



TRAVEL POLICY SUMMARY





Travel Policy Summary

This document only outlines the main benefits and exclusions of the CoverForYou Travel policy. The full benefits, terms and conditions, limitations and exclusions are contained in the policy, a copy of which is available upon request. Please take time to read your policy and policy certificate to ensure that you understand the cover provided by the policy. Details of the persons insured, period of insurance, level of cover and chosen sections are shown on our policy certificate. The different sections of cover that are available on a CoverForYou Travel policy are detailed overleaf. Your policy may not include all of these sections or all of the covers within a section. Please refer to your policy certificate for details.

SCHEDULE OF BENEFITS AND EXCESSES

Cover section	Silver Cover	*Excess	Gold Cover	*Excess	Platinum Cover	*Excess
Section 1 - Cancellation or curtailment Charges						
Cancellation or curtailment charges	€1,000	€150 (€25 loss of deposit)	€5,000	€75 (€25 loss of deposit)	€7,500	€50 (€25 loss of deposit)
Excursions	€150		€150		€150	
Section 2 - Emergency medical and other expenses						
Emergency medical and other expenses	€5,000,000	€150	€8,000,000	€75	€11,000,000	€50
Emergency dental treatment	No Cover	N/A	€350	Nil	€450	Nil
Additional accommodation and travelling costs	€1,000	€150	€1,000	€75	€1,000	€50
Funeral expenses abroad	€1,000	€150	€2,000	€75	€2,500	€50
Section 3 - Hospital benefit						
Hospital benefit	€10 per complete 24 hours of in-patient treatment up to €100	Nil	€20 per complete 24 hours of in-patient treatment up to €1,000	Nil	€40 per complete 24 hours of in-patient treatment up to €2,000	Nil
Section 4 - Personal accident						
Permanent total disablement (age 18 – 65 years inclusive)	€7,500	Nil	€25,000	Nil	€40,000	Nil
Permanent total disablement (age 17 years or under or 66 years and over)	No Cover	N/A	No Cover	N/A	No Cover	N/A
Loss of one or more limbs, or total and irrecoverable loss of sight in one or both eyes	€7,500	Nil	€25,000	Nil	€40,000	Nil
Death benefit						
Aged 18 – 65 years inclusive	€5,000	Nil	€15,000	Nil	€20,000	Nil
Aged 17 years or under	€500	Nil	€1,500	Nil	€2,000	Nil
Aged 66 years or over	€500	Nil	€1,500	Nil	€2,000	Nil
Section 5 - Baggage						
Baggage	€1,000	€150	€2,500	€75	€3,500	€50
Single article, pair or set limit	€150	€150	€250	€75	€500	€50
Total for all valuables	€200	€150	€300	€75	€400	€50
Total for all valuables (age 17 years or under)	€75	€150	€75	€75	€75	€50
Tobacco, alcohol and fragrances limit	€50	€150	€75	€75	€100	€50
Delayed baggage	€75 per 24 hours up to €150	Nil	€150 per 24 hours up to €300	Nil	€300 per 24 hours up to €600	Nil
Section 6 - Personal money						
Personal money	€250	€150	€400	€75	€500	€50
Cash limit	€150	€150	€300	€75	€350	€50
Cash limit (age 17 years or under)	€75	€150	€100	€75	€150	€50
Passport & travel documents	€125	Nil	€250	Nil	€500	Nil
Passport & travel documents (age 17 years or under)	€100	Nil	€100	Nil	€100	Nil

Cover section	Silver Cover	*Excess	Gold Cover	*Excess	Platinum Cover	*Excess
Section 7 - Personal liability						
Personal liability	€750,000	€150	€2,000,000	€75	€2,000,000	€50
Section 8 - Delayed departure						
Delayed departure after 12 hours delay	€10 per 12 hours up to €50	Nil	€25 per 12 hours up to €250	Nil	€50 per 12 hours up to €500	Nil
Abandonment of trip after 24 hours delay	€1,000	€150	€5,000	€75	€7,500	€50
Section 9 - Missed departure on your outward journey						
Missed departure on your outward journey	€500	€150	€1,000	€75	€2,000	€50
Section 10 - Hijack						
Hijack	€50 per 24 hours up to €500	Nil	€100 per 24 hours up to €1,000	Nil	€150 per 24 hours up to €1,500	Nil
Section 11 - Mugging						
Mugging	€15 per 24 hours up to €150	Nil	€25 per 24 hours up to €250	Nil	€100 per 24 hours up to €500	Nil
Section 12 - Legal expenses						
Legal expenses	€15,000 (€30,000 policy maximum)	€150	€20,000 (€40,000 policy maximum)	€75	€25,000 (€50,000 policy maximum)	€50
Section 13 - Credit card fraud						
Credit card fraud	€200	€150	€500	€75	€500	€50
Section 14 - Connecting flight						
Connecting flight	No Cover	N/A	€750	€75	€1,000	€50
Section 15 - Scheduled airline failure						
Scheduled airline failure	No Cover	N/A	€1,500	Nil	€2,500	Nil
Section 16 - End supplier failure						
End supplier failure	No Cover	N/A	€1,500	Nil	€2,500	Nil

Optional Winter Sports cover

- Your policy certificate will show if you selected this option and the appropriate additional premium has been paid.

Cover Section	Silver Cover	*Excess	Gold Cover	*Excess	Platinum Cover	*Excess
Section 17.1						
Ski equipment						
Owned	No Cover	N/A	€500	€75	€1,000	€50
Hired	No Cover	N/A	€400	€75	€600	€50
Single article, pair or set limit	No Cover	N/A	€200	€75	€300	€50
Section 17.2						
Ski equipment hire	No Cover	N/A	€30 per 24 hours up to €300	Nil	€60 per 24 hours up to €600	Nil
Section 17.3						
Ski pack	No Cover	N/A	€300	Nil	€600	Nil
Section 17.4						
Piste closure	No Cover	N/A	€30 per 24 hours up to €300	Nil	€40 per 24 hours up to €400	Nil
Section 17.5						
Avalanche closure	No Cover	N/A	€300	€75	€500	€50

Optional Cruise cover

- Your policy certificate will show if you selected this option and the appropriate additional premium has been paid.

Cover Section	Silver Cover	*Excess	Gold Cover	*Excess	Platinum Cover	*Excess
Section 18.1						
Additional baggage cover	No Cover	N/A	No Cover	N/A	€1,500	€50
Increased single article, pair or set limit	No Cover	N/A	No Cover	N/A	€250	€50
Section 18.2						
Cabin confinement	No Cover	N/A	€75 per 24 hours up to €375	Nil	€100 per 24 hours up to €700	Nil
Section 18.3						
Missed port	No Cover	N/A	€75 per port up to €375	Nil	€100 per port up to €500	Nil
Section 18.4						
Unused cruise excursions	No Cover	N/A	€500	€75	€750	€50
Section 18.5						
Cruise connection	No Cover	N/A	No Cover	N/A	€750	€50

Optional Golf cover

- Your policy certificate will show if you selected this option and the appropriate additional premium has been paid.

Cover Section	Silver Cover	*Excess	Gold Cover	*Excess	Platinum Cover	*Excess
Section 19.1						
Golf equipment						
Owned	No Cover	N/A	€1,500	€75	€1,500	€50
Hired	No Cover	N/A	€325	€75	€750	€50
Single article, pair or set limit	No Cover	N/A	€250	€75	€400	€50
Section 19.2						
Golf equipment hire	No Cover	N/A	€40 per 24 hours up to €240	Nil	€80 per 24 hours up to €400	Nil
Section 19.3						
Loss of green fees	No Cover	N/A	€80 per 24 hours up to €400	Nil	€80 per 24 hours up to €400	Nil
Section 19.4						
Hole in one	No Cover	N/A	€55	Nil	€100	Nil

Optional Business cover

- Your policy certificate will show if you selected this option and the appropriate additional premium has been paid.

Cover Section	Silver Cover	*Excess	Gold Cover	*Excess	Platinum Cover	*Excess
Section 20.1						
Business equipment	No Cover	N/A	€1,500	€75	€3,000	€50
Single article, pair or set limit	No Cover	N/A	€300	€75	€500	€50
Samples limit	No Cover	N/A	€275	€75	€500	€50
Section 20.2						
Business equipment hire	No Cover	N/A	€50 per 24 hours up to €250	Nil	€100 per 24 hours up to €500	Nil
Section 20.3						
Replacement employee	No Cover	N/A	€1,500	€75	€2,000	€50

Optional Wedding cover

- Your policy certificate will show if you selected this option and the appropriate additional premium has been paid.

Cover Section	Silver Cover	*Excess	Gold Cover	*Excess	Platinum Cover	*Excess
Section 21.1						
Wedding rings	No Cover	N/A	€500	€75	€1,000	€50
Section 21.2						
Wedding gifts	No Cover	N/A	€1,000 per couple	€75	€2,000 per couple	€50
Single article, pair or set limit	No Cover	N/A	€250	€75	€500	€50
Section 21.3						
Wedding clothes	No Cover	N/A	€2,000 per couple	€75	€2,000 per couple	€50
Single article, pair or set limit	No Cover	N/A	€250	€75	€500	€50
Section 21.4						
Wedding photographs and video	No Cover	N/A	€750 per couple	€75	€1,500 per couple	€50

Optional Catastrophe cover

- Your policy certificate will show if you selected this option and the appropriate additional premium has been paid.

Cover Section	Silver Cover	*Excess	Gold Cover	*Excess	Platinum Cover	*Excess
Section 22.1						
Cancellation or curtailment	No Cover	N/A	€1,500	€75	€2,000	€50
Section 22.2						
Missed departure	No Cover	N/A	€1,500	€75	€2,000	€50
Section 22.3						
Delayed return	No Cover	N/A	€250	€75	€500	€50

*The excess is deducted from each claim, per section, for each separate incident payable for each insured person. If you have paid the additional premium for excess waiver, this will be shown on your policy certificate and the excess would be reduced to Nil in the event of a claim.

Significant features		Policy section
Insurer	<ul style="list-style-type: none"> » This insurance is underwritten by Chaucer Syndicates Limited. Chaucer Syndicates Limited are authorised and regulated by the Financial Conduct Authority and registered in England & Wales No. 184915, Financial Services Register number 204915. Registered Office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AD. » This insurance is provided by CoverForYou, a trading name of Worldwide Internet Insurance Services Limited, an insurance intermediary licenced in Gibraltar by the Financial Services Commission under License Number FSC00657B. Worldwide Internet Insurance Services Limited Registered Office Suite 3.2.1 Eurotowers, Europort Road, Gibraltar. Company House No: 81201. 	Policy wording introduction – ‘Insurer’
Residency	<p>This policy is only available to you if:</p> <ul style="list-style-type: none"> » You are permanently resident in the Republic of Ireland and have your main home in the Republic of Ireland; » You are registered with a doctor in the Republic of Ireland; » You have a Personal Public Service Number (PPS number), where aged 16 years of age or older); » You are in the Republic of Ireland at the time of purchasing this policy and before starting your trip. » You are not travelling against medical advice or with the intention of receiving medical treatment; » Your trip starts and ends in the Republic of Ireland. 	Policy wording introduction – ‘Eligibility - Republic of Ireland residents only’
Trip limit	<p>For single trip policies Please refer to your policy certificate.</p> <p>For annual multi-trip policies The maximum duration of any one trip is dependent upon the product selected and the age of the insured person at the time the policy certificate is issued.</p> <ul style="list-style-type: none"> » Silver - 31 days only » Gold - 31 days only » Platinum – 45 days (or extended to 90 days if agreed by us and shown on your policy certificate) if aged 65 years and under, or 31 days if aged 66 to 75 years. 	Definition – ‘Period of insurance’
Age Eligibility	<p>The person buying this insurance must be 18 years of age or over at the date of purchase.</p> <p>For single trip policies</p> <ul style="list-style-type: none"> » If single trip cover is selected, this policy is not available to anyone aged 80 or over at the time the policy certificate is issued. <p>For annual multi-trip policies</p> <ul style="list-style-type: none"> » This policy is not available to anyone aged 76 years or over at the time the policy certificate is issued if annual multi trip cover is selected. If you reach the age of 76 during the period of insurance, cover will continue until the next renewal date but not after that. 	Policy wording introduction – ‘Age eligibility – annual multi trip’, ‘Age eligibility – single trip’
Excess	<p>Under some sections of the policy you will have to pay an excess. This means that you will be responsible for paying the first part of the claim for each incident. We will deduct one excess for each person insured, for each section of the policy, for each incident. The amount of the excess is shown in the schedule of benefits.</p> <p>If you have paid the additional premium for excess waiver, this will be shown on your policy certificate and the excess would be reduced to Nil in the event of a claim.</p>	1, 2, 5, 6, 7, 8, 9, 12, 13, 14, 17, 18, 19, 20, 21 and 22

Significant features		Policy section
<p>Private Health Insurance Members</p>	<ul style="list-style-type: none"> » If, when you purchased this policy, you have confirmed that you have a private health insurance policy that includes in-patient hospital cover abroad of €55,000 or more, which covers you and all insured persons named on your policy certificate, you will have received a discount on the premium. If you have availed of this discount, this will be shown within your policy certificate. » In the event that you avail of the discount and this is confirmed in your policy certificate: <ul style="list-style-type: none"> • you do not need to declare any medical conditions. • the "Emergency medical & other expenses" section of this policy tops up this private health insurance cover and comes into effect when you have reached the in-patient hospital expenses limit under that policy. » If, under your private health insurance policy, you have to serve a "waiting period" (this is the period during which you are not fully covered under the policy), you cannot avail of the private health insurance discount and must declare any medical conditions. » You must ensure that the private health insurance policy covers all of the insured persons under this policy, including whilst participating in any sports or activities, and remains in force for the duration of your period of insurance. 	2
<p>Claims Your policy contains conditions relating to when you need to make a claim which are detailed in your policy wording.</p>	<ol style="list-style-type: none"> 1. Medical Emergencies, hospital treatment, tests and repatriation If you are injured or become ill abroad and need hospital treatment, specialist medical treatment, medical tests, scans or to be brought back to the Republic of Ireland you must contact the Medical Emergency Assistance Service on +44 (0) 203 824 0742 or via email at operations@emergencyassistance.co.uk. They are open 24 hours a day, 7 days a week, 365 days a year. 2. If you are unable to do this yourself, a personal representative must do this for you as soon as possible. If the medical emergency assistance service are not contacted, we may reject your claim or reduce payments. 3. This is not a private medical insurance and only gives cover in the event of an accident or sudden illness that requires emergency treatment. In the event of any medical treatment becoming necessary which results in a claim under this insurance, you will be expected to allow insurers or their representative's unrestricted reasonable access to all your medical records and information. 4. All other claims You must contact within 30 days of your trip ending: The fastest and easiest way to make a claim is online at - www.submitclaim.co.uk/cfyi Claims Settlement Agencies, 308-314 London Road, Hadleigh, Benfleet, Essex, SS7 2DD. United Kingdom. Email: info@csal.co.uk Website: www.csal.co.uk Tel: +44 (0) 1702 427246 	'Claims conditions' and 'The Medical Emergency Assistance Company'

Cancellation period

You are free to cancel this policy at any time.

If you wish to cancel within 14 days of receipt of the policy documents, you may do so by email to directsales@coverforyou.ie or by telephone 00353 1 513 4190 or by writing to CoverForYou Travel Insurance, 13 Upper Baggot Street, 2nd Floor, Dublin 4 for a full refund, providing you have not travelled and no claim has been made.

If you cancel after the first 14 days of receipt of the documents then the following will apply:

1. If you have purchased a single trip policy, we will refund 50% of the premium.
2. If you have purchased an annual multi trip policy and cover has not already started, we will refund your entire premium. If cover has started, we will refund the premium to you subject to the minimum premium (plus Irish Government Levy and Stamp Duty where applicable), in accordance with the amounts shown below.

No refund will be payable if you have made or intend to make a claim or if any trip has already started.

Refund of premium		
Period within buying your policy (or for renewals, period within your policy renewal date):	Premium Returned	Minimum premium
14 days	75%	€15.00
2 months	60%	
3 months	50%	
4 months	40%	€35.00
5 months	30%	
6 months	25%	

No refund will be given after 6 months.

If CoverForYou Travel Insurance charges an administration fee for cancelling your policy, it will be clearly identified by them and will not form part of the premium returned or minimum premium.

See General conditions applicable to the whole policy in the policy wording for full details.

General conditions applicable to the whole policy

Making a complaint

Any complaint you may have about a claim or the assistance service provision should in the first instance be addressed to Claims Settlement Agencies, 308-314 London Road, Hadleigh, Benfleet, Essex, SS7 2DD. United Kingdom.

If your complaint is about your policy sale, in the first instance please contact CoverForYou Travel Insurance: by email: complaints@coverforyou.ie, or by telephone: 00353 1 513 4189, or by writing to: CoverForYou Travel Insurance Customer Support, 13 Upper Baggot Street, 2nd Floor, Dublin 4.

In the event you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to either the Complaints team at Chaucer Syndicates Limited or Lloyd's. When you make contact please provide the following information:

- » Your name, address and postcode, telephone number and e-mail address (if you have one).
- » Your policy and/or claim number, and the type of policy you hold.
- » The reason for your complaint.

Any written correspondence should be headed complaint and you may include copies of supporting material.

The address of the complaints team at Chaucer is:
Chaucer Complaints, Plantation Place, 30 Fenchurch Street, London, EC3M 3AD. United Kingdom.

Tel: +44 (0) 20 7105 8161 Fax: + 44 (0) 20 7105 8010
Email: complianceenquiries@chaucerplc.com

The address of the complaints team at Lloyd's is:
Complaints, Lloyd's, One Lime Street, London, EC3M 7HA. United Kingdom.
Tel: +44 (0) 20 7327 5693 Fax: +44 (0) 20 7327 5225

Email: complaints@lloyds.com
Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

Timeframes for responding to your complaint

- » We will acknowledge your complaint, in writing, within five business days of the complaint being made and provide you with a point of contact regarding your complaint until the complaint is resolved or cannot be progressed any further.
- » We will provide you with an update on the progress of the investigation of the complaint within twenty business days of the complaint being made.
- » We will provide you with a decision on your complaint in writing within forty business days of the complaint being made.

Financial Services and Pensions Ombudsman

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service. The contact details for the Financial Ombudsman Service are: Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2

Tel: +353 1 6 567 7000
E-mail: info@fspoi.ie

You can find more information about the Financial Services and Pensions Ombudsman at: www.fspoi.ie

Making a complaint

Significant features
Policy section

	<p>Online Sales Only:</p> <p>If you purchased your policy online, you can also use the online European Online Dispute Resolution platform to provide details of your complaint, which can then be forwarded to the Financial Ombudsman Service after 30 days. Please note that this service facilitates contact only, It doesn't provide any other complaints service.</p> <p>You can find this platform at: http://ec.europa.eu/odr.</p>	
<p>Financial services compensation scheme (FSCS)</p>	<p>We are 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).</p>	<p>Compensation scheme</p>

Important conditions relating to health
Significant exclusions or limitations
Policy section

<p>It is a condition of this policy that you will <u>not</u> be covered under:</p> <ul style="list-style-type: none"> » Section 1 – Cancellation or curtailment charges, Section 2 – Emergency medical & other expenses, Section 3 – Hospital Benefit; and » if the appropriate optional section of cover is shown as operative in the policy certificate, Section 17.3 – Ski pack, Section 18.2 - Cabin confinement, Section 18.4 – Unused cruise excursions and Section 18.5 – Cruise connection, Section 20.3 – Replacement employee <p>for any claims arising directly or indirectly from:</p> <p>1. At the time of taking out this policy:</p> <ol style="list-style-type: none"> a. Any existing medical condition you have unless you have completed the medical screening process during the purchase of your policy, paid any relevant additional premium and received written confirmation from CoverForYou Travel Insurance confirming we are able to cover you. b. Any medical condition for which you have received a terminal prognosis. c. Any medical condition you are aware of but for which you have not had a diagnosis. d. Any medical condition for which you are on a waiting list for or have knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home. e. Any medical condition affecting you, a close relative or a close business associate that you are aware of, that could reasonably be expected to result in a claim on this policy. f. Any existing medical condition of a non-travelling close relative, close business associate or friend living abroad who you had planned to stay with, or any known or recognised complication of or caused by the existing medical condition if during the three months before you bought this policy, they: <ol style="list-style-type: none"> i. have been diagnosed with a new medical condition for which they need to take prescribed medication; ii. have been referred to or seen by a medical specialist or needed inpatient treatment; iii. are receiving or waiting for medical investigation or treatment for any undiagnosed condition or set of symptoms; or iv. have been given a terminal prognosis. <p>You should also refer to What is not covered – applicable to all sections of the policy.</p>	<p>Cover is not provided for:</p> <p>Any claim arising directly or indirectly from:</p> <ul style="list-style-type: none"> » Any medical conditions you have for which a medical practitioner has advised you not to travel (or would have done so had you sought his/her advice), but despite this you still travel. » Any surgery, treatment or investigations for which you intend to travel outside of your home area to receive (including any expenses incurred due to the discovery of other medical conditions during and/or complications arising from these procedures). » Any medical condition for which you are not taking the recommended treatment or prescribed medication as directed by a medical practitioner. » Your travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider. » Your participation in clinical/drug trials. 	<p>Important conditions relating to health.</p>
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Important conditions relating to health	Significant exclusions or limitations	Policy section
<p>Change in health during the period of insurance</p> <p>If your health changes between the date this policy was bought and the date of travel, you should telephone CoverForYou Travel Insurance on 00353 1 513 4190 as soon as possible, to make sure your cover is not affected.</p> <p>You will need to answer simple questions about your change in health - medical conditions, medication, trips to your medical practitioner, and other related matters.</p> <p>We may require an additional premium, or withdraw cover completely should the stability of the condition make it necessary to do so.</p> <p>If we cannot cover your medical conditions, we will give you the choice of either:</p> <ol style="list-style-type: none"> cancelling your policy and we will arrange a proportionate/partial refund providing you have not/will not make a claim; or making a cancellation claim for any pre-booked trips. 		<p>Important conditions relating to health.</p>

Travelling when pregnant	Significant exclusions or limitations	Policy section
<p>Pregnancy is not a medical condition. You may decide to travel until you are quite late into your pregnancy. Airlines and ferry/ shipping companies including cruise liners have their own restrictions due to health and safety requirements. You should check with them or any other transport companies you propose to use before you book.</p> <p>Please make sure that your medical practitioner and midwife are aware of your travel plans, that there are no known complications and that you are not travelling against any medical advice. We have the right to request a medical certificate to confirm this.</p> <p>We will only pay claims due to complications of pregnancy, or where you were unaware of the pregnancy at the time of purchasing this policy and you are advised not to travel by a medical practitioner.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> » Any claim for normal pregnancy, without any accompanying bodily injury, illness, disease or complication. » Any claim for denial of boarding by your carrier. 	<p>Important conditions relating to health.</p>

Significant features and benefits	Significant exclusions or limitations	Policy section
<p>Cancellation or curtailment charges</p> <p>We will pay you up to the amount shown in the schedule of benefits for your proportion only of any irrecoverable unused travel and accommodation costs and other pre-paid charges (including excursions), which you have paid or are contracted to pay, together with your proportion only of any reasonable additional travel expenses incurred in certain circumstances. The circumstances covered are listed in the policy wording.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> » Any claim where you are unable to comply with the 'Important conditions relating to health'. » Any claim arising directly or indirectly from circumstances known to you before you purchased this insurance or at the time of booking any trip, which could reasonably have been expected to lead to cancellation or curtailment of the trip. » Any claim for the cost of Air Passenger Duty (APD) whether irrecoverable or not. 	<p>1</p>
<p>Emergency medical & other expenses</p> <p>We will pay you up to the amount shown in the schedule of benefits for certain expenses which are reasonably and necessarily incurred during a trip as a result of you suffering unforeseen bodily injury, illness, disease, or complications arising as a direct result of pregnancy and/or compulsory quarantine on the orders of a treating medical practitioner. The expenses covered are listed in the policy wording.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> » Any claim where you are unable to comply with the 'Important conditions relating to health'. » Any claim for normal pregnancy, without any accompanying bodily injury, illness, disease or complication. » The first €55,000 for in-patient hospital claims, where a private health insurance discount has been availed of and this is confirmed on your policy certificate. » Any claim for expenses incurred in obtaining or replacing medication, which you know you will need at the time of departure or which will have to be continued outside of your home area. 	<p>2</p>

Significant features and benefits	Significant exclusions or limitations	Policy section
<p>Hospital benefit We will pay you the amount shown in the schedule of benefits for every complete 24 hours you have to stay in hospital as an in-patient or are confined to your accommodation on the orders of a treating medical practitioner outside your home area as a result of bodily injury, illness or disease you sustain.</p> <p>This payment is intended to help you pay for additional expenses such as taxi fares and phone calls incurred by your visitors during your stay in hospital.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> » Any claim for hospitalisation in your home area and relating to either private treatment or tests, surgery or other treatment, the costs of which are funded by a reciprocal health agreement (RHA), or are funded by or recoverable from the Health Authority in your home area. 	3
<p>Personal accident We will pay one of the benefits as shown in the schedule of benefits if you sustain bodily injury which shall solely and independently of any other cause, result within two years in your death, loss of limb, loss of sight or permanent total disablement.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> » Anything mentioned in 'What is not covered applicable to all sections of the policy'. 	4
<p>Baggage We will pay you up to the amount as shown in the schedule of benefits for the accidental loss of, theft of or damage to baggage.</p> <p>We will also pay you up to the amount as shown in the schedule of benefits for each complete 24 hours delay up to a maximum as shown in the schedule of benefits if your baggage is temporarily lost in transit during the outward journey and not returned to you within 24 hours.</p>	<p>Cover is not provided for: Any claim for loss, theft of or damage to:</p> <ul style="list-style-type: none"> » Valuables left unattended at any time (including in a vehicle, in checked-in luggage or while in the custody of a carrier, tour operator or public transport operator) unless deposited in a hotel safe, safety deposit box or left in your locked accommodation. » Baggage contained in an unattended vehicle overnight between 9pm and 9am (local time) or at any time between 9am and 9pm (local time) unless: <ul style="list-style-type: none"> » it is locked out of sight in a secure baggage area and » forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of such entry is available. » Any claim for loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use. 	5
<p>Personal money We will pay you up to the amount as shown in the schedule of benefits for the accidental loss of, theft of or damage to personal money and documents (including the unused portion of passports, visas and driving licences). We will also cover foreign currency during the 72 hours immediately before your departure on the outward journey.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> » Any claim for loss, theft of or damage to personal money or your passport or visa if they are left unattended at any time (including in a vehicle, in checked-in luggage or while in the custody of a carrier, tour operator or public transport operator) unless deposited in a hotel safe, safety deposit box or left in your locked accommodation. » Any claim for loss, theft of or damage to travellers' cheques if you have not complied with the issuer's conditions or where the issuer provides a replacement service. » Any claim due to delay, confiscation or detention by customs or any other authority. » Any claim due to depreciation (loss in value), or shortages due to error or omission. 	6
<p>Personal liability We will pay you up to the amount as shown in the schedule of benefits (including legal costs and expenses) against any amount you become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause for accidental:</p> <ul style="list-style-type: none"> » Bodily injury, death, illness or disease to any person who is not in your employment or who is not a close relative or persons residing with you but not paying for their accommodation. » Loss of or damage to property that does not belong to and is neither in the charge of or under the control of you, a close relative and/or anyone in your employment other than any temporary holiday accommodation occupied (but not owned) by you. 	<p>Cover is not provided for: Any claim for compensation or legal costs relating to:</p> <ul style="list-style-type: none"> » The pursuit of any business, trade, profession or occupation or the supply of goods or services. » you owning or using: <ul style="list-style-type: none"> » a firearm; » a horse drawn or motorised vehicle; » a waterborne, motorised, mechanical or towed vehicle (except manually propelled watercraft); or » an aircraft of any description, including unpowered flight. 	7

Significant features and benefits	Significant exclusions or limitations	Policy section
<p>Delayed departure We will pay you up to the amount shown in the Schedule of benefits, if in certain circumstances, the public transport on which you are booked to travel is either:</p> <ul style="list-style-type: none"> » delayed at the final departure point from or to the Republic of Ireland (but not including delays to any subsequent outbound or return connecting public transport) for at least 12 hours from the scheduled time of departure, or » is cancelled before or after the scheduled time of departure <p>The circumstances covered are listed in the policy wording.</p>	<p>Cover is not provided for: Any claim arising directly or indirectly from:</p> <ul style="list-style-type: none"> » Strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip. » Any delays to any subsequent outbound or return connecting public transport following your departure from the final departure point from or to the Republic of Ireland. » Volcanic eruptions and/or volcanic ash clouds. 	8
<p>Missed departure on your outward journey We will pay you up to the amount as shown in the schedule of benefits for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching your overseas destination if you fail to arrive at the departure point in time to board the public transport on which you are booked to travel on for the initial international outbound leg of the trip as a result of specific circumstances. The circumstances covered are listed in the policy wording.</p>	<p>Cover is not provided for: Any claim arising directly or indirectly from:</p> <ul style="list-style-type: none"> » Strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip. » Your failure to arrive at the departure point in time to board any connecting public transport after your departure on the initial international outbound leg of the trip. » Volcanic eruptions and/or volcanic ash clouds. » Trips solely within the Republic of Ireland. 	9
<p>Hijack If the public transport on which you are travelling is hijacked, we will pay you the amount shown in the schedule of benefits for each complete 24 hour delay, up to the maximum shown in the schedule of benefits.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> » Any claim where your hijack has not been reported or investigated by the Police or local authority. 	10
<p>Mugging We will pay you the amount as shown in the schedule of benefits for each complete period of 24 hours, up to a maximum as shown in the schedule of benefits, you are hospitalised and you receive in-patient hospital treatment which is covered under Section 2 – Emergency medical and other expenses as a direct result of a mugging whilst on your trip.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> » Any claim where your mugging has not been reported or investigated by the Police or local authority. 	11
<p>Legal expenses We will pay up to the amount shown in the schedule of benefits for legal costs to pursue a civil action for compensation if someone else causes your bodily Injury, illness or death.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> » Any claim where in our opinion or the opinion of the suitably qualified person appointed by us there is insufficient prospect of success in obtaining reasonable compensation. » Any claim incurred in pursuit of any claims against a travel agent, tour operator, carrier, us, the medical emergency assistance company or their agents, someone you were travelling with, a person related to you, or another insured person. » Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation. 	12
<p>Credit card fraud We will pay the amount as shown in the schedule of benefits for unauthorised purchases made using your credit or debit card after it has been lost or stolen and fraudulently used during your trip.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> » Any claim where you have not followed your card issuer's procedure for reporting lost or stolen cards. » Any claim for costs that can be recovered from your card issuer or anywhere else. 	13
<p>Connecting flight We will pay up to the amount as shown in the schedule of benefits for any reasonable additional travel expenses you incur in purchasing alternative transport, either by air, sea, rail or road, to complete this particular trip If your inbound flight to the Republic of Ireland and/or any connecting flights are missed due to the flight immediately prior to the connection being delayed by at least 3 hours or cancelled after at least 3 hours.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> » Any claim where you have chosen to use the flight ticket, relating to the flight that has been cancelled, at a later date for a totally separate trip. » Any claim for a flight cancellation, which is not due to a delay of in excess of three hours. » Any claim where the time difference between the initial flight and the commencement of the connecting flight is less than three hours. 	14

Significant features and benefits	Significant exclusions or limitations	Policy section
<p>Scheduled airline failure We will pay up to the amount as shown in the schedule of benefits for each insured person named on the invoice and airline ticket for:</p> <ul style="list-style-type: none"> a. Irrecoverable sums paid in advance, in the event of insolvency of the scheduled airline not forming part of an inclusive holiday prior to departure; or b. In the event of insolvency after departure: <ul style="list-style-type: none"> i. the additional pro rata costs incurred by you in replacing that part of the flight arrangements to a similar standard to that originally booked; or ii. if curtailment of the trip is unavoidable - the cost of return flights to the Republic of Ireland to a similar standard to that originally booked. 	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> » Any claim for scheduled airline flights not booked by you from within the Republic of Ireland. » Any claim for the financial failure of any travel agent, tour organiser, booking agent or consolidator with whom you have booked a scheduled airline flight. 	15
<p>End supplier failure We will pay up to the amount as shown in the schedule of benefits for each insured person named on the invoice for:</p> <ul style="list-style-type: none"> 1. Irrecoverable sums paid in advance in the event of insolvency of the Hotel, Train Operator, Coach Operator, Car Hire Company, Caravan Site, Campsite, Mobile Home, Camper Rental, Theme Park all known as the End Supplier of the travel arrangements not forming part of an inclusive holiday prior to departure; or 2. In the event of insolvency after departure: <ul style="list-style-type: none"> a. the additional pro rata costs incurred by you in replacing that part of the travel arrangements to a similar standard to that originally booked; or b. if curtailment of the trip is unavoidable - the cost of return transportation to the Republic of Ireland to a similar standard to that originally booked. 	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> » Any claim travel and accommodation not booked by you from within the Republic of Ireland. » Any claim for the financial failure of any travel agent, tour organiser, booking agent or consolidator with whom you have booked travel or accommodation. 	16
<p>Optional covers (Your policy certificate will show if you selected the option & the appropriate additional premium has been paid)</p>		
<p>Winter sports Cover only applies when the additional premium has been paid and this is shown on your policy certificate. Winter sports cover is not available under Silver cover.</p>	<ul style="list-style-type: none"> » Single trip policies if the appropriate winter sports extension has been chosen and the appropriate additional premium has been paid and is shown on the policy certificate. » Annual multi trip policies for a period not exceeding 24 days in total under Platinum cover, 21 days in total under Gold cover in each period of insurance- if the appropriate winter sports extension has been chosen and the appropriate additional premium has been paid and is shown on the policy certificate. 	17
<p>Ski equipment We will pay you up to the amount as shown in the schedule of benefits for the accidental loss of, theft of or damage to your own or to hired ski equipment.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> » Any claim for loss, theft of or damage to ski equipment contained in or stolen from an unattended vehicle overnight between 9pm and 9am (local time) or at any time between 9am and 9pm (local time) unless: <ul style="list-style-type: none"> » it is locked out of sight in a secure baggage area and » forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of such entry is available. » Any claim for loss or damage due to delay, confiscation or detention by customs or any other authority. 	17.1

Significant features and benefits	Significant exclusions or limitations	Policy section
<p>Ski equipment hire We will pay you up to the amount as shown in the schedule of benefits for each complete 24 hours up to a maximum as shown in the schedule of benefits, for the reasonable cost of hiring replacement ski equipment as a result of the accidental loss of, theft of or damage to or temporary loss in transit for more than 24 hours of your own ski equipment.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> » Any claim for loss, theft of or damage to ski equipment contained in an unattended vehicle overnight between 9pm and 9am (local time) or at any time between 9am and 9pm (local time) unless: <ul style="list-style-type: none"> » it is locked out of sight in a secure baggage area and » forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of such entry is available. » Any claim for loss or damage due to delay, confiscation or detention by customs or any other authority. 	17.2
<p>Ski pack We will pay you:</p> <ul style="list-style-type: none"> » Up to the amount as shown in the schedule of benefits for each completed 24 hours up to a maximum as shown in the schedule of benefits for the unused portion of your ski pack (ski school fees, lift passes and hired ski equipment) following your bodily injury, illness or disease. » Up to the amount as shown in the schedule of benefits for the unused portion of your lift pass if you lose it. 	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> » Anything mentioned in 'What is not covered applicable to all sections of the policy'. 	17.3
<p>Piste closure We will pay you up to the amount as shown in the schedule of benefits for each completed 24 hours up to a maximum as shown in the schedule of benefits for transport costs necessarily incurred by you, to travel to and from an alternative site if either lack of or excess of snow, or an avalanche results in the skiing facilities (excluding cross-country skiing) in your resort being closed and it is not possible to ski.</p> <p>The cover only applies:</p> <ul style="list-style-type: none"> » To the resort which you have pre-booked for a period more than 12 hours and for as long as these conditions continue at the resort, but not more than the pre-booked period of your trip, and » To trips taken outside the Republic of Ireland during the published ski season for your resort. 	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> » Any claim where transport costs, compensation or alternative skiing facilities are provided to you. 	17.4
<p>Avalanche closure We will pay you up to the amount as shown in the schedule of benefits for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching your booked resort or returning home if you are delayed for more than 12 hours by avalanche.</p> <p>The cover only applies to trips taken outside the Republic of Ireland during the published ski season for your resort.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> » Anything mentioned in 'What is not covered applicable to all sections of the policy'. 	17.5
<p>Cruise cover Cover only applies when the additional premium has been paid and this is shown on your policy certificate. Cruise cover is not available under Silver cover.</p>		18

Significant features and benefits	Significant exclusions or limitations	Policy section
<p>Additional baggage cover Cover is extended to pay you up to the amount as shown in the schedule of benefits in addition to the cover under section 5 – Baggage.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> » Any claim for loss, theft of or damage to: <ul style="list-style-type: none"> » Valuables left unattended at any time (including in a vehicle, in checked-in luggage or while in the custody of a carrier, tour operator or public transport operator) unless deposited in a hotel safe, safety deposit box or left in your locked accommodation. » Baggage contained in an unattended vehicle overnight between 9pm and 9am (local time) or at any time between 9am and 9pm (local time) unless: <ul style="list-style-type: none"> » it is locked out of sight in a secure baggage area and » forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of such entry is available. » Any claim for loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use. 	18.1
<p>Cabin confinement If there is a valid claim under section 2 - Emergency medical and other expenses, as a result of your bodily injury or illness sustained abroad during the period of your trip, in addition to the cover provided under Section 2 – Emergency medical and other expenses, we will pay cabin confinement benefit up to the amount shown in the schedule of benefits for each full day that you are confined to your cabin by the ship's doctor during the period of the trip.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> » Any claims if you do not have a valid claim under section 2 – Emergency medical and other expenses. 	18.2
<p>Missed port We will pay you up to the amount as shown in the schedule of benefits if a scheduled port visit is cancelled during your cruise due to adverse weather conditions or timetable restrictions and no alternative port can be offered.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> » Any claim for a missed port caused by strike or industrial action. » Any claim as a result of your failure to attend the excursion as per your itinerary. » Any claim where your cruise ship cannot put people ashore due to a scheduled tender operation failure. 	18.3
<p>Unused cruise excursions If there is a valid claim under section 2 - Emergency medical and other expenses, as a result of your bodily injury or illness sustained abroad during the period of your trip, in addition to the cover provided under Section 2 – Emergency medical and other expenses, we will pay for your unused excursions from the cruise ship that you pre-booked and pre-paid for in your home area and are unable to take because you are confined to bed in your cabin by the ship's doctor, and on which you are unable to obtain a refund.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> » Any claims if you do not have a valid claim under section 2 – Emergency medical and other expenses. 	18.4
<p>Cruise connection If there is a valid claim under section 2 - Emergency medical and other expenses, as a result of your bodily injury or illness sustained abroad during the period of your trip, in addition to the cover provided under Section 2 – Emergency medical and other expenses, we will pay you up to the amount shown in the schedule of benefits to enable you to reach your cruise ship's next port of call in order to re-join the cruise following your bodily injury or illness requiring hospital treatment on dry land.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> » Any claims if you do not have a valid claim under section 2 – Emergency medical and other expenses. » Claims where you re-join your cruise when less than 25% of the trip duration remains. 	18.5
<p>Golf cover Cover only applies when the additional premium has been paid and this is shown on your policy certificate. Golf cover is not available under Silver cover.</p>		19

Significant features and benefits

Significant exclusions or limitations

Policy section

<p>Golf equipment We will pay you up to the amount as shown in the schedule of benefits for the accidental loss of, theft of or damage to your own golf equipment.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> » Any claim for loss, theft of or damage to golf equipment contained in an unattended vehicle overnight between 9pm and 9am (local time) or at any time between 9am and 9pm (local time) unless: <ul style="list-style-type: none"> » it is locked out of sight in a secure baggage area and » forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of such entry is available. » Any claim for loss or damage due to delay, confiscation or detention by customs or any other authority. 	<p>19.1</p>
<p>Golf equipment hire We will pay you up to the amount as shown in the schedule of benefits for the reasonable cost of hiring replacement golf equipment as a result of the accidental loss of, theft of or damage to or temporary loss in transit for more than 24 hours of your own golf equipment.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> » Any claim for loss, theft of or damage to golf equipment contained in or stolen from an unattended vehicle overnight between 9pm and 9am (local time) or at any time between 9am and 9pm (local time) unless: <ul style="list-style-type: none"> » it is locked out of sight in a secure baggage area and » forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of such entry is available. » Any claim for loss or damage due to delay, confiscation or detention by customs or any other authority. 	<p>19.2</p>
<p>Loss of green fees We will pay you up to the amount shown in the schedule of benefits for your green fees that have been paid and that cannot be recovered from anywhere else, if:</p> <ol style="list-style-type: none"> 1. You have to cancel or curtail your trip. 2. You are unable to play golf because of your bodily injury or illness occurring during your trip. 	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> » Anything mentioned under the heading 'What is not covered' within Section 1 Cancellation or curtailment charges or Section 2 - Emergency medical and other expenses. 	<p>19.3</p>
<p>Hole in one We will pay you up to the amount as shown in the Schedule of benefits for customary celebratory expenses you incurred within the golf club premises immediately following you achieving a hole-in-one during a competition round.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> » Anything mentioned in 'What is not covered applicable to all sections of the policy'. 	<p>19.4</p>
<p>Business cover Cover only applies when the additional premium has been paid and this is shown on your policy certificate. Business cover is not available under Silver cover.</p>		<p>20</p>

Significant features and benefits	Significant exclusions or limitations	Policy section
<p>Business equipment We will pay you up to the amount as shown in the schedule of benefits for the accidental loss of, theft of or damage to your business equipment.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> » Any claim for loss, theft of or damage to business equipment or business samples contained in an unattended vehicle overnight between 9pm and 9am (local time) or at any time between 9am and 9pm (local time) unless: <ul style="list-style-type: none"> » it is locked out of sight in a secure baggage area and » forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of such entry is available. » Any claim for loss, theft of or damage to business equipment or business samples left unattended at any time (including in a vehicle, in checked-in luggage or while in the custody of a carrier, tour operator or public transport operator) unless deposited in a hotel safe, safety deposit box or left in your locked accommodation. 	20.1
<p>Business equipment hire We will pay you up to the amount as shown in the schedule of benefits for the reasonable cost of hiring replacement business equipment as a result of the accidental loss of, theft of or damage to or temporary loss in transit for more than 24 hours of your own business equipment.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> » Any claim for loss, theft of or damage to business equipment contained in an unattended vehicle overnight between 9pm and 9am (local time) or at any time between 9am and 9pm (local time) unless: <ul style="list-style-type: none"> » it is locked out of sight in a secure baggage area and » forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of such entry is available. » Any claim for loss or damage due to delay, confiscation or detention by customs or any other authority. 	20.2
<p>Replacement employee We will pay you up to the amount as shown in the schedule of benefits for the additional cost of travel and accommodation (up to the same standard as your original booking) for one colleague to replace you, if you are unable to meet your business commitments due to the events insured under one of the following sections - Section 1 – Cancellation or curtailment charges, or Section 2 – Emergency medical and other expenses, or Section 4 – Personal accident.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> » Any claims if you do not have a valid claim under either section 1 – Cancellation or curtailment charges, section 2 - Emergency medical and other expenses or section 4 – Personal accident. 	20.3
<p>Wedding cover Cover only applies when the additional premium has been paid and this is shown on your policy certificate. Wedding cover is not available under Silver cover.</p>		21
<p>Wedding rings We will pay you up to the amount as shown in the schedule of benefits for the insured couple's wedding rings which are lost, stolen or damaged during your trip.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> » Any claim for property you leave unattended in a public place. » Any claim for loss or theft of items which you do not report to the police within 24 hours of discovering it and which you do not get a written police report for. 	21.1
<p>Wedding gifts We will pay the insured couple up to the amount as shown in the schedule of benefits for wedding gifts which are lost, stolen or damaged after the wedding day and whilst you are still on your trip.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> » Any claim for property you leave unattended in a public place. » Any claim for loss or theft of items which you do not report to the police within 24 hours of discovering it and which you do not get a written police report for. » Any loss, theft or damage to valuables and electronic/ other equipment which you do not carry in your hand luggage while you are travelling on public transport or on an aircraft. » Any claim for loss of jewellery (other than wedding rings) while swimming or taking part in sports and activities. 	21.2

Significant features and benefits	Significant exclusions or limitations	Policy section
<p>Wedding clothes</p> <p>We will pay the insured couple up to the amount as shown in the schedule of benefits for wedding attire owned by the insured couple (not borrowed or hired) which are lost, stolen or damaged during your trip and prior to your wedding day.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> » Any claim for property you leave unattended in a public place. » Any claim for loss or theft of items which you do not report to the police within 24 hours of discovering it and which you do not get a written police report for. 	21.3
<p>Wedding photographs/video</p> <p>We will pay the insured couple up to the amount as shown in the schedule of benefits for reasonable additional costs incurred to make photographic reprints, copy the video/digital recording or retake photographs/video or digital recordings at a later date either during the trip or at a venue in the Republic of Ireland if:</p> <ol style="list-style-type: none"> 1. the professional photographer who was booked to take your photographs/video or digital recordings on your wedding day is unable to fulfil their obligations due to bodily injury, illness or unavoidable and unforeseen transport delays; or 2. the photographs/video or digital recordings of your wedding day taken by a professional photographer are lost, stolen or damaged after the wedding day and whilst you are still on the trip. 	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> » Any claim for property you leave unattended in a public place. » Any claim for loss or theft of items which you do not report to the police within 24 hours of discovering it and which you do not get a written police report for. 	21.4
<p>Catastrophe cover</p> <p>Cover only applies when the additional premium has been paid and this is shown on your policy certificate. Catastrophe cover is not available under Silver cover.</p>		22
<p>Cancellation or curtailment</p> <p>We will pay you up to the amount shown in the schedule of benefits for your proportion only of any irrecoverable unused travel and accommodation costs and other pre-paid which you have paid or are contracted to pay, together with your proportion only of any reasonable additional travel expenses incurred if cancellation of the trip is necessary and unavoidable; or the trip is curtailed before completion as a result of a natural catastrophe meaning you cannot use your booked pre-paid accommodation, transport and excursions.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> » Any costs incurred by you which are recoverable from the travel agent, tour operator or the providers of the accommodation, travel or excursions or for which you receive or are expected to receive compensation or reimbursement. » Claims arising directly or indirectly from a natural catastrophe existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip. » Any claim for the cost of Air Passenger Duty (APD) whether irrecoverable or not. 	22.1
<p>Missed departure</p> <p>We will pay you up to the amount as shown in the schedule of benefits for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching your overseas destination or returning you to your home area, if you fail to arrive at the departure point in time to board the public transport on which you are booked to travel on for the initial international outbound or return leg of the trip as a result of a natural catastrophe.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> » Any claim arising directly or indirectly from: <ul style="list-style-type: none"> » A natural catastrophe existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip. » Your failure to arrive at the departure point in time to board any connecting public transport after your departure on the initial international outbound or return leg of the trip. » Trips solely within the Republic of Ireland. 	22.2
<p>Delayed return</p> <p>If the public transport on which you are booked to travel is either:</p> <ol style="list-style-type: none"> 1. delayed at the final departure point to the Republic of Ireland (but not including delays to any subsequent return connecting public transport) for at least 24 hours from the scheduled time of departure, or 2. is cancelled before or after the scheduled time of departure, <p>as a result of a natural catastrophe, we will pay you up to the amount as shown in the schedule of benefits for reasonable additional accommodation (room only) and travel expenses necessarily incurred in returning you to your home area.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> » Any claim arising directly or indirectly from a natural catastrophe existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip. » Any claim for delays to any subsequent return connecting public transport following your departure from the final departure point to the Republic of Ireland. » Any claim for costs incurred by you which are recoverable from the public transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance. » Any claim for travel and accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements. 	22.3