

YOUR TRAVEL INSURANCE POLICY SUMMARY

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

You will receive a copy of this booklet when you purchase our travel insurance and it is important you read this carefully in conjunction with the Validation Certificate to make sure you understand the cover it provides.

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

SIGNIFICANT FEATURES AND EXCLUSIONS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Payment of reasonable additional costs for travel and accommodation (room only) if you miss your departure.

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

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

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

Personal liability costs in the event you accidentally injure a third party and/or accidentally cause damage to their property. There is no cover for Personal Liability arising directly or indirectly associated with use of any vehicle, automobile, aircraft, watercraft, or any mechanically propelled conveyance.

For full details please see personal liability (section J) of the policy schedule.

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

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

- **Hazardous Activities**

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

SIGNIFICANT LIMITATIONS

- The Emergency Assistance Service must be contacted as soon as possible in the event of you being admitted to hospital, you dying, or incurring medical expenses in excess of €335.
- You must exercise reasonable care to prevent illness, injury or loss or damage to your property, as if uninsured.
- Claims may be subject to an excess. The excess is the first amount of the claim for each person, each section and each incident which is payable by you. All excess amounts are shown in the Schedule of Cover.
- Any loss of baggage or personal money must be reported to the Police within 24 hours and a written Police report obtained.
- This policy is only available to you if:
 1. You are resident in the Republic of Ireland.
 2. You are registered with a Medical Practitioner in the Republic of Ireland.
 3. You are in the Republic of Ireland at the time of purchasing this policy.
 4. Your trip starts and ends in the Republic of Ireland (single trip, annual multi trip and Discovery/backpacker cover only).
 5. Your trip starts in the Republic of Ireland (one way trip only).
- The Insurer shall not be responsible for claims arising from you drinking too much alcohol, your alcohol abuse or your alcohol dependency. (In respect of you drinking too much alcohol, we do not expect you to avoid alcohol on your trip, but we will not cover any claims that occur because you have drunk so much alcohol that your judgement is affected and you need to make a claim as a result).
- The Insurer shall not be responsible for claims arising from you:
 - a) jumping or diving from a pier(s), a wall(s), a bridge(s) or a rock(s) including tombstoning or shore diving,
 - b) climbing on top of or jumping from a vehicle,
 - c) climbing or jumping from a building or balcony,
 - d) climbing or moving from any external part of any building to another part (excluding where stairs are being used) and falling, regardless of the height unless your life is in danger or you are attempting to save human life.

CANCELLATION RIGHTS

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

CLAIMS

Claims should be made no later than 31 days after the end of the trip to White Horse Administration Services Limited by one of the following methods quoting reference WHIIL/TIA IRL/2015:

Telephone: 0818 946910

Email: claims@white-horse.ie

Write: White Horse Administration Services Limited, Travel House, Shannon Free Zone West, Shannon, County Clare, Ireland

COMPLAINTS

We hope that you will be pleased with the service we provide, however, if for any reason you are unhappy with this, please contact us:

By telephone: 01 633 0000

By email: support@travelinsurance.ie

By post: The Managing Director, Travel Insurance Agencies Limited, Sackville Place, Suite 316, 44-48 Magdalen Street, Norwich, Norfolk, NR3 1JU, UK

If you are still not satisfied please contact White Horse Insurance Ireland Limited:

By telephone: 0818 946910

By email: complaints@white-horse.ie

By post: The Customer Experience Manager, White Horse Insurance Ireland Limited, Travel House, Free Zone West, Shannon, County Clare, Ireland

If it is impossible to reach an agreement, you have the right to make an appeal to the Financial Services Ombudsman's Bureau. They can be contacted as follows:

By telephone: 00 353 (0) 1 662 0899

Lo Call: 1890 882090

By Email: enquiries@financialombudsman.ie

By post: Financial Services Ombudsman's Bureau, Third Floor, Lincoln House, Lincoln Place, Dublin 2, Republic of Ireland.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

White Horse Insurance Ireland Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you.

This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

AGE & COVER LIMITS

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

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

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

Other limits may apply.

TRAVEL BOND & ANNUAL MULTI TRIP

TRAVEL BOND & ANNUAL MULTI TRIP

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

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

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

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

TRAVEL BOND & ANNUAL MULTI TRIP continued

Sections	Light (per insured)	Standard (per insured)	Premier (per insured)	Excess (per insured)
WINTERSPORTS				
Wintersports Cover (When additional premium is paid)				
Ski Equipment	€750	€750	€1,500	€75
Owned	€750	€750	€750	€75
Single Item Limit – Owned	€375	€375	€375	€75
Hired	€375	€375	€375	€75
Ski Hire	€30 per day to €300	€30 per day to €300	€30 per day to €300	N/A
Ski Pack	€100 per day to €400	€100 per day to €400	€100 per day to €400	N/A
Piste Closure	€30 per day to €300	€30 per day to €300	€30 per day to €300	N/A
Delay Due to Avalanche	€375	€375	€375	€75
CRUISE COVER				
Cruise Cover (When additional premium is paid)				
Missed Port Departure	No Cover	€1,000	€1,000	€75
Cabin Confinement	No Cover	€300 per day up to €500	€300 per day up to €500	N/A
Itinerary Change	No Cover	€100 per port up to €400	€100 per port up to €400	N/A
Excursions	No Cover	€30 per day up to €500	€30 per day up to €500	N/A
Cruise Interruption	No Cover	€1,000	€1,000	€75
BUSINESS COVER				
Business Cover (When additional premium is paid)				
Business Equipment	No Cover	€3,000	€3,000	€75
Single Item Limit	No Cover	€750	€750	€75
Computer Equipment single item limit	No Cover	€2,000	€2,000	€75
Samples	No Cover	€750	€750	€75
Delayed Business Equipment	No Cover	€150 per day to €450	€150 per day to €450	€75
Emergency Courier of Essential Business Equipment	No Cover	€750	€750	€75
Business Equipment Hire	No Cover	€200 per day to €1,000	€200 per day to €1,000	€75
Business Money	No Cover	€1,500	€1,500	€75
Cash Limit	No Cover	€750	€750	€75
Employee Replacement	No Cover	€1,500	€1,500	€75
GOLF COVER				
Golf Cover (When additional premium is paid)				
Golf Equipment	No Cover	€1,500	€1,500	€75
Single Article Limit – Owned	No Cover	€375	€375	€75
Golf Hire	No Cover	€50 per day to €200	€50 per day to €200	N/A
Green Fees	No Cover	€50 per day to €400	€50 per day to €400	N/A
PHOTO				
Photographic Equipment Extension (When additional premium is paid)				
Photographic Equipment	No Cover	€1,500	€1,500	€75

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

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

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

DISCOVERY/BACKPACKERS

DISCOVERY/BACKPACKERS

Sections	Light (per insured)	Standard (per insured)	Premier (per insured)	Excess (per insured)
Cancellation & Curtailment Charges	€2,000	€2,000	€5,000	€90
Catastrophe	No Cover	No Cover	No Cover	N/A
Withdrawal of Services	€30 per day up to €300	€30 per day up to €300	€75 per day up to €750	N/A
Scheduled Airline Failure	€2,000	€2,000	€5,000	N/A
Medical Expenses & Emergency Repatriation	€5,000,000	€5,000,000	€10,000,000	€90**
Hospital Benefit	No Cover	€50 per day up to €500	€75 per day up to €1,500	N/A
Mugging Benefit	€30 per day up to €300	€60 per day up to €600	€60 per day up to €600	N/A
Personal Effects & Baggage	No Cover	€1,500	€3,000	€90
Single Item Limit	No Cover	€375	€750	€90
Valuables Limit in total	No Cover	€375	€750	€90
Travel Documents	No Cover	€300	€375	€90
Delayed Baggage	No Cover	€50 per day up to €200	€75 per day up to €300	€90
Personal Money	No Cover	€300	€750	€90
Cash Limit	No Cover	€150	€375	€90
Cash Limit (aged under 18)	No Cover	€75	€150	€90
Travel Delay	€20 for the first 12 hour period €20 for each additional 12 hour period up to €300	€20 for the first 12 hour period €20 for each additional 12 hour period up to €300	€30 for the first 12 hour period €30 for each additional 12 hour period up to €450	N/A
Holiday Abandonment	€2,000	€2,000	€5,000	€90
Additional Expenses	€1,000	€1,000	€1,500	N/A
Pet Care	No Cover	No Cover	€15 per day up to €150	N/A
Hijack	€50 per day up to €500	€50 per day up to €500	€75 per day up to €750	N/A
Missed Departure	€1,000	€1,000	€1,500	€90
Personal Accident	Maximum €15,000	Maximum €15,000	Maximum €30,000	N/A
Loss of Limbs or Sight	€15,000	€15,000	€30,000	N/A
Permanent Total Disablement	€15,000	€15,000	€30,000	N/A
Death Benefit (aged 18–45)	€7,500	€7,500	€15,000	N/A
Death Benefit (aged under 18)	€1,500	€1,500	€3,750	N/A
Personal Liability	€2,000,000	€2,000,000	€2,000,000	€150
Legal Expenses	€15,000	€15,000	€25,000	€250

**€90 or €55,000 for in patient where a PHI discount has been availed of.

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

DISCOVERY/BACKPACKERS continued

Section	Light (per insured)	Standard (per insured)	Premier (per insured)	Excess (per insured)
WINTER SPORTS				
Winter Sports (When additional premium is paid)				
Ski Equipment	€750	€750	€1,500	€90
Owned	€750	€750	€750	€90
Single Item Limit – Owned	€375	€375	€375	€90
Hired	€375	€375	€375	€90
Ski Hire	€30 per day to €300	€30 per day to €300	€30 per day to €300	N/A
Ski Pack	€100 per day to €400	€100 per day to €400	€100 per day to €400	N/A
Piste Closure	€30 per day to €300	€30 per day to €300	€30 per day to €300	N/A
Delay Due to Avalanche	€375	€375	€375	€90
Cruise and Business Cover (Not available on Discovery/Backpackers policies)				
GOLF COVER				
Golf Cover (When additional premium is paid)				
Golf Equipment	No Cover	€1,500	€1,500	€90
Single Article Limit – Owned	No Cover	€375	€375	€90
Golf Hire	No Cover	€50 per day to €200	€50 per day to €200	N/A
Green Fees	No Cover	€50 per day to €400	€50 per day to €400	N/A
PHOTO				
Photographic Equipment Extension (When additional premium is paid)				
Photographic Equipment	No Cover	Up to €1,500	Up to €1,500	€90