

# TRAVEL INSURANCE

## Insurance Product Information Document

White Horse Insurance Ireland dac  
Insurance Undertaking authorised by the Central Bank of Ireland  
Authorisation number C33607  
Registered Office: Rineanna House, Shannon Free Zone, Shannon, Co. Clare, Ireland.

Product: Premier Plus  
- single and annual multi trips

This document is intended to provide a summary of the main coverage and exclusions of your travel insurance policy. It provides general information only – you will receive a copy of the full terms and conditions of your cover.

### What is this type of insurance?

This policy is a travel insurance policy that provides cover for each insured person as summarised under "What is insured" below.



#### What is insured?

- ✓ **Cancellation:** If you cancel your holiday, we will pay you up to €8,000 for the travel and accommodation costs that you cannot recover directly.
- ✓ **Curtailement:** If you cut short your holiday, we will pay you up to €8,000 for the travel and accommodation costs that you cannot recover directly.
- ✓ **Emergency Medical and Other Expenses:** If you fall ill or suffer an injury whilst on your holiday, we will pay up to €20,000,000 for your emergency medical expenses and transport costs.
- ✓ **Hospital Benefit:** If you are hospitalised whilst on your holiday, we will pay you €25 compensation for each complete 24 hour period that you spend in hospital, up to a maximum of €600.
- ✓ **Personal Accident:** If you suffer an accident on your holiday that results in your total permanent disablement, a loss of limb or your death, we will pay you (or your estate) up to €40,000 in compensation.
- ✓ **Baggage, Baggage Delay & Passport:** If your baggage is lost, stolen or damaged during your holiday, we will pay you up to €2,500 for these items, less a deduction for the wear, tear and depreciation in the value of each item. Also, the most we will pay for valuables is €250 and for a single article is €250. We will also pay €60 per 24 hours if your baggage is delayed, up to a maximum of €240. In addition, we will also pay up to €250 for reasonable additional travel and accommodation expenses to obtain an emergency passport, outside of Ireland, and up to €250 for reasonable additional travel costs if you cannot travel on your pre-booked return flight following the loss or theft of your passport.
- ✓ **Personal Money and Documents:** If your money or travel documents are lost, stolen or damaged during your holiday, we will pay you up to €650 in total. The most we will pay for cash is €200 and the most we will pay for travel document is €250.
- ✓ **Personal Liability:** If during your holiday, you accidentally injure someone else or damage their property, we will pay up to €2,500,000 for costs and damages that you become legally liable to pay as a result of a claim being made against you.
- ✓ **Delayed Departure:** If your outward or return international journey is delayed for more than 12 hours, we will pay you €25 compensation for each complete 12 hour period that you are delayed, up to a maximum amount of €250.
- ✓ **Holiday Abandonment:** If the departure of your final, outward journey with a public transport provider is delayed for more than 24 hours, and you choose to cancel your trip, we will pay you up to €5,000 for the travel and accommodation costs that you cannot recover directly.
- ✓ **Hijack:** We will pay you €65 for each complete 24-hour period, up to a maximum of €650, if the transport you are travelling on is hijacked.
- ✓ **Missed Departure:** If you miss your outward or return journey home, we will pay you up to €650 for additional travel and/or accommodation costs to get you on your trip or to return you home.
- ✓ **Catastrophe:** We will pay you up to €1,200 if you are forced to move from your pre-booked accommodation as a result of certain specified events occurring.
- ✓ **Scheduled Airline Failure & Insolvency Cover:** We will pay up to €4,500 for irrecoverable sums paid in advance, if your holiday provider becomes insolvent and you cannot travel as planned or if you need to curtail your holiday.
- ✓ **Overseas Legal Expenses and Assistance:** If during your holiday you are injured, suffer an illness or die, for reasons caused by someone else, we will pay up to €20,000 for your legal costs to take civil action against the third party for compensation.
- ✓ **Government Travel Advice:** If a government travel notice is issued for your destination within 14 days of your original travel date and you are advised not to travel, we will pay you up to €500 for any cancellation fees you incur for pre-paid travel and accommodation costs and school or university fees paid to colleges.
- ✓ **Pet Care Cover:** In the event of a delay of more than 12 hours to your planned inbound travel arrangements, we will pay you up to €300 for additional kennel and /or cattery fees that you incur.
- ✓ **Strike:** If your flight is cancelled because of a strike or industrial action taken by the airline, we will pay you up to €200 for any irrecoverable overseas accommodation costs which you have paid.
- ✓ **Tropical Diseases Screening & Treatment:** We will pay you up to €200 for medical expenses necessarily incurred in undergoing tropical medical screening and treatment in Ireland or the United Kingdom.
- ✓ **Travel Disruption:** Under the Premier Plus product you are automatically covered for i) **Extended Cancellation** of up to €1,000 if your holiday is cancelled or curtailed due to a change in travel advice by the Travel Advice Unit of the Foreign & Commonwealth Office or the World Health Organisation. ii) **Extended Delayed Departure** of €20 for the first 12 hours (€10 for each 12 hours thereafter) up to a maximum of €200 if your scheduled public transport is cancelled, leading to your departure being delayed for more than 12 hours. iii) **Extended Holiday Abandonment** of up to €1,000 if you are involuntarily denied boarding and decide to cancel. iv) **Extended Missed Departure** of up to €500 for additional accommodation and travel costs to reach your holiday destination or to return home if you are involuntarily denied boarding. v) **Accommodation** of up to €1,000 for any irrecoverable unused accommodation costs if you need to move to other accommodation because you cannot use your booked accommodation, or because you need to return home owing to a natural disaster in your holiday location.

#### Optional Extras

Optional extras are not covered as standard. You must pay us an additional premium to be covered for optional extras and this additional purchase will be shown on your validation certificate.

**Winter Sports:** If you participate in a specified winter sports activity and are aged under 66 years, we will pay up to €20,000,000 for your emergency medical and other expenses. In addition, if your ski equipment is lost, stolen or damaged we will pay you up to €650 (€400 for hired ski equipment) for these items less a deduction for wear, tear and depreciation in the value of each item. Also, the most we will pay for a single article is €200.

Under our winter sports cover, we will also pay you:

- €25 for each complete 24 hour period, up to a maximum of €250, for you to hire ski equipment if your own ski equipment is lost, stolen, damaged or delayed.
- €95 for each complete 24 hour period, up to a maximum of €400 for your ski pack if you suffer a bodily injury or serious illness and cannot ski.
- €30 for each complete 24 hour period, up to a maximum of €250, for the cost of transport organised by the tour operator to an alternative site if due to a lack of snow your resort is closed and you cannot ski, and;
- up to €250 for the cost of transport organised by the tour operator to an alternative site if an avalanche results in the closure of skiing facilities in your resort and it is not possible to ski.

#### Cruise Connection

**Missed Port Departure:** We will pay you up to €1,500 for reasonable additional onward travel and accommodation (room only) expenses necessarily incurred in reaching the next available embarkation point of your cruise itinerary if you fail to arrive at the original embarkation point in time to board your cruise ship on which you are booked to travel, or your failure to disembark at the original disembarkation place and time to reach your international flight departure point, as a direct result of the failure of any scheduled public transport; the failure of your booked cruise ship or because of strike; industrial action or adverse weather conditions.

**Cabin Confinement:** We will pay you €25 per day, up to a maximum of €1,000, that you are confined by the ships medical officer to your cabin due to your serious illness or bodily injury.

**Cruise Itinerary Change:** We will pay you €100 per day, up to a maximum of €500, for each missed port in the event of cancellation of a scheduled port visit due to adverse weather conditions or timetable restrictions.

**Unused Excursions:** We will pay you up to €500 for the cost of pre-booked excursions, which you were unable to use as a direct result of being confined to your cabin due to your serious illness or bodily injury.

**Medical Interruption:** We will pay you up to €500 for additional travel expenses you incur to reach the next port in order to re-join your cruise, following your temporary serious illness or bodily injury requiring hospital treatment on dry land.

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### What is insured?

**Flight Disruption:** We will pay you up to €750 for reasonable additional accommodation and travel expenses you incur to reach your overseas destination or to return home, if the flight you are booked on is delayed for more than 24 hours.

**Wedding / Civil Partnership:** If you are getting married overseas, we will pay up to a total of €1,000 for the accidental loss of, theft of or damage to each wedding ring, your wedding gifts or your wedding attire. The most we will pay for a single item is €250. In addition, we will pay up to €300 for the reasonable additional costs you incur to reprint/make a copy of, or retake your wedding photographs if your overseas wedding photographer is unable to fulfil their obligations owing to their serious illness or bodily injury, or because the overseas wedding photographs taken are lost, stolen or damaged within 14 days after the wedding / civil partnership and whilst you are still at the holiday / honeymoon location.

**Business Equipment:** If you are on a business trip, we will pay up to €1,000 for the accidental loss of, theft of or damage to business equipment. We will also pay reasonable additional accommodation and travelling expenses incurred in arranging for a colleague or business associate to take your place on the business trip if you die, are hospitalised or because your close relative or close business associate dies; is seriously injured or falls seriously ill.

**Golf Equipment:** If you play golf, we will pay up to €1,000 for the loss, theft or damage to your golf equipment less a deduction for wear, tear and depreciation. In addition, the most we will pay for a single article is €150.



### What is not insured?

- X Your participation in or practice of any professional sports or professional entertaining.
- X Travelling against medical advice.
- X Cutting short your holiday when not medically necessary.
- X Certain sports and activities.
- X Self-exposure to needless peril.
- X Baggage, money or valuables left unattended.
- X Any claims relating to you drinking too much alcohol, your alcohol abuse or your alcohol dependency.
- X Any circumstances known to you at the time of purchase which may result in a claim.
- X Travel to a country or specific area or event to which the Travel Advice Unit of the Department of Foreign Affairs and/or the World Health Organisation has advised against all, or against all but essential travel.



### Are there any restrictions on cover?

- This policy is available for residents of the Republic of Ireland only.
- Cover for cancellation and curtailment is provided for specific circumstances only and as stated in the policy wording.
- Single trip cover is not available to persons aged 86 or over at the time of purchasing this insurance.
- Annual multi trip cover is not available to persons aged 76 or over at the time of purchasing this insurance.
- Trip durations are restricted to a maximum duration period and financial limits apply to individual cover sections.
- There may be cover restrictions on any medical condition which you have not declared or for any declared medical conditions which we have not agreed to cover.



### Where am I covered?

- ✓ Cover is provided for a trip made by you within the area of travel shown on your validation certificate.



### What are my obligations?

- You must provide us with honest, accurate and complete information for anyone to be insured under this insurance policy.
- You must take all reasonable precautions to avoid injury, serious illness, disease, loss, theft or damage and also take all practical steps to safeguard your property from loss or damage and to recover property which is lost or stolen.
- In the event of a claim, you must notify us as soon as possible.
- You must use Reciprocal Health Agreements such as EHIC (Europe) or Medicare (Australia).
- You must contact the Emergency Assistance Service if you are admitted as an inpatient.
- You must take care to provide full and accurate information where requested. This includes your destination, duration and age for anyone to be insured under this policy.
- Under most sections you will be responsible for paying the first amount for each and every claim per incident, per section for each insured person. This is known as your excess.



### When and how do I pay?

You pay for the policy online or via your travel agent. Payment can be made by debit or credit card.



### When does the cover start and end?

Cancellation cover on single trip policies starts when you buy the policy and ends on the start date as shown on your validation certificate. All other cover starts when you start your trip. All cover will end when you return home or when your trip reaches the end date on your validation certificate.

Cancellation cover on annual multi trip policies starts when you buy the policy or at the time of booking any trip (whichever is the later) and ends on the departure date of any trip or the expiry date as shown on your validation certificate. All other cover starts when you start your trip. All cover will end when you return home, when your trip reaches the end date on your validation certificate or when you reach your maximum trip length limit, whichever happens first.



### How do I cancel the contract?

You may cancel within 14 days of purchase to receive a full refund provided you have not travelled, no claim has been made and no incident likely to give rise to a claim has occurred. To cancel your insurance please contact your issuing agent.

You can also cancel this cover outside of the aforementioned 14 days, although no refund of the premium you have paid will be made to you.