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This insurance is in force only when a valid *travel insurance certificate* has been issued and the appropriate insurance premium has been paid and accepted by *us*. Please keep this booklet and *your travel insurance certificate* in a safe place and carry them with *you* when *you* travel.

Cover under section G (cancelling and cutting short *your trip*) starts from the time *you* book the *trip* or the commencement date shown in *your travel insurance certificate* whichever is the later. Cover under section F3 (personal money) in respect of foreign currency purchased from the Bank of Ireland starts 72 hours before the beginning of *your trip*. Cover under other sections, and section F3 in respect of money not purchased from the Bank of Ireland, starts when *you* leave *your* home at the beginning of the *trip*.

This Product is sold by Bank of Ireland and administered by Bank of Ireland Insurance Services Limited. Bank of Ireland Insurance Services Limited is a member of the Bank of Ireland Group. Bank of Ireland Insurance Services Limited is regulated by the Financial Regulator.

Table of Benefits

Section	Benefit	Limits (up to)
A	Assistance	Unlimited
A	Medical expenses	€6,350,000
B	Personal accident	€30,000 (death for a child is €6,500)
C	Personal liability	€2,500,000
D	Legal expenses	€30,000
E	Journey continuation	€500
F1	Personal belongings and baggage	€2,500
	Single article limit	€400
	Valuables limit	€400
F2	Baggage delay	€500
F3	Personal money	€700
F4	Passport	€400
G	Cancelling and cutting short a <i>trip</i>	€4,000
H	Travel delay	€400
	Abandonment	€4,000
I	Hospitalisation	€2,500
J	Hijack	€1,300
K	Alternative Accommodation	€650

Sections L to P are automatically covered on *annual multi-trip* and on payment of an additional premium for *single-trip*.

L	Piste closure	€400
M	Avalanche	€350
N	Ski hire	€250
O	Ski pack	€400
P	Ski equipment	€2,500

Definitions

Wherever the following words or phrases appear in this booklet or *travel insurance certificate* they will always have the meanings shown under them and will appear in italic print.

Annual multi-trip

All *your trips* starting in the Republic of Ireland and commencing in the *period of insurance*, from the time *you* leave *your home* or from the commencement date of cover shown on *your travel insurance certificate*, whichever is the later. The end of each *trip* is the date *you* return to *your home*, or the end of the *period of insurance*, whichever is earlier.

No individual *trip* may last longer than 60 days. The total of all *trips* in each *period of insurance* must last no longer than 180 days.

Winter sports trips are automatically covered and must not last longer than 17 days in any *period of insurance*.

Children aged 17 years and younger must travel with the *policyholder* or the *policyholder's* spouse or *partner* except when being met at their non-stop destination by their parents or *relatives*. *Children* aged 18 years to 22 years old must travel with the *policyholder* or the *policyholder's* spouse or *partner*.

Business associate

Any person who works at *your* place of business and who, if *you* were both away from work at the same time, would prevent the business from running properly.

Child or Children

Any child or children of the *policyholder* or the *policyholder's* spouse or *partner* aged 17 years or younger, or aged 22 years and younger if in full time education, who is unmarried and living with the *policyholder* or the *policyholder's* spouse or *partner*.

Family plan

Insures the *policyholder*, the *policyholder's* spouse or *partner* and their

children. All persons are named on the *travel insurance certificate*.

Geographical areas

Area 1 Republic of Ireland, United Kingdom, Channel Islands and the Isle of Man.

Area 2 The Continent of Europe west of the Ural Mountains including its neighbouring islands, non-European countries bordering the Mediterranean, Republic of Ireland, United Kingdom, Channel Islands and the Isle of Man.

Area 3 Worldwide including USA & Canada.

Insurance for travel solely within the Republic of Ireland is covered if *you* stay at least one night in pre-booked paid accommodation away from *your home*.

Home

The *policyholder's* permanent place of residence in the Republic of Ireland.

Insured person

In relation to *annual multi-trip* the persons described under *plan type*.

In relation to *single-trip* the persons named on the *travel insurance certificate*.

Each insured person must live in the Republic of Ireland and be aged 74 years or younger, meaning not having reached their 75th birthday.

Loss of an arm or hand

The permanent physical severance at the wrist or permanent and total loss of use of a complete arm or hand.

Loss of a leg or foot

The permanent physical severance at or above the ankle or permanent and total loss of use of a complete foot or leg.

Loss of sight

The irrecoverable loss of sight in one or both eyes.

Partner

Any man or woman living with the *policyholder* as a couple at the same address for a minimum period of six months.

Period of insurance

In respect of *annual multi-trip*: a period of 12 months from the commencement date shown on *your travel insurance certificate*.

In respect of *single-trip*: from the commencement date until the return date both shown on *your travel insurance certificate*.

In respect of both *annual multi-trip* and *single-trip* the period of insurance is extended if the return journey as part of the *trip* is delayed for reasons outside the *insured person's* control.

Permanent total disability

A disability which prevents *you* from working in any job and which lasts 12 months, and, at the end of those 12 months is in *our* medical advisor's opinion not going to improve.

Plan type

Policyholder plan or *policyholder & spouse/partner plan* or *family plan*.

Policyholder

The person named as the *policyholder* on the *travel insurance certificate*.

Policyholder plan

Insures the *policyholder* only who is named on the *travel insurance certificate*.

Policyholder & spouse/partner plan

Insures the *policyholder* and the *policyholder's* spouse or *partner* who are named on the *travel insurance certificate*.

Public transport

Train, bus or coach.

Relative

Your husband, wife, *partner*, parent, parent-in-law, brother, sister, son, daughter, fiancé, fiancée, grandparent, grandchild, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother, or step-sister.

Single-trip

A single trip starting in the Republic of Ireland from the time *you* leave *your*

home, or from the commencement date of cover shown on *your travel insurance certificate*, whichever is the later. The end of *your trip* is the date you return to *your home*, or the return date shown on *your travel insurance certificate*, whichever is the earlier.

No *trip* may last longer than 90 days.

Children aged 17 years and younger must travel with the *policyholder* or the *policyholder's spouse or partner* except when being met at their non-stop destination by their parents or *relatives*.

Ski equipment

Skis, poles, boots and bindings, snow boards or ice skates.

Terrorist act

Terrorist act means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against an individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered terrorist acts. Terrorist act shall also include any act which is verified or recognised by the (relevant) Government as an act of terrorism.

Travel insurance certificate

The document showing the names and other details of all the people insured under this insurance. The certificate proves *you* have the cover shown in this booklet.

Trip or trips

Your holiday or journey with a destination within the *geographical area* shown in *your travel insurance certificate*:

- outside the Republic of Ireland; or
- solely within the Republic of Ireland where there is at least one night's pre-booked paid accommodation away from *your home*.

Valuables

Photographic, audio, video and electrical equipment of any kind, telescopes and binoculars, antiques, jewellery, watches, furs, perfumes, leather goods, animal skins, silks, precious stones and articles made of or containing gold, silver or precious metals.

War

War means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

We, us, our

AIG Europe (Ireland) Limited.

Winter sports

Skiing, land-skiing, mono-skiing, cross-country skiing, off-piste skiing (only when accompanied by an official guide), snow boarding, ski boarding, snow mobile, sledging, lugging, tobogganing or ice skating.

You, your, yourself

The *insured persons*.

Important Information

Contract of travel insurance

This is the contract of insurance between the *policyholder* and *us*, AIG Europe (Ireland) Limited issued under master policy number HIT 63655. It contains conditions and exclusions in each section and general conditions and exclusions applying to all sections. *You* must meet all the terms and conditions of the insurance or *we* may not accept your claim.

Health

Your insurance contains conditions which relate to *your* health, the health of those persons travelling with *you* and the health of others who might not be travelling with *you* but on whose well being *your trip* may depend. In particular *we* do not automatically cover medical problems which *you* or they had before the *trip* started.

In respect of a *relative, business associate, person with whom you* are

travelling and any person living outside the Republic of Ireland with whom *you* planned to stay, cover excludes medical conditions if *you* knew about the conditions at the date a *trip* was booked.

To cover any condition *we* must issue a written acceptance otherwise *we* may not pay *your* claim. To obtain a written acceptance, *you* should contact the Travel Insurance Helpline on 1890 50 60 70.

Pre-existing medical conditions

In respect of *insured persons*:

Claims arising directly or indirectly from the following pre-existing medical conditions will not be covered unless *you* declare the condition to *us* at the time of purchasing or renewing this insurance and *we* accept it in writing (please see General Exclusion 1).

- (a) any medical condition which *you* have been made aware of, or for which *you* have received treatment at a hospital, clinic or doctor's surgery (including repeat prescriptions and the like) in the twelve months before *you* purchased or renewed the insurance, whichever is the later;
- (b) a heart related condition and/or hypertension for which ongoing medication is prescribed;
- (c) a heart related operation, stroke, arterial disease, kidney disease, malignant disease (cancer), lung or respiratory disease (excluding controlled asthma unless *you* have received in-patient hospital treatment in the twelve months before *you* purchased or renewed the insurance, whichever is the later), motor-neurone disease, Parkinson's disease or Alzheimer's disease;
- (d) a terminal illness which has been diagnosed;
- (e) any condition for which *you* are on a hospital waiting list for treatment, investigation or awaiting the results of medical tests;
- (f) any condition for which *you* are travelling contrary to medical advice or specifically to obtain medical treatment;
- (g) if *you* are expecting to give birth during the *trip* or within two months of

date arriving *home*; or

- (h) any condition for which *you* are receiving medication or treatment before the start of the *trip*, for the continuing cost of that medication or treatment while outside the Republic of Ireland.

In respect of persons not insured by the insurance:

Cancelling or cutting short a *trip* because of a medical condition which *you* knew about before purchasing or renewing this insurance in respect of a *relative*, *business associate* or person *you* are travelling with and any person *you* were depending on for the *trip*.

Insured persons

In respect of annual multi-trip:

The *policyholder*, the *policyholder's* spouse or *partner* and their *children* (depending on the *plan type* shown on the *travel insurance certificate*) all named on the *travel insurance certificate*.

Children aged 17 years and younger must travel with the *policyholder* or the *policyholder's* spouse or *partner* except when being met at their non-stop destination by their parents or *relatives*. *Children* aged 18 years to 22 years old must travel with the *policyholder* or the *policyholder's* spouse or *partner*.

All *insured persons* over 74 years of age, meaning having reached their 75th birthday, are not eligible for cover unless agreed in advance in writing with AIG Europe (Ireland) Limited.

In respect of single-trip:

The persons named on the *travel insurance certificate*.

Children aged 17 years and younger must travel with the *policyholder* or the *policyholder's* spouse or *partner* except when being met at their non-stop destination by their parents or *relatives*. *Children* aged 18 years to 22 years old must travel with the *policyholder* or the *policyholder's* spouse or *partner*.

All *insured persons* over 74 years of age, meaning having reached their 75th birthday, are not eligible for cover unless agreed in advance in writing with AIG Europe (Ireland) Limited.

Benefits

We will pay the benefits to the *policyholder* except under section B (personal accident) where payment will be made as detailed in that section.

The benefits shown in the Table of Benefits apply separately to each *insured person*.

Sporting and hazardous activities

The following sporting and hazardous activities are totally excluded:

BMX stunt riding, boxing, sports which in *our* opinion are classified as extreme sports, hang gliding, high diving over 3 metres, manual work, martial arts, micro lighting, motor rallying, mountaineering and rock climbing (using ropes or guides), parachuting, paragliding other than when attached to a land vehicle or sea craft, parasailing, parascending, pot holing, professional and semi-professional sport of any kind, scuba diving to a depth of less than 35 metres unless *you* are a qualified diver diving with another qualified diver or *you* are unqualified and *you* are diving with a qualified instructor, scuba diving to a depth greater than 35 metres, snow ski-jumping, using a two-wheeled motor vehicle over 50cc, using skeletons and bobsleighs, weightlifting and wrestling. If *you* have any doubt about whether an activity is covered *you* should contact the Travel Insurance Helpline on 1890 50 60 70.

The following sporting and hazardous activities are excluded if they are the main purpose of the *trip*:

Abseiling, American football, big game hunting, bungee jumping, fencing, go-karting (over 120 cc), horse riding, ice hockey, jet skiing, polo, racing on foot for distances of 13 miles or more, safaris using firearms, speed and endurance tests, water skiing, water ski jumping, white water rafting and white water canoeing.

Your belongings

Many claims for loss or theft are caused by people being careless with their belongings. Please ensure that *you* take good care of *your* belongings otherwise *your* claim may not be paid.

Excesses

Under most sections of this insurance *you* have to pay the first part of any claim (an excess). This amount is shown under each of the sections where it applies. The excess is applied after the operation of any single article limit or *valuables* limit shown in the Table of Benefits.

'Cooling Off' period

If this insurance does not meet *your* needs, Bank of Ireland Insurance Services Limited will refund *your* premium as long as *you* return this booklet and *your travel insurance certificate* to them within 14 days of receiving it. Bank of Ireland Insurance Services Limited will only refund *your* premium as long as *you* have not travelled and no incident has arisen which has or may give rise to a claim under the insurance.

Law and Jurisdiction

This insurance will be governed by Irish Law and be subject to the exclusive jurisdiction of the Irish courts unless *we* agree otherwise before *your* cover starts or is renewed.

Conditions and exclusions

Conditions and exclusions apply to individual sections of *your* insurance while general exclusions and conditions apply to the whole of *your* insurance.

Personal belongings claims

These claims are paid based on the value of *your* belongings at the time of loss or damage and not on a new for old or replacement cost basis. Damaged belongings may, at *our* sole discretion, be repaired.

Policy limits

Most sections of *your* insurance have limits on the amount *we* will pay under that section. Some sections also include other specific limits, for example: for any one item, or for *valuables* in total. *You* are advised to check *your* insurance particularly if *you* intend taking expensive items with *you*.

Reasonable care

You need to take all reasonable care to protect *yourself* and *your* personal belongings.

Any questions?

If *you* have any doubts about the cover *we* provide or *you* would like more information, please contact the Travel Insurance Helpline on 1890 50 60 70.

General information

Insurers

This insurance is provided by AIG Europe (Ireland) Limited.

Health Agreements

- Before travelling to a country in the European Economic Area (EEA) *you* should have obtained an European Health Insurance Card from the authorities in the Republic of Ireland. If *you* need treatment *you* should present the form at the time of treatment as it may save *you* paying the excess under section A (medical and other expenses).
- If *you* are travelling to Australia and *you* need medical treatment *you* should register under their national Medicare scheme as it may save *you* paying the excess from any claim under section A (medical and other expenses).
- When *you* are travelling to any other country *you* must at the time of medical treatment enquire of the local health services, about any reciprocal health agreement between that country and the Republic of Ireland and where possible obtain treatment under the agreement.

Medical and other emergencies

AIG Europe-Assistance Services will provide immediate help if *you* are ill or injured outside the Republic of Ireland and *you* are covered by this insurance. They provide a 24-hour emergency service 365 days a year and *you* can contact them on:

Emergency phone number: 0044 - 1243 - 621 - 121

Emergency fax number: 0044 - 1243 - 773 - 169

When *you* contact AIG Europe-Assistance Services, *you* will need to say that *you* are insured with Bank of Ireland and give the following information:

- *Your* name
- *Your* address abroad
- *Your* phone number abroad
- *Your* travel insurance certificate number

You should only contact AIG Europe-Assistance Services in the event of a medical emergency.

Hospital treatment abroad

If you go into hospital abroad and you are likely to be in hospital for more than 24 hours, someone must immediately contact AIG Europe-Assistance Services on your behalf. If this is not done it might mean we will not provide cover or we will reduce the amount we pay for medical expenses.

If you receive medical treatment abroad as an out-patient, you should pay the hospital or clinic and claim back your medical expenses from AIG Europe Claims Services when you return to the Republic of Ireland.

Returning early to the Republic of Ireland

It is a condition precedent to our liability that if you have to return to the Republic of Ireland under section A (medical and other expenses) or section G (cancelling and cutting short your trip) you must obtain our prior consent by contacting AIG Europe-Assistance Services. If you do not obtain such consent this might mean that we will not provide cover or we may reduce the amount we pay for your return to the Republic of Ireland.

Note to all insured people, treating doctors and hospitals:

This is not a private medical insurance. If you are admitted to a hospital, AIG Europe-Assistance Services will arrange for insured in-patient expenses to be paid direct to the hospital. To guarantee full payment AIG Europe-Assistance Services must immediately be advised of your admission. If you need any medical treatment, you must allow AIG Europe-Assistance Services or their representatives to see all of your medical records and information.

General exclusions

We will not cover:

1. Any claim arising or resulting from you:
 - (a) suffering from any medical condition which you have been made aware of, or for which you have received treatment at a hospital, clinic or doctor's surgery (including repeat prescriptions) in the

twelve months before *you* purchased or renewed the insurance, whichever is the later;

- (b) suffering from a heart related condition and/or hypertension for which ongoing medication is prescribed;
 - (c) ever having had a heart related operation, stroke, arterial disease, kidney disease, malignant disease (cancer), lung or respiratory disease (excluding controlled asthma unless *you* have received in-patient hospital treatment in the twelve months before *you* purchased or renewed the insurance, whichever is the later), motor-neurone disease, Parkinson's disease or Alzheimer's disease; or
 - (d) having been diagnosed with a terminal illness.
2. Any claim arising or resulting from *you*:
- (a) being on a hospital waiting list for treatment or investigation or awaiting the results of medical tests;
 - (b) travelling contrary to medical advice or specifically to obtain medical treatment;
 - (c) expecting to give birth during the *trip* or within two months of date arriving *home*; or
 - (d) receiving medication or treatment before the start of the *trip*, for the continuing cost of that medication or treatment while outside the Republic of Ireland.
3. Any claim arising out of *war*, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power.
4. Any claim arising out of the international use of military force to intercept, prevent, or mitigate any known or suspected *terrorist act*.
5. Any claim arising out of any *terrorist act*.
6. Loss or damage directly or indirectly caused by any Government, public or local authority legally taking or damaging *your* property.

7. Any claim arising from, or as a result of, civil commotions, strikes or riots of any kind.
8. Loss, or damage to any property, or any loss, expense or liability arising from:
 - (a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the burning of nuclear fuel; or
 - (b) the radioactive, toxic explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
9. Any claim under section F (personal belongings, baggage and personal money) if *you* already have a more specific insurance covering the loss or damage.
10. If at the time of loss, damage or liability arising under this insurance there is any other insurance covering the same loss, damage or liability we will only pay *our* share of any loss, damage or liability. This does not apply to section B.
11. Any claim arising from *you* being in, or entering, or leaving any aircraft other than as a fare-paying passenger in a fully-licensed passenger-carrying aircraft.
12. Any claim arising from using a two-wheeled motor vehicle over 50cc.
13. Any loss connected to the event for which *you* are claiming unless we provide cover under this insurance.
14. Any claim resulting from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to *you*.
15. Any claim arising or resulting from *you* being involved in any malicious, illegal or criminal act.
16. Racing of any kind (except on foot).
17. *Winter sports* in respect of *single-trip* (unless the appropriate premium has been paid to include *winter sports*).

18. *You* scuba diving to a depth of more than 35 metres.
19. *You* scuba diving to a depth of less than 35 metres unless *you* are a qualified diver diving with another qualified diver or *you* are unqualified and *you* are diving with a qualified instructor.
20. Taking part in BMX stunt riding, boxing, sports which, in *our* opinion, are classified as extreme sports, hang gliding, high diving over 3 metres, manual work, martial arts, micro lighting, motor rallying, mountaineering and rock climbing (using ropes or guides), parachuting, paragliding, parasailing, parascending, pot holing, professional or semi-professional sport of any kind, snow ski-jumping, using skeletons or bobsleighs, weightlifting or wrestling.
21. *You* taking part in any of the following sporting and hazardous activities when they are the main purpose of the *trip*: abseiling, American football, big game hunting, bungee jumping, fencing, go karting (over 120 cc), horse riding, ice hockey, jet skiing, polo, racing on foot for distances of 13 miles or more, safaris using firearms, speed or endurance tests, water skiing, water ski jumping, white water rafting or white water canoeing.
22. Any claim arising or resulting from championships, or heats, or officially-organised practice, or training for these events, being a crew member on a ship or boat travelling from one country to another, heli-skiing, ski acrobatics, canyoning or pot holing or any equipment used for these events.
23. Any claim arising or resulting from: (i) suicide or attempted suicide; or (ii) depression, anxiety, mental strain, depressive illness of any type; or (iii) injuring *yourself* deliberately or putting *yourself* in danger (unless *you* are trying to save a human life).
24. Any claim resulting from *you* acting in such a reckless manner or harmful way as to cause injury to *yourself*.
25. Any claim resulting from the abuse of alcohol.

26. Any claim resulting from *you* being under the influence of or in connection with a drug or drugs unless prescribed by a qualified doctor.

General conditions

The following conditions apply to this insurance.

1. *You* must permanently live in the Republic of Ireland for a minimum of 6 months before purchasing or renewing this insurance.
2. *You* must tell *us* if *you* know about anything which may affect *our* decision to accept *your* insurance (for example, sporting and hazardous activities or a health condition). If *you* are not sure whether to tell *us*, tell *us* anyway.
3. *We* will not pay for any loss or damage caused as a result of *you* not acting in a reasonable way to look after *your* property.
4. *You* must take all reasonable steps to recover any lost or stolen articles and *you* must help the authorities in their efforts to catch and prosecute any guilty people.
5. *You* must take all reasonable steps to avoid or reduce any loss.
6. *You* must keep to all the terms, conditions and endorsements of this insurance. If *you* do not, *we* may not pay *your* claim.
7. *You* must help *us* recover from other insurers, the Department of Social Welfare, other persons or organisations any money *we* have paid by giving *us* all the details *we* need and by completing any forms.
8. If *you* try to make a fraudulent claim, or use any fraudulent means in trying to make a claim, *you* may be prosecuted and *we* will not pay *your* claim.
9. *You* must provide, at *your* own expense, AIG Europe Claims Services any documents which *we* reasonably require relating to a claim.
10. *You* must keep any articles which are damaged and if requested send them, at *your* own expense, to AIG Europe Claims Services.
11. *You* must agree to have a medical examination if requested by *us*. If *you*

die, we are entitled to have a post mortem examination conducted. We will pay for the cost of these examinations.

12. *You* must repay *us*, within one month of asking, any amounts we have paid to *you* which are not covered by this insurance.

Sections of insurance

Section A - Medical and other expenses

(This section does not apply for *trips* within the Republic of Ireland).

If *you* go into hospital abroad and *you* are likely to be in hospital for more than 24 hours, someone must immediately contact AIG Europe-Assistance Services on *your* behalf.

We will pay up to the amount shown in the Table of Benefits for the following necessary and reasonable costs as a result of *you* being injured or ill during *your trip*:

1. Emergency medical, surgical and hospital treatment. (Emergency dental treatment is covered as long as it is for the immediate relief of pain only).
2. Provided it is medically necessary and approval has been given by AIG Europe-Assistance Services we will pay for extra accommodation and travel expenses to allow *you* to return to the Republic of Ireland if *you* cannot return as *you* originally booked.
3. Provided it is medically necessary and approval has been given by AIG Europe-Assistance Services:
 - (a) the cost of extra accommodation for someone to stay with *you* and travel to *your home* with *you*; or
 - (b) the expenses for one *relative* or friend to travel from the Republic of Ireland to stay with *you* and travel to *your home* with *you*.
4. The extra cost for *you* to return *home* following the death, serious injury or serious illness of a *relative* or *business associate*.
5. The cost to return *you* to the Republic of Ireland if AIG Europe Assistance Service think this is medically necessary and they arrange

this for *you*.

6. If *you* die we will pay up to €3,800 for either the cost of returning *your* body or ashes to the Republic of Ireland, or for the cost of a funeral in the country where *you* die if this is different from the country where *you* normally live.

Special exclusions which apply to section A.

We will not cover:

1. The first €50 of each claim, for each *insured person*, (except if *you* have obtained a refund of the cost under the terms of a reciprocal health agreement or in Australia under their Medicare scheme).
2. Any treatment or surgery which AIG Europe-Assistance Services reasonably considers is not immediately necessary and can wait until *you* return *home*. The decision of AIG Europe-Assistance Services is final and binding.
3. Any expenses for treatment or surgery carried out more than 12 months after the date of the injury or illness.
4. The extra cost of single or private room accommodation unless it is medically necessary.
5. Any treatment or medication of any kind which *you* receive after *you* return to the Republic of Ireland.
6. Pregnancy or childbirth where the expected date of delivery is within eight weeks of the end of *your trip*.
7. Any extra costs after the time when, in *our* medical advisor's reasonable opinion, *you* are fit to return to the Republic of Ireland.
8. Any medical treatment of any kind occurring after *you* have refused the offer of repatriation when in *our* medical advisors opinion *you* are fit to travel.

Please also read the general conditions and exclusions as they apply to this section.

Section B – Personal accident

We will pay the amount shown in the Table of Benefits in respect of one of the following benefits if *you* are involved in an accident during *your trip* which causes *you* a bodily injury and which directly results in *you* dying or becoming permanently disabled within two years from the date of the accident:

1. *Permanent total disability.*
2. *Loss of a leg or foot.*
3. *Loss of sight.*
4. *Loss of an arm or hand.*
5. Death (€6,500 for a *child* on the date of the accident).

In the event of a valid claim we will pay *you*, or the *policyholder* in respect of a *child*. If *you* die we will pay *your* personal representative or executor.

Please also read the general conditions and exclusions as they apply to this section.

Section C – Personal liability

We will pay up to the amount shown in the Table of Benefits if, during *your trip*, *you* are legally liable for accidentally:

- injuring someone; or
- damaging or losing somebody else's property.

Special exclusions which apply to section C

We will not cover:

1. Any liability arising from an injury or loss or damage to property:
 - (a) owned by *you*, a member of *your* family or household or a person *you* employ; or
 - (b) in the care, custody or control of *you*, *your* family or household or a person *you* employ.
2. Any liability, injury, loss or damage:
 - (a) to *your* employees or members of *your* family or household or a person *you* employ;

- (b) arising out of or in connection with *your* trade, profession or business;
- (c) arising out of a contract *you* have entered into;
- (d) arising out of *you* owning, possessing, using or living on any land or in buildings except temporarily for the purposes of the *trip*;
- (e) arising out of *you* owning, possessing, or using mechanically propelled vehicles, water craft (other than rowing boats, punts, or canoes), aircraft of any description, animals (other than horses, domestic cats or dogs), firearms or weapons (other than guns used for sport).

3. The first €50 of each and every claim for each *insured person*.

Special conditions which apply to section C

It is a condition of the cover provided under this section that:

1. *you* must give AIG Europe Claims Services notice of any cause for a legal claim against *you* as soon as *you* know about it and send them any documents relating to any claim; and
2. *you* must help AIG Europe Claims Services and give them all the information they need to allow them to take action on *your* behalf; and
3. *you* must not negotiate, pay, settle, admit or deny any claim unless *you* obtain AIG Europe Claims Services written permission.

Please also read the general conditions and exclusions as they apply to this section.

Section D – Legal expenses

We will pay up to the amount shown in the Table of Benefits for legal costs and expenses arising as a result of dealing with claims for compensation and damages resulting from *your* death, illness or injury during *your trip*.

Special exclusions which apply to section D

We will not cover an action which:

1. *We* or *our* legal representatives believe is not likely to be successful or if we believe that the costs of taking an action will be greater than any

award.

2. The costs of making any claim against *us*, *our* agents or representatives or against any tour operator, carrier or any person with whom *you* have travelled or arranged to travel.
3. Any costs or expenses which are based directly or indirectly on the amount of any award.
4. The costs of a claim for bodily injury, loss or damage caused by or in connection with *your* trade, profession or business, under contract, or arising out of *you* possessing, using or living on any land or in any buildings.
5. Any claims arising out of *you* owning, possessing, or using mechanically propelled vehicles, water craft, aircraft of any description, animals, firearms or weapons.
6. Any claims arising out of *your* criminal, malicious or deliberate acts.
7. The first €50 of each and every claim for each *insured person*.

Special conditions which apply to section D

It is a condition of the cover provided under this section that:

1. *we* will have complete control over any legal representatives appointed and any proceedings; and
2. *you* follow *our* advice or that of *our* agents in handling any claim; and
3. where possible, *you* must recover all of *our* expenses and refund these to *us*.

Please also read the general conditions and exclusions as they apply to this section.

Section E – Journey Continuation

In the event of the interruption of scheduled services by reason of strikes, industrial or criminal action after the date of booking a *trip* which could not have been reasonably anticipated at the time the *trip* was booked *we* will pay the irrecoverable (whether paid or contracted to be paid) and

reasonable extra payments which have been or have to be made for travel, accommodation or other essential expenses up to the amount shown in the Table of Benefits.

Special exclusions which apply to section E

We will not cover:

1. Any claim which is the result of a strike or industrial action which *you* knew about by virtue of it being in the public domain before *you* booked *your trip*.
2. The first €50 in respect of each claim for each *insured person*, except claims for loss of deposits where the amount is €25 for each *insured person*.

Please also read the general conditions and exclusions as they apply to this section.

Section F – Personal belongings, baggage and money

F1 – Personal belongings and baggage

In the event of loss, theft or damage during *your trip* to personal belongings and baggage which *you* own we will (after deducting an amount for wear, tear, loss of value and taking into account any single article limit or *valuables* limit) pay the value of such personal belongings and baggage up to the amount shown in the Table of Benefits.

F2 – Baggage delay

If your baggage is delayed or lost during an outward international journey for more than 24 hours, we will pay €250. If the baggage is delayed for a further 12 hours, we will pay an additional €250, up to €500 in total, for buying essential items. *You* must obtain written confirmation of the length of the delay and receipts for any items which *you* buy. We will deduct any payment we make for delayed baggage from the amount of any claim if *your* baggage is permanently lost.

F3 – Personal money

We will pay up to the amount shown in the Table of Benefits for:

- the loss or theft of cash and traveller's cheques during *your trip* if *you* can provide evidence that *you* owned them and evidence of their value.

- the financial loss suffered as the result of fraudulent use of the *insured person's* credit, debit or charge card during *your trip* provided the cardholder has complied with all the terms and conditions under which the card was issued.

F4 – Passport and travel documents

We will pay up to the amount shown in the Table of Benefits for the additional cost of accommodation and travel expenses and the cost of replacing *your* passport, travel tickets, lift passes, Green Cards and admission tickets if these are lost or stolen during *your trip*.

Special limitation to sub-sections F1 and F4

We provide cover for theft or loss from unattended motor vehicles, trailers or caravans under sub-sections F1 and F4 only. We will only pay up to €125 for each *insured person*.

Special exclusions which apply to section F

We will not cover:

1. The first €50 of each claim in sub-sections F1 and F3 for each *insured person*. The excess is applied after the operation of any single article limit or *valuables* limit.
2. Breakage of fragile articles (including china, glass, sculpture and video equipment) unless being transported by a carrier and damaged due to fire or other accident to the sea vessel, aircraft, or vehicle in which they are being transported.
3. Theft, loss of or damage to pedal cycles, motor vehicles, marine equipment and craft, household goods, *ski equipment* and sports equipment in use.
4. Theft, loss or damage to dentures, bridgework, corneal lenses, spectacles, sunglasses, mobile phones, artificial limbs and hearing aids.
5. Wear and tear, loss of value, mechanical or electrical breakdown.
6. Shortages due to mistakes or neglect.
7. Any loss or theft which *you* do not report to the police within 24 hours

of discovering it and for which *you* do not obtain a written acknowledgement.

8. If *your* belongings are delayed or legally held by any customs or other officials.
9. Cash which *you* do not carry on *your* person unless it is:
 - (a) held in a hotel, apartment or private dwelling safety deposit box or safe; or
 - (b) stolen from *your* accommodation whilst *you* are there.
10. Theft, loss or damage to photographic, electrical equipment or jewellery not carried in *your* hand luggage or on *your* person while *you* are travelling.
11. Any item, set or pair worth more than €400 for which *you* do not have an original receipt or insurance valuation before the loss or damage.
12. Property *you* leave unattended in a public place.
13. Any loss, theft or damage to items carried on a vehicle roof rack, unless it is locked and secured to the roof of the vehicle.
14. Theft, loss or damage to baggage or personal belongings during a *trip* unless *you* report this to the carrier and obtain a property irregularity report at the time of the loss.
15. Damage caused to suitcases, holdalls or similar carriers deemed usable by *us*.
16. Loss or theft of personal belongings or baggage not in *your* control or while in the control of any person other than an airline or carrier.
17. Money carried by *children*.
18. Loss of a passport if *you* do not report the loss to the Consular Representative of *your* country of nationality within 24 hours of discovery and obtain a report confirming the date of loss and the date on which a replacement passport was obtained.

19. Travellers cheques where the provider will replace losses without charge (other than a service charge).

Please also read the general conditions and exclusions as they apply to this section.

Section G - Cancelling and cutting short your trip

We will pay up to the amount shown in the Table of Benefits for travel and accommodation expenses that *you* have paid or have agreed to pay under a contract and which *you* cannot recover if it is necessary and unavoidable for *you* to cancel or cut short *your trip*, plus any local pre-paid excursions, as a result of:

1. *You* dying, becoming ill or injured.
2. The death, injury or illness of a *relative* or *business associate* or a person with whom *you* have booked to travel or a *relative* or friend living abroad with whom *you* plan to stay.
3. If *you* are called for jury service or as a witness or *you* are put into quarantine.
4. An accident to the vehicle in which *you* were planning to travel which happens in the seven days before the start date of *your trip* which leaves the vehicle unusable (this applies to self-drive holidays only).
5. If *you* are a member of the armed forces or police, fire, nursing or ambulance services and *you* have to stay in the Republic of Ireland because of an emergency.
6. If *you* are made redundant as long as *you* are entitled to payment under the current redundancy payments law and that, at the time of booking *your trip*, *you* had no reason to believe that *you* would be made redundant.
7. If the police need *you* to remain in the Republic of Ireland after a fire, flood or burglary at *your home* or place of business in the 48 hours before the start date of *your trip*.
8. If *you* or *your spouse* or *partner* is pregnant and labour begins prior to

eight weeks before the expected due date and this early labour prevents *you* from travelling.

Special exclusions which apply to section G

We will not cover:

1. The first €50 of each claim, or €25 for each loss of deposit, for each *insured person*.
2. Any claim which results from depression, anxiety, mental strain, or a depressive illness of any type.
3. *You* not wanting to travel.
4. Any extra costs resulting from *you* not telling the companies or persons through whom the *trip* is booked as soon as *you* know that *you* have to cancel *your trip*.
5. Pregnancy, if *your* expected date of delivery is within eight weeks of the end of *your trip*.
6. Cancelling or cutting short the *trip* because of a medical condition which *you* knew about before the start or renewal of this insurance. This applies to a *relative, business associate* or person *you* are travelling with and any person *you* were depending on for the *trip*.
7. The cost of *your* original return *trip* if *you* need to cut short *your trip* and we have repatriated *you* under section A.
8. If *you* have to cut short *your trip* and do not return to the Republic of Ireland.
9. Failure to obtain the required inoculations, vaccinations, passport or visa.
10. Civil commotions, strike, lock-out, blockades, actions of any Government or threat of such event.

Special condition which applies to section G

It is a condition of the cover provided under this section that *you* must obtain prior authorisation from AIG Europe-Assistance Service if *you* have

to cut short *your trip* and return early to the Republic of Ireland.

Please also read the general conditions and exclusions as they apply to this section.

Section H - Travel delay and abandoning *your trip*

If during *your trip* the start of *your* pre-booked outward or return international journey by aircraft, sea vessel or cross-channel train is delayed due to circumstances outside *your* control we will pay for either travel delay or abandonment.

Travel delay

(This section does not apply for *trips* within the Republic of Ireland).

We will pay €65 for each full 10 hour period of delay, up to the amount shown in the Table of Benefits, as long as *you* eventually go on the *trip*.

Abandonment

If it is necessary for *you* to cancel *your trip* as a result of a delay of *your* outward international journey lasting more than 24 hours we will pay an amount equal to the cost of *your trip*, up to the amount shown in the Table of Benefits, less any amounts which *you* recover.

Special exclusions which apply to section H

We will not cover:

1. The first €50 of each claim for each *insured person* for abandonment.
2. Any claim which results from strikes or industrial action which were public knowledge on the date *you* booked *your trip*.

Special conditions which apply to section H

It is a condition of the cover provided under this section that:

1. *you* must have checked in for *your trip* at or before the recommended time; and
2. *you* must obtain a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.

Please also read the general conditions and exclusions as they apply to this section.

Section I - Hospital Benefit

(This section does not apply for *trips* within the Republic of Ireland).

If due to an accident or illness during *your trip* that is covered under section A (medical and other expenses) *you* go into hospital outside the Republic of Ireland as an in-patient *we* will pay €65 for each complete 24 hour period of hospitalisation. The maximum payment will be the amount shown in the Table of Benefits. Benefit ceases if hospitalisation continues back in the Republic of Ireland.

Please also read the general conditions and exclusions as they apply to this section.

Section J – Hijack

We will pay €125 for each full 24 hour period if the aircraft or sea vessel in which *you* are travelling during *your trip* is hijacked on the outbound pre-booked journey for a period of more than 24 hours.

We will pay up to the amount shown in the Table of Benefits.

Special exclusion which applies to section J

We will not cover any claim resulting from *you* acting in a way which could cause a claim under this section.

Special condition which applies to section J

It is a condition of the cover provided under this section that *you* must provide *us* with a written statement from an appropriate authority confirming the hijack and how long it lasted.

Please also read the general conditions and exclusions as they apply to this section.

Section K – Alternative Accommodation

If *your* booked accommodation cannot be lived in because of a fire, flood, earthquake or storm during *your trip* *we* will pay up to the amount shown in the Table of Benefits for the cost of providing other similar accommodation.

Special exclusions which apply to section K

We will not cover:

1. The first €50 of each claim for each *insured person*.
2. Any expenses which *you* can recover from any tour operator, airline, hotel or other provider of services.
3. Any expenses which *you* would normally have to pay during the period of *your trip*.
4. Any claim resulting from *you* travelling against the advice of the appropriate national or local authority.

Special conditions which apply to section K

It is a condition of the cover provided under this section that:

1. *you* must give *us* a written statement from an appropriate public authority confirming the reason and nature of the disaster and how long it lasted;
2. any event that results in a claim under this section was not known about before the start date of *your trip*; and
3. *you* must give *us* evidence of all the extra costs *you* had to pay.

Please also read the general conditions and exclusions as they apply to this section.

Winter Sports Cover

The following sections (L, M, N, O and P) are all applicable automatically for *annual multi-trip* and under *single-trip* only if the appropriate premium has been paid for *winter sports* cover.

Section L - Piste closure

We will pay up to the amount shown in the Table of Benefits if as a result of not enough, or too much, snow during *your trip* in *your* pre-booked holiday resort all lift systems are closed for more than 24 hours. We will pay either:

1. up to €25 for each full 24 hour period in respect of the cost of transport to the nearest resort; or
2. €30 for each full 24 hour period if *you* are unable to ski and there is no other ski resort available.

Special conditions which apply to section L

It is a condition of the cover provided under this section that:

1. *you* obtain a written statement from the management of the resort confirming the reason for the closure and how long it lasted;
2. the pre-booked holiday resort where *you* are staying is at least 1,000 metres above sea level; and
3. if *you* buy this insurance within 14 days of the start date of *your trip* and there is public knowledge that there is, or may be, not enough snow, or, too much snow in the pre-booked resort, we will not provide cover for *you*.

Please also read the general conditions and exclusions as they apply to this section.

Section M - Avalanche cover

We will pay up to the amount shown in the Table of Benefits for reasonable extra travel and accommodation expenses which *you* need to pay during *your trip* if *your* pre-booked outward or return international journey is delayed for more than 12 hours from *your* scheduled arrival time because of an avalanche.

Special exclusion which applies to section M

You are not covered for the first €50 of each claim for each *insured person*.

Special condition which applies to section M

It is a condition of the cover provided under this section that *you* obtain a written statement from the appropriate authority confirming the reason for the delay and how long it lasted.

Please also read the general conditions and exclusions as they apply to this section.

Section N - Ski hire

If during *your trip*:

- the *ski equipment* which *you* own is lost or delayed for longer than 12 hours; or

- the *ski equipment* which *you* own is lost or damaged,

we will pay €30 for each full 24 hours for the cost of hiring other *ski equipment*. The maximum we will pay is €250.

Special exclusions which apply to section N

We will not cover:

1. Any claim involving damage to *your ski equipment* where *you* do not bring it back to the Republic of Ireland so we can inspect it.
2. Any theft or loss which *you* do not report to the police within 24 hours of discovering it and obtain a written acknowledgement.
3. Any theft, delay, loss of or damage to *ski equipment* while it is transported unless *you* report this, at the time, to the carrier and obtain a property irregularity report.

Please also read the general conditions and exclusions as they apply to this section.

Section O - Ski pack

We will cover *you* for the unused proportion of the cost of *your* ski pack (if *you* have already paid and can not recover the money) if *you* are ill or injured while *you* are on a *trip* and *you* are medically certified as being unable to use it. Ski pack consists of ski school, ski hire and the cost of any lift pass. The most we will pay for each *insured person* is €200 a week and no more than €400 in total.

Please also read the general conditions and exclusions as they apply to this section.

Section P - Ski equipment

In the event of loss, theft or damage during *your trip* to *ski equipment* which *you* own we will (after deducting an amount for wear, tear, loss of value and taking into account the single article limit) pay the value of such *ski equipment* up to the amount shown in the Table of Benefits.

Special exclusions which apply to section P

We will not cover:

1. The first €50 of each loss for each *insured person*.
2. Wear and tear and loss of value.
3. Any loss or theft which *you* do not report to the police within 24 hours of discovering it and for which *you* do not obtain a written acknowledgement.
4. If *your* belongings are delayed or legally held by any customs or other officials.
5. Property *you* leave unattended in a public place.
6. Any loss, theft or damage to items carried on a vehicle roof rack, unless it is locked and secured to the roof of the vehicle.
7. Theft, loss or damage to *ski equipment* during a *trip* unless *you* report this to the carrier and obtain a property irregularity report at the time of the loss.
8. Damage caused to suitcases, holdalls or similar carriers deemed usable by *us*.
9. Loss or theft of *ski equipment* not in *your* control or while in the control of any person other than an airline or carrier.

Please also read the general conditions and exclusions as they apply to this section.

Making a Claim

Medical claims

If *you* receive medical attention for an injury or illness *you* must obtain a medical certificate showing the nature of the injury or illness together with any bills which *you* would have paid.

If *you* go into hospital abroad and *you* are likely to be in hospital for more than 24 hours someone must contact AIG Europe-Assistance Services on *your* behalf.

Claims for delay, loss or damage to money, personal belongings, baggage, etc.

You must advise the relevant transport company about any delay, loss or damage to personal belongings and baggage if they are being carried by any airline or transport company. *You* must also obtain a property irregularity report (PIR). If *you* do not tell the airline or transport company within three days of the event we may not be able to pay *your* claim. *You* must report immediately any loss of money or loss or damage to personal belongings to the police (and hotel management if this applies). *You* must also obtain an official written report. If *you* do not tell the police (and hotel management if this applies) within 24 hours (or as soon as you reasonably can) of the event, we may not be able to pay *your* claim.

General

You must advise AIG Europe Claims Services of any claim within 31 days of *your trip* ending. If you do not we may not be able to pay your claim. If *you* need to make a claim please either write with a brief description of *your* claim or phone:

AIG Europe Claims Services

OSG Travel Claims, Nutley Buildings, Merrion Centre, Nutley Lane, Dublin 4.
Telephone 01 - 661 9133.

AIG Europe Claims Services is administered by OSG Travel Claims. OSG Travel Claims are part of OSG Limited who are chartered loss adjusters and provide travel insurance claims administration services on behalf of AIG Europe (Ireland) Limited. OSG Outsource Service Group Limited are regulated by the Financial Regulator as an Insurance Intermediary.

Their offices are open every week day from 9 a.m. until 5 p.m. and will send you a claim form as soon as you tell them about your claim. Claim forms are also available on www.osgtravelclaims.ie

To help us prevent fraudulent claims, we store your personal details on computer and we may transfer them to a third party.

Making a Complaint

If you wish to make a complaint you may do so by writing to Bank of Ireland Insurance Services, Operations Centre, Cabinteely, Dublin 18, telephone 1890-604 604 or email info@boiinsurance.ie. Alternatively, you may write to the Customer Complaints Officer, AIG Europe (Ireland) Limited, AIG House, Merrion Road, Dublin 4, telephone 01-2081400 or email IrelandCustomerComplaints@aig.com

In the event that you are not satisfied with our response you can refer the matter to the:

Financial Services Ombudsman Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2. Lo Call: 1890-882090. Phone: 01-4773112.

Fax: 01-4773333. enquiries@financialombudsman.ie

At any stage you may contact any of the following:

The Financial Regulator, PO Box No 9138, College Green, Dublin 2.


Telephone: 01-4104000. Fax: 01-4104900.

consumerinfo@FinancialRegulator.ie

The Insurance Information Service (IIS) of The Irish Insurance Federation, Insurance House, 39 Molesworth St., Dublin 2. Phone: 01-6761820.

Fax: 01-6761943. iis@iif.ie

Signed on behalf of AIG Europe (Ireland) Limited



Sean B. Hehir,

Managing Director

AIG Europe (Ireland) Limited is regulated by the Financial Regulator.