



About our travel insurance services

About the insurer

This insurance is underwritten by AIG Europe Limited. Their main business is general insurance and are established at 30 North Wall Quay, International Financial Services Centre, Dublin 1.

About the intermediary

Travix International B.V. are based at Europalaan 400, Utrecht, Netherlands. Travix is an online travel company.

Trade or public registers

AIG Europe Limited. Trade Register Numbers: Branch registration No.9066644. Value Added Tax (VAT), registration no. 4102742A.

Who regulates us

AIG Europe Limited is authorised by the Prudential Regulation Authority of the United Kingdom, and is regulated by the Central Bank of Ireland for conduct of business rules. The Central Bank of Ireland is the independent body that regulates financial services. For further information on the Central Bank of Ireland please refer to its website: www.centralbank.ie

Main characteristics of the travel insurance

This travel insurance provides cover for specified events that occur in connection with your trip for example: loss of baggage, cancellation of your trip, illness or injury, and medical assistance. For a reduced premium you can buy Cancellation Only cover.

Under the cover you have purchased you can travel for up to 185 days in either Europe or Worldwide (the start and end dates are set out in your Schedule of Insurance). All trips must begin and end in the Republic of Ireland.

Cover for cancellation begins when you book your trip or pay your insurance premium, whichever is the later. Cover for all other sections begins when you leave your home address in the Republic of Ireland, or from the start date shown on your Schedule of Insurance, whichever is the later. Cover ends when you return to your home address in the Republic of Ireland, or the end date shown on your Schedule of Insurance, whichever is the earlier.

Price

The cost of this insurance cover is shown on your Schedule of Insurance. Please note that the premium you have paid is

in Euro (€) and includes Insurance Premium Tax.

Payment

Payment can be made using Visa, MasterCard, American Express, Switch, Solo and Visa Electron.

What to do if you want to cancel your insurance

If this cover is not suitable for you, please email travel.ie@aig.com within 14 days of the cover starting or the date on which you get your Certificate of Insurance, whichever date is later. In line with the conditions below, we will refund all premiums you have paid within 5 working days of the date you contact us to request cancellation.

We will not refund your premium if you have travelled or made a claim before you asked to cancel the Certificate of Insurance within the 14-day period.

What to do if you have a complaint

If you feel you have cause for complaint, you should contact the Accident & Health Manager. If, after such contact, you remain dissatisfied, you should write to our Customer Complaints Officer at AIG Europe Limited, 30 North Wall Quay, International Financial Services Centre, Dublin 1. Telephone (01) 208 1400.

Email: customercomplaints.ie@aig.com

If the complaint is not resolved to your satisfaction, you should contact the General Manager, AIG Europe Limited, 30 North Wall Quay, International Financial Services Centre, Dublin 1.

At any stage, you may contact the following:

The Irish Insurance Federation, 39 Molesworth Street, Dublin 2. Telephone (01) 676 1820 Fax (01) 676 1943. E-Mail: fed@iif.ie. Web: <http://www.iif.ie>

The Central Bank of Ireland, PO Box 559, Dame Street, Dublin 2. Phone: 1890 777777 Fax: (01) 671 6561.

E-Mail: enquiries@centralbank.ie

Website: www.centralbank.ie

The Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

Telephone: (01) 662 0899 Fax: (01) 662 0890. E-Mail: enquiries@financialombudsman.ie

Web: <http://www.financialombudsman.ie>

Law

This insurance will be governed by Irish Law, and you and we agree to submit to the exclusive jurisdiction of the courts of the Republic of Ireland.

All contractual terms and conditions, as well as any information provided prior to the conclusion of the contract, are in English and all communications will be in English.

Certificate of Travel Insurance

GENERAL INFORMATION

Insurers

This insurance is underwritten by AIG Europe Limited. AIG Europe Limited is authorised by the Prudential Regulation Authority of the United Kingdom, and is regulated by the Central Bank of Ireland for conduct of business rules. AIG Europe Limited are a member company of AIG Inc. AIG Europe Limited, 30 North Wall Quay, International Financial Services Centre, Dublin 1.

AIG Europe Limited – Data Protection Notice

AIG Europe Limited is committed to protecting the privacy of customers, claimants and other business contacts. “Personal Information” identifies and relates to you or other individuals (e.g. your dependants). By providing Personal Information you give permission for its use as described below. If you provide Personal Information about another individual, you confirm that you are authorised to provide it for use as described below.

Depending on our relationship with you, Personal Information collected may include: identification and contact information, payment card and bank account, credit reference and scoring information, sensitive information about health or medical condition, and other Personal Information provided by you. Personal Information may be used for the following purposes:

- Insurance administration, e.g. communications, claims processing and payment
- Decision-making on provision of insurance cover and payment plan eligibility
- Assistance and advice on medical and travel matters
- Management and audit of our business operations
- Prevention, detection and investigation of crime, e.g. fraud and money laundering
- Establishment and defence of legal rights
- Legal and regulatory compliance, including compliance with laws outside your country of residence
- Monitoring and recording of telephone calls for quality, training and security purposes
- Marketing, market research and analysis

To opt-out of marketing communications contact us by e-mail at: postmaster.ie@aig.com or by writing to: Customer Service Team, AIG Europe Limited, Ireland Branch, 30 North Wall Quay, IFSC, Dublin 1. If you opt-out we may still send you other important communications, e.g. communications relating to administration of your insurance policy or claim.

Sharing of Personal Information - For the above purposes Personal Information may be shared with our group companies, brokers and other distribution parties, insurers and reinsurers, credit reference agencies, healthcare professionals and other service providers. Personal Information will be shared with other third parties (including government authorities) if required by law. Personal information (including details of injuries) may be recorded on claims registers (i.e. Insurance Link, and Claims and Underwriting Exchange (CUE), shared with other insurers. We may search these registers to detect and prevent fraud. Details on how Insurance Link operates can be found at <http://info.insurancelink.ie> and CUE at <http://www.insurancedatabases.co.uk>. Personal Information may be shared with prospective purchasers and purchasers, and transferred upon a sale of our company or transfer of business assets.

International transfer - Due to the global nature of our business Personal Information may be transferred to parties located in other countries, including the United States and other countries with different data protection laws than in your country of residence.

Security and retention of Personal Information – Appropriate legal and security measures are used to protect Personal Information. Our service providers are also selected carefully and required to use appropriate protective measures. Personal information will be retained for the period necessary to fulfil the purposes described above.

Requests or questions - To request access or correct inaccurate Personal Information, or to request the deletion or suppression of Personal Information, or object to its use, please e-mail: postmaster.ie@aig.com or write to Data Protection Officer, AIG Europe Limited, Ireland Branch, 30 North Wall Quay, IFSC, Dublin 1. More details about our use of Personal Information can be found in our full Privacy Policy at www.aig.ie or you may request a copy using the contact details above.

Health agreements

In countries where reciprocal health agreements exist you should take all reasonable steps to follow them. For example, when you are travelling to a European Union Country, you should collect an application form for a European Health Insurance Card from your local Health Board. This allows you to receive free or reduced cost emergency health care in European Union Countries.

Your travel insurance

All insurance contracts contain restrictions and exclusions that you should know about. Please make sure that the cover meets your needs.

IMPORTANT INFORMATION

Contract of travel insurance

This Certificate of Insurance together with the Schedule of Insurance is issued under master policy number HST 6587 and forms the basis of your contract of insurance. It contains certain conditions and exclusions in each section and general conditions and exclusions applying to all the sections. You must meet these conditions or we may not accept your claim.

Eligible Persons

Individual, partner and family provided the applicable premium has been paid. All persons must be permanently resident in the Republic of Ireland and have not spent more than six months abroad during the year immediately before you bought this Certificate of Insurance. Adults are allowed to travel independently. Children can only travel accompanied. Persons over 79 years of age, meaning having reached their 80th birthday at the start date of any trip, are not eligible for automatic cover under this Certificate of Insurance and should email travel.ie@aig.com for a quotation.

Health

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

Your belongings

Many claims for loss or theft are caused by people being careless with their belongings. If you do not take good care of your belongings, it can be upsetting and inconvenient for you and we may not pay your claim.

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.

High Risk Activities

You may not be covered when you take part in certain sports or activities if there is a high risk you will be injured or if it is the main purpose of your trip. You are covered for the following activities automatically, providing they are not the main purpose of your trip:

- Archery
- Golf
- Cycling
- Scuba Diving
- Rambling/Trekking
- Water Skiing/Wind Surfing/Snorkelling
- Hot Air Ballooning (pre-booked with a Tour Operator)
- Deep Sea Fishing
- Parascending (over water)
- Roller Skating
- Sailing within Territorial Waters (not as a member of the crew)
- Winter Sports

If the sport or activity you are participating in is not mentioned in the above list please check that this insurance meets your needs. Please also note General Exclusions number 17. For specific activities, cover under Section E, Personal Liability, will not apply.

Premium refund

If this cover is not suitable for you, please email travel.ie@aig.com within 14 days of the cover starting or the date on which you get your insurance documents, whichever date is later.

In line with the conditions below, we will refund all premiums you have paid within 5 working days of the date you contact us to request cancellation. We will not refund your premium if you have travelled or made a claim before you asked to cancel the Certificate of Insurance within the 14-day period.

Law

This contract will be governed by Irish Law, and you and we agree to submit to the exclusive jurisdiction of the courts of Republic of Ireland.

Any questions?

If you have any doubts about the cover we provide or you would like more information, please email travel.ie@aig.com. We aim to respond to your enquiry within 24 hours of receipt.

Definitions

Wherever the following words or phrases appear in this Certificate of Insurance they will always have the meanings shown under them.

‘Business associate’

Any person who works at your place of business and who, if you were both away from work at the same time for one or more days, would prevent the effective continuation of that business.

‘Family’

Insured person, partner and up to a maximum of 4 dependent children under the age of 18 years or 23 years provided dependent and in full-time education.

‘Manual work’

Work involving physical labour, for example, but not limited to, construction, installation and assembly. This does not include bar and restaurant staff, music and singing, or fruit picking (not involving machinery).

‘Partner’

A person whom you have lived with for 6 months or more, unless accepted by us in writing, who is either your spouse, common law spouse, civil partner, boyfriend or girlfriend.

‘Permanent total disability’

A disability which prevents you from working in any job for which you are suitably qualified and which lasts 12 months from the date of occurrence. And, at the end of those 12

months, is in our medical advisor's opinion, not going to improve.

'Public transport'

Using rail, bus, coach, scheduled aircraft or ferry services to join the booked holiday.

'Relative'

Husband, wife, partner, grandparent, grandchild, parent, parent-in-law, brother, sister, son, daughter, fiancé or fiancée.

'Schedule of Insurance'

The document showing the names and other details of all the people insured under this insurance. The Schedule of Insurance proves you have the cover shown in this document and the sections of cover that are operative.

'Scuba Diving'

'Scuba diving' to the following depths, when you hold the following qualifications, and are diving under the direction of an accredited dive marshal, instructor or guide and within the guidelines of the relevant diving or training agency or organisation: PADI Open Water - 18 metres PADI Advanced Open Water - 30 metres PADI Advanced Plus 40 metres BSAC Club Diver - 20 metres BSAC Sports Diver - 35 metres BSAC Dive Leader - 50 metres. If you do not hold a qualification, we will only cover you to dive to a depth of 18 metres

'Trip'

Your holiday or journey starting at the time that you leave your home address in the Republic of Ireland or from the start date shown on your Schedule of Insurance, whichever is later. The end of your trip is defined as the date that you return to the Republic of Ireland or at the end of the period shown on your Schedule of Insurance, whichever is earlier. Cover for cancellation starts at the time that you book the trip or pay the insurance premium, whichever is later. Note: travelling in excess of the trip limits will invalidate the whole Certificate of Insurance.

Special note

Please remember it does not matter how long you buy cover for, it ends when you return to your home in the Republic of Ireland.

'Valuables'

Photographic, audio, video and electrical equipment of any kind (including CDs, MDs, DVDs video and audio tapes), telescopes and binoculars, antiques, jewellery, watches, furs, leather goods, animal skins, silks, precious stones, articles made of or containing gold, silver or platinum.

'War'

Any 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 Limited.

"Winter Sports"

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

'You', 'your'

Each insured person named on the Schedule of Insurance. Please see the Eligible Persons section on page 2.

TRAVEL OPTIONS

Single Trip

This gives you cover to travel to places in Europe or Worldwide for a maximum of 185 days.

GEOGRAPHICAL AREAS

Europe. The Continent of Europe West of the Ural Mountains including its' neighbouring islands and non-European countries bordering the Mediterranean (excluding Algeria, Israel, Jordan, Lebanon and Libya).

Worldwide. Worldwide, excluding Afghanistan, Cuba, Liberia or Sudan

CUSTOMER SERVICE

If you feel you have cause for complaint, you should contact the Accident & Health Manager. If, after such contact, you remain dissatisfied, you should write to our Customer Complaints Officer at AIG Europe Limited, 30 North Wall Quay, International Financial Services Centre, Dublin 1. Tel (01) 208 1400.

Email: customercomplaints.ie@aig.com

If the complaint is not resolved to your satisfaction, you should contact the General Manager, AIG Europe Limited, 30 North Wall Quay, International Financial Services Centre, Dublin 1.

At any stage, you may contact the following:

Insurance Ireland,
Insurance House, 39 Molesworth Street, Dublin 2.
Telephone: 01- 6761820, Fax: 01- 6761943., E-mail:
info@insuranceireland.eu; Web: <http://www.iif.ie>

The Central Bank of Ireland, P.O. Box 559, Dame Street, Dublin 2. Telephone: 1890 77 77 77
Fax: (01) 6716561. E-mail: enquiries@centralbank.ie;
Web: <http://www.centralbank.ie>

The Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.
Lo Call: 1890- 882090; Phone: (01) 6620899; Fax: (01) 6620890.
E-mail: enquiries@financialombudsman.ie; Web: <http://www.financialombudsman.ie>

Medical and other emergencies 24-hour emergency service

AIG Assistance Services will provide immediate help if you are ill or injured outside the Republic of Ireland. They provide a 24 hour emergency service 365 days a year and you can contact them on: Emergency phone no: **0044 1273 723 146** Email: **uk.assistance@travelguard.com** When you contact AIG Assistance Services you will need to say that you are insured with AIG Europe Limited and Travix International B.V. and give the following information:

Your name. Your address. Your phone number abroad. The number shown on your Schedule of Insurance. In certain cases we may need to contact your GP. Please keep a note of your GP's telephone number with your Certificate of insurance.

Hospital treatment abroad

If you go into hospital abroad and you are likely to be kept in hospital for more than 24 hours, someone must contact AIG Assistance Services for you immediately. If they do not, this could mean we reduce the amount we pay for medical expenses. If you receive medical treatment abroad as an outpatient, you should where possible, pay the hospital or clinic and claim back your medical expenses from AIG Claims Services when you return to the Republic of Ireland. Please ensure you keep all bills and receipts

Returning early to the Republic of Ireland

If you have to return to the Republic of Ireland under Section A (Cancelling and cutting short your trip) or Section C (Medical and other expenses) AIG Assistance Services must authorise this. If they do not provide prior authorisation this could 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 need any in-patient medical treatment you must contact AIG Assistance Services immediately or we may not be able to guarantee medical expenses. If you need any medical treatment, AIG Assistance Services or their representatives may need to see all of your relevant medical records and information.

Important claims information – How to make a claim

Medical claims

If you receive medical attention for an injury or illness, you must get a medical certificate showing the nature of the injury or illness together with any original bills that you have paid.

Claims for delay, loss or damage to personal belongings, money and passport

You must tell the relevant carrier about any delay, loss or damage to personal belongings, money and passport if any Carrier is carrying them. You must also get a property irregularity report for delayed baggage and any subsequent loss or damage when the baggage is returned to you. If you do not tell the Carrier within three days of the event, we

may not be able to pay your claim.

You must report immediately any loss or theft of money or passport or loss or theft of personal belongings to the police (and hotel management/consular representative if this applies). You must also get an official written report. If you do not tell the police (and hotel management or consular representative if this applies) within 24 hours of the event, we may not be able to pay your claim.

General

You must register any claim to AIG Claims Services 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 or email:

AIG Claims Services,
OSG Travel Claims,
Merrion Hall, Strand Road, Dublin 4.
Telephone 01 – 261 1540. Email travel@osg.ie

AIG 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 Limited.

THE INSURANCE

GENERAL CONDITIONS

The following conditions apply to this insurance.

1. You must be permanently resident in the Republic of Ireland and have not spent more than six months abroad during the year immediately before you bought this insurance.
2. You must tell us if you know about anything that may affect our decision to accept your insurance (for example, dangerous activities or a health condition). If you are not sure, you must tell us anyway.
3. You must keep to all the terms, conditions, warranties and endorsements of this insurance. If you do not, we may not pay your claim or any part of your claim.
4. You must take all reasonable steps to avoid or reduce any loss that may mean that you have to make a claim under this insurance.
5. You must supply all the documents that AIG Claims Service need to deal with any claim. You will be responsible for any costs involved in doing this.
6. 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.
7. You must take all reasonable steps to get back any lost or stolen articles and you must help the authorities in their efforts to catch and prosecute any guilty people.
8. You must help us get back any money that we

have paid from other insurers (including the Department of Social Welfare) by giving us all the details we need and by filling in any forms that we require.

9. If you try to make a fraudulent claim or use any fraudulent means in trying to make a claim we will not cover your claim or any part of your claim.
10. You must, where practical, keep any articles that are damaged and send them to AIG Claims Services if they ask. You must pay any costs involved in doing this.
11. You must agree to have a medical examination if required by us. If you die, we are entitled to have a post mortem examination. You or your legal representatives are responsible for any costs resulting from these examinations.
12. You must pay us back, within one month of asking, any amounts that we have paid which are not covered by this insurance.
13. You must obtain prior authorisation from AIG Assistance Service if you have to return to the Republic of Ireland under Sections A) Cancelling and cutting short your trip, or C) Medical Expenses. If you do not, we may reduce the amount we pay for your return to the Republic of Ireland or we may not provide cover.

GENERAL EXCLUSIONS

We will not cover the following:

1. Any claim arising from or resulting from, a trip that you take or, any person who your travel depends on, if:
 - a. the claim relates to a medical condition or any illness related to a medical condition which you or they knew about before you bought this insurance;
 - b. you are travelling against medical advice;
 - c. you are travelling to receive medical advice or treatment;
 - d. you are on a list awaiting hospital treatment; or
 - e. you have been given a terminal diagnosis, or
 - f. pregnancy or childbirth where the pregnancy would have been more than 28 weeks at the start of or during the trip or 24 weeks in the case of a known multiple pregnancy.
2. Any claim arising out of war, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power.
3. Loss or damage directly or indirectly caused by any government, public or local authority legally taking or damaging your property.
4. Any claim arising from or as a result of civil commotion, strike, lock-out, blockades, riots of any kind, actions of any government of any country or threat of such event.
5. 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.

6. Any claim under Section H (Personal belongings, baggage and money) if you already have a more specific insurance covering this.
7. 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 proportion.
8. Loss, destruction or damage directly caused by pressure waves resulting from any aircraft or other flying object travelling at or above the speed of sound.
9. 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.
10. Any claim arising from using a two-wheeled motor vehicle exceeding 125 cc. and/or where a crash helmet is not worn, or the rider does not hold the appropriate driving licence.
11. Any other loss connected to the event you are claiming for unless we provide cover under this insurance.
12. Any claim arising directly or indirectly from your financial problems.
13. 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.
14. Any claim arising or resulting from you being involved in any illegal or criminal act.
15. Competitive racing of any kind (except on foot).
16. Winter sports.
17. Any claim arising or resulting from services or inter-services championships, or heats, or officially organised practice, or training for these events, ski-jumping, ice hockey, or using skeletons or bobsleighs, snow mobile, lugging, canyoning, mountaineering or pot holing or any equipment used for these events. You are not covered for the following: Abseiling, being a crew member on a vessel sailing from one country to another, being on an expedition, gliding, hang gliding, heats, hunting, jet biking, jet skiing, off-piste skiing without an official guide, parachuting, professional or semi professional sport, ski acrobatics, ski flying, ski jumping, ski racing, racing (not on foot), scuba diving below 30 metres, white water rafting above level 3. Other sports and activities may not be covered. Please check that this insurance meets your needs
18. Any claim arising or resulting from
 - (i) your suicide or attempted suicide, or
 - (ii) depression, anxiety, mental strain, psychotic mental illness, your depressive illness of any type, or
 - (iii) injuring yourself deliberately or putting yourself in danger (unless you are trying to save a human life).
19. Any claim resulting from you being under the

- influence of or in connection with the use of alcohol or drugs (unless drugs are medically prescribed)
- 20. A trip involving your manual work or hazardous occupation of any kind.
- 21. Any claim where you are not able to provide claims evidence as requested by us.
- 22. For any expenses that you would normally incur regarding your trip.
- 23. Claims arising from any person(s) who have reached the age of 80 at the start date of any trip, unless agreed in advance with us.
- 24. Any claim arising under this insurance if you are on any official government or police database of suspected or actual terrorists, members of terrorist organisations, drug traffickers or illegal suppliers of nuclear, chemical or biological weapons.
- 25. Any claims arising for trips in, to or through any of the following countries; Afghanistan, Cuba, Liberia, or Sudan.
- 26. Any claim resulting from you travelling to a country where the Department of Foreign Affairs have advised against all but essential travel.

SECTIONS OF INSURANCE

Section A - Cancelling and cutting short your trip

What you are covered for

We will pay up to the overall limit shown on the Schedule of Benefits for travel and accommodation expenses that you have paid or have agreed to pay under a contract and which you cannot get back if it is necessary and unavoidable for you to cancel or cut short your trip as a result of the following.

- 1. You dying, becoming ill or injured.
- 2. The death, injury or illness of a relative, close 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 (and your request to defer has been rejected), attending court as a witness (but not as an expert witness) or you are put in compulsory quarantine.
- 4. An accident to a vehicle in which you were planning to travel which happens within seven days before the date you planned to leave which leaves the vehicle unusable (this applies to self-drive holidays only).
- 5. 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.
- 6. If the police or the Insurers of your home need you to stay after a fire, flood or burglary at your home within 48 hours before the date you planned to leave.
- 7. The extra cost for you to return home following the death, serious injury or serious illness of a relative or business associate in the Republic of

Ireland.

- 8. If after the time you booked your trip the Department of Foreign Affairs advise against all but essential travel to your intended destination.

What you are not covered for

- 1. The first €70 of each claim, for each insured person.
- 2. You not wanting to travel.
- 3. Any extra costs resulting from you not telling the holiday company as soon as you know you have to cancel your holiday.
- 4. Cancelling or cutting short the trip because of a medical condition or any illness related to a medical condition that you knew about or should have known about before the start of this insurance and which could reasonably be expected to lead to a claim. This applies to you, a relative, close business associate or person you are travelling with and any person you were depending on for the trip.
- 5. The cost of your original return trip if this has already been paid and you need to cut short your journey.
- 6. If you have to cut short your trip and do not return to the Republic of Ireland.
- 7. Failure to obtain the required inoculations, vaccinations, passport or visa. Any costs incurred due to fluctuation in exchange rates.
- 8. Any loss incurred where payment has been made using Airline Mileage or similar reward schemes.
- 9. Pregnancy or childbirth where the pregnancy would have been more than 28 weeks at the beginning of the trip or 24 weeks in the case of a known multiple pregnancy (unless the pregnancy was confirmed after the start date of your Certificate of Insurance) and cancellation or cutting short your trip is confirmed medically necessary.

Please read the general conditions, exclusions and Schedule of Benefits.

Section B - Abandoning your holiday and travel delay

What you are covered for

We will pay up to the overall limit shown on the Schedule of Benefits if the start of your pre-booked outward or return international journeys by aircraft, sea vessel or cross-channel train are delayed, due to circumstances outside your control. You must be delayed by at least twelve hours on each occasion.

Travel delay outside of your control

We will pay €125 after each complete ten-hour period of delay, as long as you eventually go on the trip. We will pay up to the overall limit shown on the Schedule of Benefits.

Abandonment

If it is necessary for you to have to cancel your outward trip as a result of a delay lasting more than 24 hours, we will pay

an amount equal to the cost of your trip up to the overall limit shown on the Schedule of Benefits less any amounts that you can get back.

Special conditions which apply to section B

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 get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.

What you are not covered for

1. The first €70 of each claim for each insured person for Abandonment claims.
2. Any claim that results from strikes or industrial action that were public knowledge before the start of your trip.

Please read the general conditions, exclusions and Schedule of Benefits.

Section C - Medical and other expenses

If you are admitted into hospital as an in-patient for more than 24 hours, you must tell AIG Assistance Services immediately.

What you are covered for

We will pay up to the overall limit shown on the Schedule 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 up to €300 as long as it is for the immediate relief of pain only.)
2. Up to €7,000 for either the cost of returning your body or ashes to the Republic of Ireland, or for the cost of burial or cremation in the country where you die if this is different from the country where you normally live.
3. Extra accommodation and travel expenses (Economy class) authorised by AIG Assistance Services to allow you to return to the Republic of Ireland if you cannot return as you originally booked provided this has been approved by us.
 - a. Extra accommodation (Bed and breakfast only) for someone to stay with you and travel home with you, if this is necessary due to medical advice, and authorised in advance by us.
 - b. Or expenses for one relative or friend to travel from the Republic of Ireland to stay with you and travel home with you, if this is medically necessary, and authorised in advance by us.
4. We will pay to return you to the Republic of Ireland if we think this is medically necessary, and AIG Assistance Services arrange this for you.

What you are not covered for

1. The first €70 of each claim, for each insured person.
2. Any medical treatment that you receive because of a medical condition or an illness related to a

medical condition which you knew about or should have known about before the start date of this insurance and which could reasonably be expected to lead to a claim.

3. Any treatment or surgery that is not immediately necessary and can wait until you return home. Our decision is final and binding.
4. Any expenses for treatment or surgery carried out more than 12 months after the date of the incident which you are claiming for.
5. The extra cost of single or private room accommodation unless it is medically necessary.
6. Any treatment or medication of any kind that you receive after you return to the Republic of Ireland.
7. Any claim arising for costs you incur, if you are travelling to any country with a reciprocal arrangement and you do not register for treatment under the national equivalent scheme of those countries if you become ill.
8. Any extra costs after the time when, in our medical advisor's opinion, you are fit to be returned to the Republic of Ireland.
9. Any medical treatment or associated costs of any kind occurring after an Insured Person has refused the offer of repatriation when in the opinion of our medical advisor he/she is fit to travel.

Please read the general conditions, exclusions and Schedule of Benefits.

Section D - Personal accident

What you are covered for

We will pay up to the amount shown on the Schedule of Benefits to you or your executors or administrators if you are involved in an accident whilst on a trip, which within 12 months of the accident results in one or more of the following: -Complete loss of arm, leg, hand or foot. - Complete loss of sight in both eyes -Permanent Total Disablement -Death. The death benefit is reduced to €1,500 for each insured child aged under 16. We will pay only one personal accident benefit per insured person during the period of insurance, as shown on your certificate of insurance.

Please read the general conditions, exclusions and Schedule of Benefits.

Section E - Personal liability

What you are covered for

We will pay up to the overall limit shown on the Schedule of Benefits for all losses in the aggregate during the period of insurance as shown on your Schedule of Insurance, if you are legally liable for damages incurred by you which are caused by an accident that happened during the trip, and leads to claims made against you as a result of:

1. Accidental bodily injury to a person who is not a member of your family or household, a travelling companion, or employed by you;
2. Loss of or damage to any property which does not belong to you, is not in the charge of, and is not in

- the control of you or any member of your family, household or employee;
3. Loss of or damage to temporary holiday accommodation that does not belong to you, or any member of your family, household or employee.

NOTE: We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in your name for our benefit against any other party.

Special conditions which apply to section E

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

1. You must give us notice of any cause for a legal claim against you as soon as you know about it and send us any other documents relating to any claim; and
2. You must help us and give us all of the information we need to allow us to take action on your behalf. You must not negotiate, pay, settle, admit or deny any claim unless you get our written permission.

What you are not covered for

1. The first €200 of any incident. This applies to each insured person making a claim;
2. Fines imposed by a Court of Law or other relevant bodies;
3. For anything caused directly or indirectly by:
 - a) liability that you incur as a result of an agreement that you made which would not apply in the absence of that agreement;
 - b) injury, loss or damage arising from:
 - i) ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, water craft (other than rowing boats, punts or canoes), animals or weapons or firearms
 - ii) the occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings
 - iii) the carrying out of any trade, profession or business
 - iv) racing of any kind
 - v) any deliberate, criminal, malicious or illegal act.
4. Liability covered under any other insurance policy wording;

NOTE: If you are using a mechanical/motorised vehicle, make sure that you are adequately insured for third party liability, as you are not covered under this insurance.

Please read the general conditions, exclusions and Schedule of Benefits.

Section F - Legal expenses

What you are covered for

We will pay up to the overall limit shown on the Schedule of Benefits in respect of all insured persons in connection with any one event giving rise to a claim for legal costs and expenses arising as a result of pursuing claims for compensation and damages resulting from your death, illness or injury during your trip.

Special conditions which apply to section F

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;
2. You follow our advice or that of our agents in handling any claim.

What you are not covered for

1. The first €200 of each claim, for each insured person.
2. Any claim where we or our legal representatives believe that an action is not likely to be successful or if we believe that the costs of taking action will be greater than any award.
3. The costs of making any claim against us, our agents or representatives or against any tour operator, accommodation provider, carrier or any person with whom you have travelled or arranged to travel.
4. Any costs or expenses which are based directly or indirectly on the amount of any award.
5. The costs of following up 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.
6. Any claims arising out of you owning, possessing, or using motorised/mechanically-propelled vehicles, water craft or aircraft of any description, animals, firearms, explosive devices or weapons.
7. Any claims arising out of your criminal, malicious or deliberate acts.

Please read the general conditions, exclusions and Schedule of Benefits.

Section G - Missed departure

What you are covered for

We will pay up to the overall limit shown on the Schedule of Benefits for the necessary and reasonable extra costs of travel and accommodation you need if you cannot reach the original departure point of your booked journey on the outward or return journey because public transport services fail or the vehicle in which you are travelling is involved in an accident or breaks down.

Special conditions which apply to section G

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

1. you must allow enough time to arrive at your departure point at or before the recommended time;
2. you must get confirmation of the reason for the delay and how long it lasts from the appropriate authority; and
3. if your claim relates to a vehicle breaking down, you must give us evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.

What you are not covered for

1. The first €70 of each claim, for each insured person.
2. Any claim, which is the result of a strike or industrial action that you knew about before you booked your trip.

Please read the general conditions, exclusions and Schedule of Benefits

Section H -Personal belongings, baggage and money

What you are covered for

We will pay up to the overall limit shown on the Schedule of Benefits for the following (individual limits apply)

H1 - Personal belongings and baggage

1. Your personal belongings and baggage if damaged, stolen, lost or destroyed on your trip. It will be our decision to pay either: the cost of repairing your items; to replace your items; or the cost of replacing your items, less an amount for wear, tear and loss of value.
 - a. Property owned by you with a limit for any one item, set or pair of €200 up to the overall limit shown in the Schedule of Benefits.
 - b. All valuable items (please see definition) that are owned by you up to the overall limit of €300 with a limit for any one item set or pair of €200.
2. We will pay up to the overall €180 limit for buying essential items if your baggage is delayed or lost during an outward journey for more than 24 hours. You must get written confirmation of the length of the delay and receipts for any items that you buy. We will take any payment we make for delayed baggage from the amount of any claim if your baggage is permanently lost.

H2 - Personal money

We will pay for the following.

We will pay up to the €700 limit for the loss or theft of cash, or traveller's cheques, if you can give us evidence that you owned them and evidence of their value. The most we will pay for the loss or theft of cash is €350. The most we will pay for each insured child under 16 years of age is €70.

H3 - Passport and travel documents

We will pay for the following.

We will pay up to the €270 limit for the cost of replacing your passport, travel tickets, Green Cards and admission tickets prepaid before your departure

Note: We provide cover for theft or loss from unattended motor vehicles, trailers or caravans under personal baggage only. We will only pay up to €135 for each insured person provided the articles are kept in a locked boot or glove compartment.

What you are not covered for under Section H:

1. The first €70 of each claim for each sub-section, for each insured person except in the case of a child where this excess is reduced to nil under sub section H2.
2. Breakage of fragile articles (including china, glass, sculpture and video equipment) or sports equipment whilst in use.
3. Theft, loss of or damage to household goods, pedal cycles, motor vehicles, marine equipment and craft and their accessories.
4. Wear and tear, loss of value, mechanical or electrical breakdown or damage caused by any process of cleaning, repairing or restoring, or damage caused by leaking powder or fluid carried within your baggage.
5. Shortages due to mistakes, neglect, omission or depreciation in value.
6. Any loss or theft which you do not report to the police within 24 hours of discovering it and for which you do not get a written report.
7. If your belongings are delayed or held by any customs or other officials legally taking your belongings.
8. Cash not being carried by you (unless it is held in a locked safety deposit box).
9. Theft, loss or damage to photographic, electrical equipment, electrical items or valuables left in checked in baggage
10. Theft, loss of or damage to dentures, bridgework, corneal/contact lenses, spectacles, sunglasses, mobile telephones or artificial limbs or hearing aids.
11. Property you leave unattended in a public place.
12. Any loss, theft or damage to items carried on a vehicle roof rack.
13. Theft, loss or damage to baggage or personal belongings during a journey unless you report this to the carrier and get a property irregularity report at the time of the loss.
14. Damage caused to suitcases, holdalls or similar carriers unless the item is damaged beyond economical repair.
15. Loss or theft or damage of personal belongings or baggage while not in your control or in the control of any person other than an airline or transport company.
16. Loss of your 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.
17. Winter sports equipment or golf equipment.

Please read the general conditions, exclusions and Schedule of Benefits.

Section I- Hospital benefit

What you are covered for

We will pay up to the overall limit shown on the Schedule of Benefits if, after an accident or illness that is covered under

Section C (Medical and other expenses) of this insurance, you go into hospital as an in-patient outside the Republic of Ireland. We will pay up to €15 for each complete 24-hour period whilst you are in hospital. Benefit ceases if hospitalisation continues back in the Republic of Ireland.

Note: The amounts we will pay under this section are meant to help you pay extra expenses such as taxi fares and phone calls during your trip.

Please read the general conditions, exclusions and Schedule of Benefits.

Section J - Hijack

What you are covered for

We will pay up to €40 for each full 24-hour period up to the overall limit shown on the Schedule of Benefits if the aircraft or sea vessel in which you are travelling is hijacked on the original, pre-booked, outward or return journey for a period over 24 hours.

Special exclusion which applies to section J

You are not covered for 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 give us a written statement from an appropriate authority confirming the hijack and how long it lasted.

Schedule of Benefits

Section	The Insurance Benefit	Single Trip	Excess
A	Cancelling and Cutting Short Your Trip	€5,000	€70
B	Travel Delay	€125 for each 10 hour delay up to €400	
	Abandonment	€4,000	€70
C	Medical Expenses	€750,000	€70
D	Personal Accident	€14,000	€70
E	Personal Liability	€1,400,000	€200
F	Legal Expenses	€14,000	€200
G	Missed Departure	€675	€70
H	Personal Belongings	€1,500	€70
	Single Article Limit	€200	
	Valuables Limit	€300	
	Delayed Baggage	€180	
	Personal Money	€700	€70
	Cash Limit	€350	
	Passport	€270	
I	Hospital Benefit	€15 per day up to €675	
J	Hijack	€40 per day up to €1,400	

Please see your Schedule of Insurance for confirmation of Sections operative

AIG Europe Limited. Registered in England and Wales. Company number: 01486260. Registered office: The AIG Building, 58 Fenchurch Street, London EC3M4AB, United Kingdom.

AIG Europe Limited, Ireland Branch, registered branch office 30 North Wall Quay, International Financial Services Centre, Dublin 1, Ireland. Branch registration number 906664. Tel: +353 1 208 1400

AIG Europe Limited is authorised by the Prudential Regulation Authority of the United Kingdom, and is regulated by the Central Bank of Ireland for conduct of business rules.

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AIG Europe Limited, Ireland Branch – Terms of Business

The terms of business outlined below set out the basis in which AIG Europe Limited, Ireland Branch will provide business services to you as our customer and apply to any business services provided to you until further notice. Should our terms of business change, which change directly affects you, we will advise you in writing (by E-Mail/Fax/Letter).

About AIG Europe Limited

AIG Europe Limited is a member company of AIG Inc. (AIG), one of the world's leading international insurance and financial services organisations. AIG Europe Limited is incorporated as a limited liability company in the United Kingdom, and the AIG business in Ireland is conducted through the Irish branch of AIG Europe Limited. AIG Europe Limited is an undertaking authorised under the European Communities (Non-Life Insurance) Regulations, 1994 to carry on Non-Life Insurance Business in Ireland in classes 1 to 18 inclusive. AIG Europe Limited, Ireland Branch is registered with the Data Protection Commissioner.

Codes of Conduct

AIG Europe Limited is subject to the Central Bank of Ireland's Consumer Protection Code 2012 and Minimum Competency Code 2011 which offer protection to consumers. You can find these Codes on the Central Bank of Ireland's website www.centralbank.ie.

Our Services

AIG Europe Limited underwrites all major classes of non-life general insurances including but not limited to the following classes of business; Motor, Home, Casualty, Property, Marine, Financial Lines, Accident and Health, and Travel. We also provide a comprehensive claims service aimed at providing fair and efficient resolution following losses by our insureds.

How We Charge for our Services

The premium for your policy is payable yearly or payable at the intervals set out in your policy documentation. Prior to entering into a contract to provide insurance to a consumer, AIG Europe Limited shall advise the consumer of the premium to be charged and the taxes (currently Government Levy at the prevailing rate) to be levied thereon.

We do not charge for or allow return premiums of less than €20 for mid-term policy adjustments. We will refund rebate due to you (if any) within 5 business days of receiving instruction to amend your policy. If you have a loan account with Close Premium Finance Ireland for Motor or Home insurance, any rebate due may be added to your loan account and if so, the outstanding balance on the loan account will be determined.

We do not apply administration charges for transactions related to your policy.

Cancellation/Default Remedies

Both a policyholder and AIG Europe Limited can cancel a policy by notice in writing.

For general insurance products the policyholder is entitled to a 14-day cooling off period. This entitles the policyholder to withdraw from the policy without penalty and without giving any reasons – this 14-day period begins on the start date of the policy. The policyholder will however be charged with a pro rata premium for the period the policyholder is on risk, during the cooling off period. We require the policyholder to request cancellation in writing (by EMail/ Fax/Letter) and such cancellation will take effect upon receipt of the written cancellation request by us.

If any motor insurance premium is not paid on the date it is due, cover will be deemed cancelled from the date on which the premium was due. If any non motor insurance premium is not paid on the date it is due, you have 30 days in which to pay such premium. If the premium is not paid during this period, cover will be deemed cancelled from the date on which the premium was due. If the premium is paid during the 30 day period, the insurance cover will operate as if it has been paid on the due date.

All insurances are effected on the express condition that pending receipt of the premium from the consumer, AIG Europe Limited reserves the right to cancel the policy notwithstanding delivery of the policy to the consumer.

For motor insurance policies we require the return of the insurance certificate and disc to accompany the request for cancellations. Failure to disclose all material information, i.e. information which is likely to influence the acceptance of the risk and the terms applied could invalidate the insurance.

Remuneration.

We receive commission from Close Premium Finance Ireland for facilitating applications by consumers for loans for motor and household insurance. Details of our remuneration are available on request.

Conflicts of Interest

Where a conflict of interest arises and cannot be reasonably avoided, AIG Europe Limited will only undertake business with a consumer with whom we have a conflicting interest where the consumer has acknowledged in writing that he/she is aware of the conflict of interest and that he/she still wants to proceed. In cases where a conflict of interest arises subsequent to us undertaking

business with a consumer, AIG Europe Limited shall inform the consumer and ensure that the conflicting interests are managed fairly.

Statutory Compensation Scheme

AIG Europe Limited is covered by the United Kingdom Financial Services Compensation Scheme (the Scheme). You may be entitled to claim compensation from the Scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of your claim. Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A <http://www.fscs.org.uk/>

How we use Personal Information

By providing your personal information to AIG or personal information regarding other individuals you represent that you have the authority to do so and consent to the collection and processing (including the disclosure and international transfer) of this personal information as stated in the Privacy Policy which is available at www.aig.ie, by e-mailing postmaster.ie@aig.com or by writing to the Data Protection Officer at AIG Europe Limited, Ireland Branch, 30 North Wall Quay, International Financial services Centre, Dublin 1.

Marketing Preferences

We will provide you with regular opportunities to tell us your marketing preferences. You can also contact us by e-mail at postmaster.ie@AIG.com or by writing to: Customer Service Team, AIG Europe Limited, Ireland Branch, 30 North Wall Quay, International Financial Services Centre, Dublin 1 to tell us your marketing preferences or to opt-out. If you no longer want to receive marketing-related e-mails from us on a going-forward basis, you may opt-out of receiving these marketing-related emails by clicking on the link to "unsubscribe" provided in each e-mail.

- Receiving mobile messages (for example SMS text messages) / telephone communications / postal mail from us If you no longer want to receive mobile messages / telephone communications / postal mail from us on a going-forward basis, you may opt-out of receiving them by contacting us at the above addresses.

- Our sharing of your Personal Information with our group companies for their marketing purposes: If you would prefer that we do not share your Personal Information on a going-forward basis with our group companies for their own marketing purposes, you may opt-out of this sharing by contacting us at the above addresses.

- Our sharing of your Personal Information with selected third-party partners for their marketing purposes: If you would prefer that we do not share your Personal Information on a going-forward basis with our third-party partners for their own marketing purposes, you may opt-out of this sharing by contacting us at the above addresses.

We aim to comply with your opt-out request(s) within a reasonable time period. Please note that if you opt-out as described above, we will not be able to remove your Personal Information from the databases of third parties with whom we have already shared your Personal Information. Please also note that if you do opt-out of receiving marketing communications from us, we may still send you other important administrative communications from which you cannot opt-out.

Complaints Procedure

The AIG Europe Limited Customer Complaints Procedure is coordinated centrally by a dedicated Customer Complaints Officer, in order to respond flexibly and consistently across the company to the evolving changes in our business and also in the regulatory environment in which we operate. AIG Europe Limited wants to give you the best possible service. If you feel you have cause for complaint, you should contact the relevant Department Manager at AIG Europe Limited, Ireland Branch.

If after such contact you remain dissatisfied, you may also write to the Customer Complaints Officer at AIG Europe Limited, 30 North Wall Quay, International Financial Services Centre, Dublin 1. Phone 01 208 1400.

If the complaint is not resolved to your satisfaction, you should contact the General Manager, AIG Europe Limited, 30 North Wall Quay, International Financial Services Centre, Dublin 1.

At any stage, you may contact any of the following:

Insurance Ireland, Insurance House, 39 Molesworth Street, Dublin 2.

Telephone: 01- 6761820, Fax: 01- 6761943., E-mail: info@insuranceireland.eu; Web: <http://www.iif.ie>

The Central Bank of Ireland, P.O. Box 559, Dame Street, Dublin 2. Telephone: 1890 77 77 77

Fax: (01) 6716561. E-mail: enquiries@centralbank.ie; Web: <http://www.centralbank.ie>

The Financial Services Ombudsman's Bureau, 3rd. Floor, Lincoln House, Lincoln Place, Dublin 2.

Lo Call: 1890- 882090; Phone: (01) 6620899; Fax: (01) 6620890.

E-mail: enquiries@financialombudsman.ie; Web: <http://www.financialombudsman.ie>

AIG Europe Limited. Registered in England and Wales. Company number: 01486260. Registered office: The AIG Building, 58 Fenchurch Street, London EC3M4AB, United Kingdom. AIG Europe Limited, Ireland Branch, registered branch office 30 North Wall Quay, International Financial Services Centre, Dublin 1, Ireland.

Branch registration number 906664. Tel: +353 1 208 1400

AIG Europe Limited is authorised by the Prudential Regulation Authority of the United Kingdom, and is regulated by the Central Bank of Ireland for conduct of business rules.

AIG and AIG Property Casualty are registered business names of AIG Europe Limited in Ireland.

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