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POLICY SUMMARY

This is a summary of Travel Insurance Direct Ireland 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 booklet which can be downloaded from our web site. It is important you read the policy documents carefully 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

- Payment for loss of deposits for travel and accommodation due to cancellation, or for cutting your holiday short.
- Payment for irrecoverable sums if the scheduled airline becomes insolvent before or after departure.
- Payment for the cost of emergency repatriation to the Republic of Ireland.
- Payment for the cost of emergency medical, surgical, hospital or dental treatment.
- Payment of transporting your remains to the Republic of Ireland following your death.
- Payment of a lump sum following an accident resulting in death, loss of limbs, loss of sight or permanent total disablement.
- Payment of reasonable additional costs for travel and accommodation if you miss your departure.
- Personal liability costs in the event you accidentally injure a third party and/or accidental damage their property.
- Legal costs incurred by you in pursuit of legal proceedings against third parties.
- Compensation for lost, damaged or stolen baggage. (not effected in Light policies)
- Compensation for loss of personal monies. (not effected in Light policies)

Significant Exclusions

Health conditions:

If anyone on the insurance (or any person upon whose health Your travel plans depend):

1. is travelling against the advice of a medical practitioner, or for the purpose of receiving medical treatment;
2. is on a hospital waiting list or awaiting the results of any medical investigations;
3. has received a terminal prognosis.

this insurance will exclude any claims arising directly or indirectly as a result of that condition.

If at the time of taking out the insurance or booking a Trip You or any person upon whose health Your travel plans depend:

1. have received hospital inpatient treatment during the 12 months prior to the validation of this Policy.
2. have suffered any medical condition in the last 12 months, which requires on going medication or has caused referral to a specialist.
3. have ever suffered from, had diagnosed, or been treated for: a) a malignant disease (e.g. cancer), b) a lung or heart related condition (excluding well controlled asthma), c) hypertension (high blood pressure), d) anxiety, depression or stress.

...this insurance will exclude any claims arising directly or indirectly as a result of the condition, unless this has been declared to and accepted by Insurers Medical Screening Company. Failure to advise the Medical Screening Company of a pre-existing condition will result in claims for those undisclosed conditions not being paid.

For full details please see Medical Expenses (section B) of the policy schedule.

Personal Effects and Baggage:

- Compensation for loss or damage to personal effects, baggage and valuables are subject to maximum limits, and single item limit.
- 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

- Compensation for loss or theft of personal money is subject to maximum limits.
- No cover for loss or theft of personal money left in checked-in luggage or an unattended motor vehicle.

For full details please see personal money (section E) of the policy schedule.

Sports and 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.

Personal Liability

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.

Significant Limitations

- The Assistance Services must be contacted as soon as possible in the event of you being admitted to hospital, curtailing for medical reasons, you dying or incurring medical expenses,
- 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. This is the amount you have to pay.
- Any loss of baggage or personal money must be reported to the Police within 24 hours and a police report obtained.
- To be eligible for this policy, you must have lived in the United Kingdom or Republic of Ireland for the previous six months.

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.

Complaints

We hope that you will be pleased with the service we provide, however, if for any reason you are unhappy with this, please write to The Managing Director, Travel Insurance Agencies Limited, Seymour House, 30 – 34 Muspole Street, Norwich, NR3 1DJ, United Kingdom. If you are still not satisfied please write to The Claims Manager, White Horse Administration Services Claims Dept., PO Box 644, Shannon, Co. Clare. If you are still not happy with the response you have received, you have the right to ask the Financial Services Ombudsman to review your case. Full details available in your Policy Schedule or available on request.

Compensation Scheme

White Horse Insurance Ireland Limited is covered by the Financial Services Compensation Fund in the United Kingdom. You may be entitled to compensation from the fund if White Horse Insurance Ireland Limited cannot meet their obligations.

The Financial Services 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 £2,000 plus 90% of the remainder of the claim. You can get more information about compensation fund arrangements from the Financial Services Authority.

Age & Cover Limits

Travel Bond Single Trip:

Europe: Age Limit 74 years
World Wide (inc. USA & Canada) : Age Limit 69 years

Ski & Wintersports Single Trip:

Europe: Age Limit 69 years
World Wide (inc. USA & Canada) : Age Limit 69 years

Annual Multi Trip:

Europe & World Wide: Age Limit 69 years

Motorcycle Multi Trip:

Europe & World Wide: Age Limit 69 years
Policies are only available as Standard & Premier policies.

Business Multi Trip:

Europe & World Wide: Age Limit 69 years
Policies are only available as Standard & Premier policies.

Other limits may apply.

TRAVEL BOND & ANNUAL MULTI TRIP

Sections	Light (Travel Bond Only)	Standard	Premier	Excess
Cancellation / Curtailment	€4,500	€4,500	€7,500	‡ €85
Catastrophe Cover	No Cover	€1,500	€1,500	€85
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	€10,000,000	€10,000,000	€10,000,000	‡ €85
Hospital Benefit	No Cover	€50 per day to €1,500	€75 per day to €2,500	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	-	€500	€500	
Valuables Limit in Total	-	€500	€500	
Travel Documents	-	€250	€250	
Delayed Baggage	-	€50 per day to €200	€75 per day to €300	
Personal Money	No Cover	€500	€750	€85
Cash Limit	-	€250	€300	
Cash Limit (under 18)	-	€100	€125	
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	€85
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	€85
Personal Accident	Max. €15,000	Max. €20,000	Max. €30,000	N/A
Loss of Limbs or Sight (up to and including 69)	€15,000	€20,000	€30,000	
Permanent Total Disablement	€15,000	€20,000	€30,000	
Death Benefit (aged 18-65)	€7,500	€10,000	€15,000	
Death Benefit (aged 66-69)	€3,750	€3,750	€3,750	
Death Benefit (under 18)	€3,750	€3,750	€3,750	
Personal Liability	€2,000,000	€2,000,000	€2,000,000	€150
Legal Expenses	€15,000	€15,000	€25,000	€250

DISCOVERY BACKPACKERS - LONG STAY

Sections	Light*	Standard	Premier	Excess
Cancellation & Curtailment	€2,000	€2,000	€5,000	‡ €90
Catastrophe Cover	No Cover	No Cover	€1,500	N/A
Withdrawal of Services	€30 per day after 48 hours up to €300	€30 per day after 48 hours up to €300	€75 per day up to €1,000	N/A
Scheduled Airline Failure	€2,000	€2,000	€5,000	N/A
Medical Expenses	€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	€30 per day up to €300	€60 per day up to €600	N/A
Personal Effects & Baggage	No Cover	€1,500	€3,000	€90
Single Item Limit	-	€375	€750	
Valuables Limit in Total	-	€375	€750	
Travel Documents	-	€300	€375	
Delayed Baggage	-	€50 per day up to €200	€75 per day up to €300	
Personal Money	No Cover	€300	€750	€90
Cash Limit	-	€150	€375	
Cash Limit (under 18)	-	€75	€150	
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
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	Max. €15,000	Max. €15,000	Max. €30,000	N/A
Loss of Limbs or Sight	€15,000	€15,000	€30,000	
Permanent Total Disablement	€15,000	€15,000	€30,000	
Death Benefit (aged 18-46)	€7,500	€7,500	€15,000	
Death Benefit (under 18)	€1,500	€1,500	€3,750	
Personal Liability	€2,000,000	€2,000,000	€2,000,000	€150
Legal Expenses	€15,000	€15,000	€25,000	€250

Notes: ‡ or €55,000 for in-patient claims where a PHI discount has been availed of;
Double Excess applies to persons aged 66 & over.

* Where applicable

Additional Cover				
Sections	Light*	Standard	Premier	Excess
Winter Sports (When appropriate premium is paid)				
Ski Equipment	€750	€750	€1,500	# €85 / €90
Owned	€750	€750	€750	
Single Item Limit - Owned	€375	€375	€375	
Hired	€375	€375	€375	
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
Avalanche Closure	€375	€375	€375	# €85 / €90
Business Cover (When appropriate premium is paid) <i>(Not available on single trip policies or annual motorcycle policies)</i>				
Business Equipment	No Cover	€3,000	€3,000	€85
Single Item Limit	-	€750	€750	
Computer Equipment	-	€2,000	€2,000	
Samples	-	€750	€750	
Delayed Business Equipment	-	€150 per day to €450	€150 per day to €450	
Emergency Courier of Essential Business	-	€750	€750	
Business Equipment Hire	No Cover	€200 per day to €1,000	€200 per day to €1,000	€85
Business Money	No Cover	€1,500	€1,500	€85
Cash Limit		€750	€750	
Employee Replacement	No Cover	€1,500	€1,500	€85
Golf Cover (When additional premium is paid)				
Golf Equipment	No Cover	€1,500	€1,500	€85
Single Item Limit - Owned		€375	€375	
Golf Hire	No Cover	€50 day to €200	€50 day to €200	N/A
Green Fees	No Cover	€50 day to €400	€50 day to €400	N/A

* Where applicable; # Excess for Travel Bond / Annual Multitrip claims €85 or €55,000 for in-patient claims where a PHI discount has been availed of.; Excess for Discovery claims: €90

Travel Insurance Agencies Limited,
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