure point of **Your** booked flight, sea crossing, coach or train journey.

The 12 hours delay above is only applicable where a single flight, sea crossing, coach or train journey is delayed for more than 12 hours beyond its departure time. It is not a cumulative time limit over a multi destination **Trip**, or different forms of transport.

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) Any claim where **You** have not checked in or are not located at the departure point of **Your** booked flight, sea crossing, coach or train journey for the duration of the delay.
- e) 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 the amount shown on the Summary of Cover table 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 shown on the Summary of Cover table. 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, a lower maximum amount (as shown on the Summary of Cover table) will be paid and may delay the assessment of **Your** claim.

Also, the maximum **We** will pay under this Policy for

- **Valuables** and sports equipment owned by an **Insured Person** is shown on the Summary of Cover table
- 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 or smartphones is shown on the Summary of Cover table 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 provide **Us** with 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 manufacturing fault 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; hearing aids; 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** as shown on the Summary of Cover table per **Insured Person**, for each and every claim.
- q) Any claim for **Gadget** under this section where a claim for the same **Gadget** is being made under Section 23 - Optional **Gadget** Cover.
- r) Anything mentioned in the "General Exclusions".

Section 13 – Luggage Delay

What is covered

If **You** 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 as shown on the Summary of Cover table per **Insured Person** per incident for the purchase of essential items. **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 the amount shown on the Summary of Cover table per **Insured Person** in total.
 - **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 the Republic of Ireland during a **Trip**, **We** will pay up to the amount shown on the Summary of Cover table per **Insured Person** in respect of
 - reasonable additional travel or accommodation expenses abroad to obtain a replacement or temporary passport
 - the cost of an emergency replacement or temporary passport, to enable **You** to continue **Your Trip** as planned.

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

Within 24 hours of discovery of the incident **You** must report loss of **Travel Documents** to the local police or to the local Embassy as appropriate.

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) The cost of obtaining a replacement passport once **You** have returned to the Republic of Ireland.
- d) 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 the amount shown on the Summary of Cover table per **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** shown on the Summary of Cover table.
- g) anything mentioned in the General Exclusions.

Section 16 – Withdrawal of Services

What is covered

We will pay **You** the amount shown on the Summary of Cover table per complete 24 hours up to a maximum shown 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 – Kennel and Cattery Fees

What is covered

We will pay **You** the amount shown on the Summary of Cover table per complete 24 hours up to the maximum shown, 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** or bought this policy;
- 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 the Republic of 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 amount shown on the Summary of Cover table **per complete 24 hours** for which **You** are hospitalised up to the maximum shown 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 or as soon as reasonably possible;

What is not covered

- a) **You** being under the influence of alcohol, drugs, substance or solvent abuse;
- b) **You** deliberate acts;
- c) anything mentioned in the General Exclusions.

Section 19 – Hijack

What is covered

We will pay **You** the amount shown on the Summary of Cover table **per complete 24 hours** up to the maximum shown 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 amount shown on the Summary of Cover table 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 as shown in the Summary of Cover table per **Insured person** who is hospitalised.

What is not covered

- a) any claim arising in connection with a **Trip** solely within the Republic of Ireland and Northern 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:

This Policy will cover **You** when engaging in the additional **Winter Sports** listed in the table below for **Trip(s)** totalling not more than 21 days during the **Period of Insurance** when **You** have paid the appropriate additional premium. Cover is provided whilst participating in the following additional Sports and Activities on a recreational, non-competitive and non-professional basis:

There is no cover for Personal Accident or Personal Liability claims when using a;

- Skidoo
- Snow-mobile

You are **not** covered when engaging in certain sports and activities. Please check the sports and activities section in the General exclusions at the back of this policy for what is not covered.

There is no cover for any sport or activity not listed under this section or under the section titled Winter Sports Activities, unless authorised by Us in writing. If **You** are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call the MultiTrip Travel Helpline on

+353 46 907 7358

You are also **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 3-20 are extended to cover **You** when **You** are participating in **Winter Sports** as follows and must be read in conjunction with each other. (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**.)

21a - Ski Pack

What is covered

The cover below is in addition to Section 9:

We will pay up to the amount shown on the Summary of Cover table 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.

21b - Skis, Ski Equipment & Ski Pass

What is covered

The cover below is in addition to Section 12:

We will pay up to the amount shown on the Summary of Cover table 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

21c – Replacement Ski Hire

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 the amount shown on the Summary of Cover table per day, up to the maximum shown per **Insured Person**, for hire of replacement skis and ski equipment. **You** must provide **Us** with receipts.

What is not covered

See Section 13

21d - 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 the amount shown in the Summary of Cover table in any 24 hour period to the maximum shown 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) **Trip(s)** in the Northern Hemisphere outside the period commencing 1st November and ending 31st March.
- b) **Trip(s)** in the Southern Hemisphere outside the period commencing 1st May and ending 30th September.
- c) Anything mentioned in the "General Exclusions".

21e - 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 the amount shown on the Summary of Cover table per day to the maximum shown 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.

22a - 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.

22b - Golf Course Closure

What is covered

We will pay up to the amount shown in the Summary of Cover table per day up to the maximum shown 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 provide 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.

22c - Loss or damage of golf equipment

What is covered

We will pay up to the amount shown on the Summary of Cover table 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 **You** have not 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".

22d - 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** the amount shown on the Summary of Cover table for the cost of hiring the necessary Golf Equipment for each 24 hour period **You** are without **Your** own golf equipment, up to the maximum shown 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 **You** have not 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".

Section 23 – Optional **Gadget** Cover

What is covered

If, in the course of a **Trip**, **Your Gadget(s)** is damaged, stolen, destroyed or lost (and not recovered), **We** will cover **You** up to an overall maximum shown in the Summary of Cover table 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.

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, a lower maximum amount (as shown on the Summary of Cover table) will be paid

You must take suitable precautions to secure the safety of **Your Gadget(s)** 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 the loss of **Gadget(s)** to the local police or to the **Carrier**, as appropriate, (damage to **Gadget(s)** 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 **Gadget(s)** 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) Loss, theft or damage to **Gadgets(s)** from checked-in luggage left in the custody of an airline or hotel and/or Gadgets packed in luggage left in the luggage hold or storage area of another **Carrier**;
- d) Electrical or mechanical breakdown or manufacturing fault of the article insured;
- e) Wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning;
- f) Confiscation or detention by customs or other lawful officials and authorities;
- g) Samples or merchandise or business goods or specialised equipment relating to a trade or profession; unused mobile telephone rental charges or pre-payments;
- h) 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;
- i) Losses from a roof or boot luggage rack;
- j) The **Policy Excess** as shown on the Summary of Cover table per **Insured Person**, for each and every claim.
- k) Anything mentioned in the "General Exclusions".

Section 24 – 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 Republic of Ireland.

The benefit under Section 24a – 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 the Republic of 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 named 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 24a – 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 the Republic 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 24b – 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 24c – 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 24d – 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 Republic of Ireland and Northern Ireland, 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 dispatching 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 24e – 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) **Trip(s)** solely within the Republic of Ireland and Northern 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 24f – 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) **Trip(s)** solely within the Republic of Ireland and Northern Ireland.
- e) Anything mentioned in the “General Exclusions”.

Section 24g – Camping and/or Caravanning **Trip(s)**

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) **Trip(s)** solely within the Republic of Ireland and Northern Ireland.
- d) Anything mentioned in the “General Exclusions”.

Section 24h – 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) **Trip(s)** solely within the Republic of Ireland and Northern Ireland

Section 24i – 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 **Your Home** in the Republic of Ireland.

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

Vehicle repatriation will only be carried out when it is apparent that repairs can be effected in the Republic of 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) **Trip(s)** solely within the Republic of Ireland and Northern Ireland.
- d) Anything mentioned in the "General Exclusions".

Section 24j – 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 24k – 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 **You** 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** and Multitrip 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, benefits, and administration of claims.
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 – Emergency 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 purchased when **You** originally purchase this policy or at time of renewal.
8. **You** must notify Vhi Healthcare immediately of any change to **Your** MultiTrip Policy or **Your Private Medical Insurance** plan or any change to **Your** circumstances.
9. **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.
10. **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.
11. **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** must agree to abide by all the relevant terms, conditions and exclusions of this Policy.
12. **We** are entitled to take over **Your** rights in the defence or settlement of all claims under the MultiTrip policy, or to take proceedings in **Your** name for **Our** own benefit against another party and **We** shall have full discretion in such matters. As an example this will enable **Us** to recover any costs **We** have incurred from any third party who may have liability for the costs.
13. If, at the time of making a claim there is any other policy covering the same risk this insurance policy does not cover any claim which, but for the existence of this insurance, would be covered under any other insurance policy. **We** are entitled to contact that insurer for a contribution. This includes any treatment, costs, or benefits covered or available from private health insurance, EHC payments, any reciprocal health agreements, airlines, hotels, **Home** contents insurers or any other recovery by **You** which is the basis of this claim.
14. **You** must assist **Us** to obtain or pursue a recovery or contribution from any third party or other insurers (including any Government department) by providing all details required and completing the necessary forms.
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** (or in event of a cancellation claim, within 60 days of the date **You** cancelled **Your Trip**).

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 can only cover their grandchildren under a **Family** policy if they are their legal guardians..
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. **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.
31. **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 or paid in full.
32. If a change to **Your** 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.
33. If **You** are a member of a group scheme where **Your** employer is contributing to the cost of **Your** MultiTrip policy, **We** may act on any request by **Your** employer to effect, amend or cancel **Your** policy with **Vhi**. In all instances, **You** will receive all policy related documentation and where **You** are not satisfied with the details outlined in **Your** documentation, please notify **Us** on receipt to discuss and provide **Us** the details of **Your** own request.

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 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**.
- 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 **insured person** who is travelling against the advice of a **Medical Practitioner** (or would be travelling against the advice of a **Medical Practitioner** in situations where they reasonably ought to have sought his/her advice).
- 8) Any **insured person** who is travelling with the intention of obtaining medical treatment or consultation abroad.
- 9) Any treatment, hospital stay or medical institution stay which, in the opinion of **Our** Medical Officer, is consistent with long term care.
- 10) Any claim caused by **You** climbing, jumping or moving from one balcony to another regardless of the height of the balcony.
- 11) Any claim arising or resulting from **Your** own illegal or criminal act or being knowingly involved in a criminal act of another person
- 12) **Any claim arising from the following Activities:** The Insured Person engaging in or practising for the following sports and activities: bobsleigh, solo caving, cave diving or pot-holing; canyoning; aqua-lung/scuba diving below 30 metres; racing of any kind other than on foot; solo mountain climbing; hang-gliding; heli-skiing; hunting; hunting on horseback, horse jumping, polo, point-to-point, steeplechasing or horse-racing of any kind; luge; micro-lighting; mountain biking; 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); para-skiing; quad biking; safari with guns, Shark feeding or 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/ sailing outside European waters; or any other specially hazardous pursuits or activity not listed under the Sports and Activities section.
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.
- 13) Any claim 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**.
- 14) 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.
 - Medical professionals or anyone engaged in a medical career
 - Humanitarian/aid workers whether it is voluntary or not.
- 15) Any claim arising as a result of:
 - a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion or uprising, blockade, military or usurped power;

- i) this exclusion will not apply to Section 3 - Emergency Medical Expenses (Hospital Treatment), Section 5 – Emergency Medical Expenses (Out-Patient Treatment) or Section 8 - Personal Accident provided that the **Insured Person** suffering personal accident injury or illness has not participated in or conspired in such activities.
- b) any act of terrorism not involving the use or release of, or threat thereof, any nuclear weapon or any chemical or biological agents:
 - i) this exclusion will not apply to Section 3 - Emergency Medical Expenses (Hospital Treatment), Section 5 – Emergency Medical Expenses (Out-Patient Treatment) or Section 8 - Personal Accident provided that the **Insured Person** suffering personal accident injury or illness has not participated in or conspired in such activities.
 - ii) provided also that in the event of benefit being payable the maximum payable in respect of any one claim or series of claims arising from a single act of terrorism or series of acts of terrorism occurring within a 72 hour period is £2,500,000 in the aggregate.
- c) any act of terrorism involving the use or release of, or threat thereof, any nuclear weapon or any chemical or biological agents:

An act of terrorism means an act, including but not limited to the use of force or violence and/or threat, of any person or group(s) of person(s), whether they are acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public at fear;
- d) any loss, damage, cost or expense of any nature that results from or is in connection with anything mentioned in a), b) or c) above regardless of any other cause or event or sequence of events or any action taken in controlling, preventing or suppressing anything mentioned in a), b) or c) above; **You** are responsible for proving why this exclusion, in whole or in part, should not be applied. If any portion of this exclusion is found to be invalid or unenforceable, the remainder of it will remain in force and effect.
- 16) 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 or avoid non-essential travel.
- 17) 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.
- 18) 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.
- 19) 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.
- 20) 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.
- 21) 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.
- 22) 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.
- 23) Any costs incurred on behalf of other travelling companions who are not insured under this policy.
- 24) Any costs recoverable from another source.
- 25) Any claim arising from **Your** failure to obtain the required passport or visa.
- 26) Our liability to provide, arrange, source or financially incur costs for **Emergency Medical Treatment** once **Your Trip** has ended.
- 27) 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.
- 28) Any claim arising from sexually transmitted infections.
- 29) We, the Insurer, shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, UK and Republic of Ireland or sanctions of the United States of America (provided that this does not violate current EU and/ or UK and Irish law).

- 30) Apart from Section 3, Emergency Medical Expenses (Hospital Treatment) and Section 5, Emergency Medical Expenses (Out-patient Treatment), this policy does not cover any claim arising directly, or indirectly, from any coronavirus disease (including but not limited to COVID-19) or any related or mutated form of the virus. This includes the fear or threat of catching coronavirus, and the advice, or action, of any government not to travel or preventing travel.

General Exclusions applying to European Motor Breakdown Section

- 31) 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.
- 32) 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.
- 33) Assistance following a breakdown or accident attended by the police or other emergency services until they have authorised the vehicles removal.
- 34) 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.
- 35) 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.
- 36) Vehicles not in a roadworthy condition at the time cover is effected.
- 37) Claims arising from loss of or damage to contents of the Insured Vehicle.
- 38) 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.
- 39) Any tolls, fines, parking charges, or congestion charges arising from use of a replacement vehicle.
- 40) 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.
- 41) 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.
- 42) 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.humanservices.gov.au

Data Protection

Personal Data provided in connection with this policy will be used and processed in line with the Data Protection Notice which has been sent to you separately. A copy of this is also available at www.vhi.ie or one can be requested from Vhi at any time.

Standard of Workmanship

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

Your 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, Intana, IDA Business Park, Athlumney, Navan, Co. Meath. E-mail on: vhitravelclaims@intana-assist.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 and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, D02 VH29.

Tel: (01) 567 7000

E-mail: info@fspo.ie

Web: www.fspo.ie

Please note that if **You** wish to refer this matter to the Financial Services and Pensions Ombudsman, **You** must do so within 2 weeks of **Our** final decision.

You must have completed the above Procedure before the Financial Services and Pensions Ombudsman will consider **Your** case.

Your legal rights are not affected.



Claims Queries: Vhi MultiTrip Travel Claims,
Intana,
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: 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.

Insurance Compensation Fund

You may be entitled to compensation from the Insurance Compensation fund if Your Insurer cannot meet their obligations. The Irish Insurance Compensation Fund provides funds for liquidators so that they may pay the valid claims of insolvent insurers. The fund will provide an amount up to 20,000 Euros or 90% of the net loss, whichever is lesser. You can get more information about compensation fund arrangements from the Central Bank of Ireland

Vhi Healthcare DAC trading as Vhi Healthcare is regulated by the Central Bank of Ireland.
Vhi Healthcare is tied to Collinson Insurance Solutions Europe Limited for MultiTrip Travel Insurance which is underwritten by Great Lakes Insurance SE.