

Travel insurance policy

Ireland October 2026

Staysure™

Welcome to Staysure

Thank you for choosing Staysure to protect you whilst you are on holiday. We hope we have given you all the information you need, and we wish you a stress free and enjoyable trip. If there is anything else we can do for you, please call our Customer Services Team on the number below. We are here to help you should you need us.

Essential Information

It is important that **you** read this **policy** document and **your Validation Certificate** carefully to ensure that **your policy** meets **your** requirements and that **you** understand the extent of cover provided and what is and is not covered along with any terms or conditions of cover.

This **policy** document contains different levels of cover, some of which are optional and only apply where **you** have selected them and paid the required additional **premium**.

For information about **your** rights to cancel the **policy** and the cooling off period please see Cancellation Provisions on page 44 of this **policy** booklet.

If you have any questions about the cover provided, please contact our Customer Services Team on the details below, please see our website for opening hours.

It is important that **you** contact **us** as soon as **you** need to make a change to **your policy**, to ensure **you** are accurately covered.

Useful telephone numbers – we are here to help you

24 hour Medical Emergency Support

If you require medical assistance whilst on holiday.....**+34 912 165 742**

Freephone when calling from a landline within the USA and Canada.....**+1 786 230 8010**

Calls may be recorded for quality assurance purposes. You can contact as well by email on **ervassistance@euro-center.com**
You need to make a claim – please see the back cover of this document for the relevant telephone numbers. Our claims procedures can be found on page 42.

Customer Services Team

If you have a query or need to amend your policy, please contact us on **1800 456 975** (freephone from Ireland) or email: **Ireland@staysure.com**

Private Medical Insurance

If You have confirmed that You or anyone travelling on this policy have Private Medical Insurance cover when purchasing or renewing this insurance, this will be shown on Your Validation certificate, this detailed information will be provided for each person covered by this insurance policy.

Your confirmation that you have Private Medical Insurance means that You agree to the following:

1. You already have Private Medical Insurance cover in force which;
2. Covers each Insured person for overseas medical treatment for a minimum of €55,000 for the full duration of your trip and;
3. You are familiar with and fully comply with the rules of your Private Medical Insurance Policy and;
4. Your Private Medical Insurance Policy will remain in force for the duration of Your Trip and;
5. Your private medical insurer must pay the first amount as stated in Your Private Medical Insurance Policy and We will commence cover under this Policy once that limit has been reached.

Please note: Your Private Medical Insurance may provide a degree of medical expenses cover abroad. The amount of this cover will typically depend on Your insurer and the plan You have chosen.

The terms and conditions of Our insurance differ from Your Private Medical Insurance and You will need to read both carefully and ensure You understand the differences and that Our product meets with Your requirements.

If You are unsure whether this insurance is suitable for Your needs, please contact Us.

Reciprocal Health Agreements:

If You are travelling within the European Union, You should obtain and carry with You a European Health Insurance Card (EHIC), which will entitle You to certain free health care arrangements between Ireland and the country you are visiting.

If you are travelling in Australia, you may be covered for medically necessary inpatient and outpatient care in a public hospital under the Reciprocal Health Care Agreement (RHCA). You do not need to register for this but must have lived in Ireland before arriving to Australia. If you are an Irish citizen, you will need to show your passport. If you are not an Irish citizen, you will need to show your passport AND your valid European Health Insurance Card with the initials IE.

If You are currently a VHI, Laya, Irish Life or other Private Medical Insurance member, You must notify the relevant private medical insurance assistance company.

Health Declaration

Your policy contains restrictions, conditions and exclusions that relate to your health and to the health of others on whom your trip might depend. You must read the following information and be satisfied that this policy meets your needs.

Pre-existing medical conditions will not be covered unless they have ALL been declared, and accepted by us in writing. You must therefore ensure that you answer all questions about yourself and anyone else insured under your policy fully, honestly, and to the best of your knowledge, as failure to answer our questions accurately may affect the cover we provide and our ability to pay your claim. Please see page 4 for what you must do if you have a change to your health after purchasing your policy.

We are unable to provide cover for any pre-existing medical condition(s) where you have an undiagnosed medical condition, or a condition where you are currently on a waiting list, undergoing treatment, or tests or, where you are awaiting the results of any tests. There are some instances we may be able to provide cover for pre-existing conditions if you are awaiting surgery, (please see the Medical Declaration section on page 8 for more details).

If you have any questions about what cover will be provided by this policy in respect of your existing medical conditions, please contact Staysure Customer Services.

Please note: this policy does not provide cover for procedures that can be carried out in Ireland after repatriation, or for any medical expenses incurred in private facilities if a medically suitable state facility is available. It is therefore a condition of this insurance policy that if you are travelling to a European Union country you obtain a European Health Insurance Card (EHIC) before the start of your trip.
A valid EHIC with the initials IE is a condition of the Reciprocal Health Care Agreement (RHCA) in Australia if you are not an Irish citizen.

For Emergencies Abroad (It may save You having to pay the policy excess)

If you have confirmed that You have Private Medical Insurance, please ensure you are fully aware of all details of the MEDICAL EMERGENCY SERVICE provided by your Private Medical Insurance provider and take them with you when you travel.

In the event that you incur medical expenses, are admitted to hospital or need to be repatriated to Ireland on medical grounds, you must contact your Private Medical Insurance in the first instance.

If the expenses are likely to exceed the total sum insured under your Private Medical Insurance, please give your Private Medical Insurance provider the details of this Policy so that they may pass the details of your claim across to us to take over.

If you have confirmed that you do not have Private Medical Insurance, you, a travelling companion, or the treating facility must contact our Travel Insurance Claims team.

When contacting us you may reverse the call charges, or ask to be called back.

If your outpatient treatment is likely to cost more than €350 or you are admitted into hospital abroad, someone must call Staysure Assistance 24-hour medical emergency helpline as soon as possible. If you have to cut short your trip under Section 2 (Curtailment and Trip Interruption) or Section 3 (Emergency Medical and Repatriation), Staysure Assistance must authorise this in advance. Failure to contact Staysure Assistance may mean that we are not able to provide cover or we may reduce the amount we pay for your medical treatment, or additional travel expenses.

Where you have a valid claim and your medical expenses exceed €350 we will look to settle the bill directly with the medical provider where possible.

For non-medical emergencies: if something happens during your trip, and you need our help, please contact us. If we identify that the event causing the emergency is not covered by this policy, we will still try to assist you in resolving the problem, but it would be at your own cost.

PLEASE NOTE: This is a travel insurance policy and not private medical insurance.

Changes to your health after purchasing your policy

If after you purchase your policy, or before booking any new trips, any of the following happens:

- You are diagnosed with a new medical condition
- Your doctor, or consultant changes your prescribed medication
- You receive inpatient medical treatment
- You are now awaiting a diagnosis, investigation, test results or medical treatment

then you must contact Staysure Customer Services. A member of the team will ask you specific questions about your medical condition(s).

This may result in an additional premium to allow cover to continue, to add additional Terms and Conditions to your policy or to exclude cover for the newly diagnosed condition or for the condition that has undergone significant change.

If we are unable to provide cover, or if you do not wish to pay the additional premium you will be entitled to make a claim under Section 1 (Cancellation) for your costs which cannot be recovered elsewhere for trips booked prior to the change in health.

Alternatively, you will be entitled to cancel your policy, in which case, we will refund a proportionate amount of your premium.

Please note that your doctor, or consultant telling you that you are well enough to travel does not mean that you will be covered for your pre-existing medical condition(s). If you have any concerns regarding whether, or not you will be covered please contact Staysure Customer Services.

Eligibility

In order to be eligible for **cover** under this **policy** **you** must:

1. be permanently resident in **Ireland** for six of the last twelve months and;
2. be registered with a doctor in **Ireland**, who will grant ERGO Seguros de viaje and its data processors access to **your** medical records and;
3. be travelling from and returning to **Ireland**

For each traveler on this **policy** where Private Medical Insurance has been declared, as per the **Validation certificate**, to be eligible for **cover** under this **policy** **you** :

1. Must have Private Medical Insurance **cover** in force for a minimum of €55,000 medical expenses **cover** while **abroad** for the full duration of **your trip** and;

2. Must be familiar with and fully comply with the rules of **your** Private Medical Insurance **Policy** and;

3. Must have a Private Medical Insurance **Policy** which will remain in force for the duration of **Your Trip** and;

4. Acknowledge and accept that **we** will only pay any surplus of the limit already covered by **your** Private Medical Insurance **Policy** to the maximum amount stated in **your Validation certificate**.

Reciprocal Health Agreements

EU, EEA or Switzerland

If **you** are travelling to countries within the European Union (EU), Iceland, Norway, Liechtenstein or Switzerland, it is a condition of this insurance **policy** that **you** obtain a European Health Insurance Card (EHIC). This will entitle **you** to benefit from the reciprocal healthcare arrangements which exist between countries.

In the event of liability being accepted for a medical expense which has been reduced by the use of a European Health Insurance Card (EHIC) **we** will not apply the deduction of the **excess** under Section 3 – Emergency Medical and Repatriation.

When **you** use **your** EHIC in a public medical facility **your excess** will not be deducted.

Australia

If **you** are travelling in Australia, **you** may be covered for medically necessary inpatient and outpatient care in a public hospital under the Reciprocal Health Care Agreement (RHCA). **You** do not need to register for this but must have lived in **Ireland** before arriving to Australia. If **you** are an Irish citizen, **you** will need to show **your** passport. If **you** are not an Irish citizen, **you** will need to show **your** passport AND **your** valid European Health Insurance Card with the initials IE.

If you are admitted to hospital, contact must be made with Staysure Assistance as soon as possible.

Travel within your country of residence

PLEASE NOTE: no **cover** is provided under Section 3a Emergency Medical & Repatriation, or Section 3b Hospital Daily Benefit when travelling within, or once **you** have returned to, **Ireland**. Limits also apply to other sections of this **policy**. Please see individual **policy** sections for further details.

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Table of benefits

Please Note: If **you** have confirmed that **you** have Private Medical Insurance, the **cover** and limits shown in the Table of Benefits start when the limit in **your** Private Medical Insurance is exhausted.

Section	Cover	Limits of cover Basic	Excess	Limits of cover Comprehensive	Excess
1	Cancellation	€500* (optional €1,000/€3,000)	€129***	€5,000	€99***
2	**Curtailment**	€500* (optional €1,000/€3,000)	€129	€5,000	€99
	Trip Interruption	€500	€129	€1,500	€99
	Pre-booked excursions	€300	Nil	€350	Nil
3a	Emergency Medical & Repatriation Expenses	€5,000,000	€129	Unlimited	€99
	• Emergency Dental treatment	€250	€129	€400	€99
	• Additional Accommodation & Travelling Costs	€2,000 per **trip**	Nil	€2,000 per **trip**	Nil
3b	Hospital Daily Benefit	No **cover** available on Basic		€50 per each full 24 hour period up to €1,000	Nil
4a	Missed Departure	€500	€129	€1,500	€99
4b	Departure assistance and Missed connection within **Ireland**	No **cover** available on Basic		€500	Nil
5	Travel Delay	€20 after the first full 12 hours then €10 for each full 12 hours, up to €300	Nil	€50 after the first full 12 hours then €10 f or each full 12 hours, up to €1,500	Nil
6a	**Personal baggage**	€300	€129	€2,500	€99
	Single article or pair	€250	€129	€400	€99
	Valuables	€250	€129	€500	€99
6b	Baggage Delay on **your** outward journey	No **cover** available on Basic		€50 for first 24 hours up to €150 after 48 hours	Nil
6c	Personal **Money** and Passport	€300	€129	€500	€99
	• Cash limit (18 years and over)	€250	€129	€500	€99
	• Cash limit (under 18 years)	€150	€129	€150	€99
	• Passport	€300	€129	€500	€99
7	Personal **Accident**	No **cover** available on Basic			
	• Death			**€20,000	Nil
	• **Loss** of limb or **Loss** of sight			**€20,000	Nil
	• Permanent Total Disability			**€20,000	Nil
8	Personal Liability	Nil*(€2,000,000)	€129	€2,000,000	€99
9	Hijack	No **cover** available on Basic		€50 per full 24 hour period up to €5,000	Nil
10	Personal Assistance Services	No **cover** available on Basic		€250	Nil
11	**Home** Country **Cover**				
	• Medical Transfer within **Ireland**	€1,000	€129	€1,000	€99
	• Additional Accommodation Costs	€1,000	€129	€1,000	€99
12	• Pet Care	No **cover** available on Basic		€35 per 24 hour period up to €350	Nil
13	COVID-19 **Cover**	See Sections 1,2, and 3a			

Table of benefits – optional sections of cover

Section	Cover	Limits of cover Basic	Excess	Limits of cover Comprehensive	Excess
Optional Cover - (available subject to additional premium and if shown on your Validation Certificate)					
14	Optional Travel Disruption Extension				
	• Extended cancellation or curtailment	€500 *(optional €1,000 or €3,000)	€129	€5,000	€99
	• Extended Travel Delay and Enforced Stay	Up to €1,000	Nil	Up to €1,000	Nil
	• Additional Overseas Accommodation and Repatriation cover	€1,000	€129	€1,000	€99

Optional Cover - Only available for Comprehensive policies (available subject to additional premium and if shown on your Validation Certificate)					
15	Optional Winter Sports Cover	No cover available on Basic			
	• Winter Sport Equipment			Up to €500	€99
	• Ski Pass			€250	€99
	• Winter Sports Equipment Hire			€20 for each full day up to €300	Nil
	• Ski Pack			€250	Nil
	• Winter Sports Equipment Delay			€20 for each full day up to €300	Nil
	• Piste Closure			€20 for each full day up to €200	Nil
	• Avalanche or Landslide			€20 for each full day up to €160	Nil
16	Optional Golf Cover	No cover available on Basic			
	• Golf Equipment			€5,000 (single article €500)	€75
	• Golf Equipment Hire			€500	Nil
	• Non-Refundable Golfing fees			€1,500	Nil
	• Hole-in-one cover			€300	Nil
	Excess Waiver	No cover available on Basic		You must pay an additional premium and this must be requested at the time you purchase your policy. This cannot be added retrospectively.	
	Increased Single Article Limit				
	100 day upgrade†	No cover available on Basic		You must pay an additional premium and this must be requested prior to the commencement of your trip.	

Please note: limits of cover are per Insured person unless otherwise shown. *Only available subject to an additional premium being paid, and if shown on the Validation certificate. **Limited to €1,000 if the Insured person is under 18 year of age. ***The excess for loss of deposit claims is reduced to €10.†Only available on Comprehensive AMT policies.

Medical Declaration

Your policy contains restrictions, conditions and exclusions that relate to your health and to the health of others on whom your trip might depend. You must read the following information and be satisfied that this policy meets your needs.

Tell us about your pre-existing medical conditions

When you purchase or renew your policy, you must declare ALL pre-existing medical conditions.

A pre-existing medical condition means:

- any past or current medical condition that has given rise to symptoms, or for which any form of treatment, or prescribed medication, medical consultation, investigation, or follow-up/check-up, has been required, or received, during the 2 years prior to the commencement of cover under this policy and/or prior to any trip and;
- any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm, brain haemorrhage) that has occurred at any time prior to the commencement of cover under this policy and/or prior to any trip.

Pre-existing medical conditions will not be covered unless they have ALL been declared and accepted by us and are shown on your Validation certificate. You must therefore ensure that you answer all questions about yourself and anyone else insured under your policy fully, honestly, and to the best of your knowledge, as failure to answer our questions accurately may affect the cover We provide and our ability to pay your claim.

Make sure you check your policy documents to ensure you have declared ALL pre-existing medical conditions. If You need to make a change to the conditions declared or the answers to any of the questions, or to add a medical condition, you can do so by contacting the Staysure Customer Services Team. You must comply with the following conditions in order to have full protection under this policy. If you do not comply we may cancel the policy, refuse your claim or reduce the amount of any claim payment.

What is not covered

This policy will not provide cover under any circumstances if any insured person:

- **is travelling against medical advice (or would be travelling against medical advice had they sought such advice from a doctor);**
- **is travelling with the intention of obtaining medical treatment, tests, investigations or consultation abroad;**
- **has any undiagnosed symptoms;**
- **is awaiting any test, test results or investigations;**
- **has received a terminal prognosis;**
- **is awaiting surgery, a procedure or is waiting to be discharged from post-operative checks; or**
- **is currently on or awaiting dialysis, chemotherapy or radiotherapy**

If after you purchase your policy, or before booking any new trips, any of the following happens:

- **You are diagnosed with a new medical condition**
- **Your doctor, or consultant changes Your prescribed medication**
- **You receive inpatient medical treatment**
- **You are now awaiting a diagnosis, investigation, test results or medical treatment**

then you must contact Staysure Customer Services. A member of the team will ask you specific questions about your medical condition(s).

This may result in an additional premium to allow cover to continue, to add additional Terms and Conditions to your policy or to exclude cover for the newly diagnosed condition or for the condition that has undergone significant change.

If we are unable to provide cover, or if you do not wish to pay the additional premium you will be entitled to make a claim under Section 1 (Cancellation) for your costs which cannot be recovered elsewhere for trips booked prior to the change in health.

Alternatively, you will be entitled to cancel your policy, in which case, we will refund a proportionate amount of Your premium.

Please note that your doctor, or consultant telling you that you are well enough to travel does not mean that you will be covered for your pre-existing medical condition(s). If you have any concerns regarding whether, or not you will be covered please contact Staysure Customer Services.

Important information

Insurer information

The insurance is provided by ERGO Reiseversicherung AG, through its branch in Spain: ERGO Seguros De Viaje Europaische Reiseversicherung AG in Non-Life Insurance Freedom of Services in **Ireland**, Reference Nº C560062, with registered office at Avda. Isla Graciosa, 1 28703 San Sebastián de los Reyes (Madrid). This is the permanent establishment in Spain of the German entity ERGO Reiseversicherung AG.

ERGO Seguros de Viaje has Howserv Europe, S.L. as its underwriting exclusive agency for insurance distribution purposes

ERGO Regulator

The controlling Member State is Germany, and the controlling and supervisory authorities are the Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin), Graurhelndorfer Str. 108, 53117 Bonn (Germany).

Contract of Travel Insurance

This **policy**, together with the **Validation certificate**, forms a contract of insurance between **you** and ERGO Seguros de Viaje. It contains certain conditions and exclusions in each section and General Conditions and General Exclusions that apply to all sections. **You** must meet these conditions, or **we** may not accept **your** claim.

Conditions and exclusions will apply to individual sections of **your policy** while General Exclusions, Conditions and Notes will apply to the whole of **your policy**.

Your policy is a legal contract based on the information **you** supplied when applying for this insurance. **We** rely on that information when **we** decide if **we** can provide **cover** and what **premium you** will pay; it is therefore essential that all the information given to **us** is correct and that **you** have answered **our** questions fully and accurately. Failure to do so may prejudice **your** entitlement to claim.

Age Limits

For **cover** to apply **you** must be;

- 85 years of age or under at the time **you** buy **your policy** if **you** have purchased **single trip**, or annual multi-**trip cover**, or
- 75 years of age or under, if **you** have purchased a long stay **policy**, or
- 70 years of age or under at the time **you** buy **your policy** if **you** have purchased winter sports **cover**.

Maximum trip durations

Single Trip Policies –

Cover applies for the duration of **your trip** as stated on **your Validation certificate** provided it does not exceed a maximum of 104 days.

Long Stay Policies –

Cover applies for the duration of **your trip** as stated on **your Validation certificate** provided it does not exceed a maximum of;

Age	Europe	Worldwide Excluding	Worldwide
0-65	366 days		
66-70	366 days	276 days	184 days
71-75		184 days	123 days

Annual Multi-Trip Policies –

Age	Annual Multi-Trip	
0-70	Maximum 50 days in any one **trip***	183 days in total
71-85	Maximum 35 days in any one **trip**	

If **you** are under 71 years of age **you** can increase **your** 50-day **trip** duration limit to 100 days for one **trip**, when an additional **premium** has been paid and this is shown on **your Validation certificate**.

- irrespective of the number of individual **trip**s **you** take in each period of **cover**, **you** must not exceed 183 days travelling
- **trip**s solely within **Ireland** are only **insured** if **you** have pre-booked at least two consecutive nights' paid accommodation

Please note:

- if **you** are under 71 years of age and have purchased an annual multi-**trip policy**, **you** are covered for up to two winter sports **trip**s, with a combined total of no more than 21 days. All **trip**s must take place during the period of **cover** shown on **your Validation certificate**.
- any **trip** that had already begun when **you** purchased this insurance will not be covered, except where **you** renew an existing Staysure annual multi-**trip policy** with the same level of **cover** prior to its expiry, which fell due for renewal during the **trip**
- **your policy** is automatically extended until **your** return **home** to **Ireland** due to an **insured** event
- if **you** travel for more than the number of days for which **you** have paid for **cover you** will not be covered after the last day for which **you** have paid, unless agreed by **us** in writing

- an **insured** adult can travel independently; however, an **insured** child must travel with a responsible adult over the age of 18 years for the duration of the **trip**

Geographical Areas

Single trip and long stay policies

If **you** have taken out a **single trip** or a long stay **policy**, **you** will be covered for the specific country or countries shown on **your Validation certificate**.

Annual Multi-Trip policies:

If **you** have taken out an Annual Multi-**Trip policy**, **you** will be covered for travel within the geographical area shown on **your Validation certificate** and as outlined below.

Ireland Only: Republic of **Ireland**

Europe Excluding: Cyprus, Egypt, Greece (including the Greek Islands), Malta, Morocco, Spain (including the Balearic Islands and the Canary Islands), Turkey and Tunisia – All countries listed in "**Ireland** Only" plus Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, the Czech Republic, Denmark, Estonia, England, Scotland, Wales, Northern **Ireland**, Channel Islands and Isle of Man, the Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Hungary, Iceland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Moldova, Monaco, Montenegro, Netherlands, North Macedonia, Norway, Poland, Portugal (including Azores and Madeira), Republic of **Ireland**, Romania, the Russian Federation, San Marino, Serbia, Slovakia, Slovenia, Sweden, Switzerland, Ukraine and the Vatican City.

Europe Including: Cyprus, Egypt, Greece (including the Greek Islands), Malta, Morocco, Spain (including the Balearic Islands and the Canary Islands) , Turkey and Tunisia – All countries listed in "Europe Excluding" plus Cyprus, Egypt, Greece (including the Greek Islands), Malta, Morocco, Spain (including the Balearic Islands and the Canary Islands), Turkey and Tunisia.

Worldwide Excluding: USA, Canada, Caribbean, Bermuda, Mexico, Thailand, China and Hong Kong – All countries of the world EXCEPT: Anguilla, Antigua and Barbuda, Aruba, Bahamas, Barbados, Bermuda, Bonaire, St Eustatius and Saba, Canada, Cayman Islands, China, Cuba, Curaçao, Dominica, Dominican Republic, Grenada, Guadeloupe, Haiti, Hong Kong, Jamaica, Martinique, Mexico, Montserrat, Netherlands Antilles, Puerto Rico, St Barthelemy / St Barts, St Croix, St Kitts and Nevis, St Lucia, St Maarten/St Martin, St Pierre and Miquelon, St Thomas, St Vincent and the Grenadines, Thailand, Trinidad and Tobago, Turks and Caicos Islands, the United States of America, Virgin Islands (UK), Virgin Islands (US).

Worldwide: All countries of the world.

We provide **cover** only for travel to the geographical areas or countries shown on **your Validation certificate**.

Trips to Risk Areas / War Zones / Important information about your trip destination: This **policy** does not provide **cover** for **trip**s to countries or areas in war situations. In the event **you** are already at the **destination** when a situation of this type is unleashed, the insurance **cover** will be maintained for 14 days from the moment the armed conflict begins. During this period, **you** need to contact **us** to inform about **your** situation and to assess the possibility of issuing a supplement to **your** insurance **policy** establishing new special conditions of **cover**. If it is not possible to issue a supplement to the **policy** that provides **cover** for the new situation, **you** shall take the decision to leave the area or to continue the journey without **cover**, at **your** own risk.

For **cover** to apply **you** must have paid the required **premium** for the country, or countries **you** plan to travel, and this is shown on **your Validation certificate**.

Stopovers

If **your** journey to **your destination** involves a stopover of less than 12 hours and **you** will not be leaving the airport, **you** do not have to purchase **cover** for the stopover country.

Policy limits

All sections of **your policy** have limits on the amount **we** will pay. Some sections also have other specific limits, for example: for any one item, or for **valuables** in total. Please check **your policy** carefully.

Period of cover

Cover under Section 1 (Cancellation) starts at the time **you** book the **trip** or pay the insurance **premium**, whichever is later. If **you** have purchased an annual multi-**trip policy**, **cover** under Section 1 (Cancellation) starts at the time that **you** book the **trip** or the first day of the period of **cover** as shown on **your Validation certificate**, whichever is later. In every case **cover** under Section 1 (Cancellation) ends as soon as **you** start **your trip**.

Cover under all other sections starts when **you** leave **your home** address in **Ireland** (but not earlier than 24 hours before the booked departure time) or from the first day of the period of **cover** as shown on **your Validation certificate**, whichever is the later.

Cover ends when **you** return to **your home** in **Ireland** (but not later than 24 hours after **your** return to **Ireland**) or at the end of the period of **cover** as shown on **your Validation certificate**, whichever is earlier.

Cover cannot start after **you** have left **Ireland**. Each **trip** must begin and end in **Ireland** and a return ticket must have been booked prior to departure. **Cover** is provided subject to the maximum **trip** durations shown on page 10.

Upgrades

This **policy** contains different levels of **cover**, some of which do not apply unless **you** have paid the appropriate additional **premium**.

Any extra benefit **you** have purchased will be shown on **your Validation certificate**.

Please read the **policy** carefully and ensure the **cover** reflects **your** requirements.

Upon the payment of an additional **premium**, **you** may upgrade **your** travel insurance **cover**age by purchasing any of the following upgrades prior to commencement of **your trip**.

Cruise cover

Cruise trips are not covered under this **policy** unless **you** have selected this option and paid the additional **premium** at the time of purchasing **your policy**. For **cover** to apply "**Cruise**: Covered" must appear on **your Validation certificate**.

Optional Winter Sports Cover

Please refer to the Optional Winter Sports **Cover** Section 16 in this **policy** for full details.

Optional Golf Cover

Please refer to the Optional Golf **Cover** Section 17 in this **policy** for full details.

Optional 100 day Extension

This allows **you** to extend the 50 day **trip** duration limit to 100 days for one **trip** under this **policy**, provided **you** are aged 70 or under. Comprehensive policies only.

Residency

At the time **you** buy or renew this **policy**, **you** and all other **insured person**s must:

- have **your** main **home** in **Ireland** and have resided there for more than 6 of the previous 12 months and;
- be registered with a local doctor and;
- have a valid European Health Insurance Card (EHIC) with Initials IE.

Law

This insurance is effected in the Republic of **Ireland** and subject to the laws of the Republic of **Ireland**.

Language

The Terms and Conditions of this **policy** will only be available in English and all communication relating to this **policy** will be in English.

European Union (EU) Travel Regulations

Under the European Union (EU) travel regulations, **you** are entitled to claim compensation from **your carrier** if any of the following happen:

1. Denied boarding and cancelled flights if **you** check in on time but **you** are denied boarding because there are not enough seats available or if **your** flight is cancelled, the **carrier** must offer **you** financial compensation.
2. Long delays – If **your** flight is delayed for more than five hours, the airline must offer to refund **your** ticket.
3. Baggage – If **your** checked-in baggage is damaged or lost by an EU airline, **you** must claim compensation from the **carrier** within seven days. If **your** checked-in baggage is delayed, **you** must claim compensation from the **carrier** within 21 days of its return.

Please see page 43 for more information.

Personal liability

No liability **cover** will apply under this **policy** if **you** use any form of mechanically propelled vehicle, and **you** should ensure that **you** have alternative **cover** for third party **injury** or property damage in place. Please see Section 8 for more details.

Reasonable care

You must take all reasonable care to protect **your**self and **your belongings**, and generally act as if **you** were uninsured.

Definition of words

Wherever the following words and phrases appear in this policy in bold they will always have the meanings shown under them. Please also see Section 7 and 9.

Accident(s)/Accidental – An unexpected event which results in your bodily injury, which is due to a violent sudden and external cause occurring during a trip. This must occur at an identifiable time and place.

The following are also defined as accidents under the terms of this policy:

Asphyxia or injuries caused by gases or vapours, immersion or submersion, or from the consumption of liquid or solid matter other than foodstuffs.

Infections resulting from an Accident covered by the policy.

Injuries sustained as a result of self-defence.

Injuries sustained as a result of unavoidable exposure to the elements.

Active participation –

1. the act of any person, whether combatant or non-combatant, supplying, transporting, or otherwise handling facilities, equipment, devices, vehicles, weapons, or other materials intended for use in War and Civil Unrest, or Terrorism.
2. the act of any person voluntarily entering an area known at the time to be subject to War and Civil Unrest or against the advice of the Department of Foreign Affairs and Trade. See https://www.Ireland.ie/en/dfa/overseas-travel/advice/

Bodily injury – An identifiable physical injury sustained by you caused by violent, sudden, unexpected, external and visible means.

Carrier – A scheduled or chartered aircraft (excluding all non-pressurised single engine piston aircraft), land (excluding any hired motor vehicle) or water conveyance licensed to carry passengers for hire.

Cash – Valid coins, bank and currency notes.

Close relative(s) – The following persons only:

- the person that you live with, in a relationship for at least 6 months at the same address, whether married or cohabiting (as if husband and wife) regardless of gender;
- your children (including step, fostered or adopted children), grandchildren, parents, grandparents, brothers, sisters, parents-in-law, sons/daughters-in-law and brothers/sisters-in-law

You may be required to demonstrate the existence of the relationship.

Complications of pregnancy and childbirth –

The following conditions only:

Toxaemia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post-partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirths, miscarriage, medically necessary emergency Caesarean sections/medically necessary termination and any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

Contamination – Poisoning, or prevention and/or limitation of the use of objects due to the effects of nuclear, chemical, biological and/or radioactive substances.

Couple – you and your wife, husband, civil partner or partner who lives with you in a relationship at the same address as you, regardless of gender. On an annual multi-trip policy insured adults can travel independently.

Cruise – Trips on ocean or river cruise-ships/boats. No cover is provided for cruise holidays unless you have declared this to us and "Cruise: Covered" is shown on your Validation certificate. Payment of an additional premium may be required. A ferry crossing does not constitute a cruise.

Curtailment/curtail/curtailed – Either:

a) cutting short the trip by immediate direct early return to Ireland, in which case claims will be calculated from the day you returned to Ireland and based on the number of complete days of your trip you have not used, or

b) being a hospital in-patient outside of Ireland for a period in excess of 48 hours.

Cyber-terrorism – The use of disruptive activities, or the threat thereof, against computers and/or networks, with the intention to cause real-world harm or severe disruption of infrastructure.

Destination – The geographic area through or to which you travel during your trip.

Doctor – A legally licensed member of the medical profession, or medical practitioner recognised by the law of the country where treatment is provided and who, in rendering such treatment is practising within the scope of his/her licence and training, and who is not related to you, or any travelling companion.

Epidemic – A disease which spreads at the same time and within the same country or region to a large number of people, provided that it is declared or officially recognised as such by the proper and competent authorities of the place where it occurs, as posing a health emergency and an extraordinary risk to public health.

ERGO/we/our/us – ERGO Seguros de Viaje.

Excess – an amount deducted per insured person, per policy section for each incident which results in a claim. The excess amount is shown under each section in the table of benefits.

Family – you and your wife, husband, civil partner or partner who lives with you in a relationship for at least 6 months at the same address as you, regardless of gender, your unmarried dependent children (including adopted, fostered and step-children) under the age of 18 years (or under the age of 21 if in full-time education), living in the same household, including children living away from home in full time education.

Hijack – The unlawful seizure or wrongful exercise of control of an aircraft, train or sea vessel that you are travelling in as a fare paying passenger.

Home – your principal place of residence, which is used for domestic purposes, within Republic of Ireland.

Illness/Illnesses – Any condition, disease, set of symptoms or sickness leading to a change in your health, and as diagnosed and confirmed by a doctor during the period of cover, which is not a pre-existing medical condition unless the pre-existing medical condition has been disclosed to us and accepted in writing by us.

Insured person/you/your/yourself – Each person named on the Validation certificate, and for whom the required premium has been paid.

Limits of cover – Unless stated to the contrary, our maximum liability in any one period of cover is limited to the amount stated in each section, per insured person.

Manual work – Work involving physical labour (not including office and clerical work, bar and restaurant work, music performance and singing, or fruit picking which does not involve working at heights or the use of machinery).

Medical condition – Any medical or psychological disease, sickness, conditions (whether diagnosed, undiagnosed or a set of symptoms), illness or injury, that has affected you, or any close relative, close business associate, travelling companion, or person with whom you intend to stay whilst on your trip.

Medical health declaration – The complete, true and accurate answers to our questions regarding medical information that needs to be declared to us before each period of cover by any insured person who has suffered from a pre-existing medical condition.

Medical officer – An appropriately licensed and qualified medical professional employed or contracted by us or by Staysure Assistance, experienced in the assessment of the requirements of medical treatment abroad and repatriation.

Pair or set – A number of items of personal baggage considered as being, similar or complementary, to one another, or used together

Pandemic – Epidemic disease spread over a large area (several countries or continents) and affecting a significant part of the population. For the purposes of the guarantees of this insurance policy, the disease will be considered to have reached the level of a pandemic as soon as the WHO declares that the disease has reached that level.

Personal baggage – Baggage, clothing, personal effects (excluding golf equipment, winter sports equipment, ski pass, and valuables) and other articles which belong to you (or for which you are legally responsible) which are worn, used or carried by you during a trip, excluding any vehicle, caravan or trailer.

PLEASE NOTE: This travel insurance policy is not intended to cover expensive items for which you should take out full 'personal possessions' insurance under your home contents policy.

Personal Money – Cash, travellers' and other cheques, travel tickets, event and entertainment tickets and your personal credit/debit or charge cards.

Policy –This contract of insurance, including the Validation certificate and any endorsements, or appendices to it.

Premium – The sum that you must pay us for this policy, including any surcharges and taxes legally applicable. Except where otherwise stated, all amounts shall be expressed in Euros and the € symbol will be used.

Pre-existing medical condition –

- any past or current medical condition that has given rise to symptoms, or for which any form of treatment, or prescribed medication, medical

consultation, investigation, or follow-up/check-up, has been required, or received, during the 2 years prior to the commencement of **cover** under this **policy** and/or prior to any **trip** and;

- any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm, brain haemorrhage) that has occurred at any time prior to the commencement of **cover** under this **policy** and/or prior to any **trip**.

Private Medical Insurance – Insurance that helps **cover** all or part of the medical and hospital costs incurred outside of **Ireland**, with a minimum level of **cover** of €55,000, for the full duration of Your Trip.

Public transport – Any publicly licensed aircraft, sea vessel, train or coach on which **you** are booked to travel, operating according to a published timetable.

Secure baggage area – Any of the following, as and where appropriate:

- the locked dashboard, boot or locked baggage compartment of a hatchback vehicle fitted with a lid closing off the baggage area, or of an estate car with a fitted and engaged tray or roller blind **cover** behind the rear seats
- the fixed storage units of a motorised or towed caravan
- a locked baggage box, locked to a roof rack which is itself locked to the vehicle roof

Single article – Any one article or **pair or set** of articles (including golf clubs) or collection which is used or worn together, except when the optional golf **cover** section is purchased and shown in the **Validation certificate** (then the **single article** limit applies to each individual golf club and not the set as a whole).

Single parent family – One adult and all of his/her unmarried dependent children (including adopted, fostered and step-children) under the age of 18 years (or under the age of 21 if in full-time education), living in the same household, including children living away from **home** in full time education.

Sports and activities – The activities listed under Sport and Activities on page 41.

Strike or industrial action – Any form of **industrial action**, whether organised by a trade union or not, which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods, or the provision of services.

Terrorism – An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public in fear.

Terrorist Event – An incident of **terrorism** specifically involving **loss** of life, or serious **injury** that results in a state of emergency being declared by the Government of the Republic of **Ireland**, or the government of the country to which **you** are booked to travel.

Theft – The dishonest appropriation of property by another person with the intention of permanently depriving **you** of it.

Third party – Any natural person or legal entity other than:

- **you**;
- **your close relative(s)**;
- **your** business partners, directors and employees

Travelling companion – A person(s) with whom **you** have booked to travel on the same travel itinerary, and without whom **your** travel plans would be impossible.

Trip(s) – A holiday or journey for leisure purposes that takes place during the period of **cover** which begins when **you** leave **home**, and ends when **you** return **home**, or to a hospital or nursing **home** in **Ireland**, whichever is earlier. For **single trip cover**, any other holiday or **trip** which begins after **you** get back **home** is not covered.

Unattended – When **you** cannot see and/or are not close enough to **your** property, or vehicle, to prevent unauthorised interference with, or **theft** of, **your** property or vehicle.

Validation Certificate – The document that sets out the names of the **insured person**s, the geographical limits, the period of **cover**, any other special conditions and terms, and which forms an integral part of this **policy**.

Valuables – Jewellery, antiques, articles made of gold or silver or other precious metals, precious or semi-precious stones, musical instruments, furs or leather clothing, watches, binoculars, telescopes, photographic equipment, electronic audio or digital media, games consoles, laptops, tablets and other computer equipment and hand- held electronic devices including but not limited to MP3 players, MP4 players, iPods, iPads, Kindles, and the like and associated software.

War and civil unrest – War situation (whether declared or not) is understood as the existence of warlike conflicts of any nature or scope: military or civil, national or international or any armed conflict of similar characteristics, taking place in a country territory or area thereof. In order to ascertain the possible existence of the armed conflict and the moment in which it began, the advice of the Department of Foreign Affairs (DFA) will be taken into account, among other circumstances, as well as the moment in which the Government of Ireland advises to its citizens not to travel to the country or area, or leave it.

Weapons of mass destruction – The use of atomic, biological or chemical weapons or contamination.

Winter sports – Ice-skating (outdoor), guided cross country skiing (Nordic skiing), on-piste skiing, on-piste snowboarding, on-piste mono skiing, glacier skiing, off-piste skiing or off-piste snowboarding on recognised and authorised areas only (both) and tobogganing.

Winter sports equipment – Skis, mono-ski or snowboard, ski boots, ski bindings and ski poles.

Important limitations

Cancellation, Curtailment & Trip Interruption cover

This policy will NOT cover any claims under Section 1 (Cancellation) or Section 2 (Curtailment or Trip Interruption) arising directly or indirectly from any pre-existing medical condition known to you prior to the commencement of the period of cover affecting any close relative or travelling companion not insured under this policy.

You should also refer to what is not covered under Sections 1 and 2 and the General Exclusions.

Section 1 Cancellation

Cancellation applies for booked trips taking place within the period of cover that you are forced to cancel because of one of the following, which are beyond your control, and of which you were unaware at the time you booked your trip or purchased the cover (whichever is later).

What is covered:

We will pay to the amount shown in the table of benefits, for the level of cover shown on your validation certificate, per insured person for your non-refundable deposits and amounts you have paid (or you are contracted to pay), for your travel and accommodation (including pre-paid excursions up to €300 for Basic cover and €350 for Comprehensive cover) and up to €350 for Comprehensive cover (€175 for loss of deposit), for pre-paid kennel or cattery fees which you do not use because of the following:

a) you, a close relative, travelling companion or any person with whom you have arranged to stay during the trip suffers unforeseen illness, injury or, death.

b) you abandon your trip following a delay of more than 12 hours to the departure of your outward trip that is covered within Section 5 Travel Delay.

c) you or any person with whom you plan to travel being called for Jury Service or being summoned as a witness in a Court of Law (other than in a professional or advisory capacity).

d) you being made redundant, provided you qualify for a redundancy payment under current legislation in Ireland.

e) your presence is required by the Police because of Accidental damage, burglary, flooding or fire which has affected your home, and has occurred within 48 hours before the start of your trip, when the damage is in excess of €1,500.

f) the Department of Foreign Affairs (DFA) issue a directive advising against all, or all but essential travel to your trip destination because of an earthquake, fire, flood, or hurricane.

Section 2 Curtailment & Trip Interruption

Curtailment & Trip Interruption cover applies if you are forced to cut short a trip you have commenced, and return to Ireland, because of one of the following, which are beyond your control, and of which you were unaware at the time you booked your trip or purchased the cover (if later):

a) Curtailment

What is covered:

We will pay up to the amount shown in the table of benefits, for the level of cover shown on your validation certificate, per insured person for your non-refundable deposits and amounts you have paid (or you have contracted to pay), for your travel and accommodation (including pre-paid excursions up to €300 for Basic cover and €350 for Comprehensive cover) which you do not use because of your inability to complete the trip due to:

a. an unforeseen illness, injury or death of you, a close relative, travelling companion or any

person with whom **you** have arranged to stay during the **trip**.

b. **you** or any person with whom **you** plan to travel being called up for Jury Service or being summoned as a witness in a Court of Law (other than in a professional, or advisory capacity).

c. **Accident**al damage, burglary, flooding or fire affecting **your home**, occurring during **your trip**, when the **loss** relating to **your home** is in **excess** of €1,500 or **your** presence is required by the Police in connection with such events.

b) Trip interruption

What is covered:

We will pay up to €500 for Basic **cover** or €1,500 for Comprehensive **cover** if **you** need to return unscheduled to **Ireland** during a **trip** because of:

a. the death, imminent demise, or hospitalisation due to serious **Accident** or **illness**, of a close **relative**;

b. **Accident**al damage, burglary, flooding or fire affecting **your home** during **your trip**, when the **loss** relating to **your home** is in **excess** of €1,500 or **your** presence is required by the Police in connection with such events.

Note: **We** will pay necessary additional travelling costs incurred in returning **you home** on condition that **you** contact **us** first, and **you** have a valid claim.

We will also pay necessary additional travel costs in transporting **you** back to the location **abroad** if the situation permits, assuming the period of **your** original booked **trip** has not expired.

Flights will be limited to one economy class ticket for each **insured person**.

We will compensate **you** for the proportionate cost of any non-refundable unused pre-paid accommodation.

The maximum amount **we** will pay under Section 2 in total for **curtailment** and **trip** interruption claims is €5,000 per **insured person**.

Special conditions relating to claims under Sections 1 and 2

1. **You** must obtain a Medical Certificate specifying the unforeseen **illness** or **injury** from the doctor in attendance to confirm the necessity to cancel **your trip**, or return **home**.
2. In the event of **curtailment** or **trip** interruption **you** must contact **us** first to obtain **our** prior approval and where possible allow **us** to make all the necessary travel arrangements to bring **you home**.
3. **We** will make all necessary repatriation arrangements at **your** cost and **we** will arrange appropriate reimbursement as soon as the claim has been validated in the event **you** are unable to provide a Medical Certificate.
4. **You** must notify the **carrier** or travel agent immediately that **you** know the **trip** is to be cancelled, or curtailed, to minimise **your loss** as far as possible. If **you** fail to notify the **carrier** or travel agent immediately, **our** liability shall be restricted to the cancellation charges that would have applied had such a failure not occurred.
5. If **your** claim is because **your** presence is required by the Police in connection with **Accident**al damage, burglary, flooding or fire affecting **your home** in the 48 hours before, or during **your trip**, **you** must produce to **us** written documentation from the Police confirming that the **loss** or damage occurred during the **trip** – otherwise no claim will be paid.
6. **Curtailment** claims will be calculated from the date **you** return to **Ireland**, or the date **you** are hospitalised as an in-patient, for the rest of **your trip**.

What is not covered: under Sections 1 and 2

1. **the policy excess per insured person per claim;**
2. **disinclination to travel, or continue travelling, unless your change of travel plans is caused by one of the circumstances listed under 'what is covered';**
3. **any claim arising directly or indirectly from a known pre-existing medical condition unless you have declared all pre-existing medical conditions to us and we have written to you accepting them;**
4. **cancellation, curtailment or trip interruption caused by pregnancy or childbirth unless the cancellation is certified by a doctor as necessary due to complications of pregnancy and childbirth;**
5. **any claim for travel or accommodation expenses of any person not insured under this policy, regardless of whether you have paid those costs on their behalf.**
6. **claims arising from an actual or planned strike or industrial action which was common knowledge at the time you booked the trip or purchased the cover (if later);**
7. **any costs in respect of any unused pre-paid travel expenses when we have paid to repatriate you;**
8. **failure by the provider of any part of the booked trip to supply the service or transport (whether as the result of error, insolvency, bankruptcy, liquidation, omission, default or otherwise), unless the event is specifically covered by this policy. You should direct any claim in this case to the provider involved;**
9. **anything for which the company providing your transport or accommodation, their agents, or any person acting for you is responsible;**
10. **your vehicle being stolen, broken into or vandalised or breaking down;**
11. **you no longer being able to afford to go on the planned trip;**
12. **any claim arising as a result of attendance of an insured person, or any other person on whom the trip depends, in a Court of Law. This exclusion will not apply if you are called up for Jury Service or are summoned as a witness (other than in any professional or advisory capacity);**
13. **any costs relating to airport taxes or air passenger duty. You should obtain a refund from your carrier for such charges;**
14. **any claim caused by work commitment or amendment of your holiday entitlement by your employer;**
15. **any claim resulting from your inability to travel, or continue travelling due to an insured person's failure to hold, obtain or produce a valid passport or any required visa in time for the booked trip;**
16. **prohibitive regulations by the Government of any country, or delay or amendment of the booked trip due to Government action;**
17. **the death or illness of any pet or animal;**
18. **anything mentioned in the General Exclusions.**

Section 3a Emergency Medical & Repatriation Expenses

If **you** have a medical emergency while on **your trip** or if **you** have to come **home** early or have to extend the length of **your trip** due to **illness** or **injury**, **you** must contact Staysure Assistance as soon as **you** can on **+34 912 165 742** or **+1 7862308010** (when calling from within the USA and Canada)

or by email on ervassistance@euro-center.com giving **your** name, **policy** number, and as much information as possible.

To comply with the Terms and Conditions of the insurance **you** must contact **us** as soon as possible. **You** MUST obtain **our** prior authorisation before incurring any expenses over €350, except in case of emergency. If **you** are physically prevented from contacting **us** immediately, **you** or someone designated by **you** must contact **us** within 48 hours.

What is covered:

We will pay up to €5,000,000 for Basic **cover** and unlimited **cover** for Comprehensive **cover** for each **insured person** who suffers sudden and unforeseen bodily **injury**, or **illness**, or who dies during a **trip** outside of **Ireland** for the following:

a. medical expenses (including transportation to the nearest suitable hospital) for the immediate needs of an unforeseen medical emergency, when deemed necessary by a recognised doctor and agreed by **our medical officer**.

b. up to €250 for Basic **cover** or €400 for Comprehensive **cover** in total for emergency dental treatment as long as it is for the immediate relief of pain only, or for emergency repairs to dentures, or orthodontic appliances carried out solely to alleviate distress in eating.

c. up to €5,000 for the usual and customary burial, or cremation of a deceased **insured person** should **you** die during a **trip** outside of **Ireland**; or the cost of returning an **insured person**'s body or ashes to **Ireland**.

d. additional travelling costs to repatriate **you home** when recommended by **our medical officer**.

e. the cost of a medical escort if considered necessary by **our medical officer**.

f. up to €2,000 for **you** to extend **your** stay, if Staysure Assistance agrees that it is medically necessary for:
i. extra accommodation (room only) and travel expenses (economy class travel unless an upgrade is deemed to be medically necessary and this is authorised by Staysure Assistance) to allow **you** to return to **Ireland**; and
ii. extra accommodation (room only) for someone to stay with **you** and travel **home** with **you** if this is deemed necessary by a doctor and agreed by **our medical officer**; or
iii. economy class travel expenses for one **relative** or friend to travel from **Ireland** to stay with **you** (room only) and travel **home** with **you** if this is deemed necessary by **our medical officer**; or
iv. economy class travel expenses to return **your** children who are under 18 years of age and **insured** under this **policy home**, if **you** are incapacitated and there is no other responsible adult to supervise them. If no one is available, a competent person will be provided to accompany the children **home**.
v. **we** will not deduct **your excess** if **you** use **your** EHIC.

g. the cost of taxi fares, for travel to, or from hospital relating to **your** admission, discharge, attendance for outpatient treatment, or appointments, or for collection of medication prescribed by the hospital only.

h. the cost of telephone calls to Staysure Assistance notifying and dealing with the emergency, or any costs incurred by **you** when **you** receive calls on **your** mobile telephone from Staysure Assistance.

We reserve the right to limit payment to what **our medical officer** deems to be reasonable.

If **our medical officer** advises a date when it is feasible and practical to repatriate **you**, but **you** choose instead to remain **abroad**, **our** liability to pay any further costs under this section after that date will be limited to what **we** would have paid if **your** repatriation had taken place

What is covered when travelling within Ireland:

Where **you** have purchased an annual multi-**trip policy** and **you** are travelling solely within **Ireland** during **your trip** of 2 or more consecutive nights in pre-booked accommodation **we** will pay up to €1,000 for:

a. extra transport and accommodation for **you** and one other person who stays with **you**, or who has to travel to **you** from within **Ireland** and/or travel back with **you**, if this is necessary due to medical advice.

b. **your** body or ashes to be transported **home**.

Special conditions relating to claims

1. If **you** have confirmed that **You** have Private Medical Insurance, please make sure that **You** note the details of the MEDICAL EMERGENCY SERVICE provided by **your** Private Medical Insurance provider and take them with **you** when **you** travel. In the event that **you** incur medical expenses, are admitted to hospital or need to be repatriated to **Ireland** on medical grounds, **you** must contact **your** Private Medical Insurance in the first instance. If the expenses are likely to exceed the total sum **insured** under **your** Private Medical Insurance, please give **your** Private Medical Insurance provider the details of this **Policy** so that they may pass the details of **your** claim across to **us** to take over. If **you** have confirmed that **you** do not have Private Medical Insurance, **you**, a travelling companion, or the treating facility must contact **our** Travel Insurance Claims team.
2. In the event of suffering any bodily **injury**, **illness**, or complications of pregnancy and childbirth **we** reserve the right to relocate **you** from one hospital to another and arrange for **your** repatriation to **Ireland** at any time during the **trip**. **We** will do this if the doctor in attendance and **our medical officer** agree **you** can be moved safely and/or travel safely to **Ireland** to continue treatment.
3. Funeral costs, or the costs of transporting mortal remains must be authorised in advance by Staysure Assistance.

What is not covered under Section 3a:

1. **any medical costs within Ireland.**
2. **the excess, unless you use a EHIC, or any other kind of reciprocal health agreement.**
3. **any medical costs incurred during your trip where you have confirmed that you have Private Medical Insurance and either:**
   a) the injury or illness is not covered by your Private Medical Insurance; or,
   b) the injury or illness is covered by your Private Medical Insurance, but the total cost of treatment will not exceed the total sum insured of the cover they provide: or,
   c) the amount is recoverable under your private medical insurance.
4. **any costs greater than €350 which have not been authorised by us in advance.**
5. **treatment in a private hospital or clinic abroad where a suitable public or state facility is available.**
6. **any claim if you have not complied with the conditions of the medical declaration section.**
7. **the cost of replacing medication that you were using before, or need to take during your trip.**
8. **any claim for rehabilitation treatments unless authorised in advance by Staysure Assistance.**
9. **any claim for medical treatment for any complication as a result of a voluntary termination of pregnancy.**
10. **the cost of cremation or burial in Ireland.**
11. **the replacement or repair of artificial or false teeth or dental work involving the use of precious metal.**
12. **the cost of telephone calls, or any costs incurred by you when you receive calls other than calls to and from Staysure Assistance notifying and dealing with the emergency.**
13. **the cost of treatment or surgery, including exploratory tests, which are not directly related to the bodily injury or illness which necessitated your admittance into hospital.**
14. **any expenses which are not usual, reasonable or customary to treat your bodily injury or illness.**
15. **any form of treatment, or surgery which in the opinion of the doctor in attendance and our medical officer can be delayed until your return to Ireland.**
16. **additional costs arising from single or private room accommodation.**
17. **any expenses incurred after you have returned to Ireland.**
18. **normal pregnancy, without any accompanying complications of pregnancy and childbirth. this section is designed**
19. **to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.**
20. **any costs incurred as a result of being airlifted from a cruise ship unless these have been authorised by us in advance.**
21. **anything mentioned in the General Exclusions.**

Section 3b Hospital Daily Benefit

PLEASE NOTE: this section of **cover** is only included in Comprehensive **Cover** policies. No **cover** is provided under this section when travelling within, or once **you** have returned to **Ireland**.

What is covered:

We will pay **you** €50 per complete 24 hour period of in-patient treatment up to a maximum under this **policy** of €1,000 for a valid claim under Section 3a (Emergency Medical & Repatriation), if **you** are admitted to a recognised hospital **abroad** as an in-patient for more than 24 continuous hours and **you** are treated under a reciprocal health agreement, such as the EHIC when travelling within Europe, or Reciprocal Health Care Agreement (RHCA when travelling within Australia.

This payment is to contribute towards additional expenses such as taxi fares and phone calls incurred during **your** stay in hospital.

Special conditions relating to claims

You must call Staysure Assistance where possible before **you** are admitted to hospital.

What is not covered under Section 3b:

1. **any claims arising directly or indirectly from your hospitalisation in a private medical facility where no part of your medical costs have been covered by the, EHIC or any similar reciprocal health agreement.**

2. **any claims arising directly or indirectly from:**
   a) any additional period of hospitalisation, compulsory quarantine or confinement to your accommodation:
   b) relating to treatment or surgery, including exploratory tests, which are not directly related to the bodily injury or illness which necessitated your admittance into hospital.
   c) relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
   d) following your decision not to be repatriated after the date when in the opinion of Staysure Assistance it is safe to do so.
3. **hospitalisation, compulsory quarantine or confinement to your accommodation:**
   a) relating to any form of treatment or surgery which in the opinion of the doctor in attendance and our medical officer can be delayed reasonably until your return to Ireland.
   b) occurring in Ireland and relating to either private treatment or tests, surgery or treatment, the costs of which are funded by, or are recoverable from the Health Authority in Ireland.
4. **any claim if you have not complied with the conditions of the medical declaration section.**
5. **anything mentioned in the General Exclusions.**

Section 4a Missed Departure

What is covered:

We will pay you up to €500 for Basic cover and €1,500 for Comprehensive, for reasonable

additional travelling and accommodation expenses necessarily incurred to reach your overseas destination or to return to Ireland by the most direct route.

If you arrive at the airport, port or international coach or rail terminal to depart too late to commence the first outward international journey abroad of your booked trip, as a result of:

a) breakdown of or accident directly involving the vehicle in which you are travelling; or

b) cancellation or curtailment of scheduled public transport due to adverse weather conditions, strike, or industrial action, or mechanical breakdown, or Accident.

We will provide assistance by liaising with the carrier and/or tour operator to advise of your late arrival. If necessary, we will make arrangements for overnight hotel accommodation and alternative international travel.

Section 4b Departure Assistance within Ireland & Missed Connection within Ireland

PLEASE NOTE: this section of cover is only included in Comprehensive Cover policies.

What is covered:

We will pay up to €500 for Comprehensive cover for costs incurred should you be delayed or miss your connection as follows:

On your outward journey: If you are delayed in Ireland during your internal/ connecting journey to your international airport, port, coach, or rail terminal, as a result of disruption, cancellation, delay, suspension, failure, or alteration of public transport, or breakdown, or Accident immobilising the private vehicle in which you are travelling:

a) we will provide assistance to enable you to continue your journey to your international departure point within Ireland;

b) we will provide alternative transport or emergency local help where necessary, including the towing of your vehicle to the nearest garage.

On your return to Ireland:

If your main international air, sea, coach or rail carrier is delayed and you miss your pre-booked and pre-paid internal travel connection by scheduled public transport within Ireland, we will:

a) assist you to reach home from the point where you transfer from the main international air, sea, coach or rail carrier;

b) liaise with the onward transport provider to advise of your late arrival and will, if necessary, make alternative travel arrangements to enable you to get home.

Should you arrive at your transfer point within Ireland on time but you are unable to continue home as planned due to the disruption, cancellation, delay, suspension, failure or alteration of your planned internal travel connection by scheduled public transport; or the immobilisation or theft of the private vehicle in which you proposed to travel we will:

a) provide necessary alternative transport, local emergency assistance, recovery of the private vehicle and the passengers to their home or overnight accommodation whilst awaiting repairs to the private vehicle.

Special conditions relating to claims under Sections 4a and 4b

1. You must make every effort to commence and complete the journey to your departure point and check in for the flight, sea crossing, coach or train journey on time.
2. You must obtain written confirmation from the carrier stating the period of, and the reason for, the delay.
3. For claims arising from an Accident to, or breakdown of a private vehicle in which you are travelling, you must obtain written confirmation from the emergency breakdown services or repairers of the location and reason for the breakdown or the Police Accident Report.
4. Where your private vehicle in which you are travelling or intending to travel cannot be used as a result of breakdown or Accident, we will pay for 1 hour's roadside assistance (excluding any replacement parts) and towing charges to the nearest garage. For claims under Section 4b only.
5. Claims arising from traffic congestion must be evidenced with written confirmation from the local transport authority of the location and duration of the delay

What is not covered under Sections 4a and 4b:

1. **claims arising from actual or planned strike or industrial action which was common knowledge at the time you booked the trip or purchased, renewed or extended this insurance**
2. **additional costs where the scheduled public transport operator has offered alternative travel arrangements;**
3. **breakdown of the private vehicle in which you are travelling if it has not been regularly serviced;**
4. **claims under Section 4b in addition to claims under Section 5 (travel delay);**
5. **claims due to you allowing insufficient time to complete your journey to the departure point;**
6. **anything mentioned in the General Exclusions.**

Section 5 Travel Delay

What is covered:

With Basic cover you are entitled to claim €20.00 if you are delayed by 12 hours and €10.00 for each subsequent delay of 12 hours, up to a total of €300.00. With Comprehensive cover you are entitled to claim €50.00 if you are delayed by 12 hours and €10.00 for each subsequent delay of 12 hours, up to a total of €1,500.00" if the intended departure of your first outward or final inward international flight, sea crossing or coach or train journey forming part of a booked trip, is delayed as a direct result of strike or industrial action, adverse weather conditions, failure of air traffic control systems, or mechanical breakdown of aircraft, sea vessel, coach or train.

Alternatively, you can choose to abandon your trip and submit a Cancellation claim under Section 1, should you experience a delay as specified above, of more than 12 hours beyond the intended departure time.

Special conditions relating to claims under section 5

1. If you decide to abandon your trip no benefit under this section will apply.
2. You must check in according to the itinerary supplied to you.
3. Compensation for flight delays will only be payable if you were a pre-booked fare paying passenger on a fully licensed passenger aircraft.

What is not covered:

1. **claims where you have not obtained written confirmation from the carrier stating the period and reason for delay;**
2. **claims under this section in addition to claims under Section 1 (cancellation) and Section 4 (missed departure);**
3. **anything mentioned in the General Exclusions.**

Section 6a Personal Baggage

What is covered under Section 6a:

We will pay up to an overall maximum of €300 for Basic **cover** or €2,500 for Comprehensive **cover** if **your personal baggage** is damaged, stolen, destroyed, or lost (and not re**covered**) during the course of a **trip**.

Within this amount the following sub-limits apply:

a. **we** will pay up to €250 for Basic **cover** or €400 for Comprehensive **cover** for any single article, or for any one pair or set of articles, where **you** are able to provide the original receipt, or proof of ownership.

b. **we** will only pay up to €250 for all articles lost, damaged or stolen per incident if **you** cannot provide satisfactory proof of ownership and value.

c. **we** will only pay up to €50 for any single article, or for any one pair or set of articles, if **you** cannot provide an original receipt or other satisfactory proof of ownership and value (for example, a photograph of **you** wearing the article) to support the claim. Evidence of replacement value is insufficient.

d. **we** will pay up to €250 for Basic **cover** or €500 for Comprehensive **cover** in total for **valuables** owned by **you**, whether jointly owned or not. **We** will only pay up to €100 for **valuables** owned by **you** if **you** are under 18 years of age.

e. **we** will only pay up to €150 in total for sunglasses or prescription glasses of any kind.

f. **we** will only pay up to €100 for mobile telephones.

g. **we** will only pay up to €100 for **personal baggage** or **valuables** lost, damaged or stolen from a beach or pool-side.

h. **we** will only pay up to €50 for any cigarettes or alcohol that are lost, damaged or stolen.

Special conditions relating to claims under Section 6a

1. **We** will either pay **you** for the **loss**, or replace, reinstate or repair the items concerned.
2. Claims are not paid on a 'new for old', or replacement cost basis. A deduction, therefore will be made for wear and tear and depreciation.
3. **Your personal baggage** must not be left unsecured, unattended, or beyond **your** reach at any time in a place to which the public have access.
4. **You** must report the **loss**, or **theft** of **personal baggage** within 24 hours of dis**cover**y, to the local Police and to the **carrier**, if appropriate. Damage to **personal baggage** in transit must be reported to the **carrier** before **you** leave the baggage hall and a Property Irregularity Report (PIR) must be obtained. **Loss**, or **theft** of **personal baggage** during **your trip** must be reported to **your** hotel, accommodation provider, or tour operator representative if appropriate. **You** must provide **us** with written documentation from one of the parties listed above confirming that the **loss**, or **theft** occurred during the **trip** – otherwise no claim will be paid.
5. Baggage shall be considered to have been lost after 21 days have passed since the **loss** was reported.
6. For items damaged whilst on **your trip**, **you** must obtain an official report from an appropriate local repairer confirming the item is damaged and beyond repair.
7. **You** must report the **loss**, **theft** or damage to the local Police and obtain written confirmation, if **your valuables** are lost, stolen or damaged whilst in a hotel safe, or safety deposit box.

If **your** baggage is recovered, **we** will either forward it to **you** at **your** location on the **trip** or, if the **trip** has ended, to **your home**. Any compensation **you** received under Section 6a must be returned to **us** within 14 days of the receipt of **your** baggage.

Section 6b Baggage Delay on your Outward Journey

PLEASE NOTE: this section of cover is only included in Comprehensive Cover policies.

No cover is provided under Section 6b for trips taken solely within Ireland.

What is covered

We will pay up to €50 after the initial 24 hours (up to a total of €150 after 48 hours) for Comprehensive cover if your baggage is certified by the carrier to have been lost, or misplaced on the outward journey of a trip.

We will not pay claims under this section in addition to claims under Section 6a (Personal baggage).

Special conditions relating to claims under Section 6b

If baggage is delayed while in the care of a carrier, transport company, authority or hotel you must report to them, in writing, details of the delay or eventual loss, theft or damage and obtain written confirmation. If baggage is lost, stolen or damaged whilst in the care of an airline you must:

1. Obtain a Property Irregularity Report (PIR) from the airline.
2. Give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
3. Retain all travel tickets and tags for submission if a claim is to be made under this policy.

Section 6c Personal Money & Passport

What is covered:

We will pay you up to €300 for Basic cover and €500 for Comprehensive cover, if during a trip, the personal money you are carrying on your person or you have left in a safety deposit box is lost, stolen, damaged or destroyed, subject to the following conditions and exclusions:

a. we will pay up to €250 for Basic cover or €500 for Comprehensive cover for cash belonging to you. Or €150 if you are under 18 years of age.

b. we will pay up to €300 for Basic cover or €500 for Comprehensive cover for additional travel and accommodation expenses you incur abroad to obtain a replacement if your passport is lost, or stolen outside of Ireland.

c. we will pay you a proportionate refund of the unused part of the passport's original value calculated upon how many complete years it was to remain valid for.

Special conditions relating to claims under Section 6c

1. You must report loss, or theft of money, or your passport to the local Police and obtain written confirmation within 24 hours of discovery of the incident. A tour operator Representative Report is insufficient.
2. The Police Report must confirm that the loss, or theft occurred during the trip.
3. You must produce to us evidence of the withdrawal of cash – otherwise no payment will be made.

What is not covered under Sections 6a, 6b and 6c:

1. **the policy excess;**
2. **any item loaned, hired or entrusted to you;**
3. **loss, theft of, or damage to, personal baggage, valuables, personal money, or passport left unattended in a public place, or location that the public has access to at any time;**
4. **any loss, theft of, or damage to personal baggage left in an unattended motor vehicle if:**
   -they have not been locked out of sight in a secure baggage area;
   -no forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and no evidence of such entry is available;
5. **loss, theft of, or damage to, valuables, personal money, or passport:**
   -from a motor vehicle left unattended at any time; or
   -left in checked-in baggage, whilst in the custody of a carrier; and/o
   -packed in baggage left in the baggage hold, or storage area of a carrier;
6. **any loss, theft of, or damage to personal baggage left unattended at your accommodation other than in in a hotel room, or private accommodation for your sole private use, or the sole private use of your travelling party;**
7. **any loss, theft of, or damage to personal**

money, valuables or passport left unattended at any time unless deposited in a hotel safe, or safety deposit box;

8. **wear and tear, depreciation, damage caused by moth or vermin, or any process of cleaning, or restoration, or alteration, atmospheric, or climate conditions, or any gradual occurrence.**
9. **electrical or mechanical breakdown, or malfunction of the article insured;**
10. **damage to china, pottery, glass, or other fragile, or brittle articles, other than photographic equipment and telescopic lenses, unless by fire, or resulting from an Accident to a seagoing vessel, aircraft, or vehicle;**
11. **liability in respect of a pair or set of articles where we shall be liable only for the value of that part of the pair or set which is lost, or damaged;**
12. **equipment used in connection with any winter sports or sports and activities unless you have paid the required additional premium to extend your policy;**
13. **any loss, theft of, or damage to the following items;**
    a) contact or corneal lenses, dentures, hearing aids, bonds, securities, stamps or documents of any kind, including driving licences, musical instruments, typewriters, antiques, pictures, coupons, unset precious stones, cycles, mobility scooters, motor vehicles and their accessories, water craft and their accessories, caravans, trailers and trailer tents and their accessories, and property carried in connection with any business, profession, or trade
    b) any unused mobile or satellite telephone, contract charges, rental charges, or pre-payments;
14. **any claim for baggage, or the contents of any baggage containing perishable goods.**
15. **checked-in baggage that has not been retrieved and taken to your accommodation address.**
16. **any claim where you are able to claim from another insurance covering this risk, or the airline with which you travelled, we will only pay for any balance outstanding.**
17. **confiscation, or detention by Customs, or other lawful officials and authorities;**
18. **loss, theft of, or damage to, travellers' cheques if you have not complied with the issuers' conditions or where the issuer provides a replacement service.**
19. **loss or damage due to depreciation in value, variations in exchange rates or shortages due to error, or omission.**
20. **anything that can be replaced by the issuer;**
21. **daily living expenses when obtaining a replacement passport;**
22. **anything mentioned in the General Exclusions.**

Section 7 Personal Accident

PLEASE NOTE: this section of **cover** is only included in Comprehensive **Cover** policies.

Definitions relating to words that appear in Section 7.

Loss of limb – **Loss** by physical severance, or the total and irre**cover**able permanent **loss** of use or function of, an arm (or both arms) at or above the wrist joint(s), or a leg (or both legs) at or above the ankle joint(s).

Loss of sight – Total and irre**cover**able **loss** of sight in one or both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale. (This means being able to see at 3 feet or less what **you** should see at 60 feet).

Permanent total disablement – Disablement which, having lasted for a period of at least 12 consecutive months from the date of occurrence will, in the opinion of an independent qualified specialist, entirely prevent **you** from engaging in, or giving any attention to, any and every business, or occupation, for the remainder of **your** life.

What is covered:

We will pay to **you** or **your** legal personal representatives if **you** suffer **Accident**al bodily **injury** during the **trip**, which within 12 months is the sole and direct cause of death or disablement, one of the following benefits:

Comprehensive policies only:

Cover	Benefit per insured person	
	Aged 18 to 85	Aged under 18
Death	€20,000	€1,000
Loss of limb, or **loss** of sight	€20,000	€1,000
Permanent total disablement	€20,000	€1,000

What is not covered:

1. **injury not caused solely by outward, violent and visible means;**
2. **your disablement caused by mental or psychological trauma not involving your bodily injury;**
3. **disease or any physical defect, infirmity or illness which existed prior to the commencement of the trip;**
4. **any payment per insured person in excess of €30,0000, €20,000, or €1,000 if the insured person is under 18 years of age and over. In the event of death of an insured person under 18 years of age, in lieu of paying a benefit, this policy will reimburse customary burial, or cremation costs incurred in Ireland up to €1,000;**
5. **death, or disablement arising from an insured person engaging in any sports and activities, or winter sports where this policy specifically states that Personal Accident cover is excluded (regardless of whether the sports and activities, or winter sports premium has been paid), or where the sports, or activity is not listed as covered, or is where it is specifically excluded;**
6. **any Accident that you suffer before you go on your trip;**
7. **you travelling in an aircraft (except as a passenger in a fully-licensed, passenger carrying aircraft);**
8. **you travelling on a motorcycle as either the rider or passenger;**
9. **you taking part in manual work or dangerous work, unless we have agreed in writing beforehand;**
10. **anything mentioned in the general exclusions.**

Section 8 Personal Liability

PLEASE NOTE: this section of cover is only included in Comprehensive Cover policies.

Cover may also be provided in Basic Cover policies subject to payment of the required additional premium, as shown on the Validation certificate.

No cover is provided under Section 8 for trips taken solely within Ireland.

What is covered:

If as a result of your act or omission occurring during a trip you become legally liable for Accidental bodily injury to, or the death of, any person and/or Accidental loss of or damage to their property, then:

We will cover you (or, in the event of your death, your personal legal representatives) where there is no other insurance in force covering the loss, the material damage, or your liability against:

a) all sums which you shall become legally liable to pay as compensation; and

b) all law costs awarded to any claimant or incurred in the defence of any claim that is contested by us or with our consent.

We will pay up to €2,000,000, including costs under this policy. This limit applies to any and all claimants in any one period of cover affected by any and all occurrences with any one original cause.

Special conditions relating to claims under section 8

1. Our liability shall not exceed the sum insured in respect of any or all occurrences in a series resulting from one original cause.
2. If you receive any communication from any person in connection with any event which may result in a claim under this section, you must immediately pass this to us without acknowledging the communication to the party who sent the communication.
3. You must make no admission of liability, offer, promise of payment, or payment, without our written consent.

What is not covered:

1. **the policy excess;**
2. **injury to, or the death of, any member of your family or household, your travelling companion, or any person in your service;**
3. **property belonging to, or held in trust by you or your family, household or servant;**
4. **loss of or damage to property which is the legal responsibility of you or your family, household or servant. (this exclusion will not apply to temporary hotel and similar accommodation which you occupy and for which you assume contractual responsibility during your trip);**
5. **any liability which attaches by virtue of a contractual agreement, but which would not exist in law in the absence of such an agreement;**
6. **claims for injury, loss or damage arising directly or indirectly from:**

- ownership or use of: airborne craft; horse-drawn, motorised, mechanically-propelled or towed vehicles; vessels, sail or powered boats (other than row boats, punts or canoes); animals (other than domestic dogs or cats); firearms; weapons;
- the pursuit or exercise of any trade, profession or gainful occupation, or the supply of goods and services by you;
- the ownership or occupation of any land or building;
- wilful or malicious acts;

7. **liability or material damage for which cover is provided under any other insurance or guarantee;**
8. **Accidental injury or loss not caused through your negligence;**
9. **any injury, illness, death, loss, expense or other liability attributable to the transmission of any communicable disease or virus however caused;**
10. **an insured person engaging in any sports and activities or winter sports where this policy specifically states that personal liability cover is excluded (regardless of whether the sports and activities or winter sports premium has been paid);**
11. **any claim arising in connection with a trip within Ireland;**
12. **any action not brought under the jurisdiction of the courts of the country where the incident giving rise to the claim occurred;**
13. **anything mentioned in the General Exclusions.**

Section 9 Hijack

PLEASE NOTE: this section of **cover** is only included in Comprehensive **Cover** policies.

What is covered:

We will pay **you** €50 per complete 24 hours up to €5,000 in total if the aircraft or sea vessel in which **you** are travelling, as a fare paying passenger, is hijacked for more than 24 hours on the original, pre-booked, outward, or return journey

Special conditions relating to claims under section 9

You must provide **us** with a written statement from an appropriate authority confirming the hijack, **your** involvement in it, and how long it lasted.

What is not covered:

1. **any claim resulting from you acting in a way which could cause a claim under this section.**
2. **anything mentioned in the General Exclusions.**

Section 10 Personal Assistance Services

PLEASE NOTE: this service is only included in Comprehensive **Cover** policies.

What we can provide:

a. **We** will pay the administrative and delivery costs, up to a maximum of €250 per **trip**, in providing the following services in respect of a **trip**:
- Information about **your destination We** can provide information on:
- current visa and entry permit requirements for any country if **you** hold an Irish passport. If **you** hold a passport from a country other than **Ireland we** may need to refer **you** to the Embassy, or Consulate of that country;
- current requirements for inoculations and vaccinations for any country in the world and advice on current World Health Organisation warnings;
- arranging relevant inoculations and vaccinations before the commencement of a **trip abroad**.
- climate;
- local languages;
- time differences;
- main bank opening hours, including whether or not a Bank Holiday falls within **your** intended **trip**
- motoring restrictions, regulations, Green Cards and other insurance issues.

b. Transfer of emergency fund
- **We** will transfer emergency funds of up to €500 to **you** in case of urgent need, only when access to **your** normal financial/banking arrangements are not available locally, to **cover your** immediate emergency needs where international **money** transfer services are available
- **You** must arrange to have the equivalent funds deposited in **our** account before **we** can release such emergency funds.

c. Message relay
- **We** will transmit two urgent messages following **illness**, **Accident** or travel delay problems

d. Drug replacement
- **We** will assist **you** in replacing lost 30 prescription drugs or other essential medication, or lost or broken prescription glasses or contact lenses, which are

unobtainable overseas. We can source and deliver to you compatible blood supplies.

e. Tracing lost baggage
- We will help with tracing and re-delivering your lost or misdirected baggage, where the carrier has failed to resolve the problem. You will need to have your baggage tag number available.

f. Replacement travel documents
- We will help you replace lost or stolen tickets and travel documents and refer you to suitable travel offices.

g. Homecall referral
- We can arrange for a reputable repairer to contact you if your home suffers damage during your trip. They can carry out emergency repairs to the domestic plumbing or drainage system, the domestic gas, or electricity supply, the roofing, external locks, doors, or windows, or the fixed heating system.

You can call us for help up to 7 days after you have returned home from a trip.

You will be responsible for the payment of all charges associated with carrying out the repair, including any call-out fee, and you should make arrangements to pay the repairer or us at the time the work is carried out.

What we cannot provide:

1. payment for any items or, for blood (unless insured under another section of this policy), and the costs of supplying any medication inadvertently not carried by the insured person on the trip.
2. payment for any medical consultations, inoculations, or vaccinations.

Section 11 Home Country Cover

This policy will cover you for each trip you undertake solely within Ireland provided you have pre-booked and paid for a minimum of 2 consecutive nights in paid accommodation away from home.

What is covered:

We will arrange and pay up to €1,000 for your transfer to a suitable hospital near your home when it becomes medically feasible if you are hospitalised through sudden illness or Accident, in the course of a trip. If necessary we will also arrange and pay for a medical escort to accompany you.

If we arrange your medical transfer, we will also pay additional accommodation and travelling costs as described in Section 3a up to €1,000.

What is not covered:

1. **the excess;**
2. **claims when we have not been contacted at the time you are hospitalised or when we have not given you our prior authorisation that we will pay the costs;**
3. **you being hospitalised less than 50 miles from home;**
4. **anything mentioned in the General Exclusions.**

Section 12 Pet Care

PLEASE NOTE: this section of cover is only included in Comprehensive Cover policies.

What is covered:

We will pay you €35 per complete 24 hour period up to a maximum under this policy of €350 for Comprehensive cover for additional kennel or cattery charges that you incur if you have a valid claim under Section 3a (Emergency Medical & Repatriation), and your return to Ireland is delayed by more than 24 hours as a result of you being admitted to a recognised hospital abroad as an in-patient.

Special conditions relating to claims under section 12

You must obtain a Medical Certificate from the doctor in attendance specifying the unforeseen illness or injury that prevented you from returning home as planned.

Please see Section 1 Cancellation for the loss of pre-booked kennel or cattery fees.

Section 13 COVID-19 Cover

PLEASE NOTE: Where the Department of Foreign Affairs (DFA) have not advised against all, or all but essential travel, this section of cover extends the Emergency Medical and repatriation section, the Cancellation or Cutting Short Your Trip sections of this policy as follows:

What is covered for Emergency Medical and Repatriation Expenses:

We will pay up to the amount shown in the table of benefits under section 3a Emergency Medical & Repatriation expenses for each insured person who contracts COVID-19, as proven by a medically approved test showing a positive result for COVID-19, during an insured trip outside Ireland for the following:

1. medical expenses (including transportation to the nearest suitable hospital) for the immediate needs of an unforeseen medical

emergency, when deemed necessary by a recognised doctor and agreed by **our** Medical officer.

2. additional travelling costs to repatriate **you** **home** when recommended by **our** Medical officer.
3. additional travel and accommodation costs as authorised by **our** Assistance Company up until **our Medical officer** advises that **you** can be repatriated **home**.
4. additional travelling costs to repatriate **you** **home** when **you** are denied boarding on **your** pre-booked return travel due to **you** contracting COVID-19.
5. a benefit payment of €20 per complete 24 hour period up to €300 where **you** are ordered into self-isolation in **your** holiday accommodation by a relevant Government authority, as a result of **you** contracting COVID-19.

What is covered for Cancellation and Cutting Short Your Trip:

We will pay **you** up to the amount shown in the table of benefits for either Section 1. Cancellation, or Section 2. Cutting Short **Your Trip**, per **insured person** for any irre**cover**able unused travel and accommodation costs (and other prepaid charges) which **you** have paid or are contracted to pay, if **you** were not able to travel and use **your** booked accommodation or undertake the **trip** as a result of COVID-19, as proven by a medically approved test showing a positive result for COVID-19:

a. **you**, a close **relative**, a member of **your** household, travelling companion or any person with whom **you** have arranged to stay during the **trip** has a diagnosis of COVID-19 in the 14 days prior to **your** booked departure date.

b. **you** are denied boarding on **your** pre-booked outbound travel due to **you** contracting COVID-19.

or where **you** have to cut short **your trip** as a result of:

a. the death of **your** close **relative**, as a result of COVID-19.

b. **you** are unable to continue with a pre-booked excursion following **your** self-isolation as ordered by a relevant Government authority due to contracting COVID-19, up to a maximum of €350 for all excursions.

What is not covered

(applicable in addition to any exclusion listed under Sections 1. Cancellation, 2. Cutting short your Trip and 3a. Emergency Medical & Repatriation Expenses of your policy):

1. **the excess**
2. **claims arising directly or indirectly from an outbreak of COVID-19 locking down, resulting in travel warnings, affecting or restricting freedom of movement in your home country, the country or specific area or event to which you were travelling to or through before after or during your trip.**
3. **any claim where you are experiencing symptoms of an infectious disease, or have been told to self-isolate at the time you purchased, renewed or extended this insurance, or at the time of booking any trip, whichever is later. Or in the case of Emergency Medical or Repatriation Expenses claims, started your trip whichever was later.**
4. **Your quarantine when it has been imposed on a community, geographic location or vessel imposed by a Government or public authority.**
5. **the cost of airport departure duty/tax (whether irrecoverable or not).**
6. **travel tickets paid for using any airline mileage reward scheme, for example air miles.**
7. **travel or accommodation costs where a credit or voucher has been provided in lieu of a cash refund.**
8. **travel or accommodation costs paid for using any timeshare, holiday property bond or other holiday points scheme.**
9. **any costs incurred by you which are recoverable from the providers of the accommodation (or their administrators) or for which you receive or are expected to receive compensation or reimbursement.**
10. **any costs incurred by you which are recoverable from the public transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.**
11. **any accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements.**
12. **any costs for normal day to day living such as food and drink which you would have expected to pay during your trip.**
13. **any claim made under Section 14 in addition to a claim under either Sections 1,2 or 3a of this policy.**

Claims evidence

We will require (at your own expense) the following evidence where relevant:

1. copy of the positive test result for COVID-19 you received from a registered medical practitioner
2. booking confirmation together with a cancellation invoice from your travel agent, tour operator or provider of transport/ accommodation.
3. for claims where you cut short your trip, we will require a breakdown of your paid costs and charges that make up the total cost of the trip from your travel agent, tour operator or provider of transport/ accommodation.
4. your unused travel tickets.
5. a letter from the carriers (or their handling agents).
6. written confirmation from the scheduled public transport operator (or their handling agents) confirming the exact reason for which you were denied boarding, together with details of any alternative transport offered.
7. receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
8. any other official document or medical report confirming your diagnosis for COVID-19 which leads to your self-isolation, or the need to cancel or cut short your trip.

Section 14 Optional Travel Disruption Extension

PLEASE NOTE: this section of cover will only apply if you have paid the required additional premium and it is shown on your Validation certificate.

PLEASE NOTE: You will not be covered where the travel advice or restrictions arise as a result of COVID-19 or any mutated form of the virus.

Extended Cancellation or Curtailment cover

What is covered:

We will pay you up to the amount shown in the table of benefits for the cover level shown on your Validation certificate, per insured person for any irrecoverable unused travel and accommodation costs (and other prepaid charges) which you have paid or are contracted to pay, plus any reasonable additional travel expenses incurred if you were not able to travel and use your booked accommodation or the trip was curtailed before completion as a result of the Travel Advice Unit of the Department of Foreign Affairs (DFA or the World Health Organisation (WHO) or regulatory authority in a country to/from which you are travelling issuing a directive:

a. prohibiting all travel or all but essential travel to; or

b. recommending evacuation from the country, or specific area or event to which you were travelling, providing the directive came into force after you purchased, renewed or extended this insurance or booked the trip (whichever is the later), or in the case of curtailment after you had left Ireland to commence the trip.

COVID-19: No cover is provided under this section of cover for claims arising as a result of COVID-19, or any mutated form of the virus.

Extended Travel Delay and Enforced Stay cover

What is covered

If the scheduled public transport on which you are booked to travel is cancelled or delayed, leading to your departure being delayed for more than 12 hours at the departure point of any connecting public transport in Ireland or to your overseas destination or on the return journey to your home, we will pay:

a. €20 for the first completed 12 hours delay and €10 for each full 12 hours delay after that, up to a maximum of €100 provided you eventually continue the trip.

b. up to €1,000 for any irrecoverable unused accommodation and travel costs (and other pre-paid charges) which you have paid or are contracted to pay because you were not able to travel and use your booked accommodation as a result of the scheduled public transport on which you were booked to travel from Ireland is cancelled or delayed for more than 24 hours, as long as you still go on the remainder of the trip;

c. up to €1,000 for additional accommodation (room only) and travel expenses necessarily incurred in reaching your overseas destination and/or in returning to Ireland as a result of the public transport on which you were booked to travel being cancelled, delayed for more than 24 hours, diverted or re-directed after take-off;

You can only claim under subsections b) or c) for the same event, not both.

Additional Overseas Accommodation and Repatriation cover

What is covered:

If as a result of a terrorist event, fire, flood, earthquake, explosion, tsunami, landslide, avalanche, volcanic eruption, snow, hurricane, storm or an outbreak of food poisoning affecting **your** accommodation or resort.

We will pay **you** up to €1,000 for either:

a. any irre**cover**able unused accommodation costs and other pre-paid charges which **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation or;

b. additional accommodation (room only) and travel expenses necessarily incurred:
i) up to the standard of **your** original booking, if **you** need to move to other accommodation on arrival or at any other time during the **trip** because **you** cannot use **your** booked accommodation; or
ii) with the prior authorisation of Staysure Assistance to repatriate **you** to **your home** if it becomes necessary to curtail the **trip**;

You can only claim under one of subsections b)i or b)ii for the same event, not both.

Special conditions relating to claims (applicable to all of Section14)

1. **You** must notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel **your trip**. If **you** fail to do this, **our** liability shall be restricted to the cancellation charges that would have applied at that time.
2. **You** must provide (at **your** own expense) written confirmation from the provider of the accommodation (or their administrators), the local Police, or relevant authority that **you** could not use **your** accommodation and the reason for this.
3. For **curtailment** claims only: **you** must tell Staysure Assistance as soon as possible of any circumstances making it necessary for **you** to return **home** and before any arrangements are made for **your** repatriation.
4. **You** must have checked in for **your** flight, unless **your** tour operator, or airline has requested **you** not to travel to the airport.
5. **You** must provide (at **your** own expense) written confirmation from the scheduled **public transport** operator (or their handling agents) of the cancellation, number of hours, and the reason for delay, together with details of any alternative transport offered.
6. **You** must comply with the terms of contract of the scheduled **public transport** operator and attempt to re**cover your** costs elsewhere before making a claim.
7. **You** must provide (at **your** own expense) written confirmation from the scheduled **public transport** operator/accommodation provider that reimbursement has not been and will not be provided.
8. **You** must provide (at **your** own expense) written confirmation from the relevant authority of any **insured** event which prevents **you** from travelling to **your** pre-booked **destination**, or that requires **you** to alter **your** pre-booked travel plans.
9. Costs, charges or expenses, if they are also covered under any other section of this **policy**. **You** can only claim for these under one section for the same event.

What is not covered (applicable to all of Section 14):

1. **the excess (except claims under subsection a) under the extended travel delay).**
2. **the cost of airport departure duty/tax (whether irrecoverable or not).**
3. **travel tickets paid for using any airline mileage reward scheme, for example air miles.**
4. **accommodation costs paid for using any timeshare, holiday property bond or other holiday points scheme.**
5. **claims arising directly or indirectly from strike or industrial action, cancellation of public transport, a directive prohibiting all travel or all but essential travel, terrorist event, fire, flood, earthquake, explosion, tsunami, landslide, avalanche, volcanic eruption, snow, hurricane, storm or an outbreak of food poisoning affecting the country or specific area or event to which you were travelling to or through, existing or being publicly announced by the date you purchased, renewed or extended this insurance or at the time of booking any trip, whichever is later.**
6. **any costs incurred by you which are recoverable from the providers of the accommodation (or their administrators) or for which you receive or are expected to receive compensation or reimbursement.**
7. **any costs incurred by you which are recoverable from the public transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.**
8. **any accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements.**
9. **any costs for normal day to day living such as food and drink which you would have expected to pay during your trip.**
10. **any claim arising as a result of COVID-19 or any mutated form of the virus.**
11. **anything mentioned in the General Exclusions.**

Claims evidence

We will require (at your own expense) the following evidence where relevant:

1. a copy of the advice against all travel or all but essential travel issued by the Department of Foreign Affairs (DFA) or the World Health Organisation (WHO) or the regulatory authority in a country to/from which you are travelling or were planning to travel.
2. booking confirmation together with a cancellation invoice from your travel agent, tour operator or provider of transport/ accommodation.
3. in the case of curtailment claims, we will require a breakdown of your paid costs and charges that make up the total cost of the trip from your travel agent, tour operator or provider of transport/ accommodation.
4. your unused travel tickets.
5. a letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of your check-in times.
6. written confirmation from the scheduled public transport operator (or their handling agents) of the cancellation, number of hours and reason for the delay together with details of any alternative transport offered.
7. written confirmation from the company providing the accommodation (or their administrators), the local Police or relevant authority that you could not use your accommodation and the reason for this.
8. receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.

Section 15 Optional Winter Sports Cover

PLEASE NOTE: Please see page 14 for Winter Sports definition. This section of cover can be included in Comprehensive Cover policies only, subject to payment of the required additional premium, and it is shown on your Validation certificate.

When are you covered for winter sports?

You must be 70 years of age, or under, and:

For single trip policies – you have selected this option and paid the required additional premium for the period of cover.

For annual multi-trip policies – you only undertake two trips of up to 21 days in total.

What is covered:

a) benefits under the sections of cover already described are extended to cover winter sports as follows. Please note that all terms, conditions and exclusions (except where these are amended

under this upgrade) continue to apply for all sections in respect of winter sports. You must read these extensions in conjunction with Sections 1 – 15 and refer back to them when appropriate for full cover details.

You are covered when engaging in winter sports on a non-competitive and non-professional basis during your trip when you have paid the additional winter sports premium on a single trip. The annual multi trip policy automatically offers 21 consecutive days cover if you are under 71.

Your policy can be extended to cover the following winter sports activities but no cover will apply in respect of any Personal Accident or Personal Liability claims:

Ice sailing/ice windsurfing, Skidoo, Sleigh pulled by reindeer (when driven by an experienced driver provided by the organiser only) or Snow mobiling.

You will not be covered for any claims arising directly or indirectly when engaging in the following activities:

Bobsleigh, Free-style skiing, Heli-skiing, Ice hockey, Luge, Off-piste Skiing or Snowboarding outside recognised and authorised areas, Para-skiing, Skeleton, Ski jumping, Ski racing, Ski slope or Ski stunting.

You are not covered when engaging in organised competitions, or when engaging in an activity against local authoritative warning or advice.

Resort authorities classify avalanche risk as follows:

1 = Low, 2= Moderate, 3= Considerable, 4= High, 5 = Very High. You are not covered in areas classified as avalanche rating 3 or above. If you are undertaking a pursuit or activity which is not listed in this policy, or are in any doubt as to whether cover will apply, please call Staysure Customer Services on 03531800456975.

Section 15a Winter Sports Equipment

What is covered in addition to Section 6 – Personal Baggage:

- We will pay up to €500 per insured person if winter sports equipment belonging to you is damaged, stolen, destroyed or lost (and not recovered) in the course of your trip. There is a single article limit of €300, whether jointly owned or not
- We will pay the cost of the replacement or the repair of your winter sport equipment, whichever is the lower, after making an allowance for wear and tear and loss of value using the following scale;

Age of Item	Amount Payable
Up to 12 months old	90% of the price you paid
Up to 24 months old	70% of the price you paid
Up to 36 months old	50% of the price you paid
Up to 48 months old	30% of the price you paid
Up to 60 months old	20% of the price you paid
Over 60 months old	Nil

Special conditions relating to claims

- You must take sufficient precautions to secure the safety of your winter sport equipment and must not leave it unattended at any time in a place to which the public has access
- Skis and snowboards are covered when locked to a roof rack, which is itself locked to the roof of a vehicle
- You must bring any damaged winter sport equipment you own back to home so that we can inspect it

What is not covered

1. **the excess;**
2. **any item that was lost or stolen if you did not report it to the Police within 24 hours after you discovered it was lost or stolen, and for which you have not obtained a written Police Report;**
3. **any winter sport equipment that was lost, stolen or damaged during a trip, unless you report this to the carrier and get a property irregularity report at the time. You must make any claims to the airline within seven days;**
4. **any winter sports equipment that was damaged while in use;**
5. **winter sports equipment left unattended in a public place, unless the claim is for skis, ski poles, or snowboards, and you have taken all reasonable care to protect them by leaving them in a ski rack between 10am and 8pm;**
6. **anything mentioned in the General Exclusions**

Section 15b Ski Pass

What is covered:

We will pay up to €250 if your ski pass, which you are carrying on you, or which you have left in a safety-deposit box or safe, is lost, stolen, damaged or destroyed during a trip.

What is not covered:

1. **the excess;**
2. **any claim if your ski pass was lost or stolen and you did not report it to the Police within 24 hours after you discovered it was lost or stolen, and for which you have not obtained a written Police Report;**
3. **ski passes left unattended in a public place;**
4. **anything mentioned in the General Exclusions**

Section 15c Winter Sports Equipment Hire

What is covered:

We will pay €20 per day, up to €300, for hiring replacement winter sports equipment if yours is lost, stolen, or damaged during your trip.

Special condition relating to claims

You must provide us with receipts and written confirmation of the original and the replacement hire.

What is not covered:

1. **the hire of any winter sports equipment to replace any item lost or stolen if you did not report it to the Police within 24 hours after you discovered it was lost or stolen, and for which you have not obtained a written Police Report;**
2. **anything mentioned in the General Exclusions**

Section 15d Ski Pack

What is covered:

We will pay up to €250 for the unused part of your ski pack, if due to illness or injury you are medically certified as being unable to participate in winter sports. A ski pack includes ski-school fees or ski instructor fees, and the cost of any lift pass that you have booked.

Special condition relating to claims

You must obtain a Medical Certificate that you were not well enough to use the full ski pack.

What is not covered:

1. **anything mentioned in the General Exclusions.**

Section15e Winter Sports Equipment Delay

What is covered:

We will reimburse up to €20 per day, up to €300, for the hire of replacement winter sports equipment if your winter sport equipment is certified by the carrier to have been misplaced for more than 12 hours on the outward journey of a trip.

Special condition relating to claims

You must provide us with receipts and written confirmation from the carrier confirming the delay.

What is not covered:

1. **anything mentioned in the General Exclusions.**

Section 15f Piste Closure

What is covered:

We will pay €20 per day up to €200, if during your trip you are prevented from participating in winter sports activities at your pre-booked resort for more than 24 consecutive hours, because insufficient snow causes a total closure of the lift system:

a. for all reasonable travel costs and lift pass charges that you have to pay to travel to and from a similar area to take part in your winter sport activity; or

b. as a cash benefit payable, if no alternative resorts are available.

Special conditions relating to claims

You must get a written statement from the Resort Manager confirming the reason for the lifts closing and how long it lasted.

The resort where you are staying must be at least 1,000 metres above sea level and outside of Ireland.

What is not covered:

1. **claims arising from closure of the resort lift system due to avalanches or dangerous high winds;**
2. **trips in the northern hemisphere outside the period commencing 1st December and ending 31st March;**
3. **trips in the southern hemisphere outside the period commencing 1st May and ending 30th September;**
4. **anything mentioned in the General Exclusions.**

Section 15g Avalanche or Landslide

What is covered:

We will pay up to €20 per day up to €160 for

reasonable extra accommodation and travel expenses if, following avalanches, or landslides, access to and from the ski resort is blocked or scheduled **public transport** services are cancelled or curtailed.

Special conditions relating to claims

You must obtain a written statement from the appropriate authority confirming the reason for the delay and how long it lasted.

What is not covered:

1. anything mentioned in the General Exclusions

Section 16 Optional Golf Cover

PLEASE NOTE: this section of **cover** can be included in Comprehensive **Cover** policies only, subject to payment of the required additional **premium**, and it is shown on **your Validation Certificate**.

Definitions relating to words that appear in Section 17: Golf equipment – Golf clubs, golf bag, golf shoes and non-motorised golf trolleys.

Section 16a Golf Equipment

What is covered:

We will pay up to €5,000 for **Accidental loss**, **theft** of, or damage to golf equipment which **you** own. Within this amount the following sub-limits apply:

a. **we** will pay up to €500 for any one club or one piece of golf equipment, if **you** cannot provide an original receipt or other satisfactory proof of ownership and value to support the claim, payment for any single article, or for any one pair or set of articles, this will be limited to a maximum of €50, evidence of replacement value is not sufficient.

b. **we** will pay up to €500 in total, for all articles lost, damaged or stolen in any one **insured** incident. If **you** cannot provide satisfactory proof of ownership and value.

c. the amount payable will be the value at today's prices less a deduction for wear and tear and depreciation, (calculated from the following table). **We** may at **our** option replace, reinstate or repair the lost or damaged golf equipment.

Age of Item	Amount Payable
Up to 1 year old	90% of purchase price
Up to 2 years old	70% of purchase price
Up to 3 years old	50% of purchase price
Up to 4 years old	30% of purchase price
Up to 5 years old	20% of purchase price
Over 5 years old	Nil

What is not covered:

1. **the excess;**
2. **more than €500 per single article of golf equipment;**
3. **golf equipment which is over five years old;**
4. **loss, theft of, or damage to, golf equipment from checked-in baggage left in the custody of a carrier and/or packed in baggage left in the baggage hold or storage area of a carrier;**
5. **claims arising from delay, seizure, or confiscation by customs or other officials;**
6. **claims for loss, theft or damage to anything being shipped as freight or under a bill of lading;**
7. **damage to, loss or theft of golf equipment, if it has been left:**
   i) unattended in a place to which the public have access; or
   ii) in an unattended motor vehicle; or
   iii) in the custody of a person who does not have an official responsibility for the safekeeping of the property;
8. **damage to, loss or theft of golf equipment, which is being carried on a vehicle roof rack;**
9. **any claim for damage to golf equipment whilst in use;**
10. **claims arising from damage caused by leakage of powder or liquid carried within your golf equipment;**
11. **claims arising from loss or theft from your accommodation unless there is evidence of forced entry which is confirmed by a Police Report.**
12. **loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.**
13. **Anything mentioned in the General Exclusions.**

Section 16b Golf Equipment Hire

What is covered:

We will pay **you** the sum of €50 per complete 24 hours, up to a maximum of €500, for the hire of replacement golf equipment if **your** own golf equipment is lost, stolen or damaged, or it is certified by the **carrier** to have been lost or misplaced on the outward journey of a **trip** for a period in **excess** of 12 hours

Special conditions relating to claims (applies to Sections 16a and 16b)

1. Within 24 hours of discovery of the incident **you** must report the **loss** or **theft** of golf equipment to the local Police and obtain a written report which includes the Crime Reference Number.
2. **We** have the option to either pay **you** for the **loss**, or replace, reinstate or repair the items concerned. Claims are not paid on a 'new for old', or replacement cost basis. A deduction therefore will be made for wear and tear and depreciation.
3. **You** must take suitable precautions to secure the safety of **your** golf equipment, and must not leave it unsecured, or unattended, or beyond **your** reach at any time in a place where the public have access.
4. For items damaged whilst on **your trip**, **you** must bring them back with **you** or, obtain an official report from a retailer or repairer confirming the item is damaged and beyond repair.
5. If **your** golf equipment is lost, stolen or damaged while in the care of a **carrier**, transport company, authority or hotel **you** must report to them, in writing, details of the **loss**, **theft** or damage and obtain written confirmation. If **your** golf equipment is lost, stolen or damaged whilst in the care of an airline **you** must:
   a) obtain a Property Irregularity Report (PIR) from the airline.
   b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
   c) retain all travel tickets and tags for submission if a claim is to be made under this **policy**.
6. If **your** golf equipment is lost, **you** must provide receipts and a report from the **carrier** confirming the length of the delay – otherwise no payment will be made.
7. If claiming for **your** goods that were stolen, or lost **you** should produce proof of purchase of the original goods by way of receipts, credit card or bank statements – otherwise **our** liability shall be limited to €60

What is not covered:

1. **loss, theft of or damage to golf equipment contained in or stolen from an unattended vehicle:**
   a) overnight between 10pm and 8am (local time); or
   b) at any time between 8am and 10pm (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and there is evidence of forcible and violent entry to the vehicle confirmed by a Police Report.
2. **claims arising from golf equipment left unattended in a place to which the general public has access (e.g. on a golf course) or left in the custody of anyone other than an insured person or your travelling companion.**
3. **loss or damage due to delay, confiscation or detention by customs or other authority.**
4. **loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.**
5. **claims arising from damage caused by leakage of powder or liquid carried within personal effects or golf equipment.**
6. **claims arising from loss or theft from your accommodation unless there is evidence of forced entry which is confirmed by a Police Report.**
7. **claims arising for loss, theft or damage of golf equipment carried on a vehicle roof rack.**
8. **anything mentioned in the General Exclusions.**

Section 16c Non-refundable Golfing Fees

What is covered:

We will pay €75 per complete 24 hours up to €1,500 for the proportionate value of any non-refundable, pre-paid green fees, or tuition fees unused due to the following:

a. **you** being unable to play golf due to **your** Accidental **injury**, or **illness**, or adverse weather conditions causing the closure of the golf course; or

b. **loss** or **theft** of **your** documentation which prevents **your** participation in the pre-paid golfing activity

Special conditions relating to claims

You must report any loss or theft to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of golfing documentation. A holiday representative's report is not sufficient.

What is not covered:

1. **any claims arising directly or indirectly as a result of any pre-existing medical conditions unless you have declared all pre-existing medical conditions to us and we have written to you accepting them for insurance;**
2. **claims arising directly from a medical condition which is not substantiated by a report from the treating doctor confirming your inability to play golf;**
3. **anything mentioned in the General Exclusions.**

Section 16d Hole-in-one cover

What is covered:

We will pay you €300 if you score a hole-in-one (gross) during your trip.

Special conditions relating to claims

1. You must be a member of a recognised golf club affiliated to a national golfing union and hold an official national golfing union handicap;
2. You must have your scorecard signed by your playing partner(s) who must be members of a national golfing union, and countersigned by the secretary/manager of the club at which the hole-in-one has been scored;
3. The golf course at which the hole-in-one is scored must be affiliated to the golfing union of the country in which it is located;

What is not covered:

1. **if the golf course is of fewer than 18 holes or if the hole at which the hole-in-one is scored is shorter than 90 metres (98 yards);**
2. **if temporary greens and/or tee boxes are in use;**
3. **anything mentioned in the General Exclusions**

General Conditions – applying to all sections

1. You will not be covered under Sections 1, 2 and 3, unless you have made your medical health declaration(s) for the period for which your insurance is required, and you have declared ALL pre-existing medical conditions to us and we have written to you accepting them for insurance.
2. Any medical information supplied in your medical health declaration will be treated in the strictest confidence, will be used solely for our own internal purposes for the assessment of risk and for any claims. It will not be disclosed to anyone else without your specific approval. We shall not refuse cover unless, in our opinion, the risk associated with the particular person travelling is substantially greater than that represented by the average healthy traveller. The cost of any medical evidence produced in connection with a medical health declaration shall be borne by you.
3. It is your responsibility to ensure you have told us about any change in your health, or medical status before you depart on each trip and throughout the period of cover. Any change must be accepted in writing by us before cover will be continued. If you are in doubt as to whether a change is important, you should contact Staysure Customer Services.
4. This policy is a legal contract based on the information you supplied when you applied for, renewed, or amended this insurance. We rely on that information when we decide what cover to provide and how much you will pay. Therefore it is essential that you have answered our questions fully and accurately. Failure to provide full and accurate disclosure may affect your claim.
5. You must exercise reasonable care for the supervision and safety of both you and your property. You must take all reasonable steps to avoid, or minimise any claim. You must act as if you are not insured.
6. We will make every effort to apply the full range of services in all circumstances dictated by the Terms and Conditions. Remote geographical locations, or unforeseeable adverse local conditions may preclude the normal standard of service being provided.
7. You must comply in full with the Terms and Conditions of this policy before a claim will be paid.

8. You must contact Staysure Assistance as soon as possible where your claim is more than €350. You must make no admission of liability, offer, promise or payment without our prior consent.
9. We are entitled to take over the defence, or settlement of any claim, recover expenses or compensation from any other third parties involved at any time, or take legal action in your name or in the name of anyone else claiming under this policy.
10. We may, at any time, pay to you our full liability under this policy after which no further liability shall attach to us in any respect, or as a consequence of such action.
11. You will co-operate fully with us in any recovery attempt we make to recover sums that we have paid out under the terms of the policy. We will pay all costs associated with the recovery of our outlay. You agree not to take any action that may prejudice our recovery rights and will advise us if you instigate proceedings to recover compensation arising from any incident which has led to a successful claim against this policy. The sums we have paid out under the terms of the policy will be reimbursed from any recovery made.
12. You must take all practicable steps to recover any article lost or stolen and to identify and ensure the prosecution of the guilty person(s). We may at any time and at our expense take such action as we deem fit to recover the property lost or stated to be lost.
13. In the event of a valid claim you shall allow us the use of any relevant travel documents you are not able to use because of the claim.
14. You must notify us in writing of any event which may lead to a claim, within 28 days of your return to your home:
    - you must complete a claim form substantiating your claim, together with (at your own expense) all certificates, information, evidence and receipts that we reasonably require.
    - as often as we require you shall submit to a medical examination at our expense.
    - we may request a post mortem examination to be carried out for an insured person at our expense.
15. This policy shall become void and the premium paid shall be forfeited if any fraudulent claim is made. Any benefits so claimed and received must also be repaid to us.
16. If any dispute arises as to the policy interpretation, or as to any rights or obligations under this policy, we offer you the option of resolving this by using the arbitration procedure we have arranged. Please see the details shown under the Complaints Section. Using this service will not affect your legal rights.
17. You will be required to repay to us, within one month of our request to you, any costs or expenses we have paid on your behalf which are not covered under the Terms and Conditions of this policy.
18. This policy is subject to the laws of Ireland. The Courts of Ireland alone shall have jurisdiction in any disputes.
19. When engaging in any covered sport or holiday activity you must accept and follow the supervision and tuition of experts qualified in the pursuit or activity in question, and you must use all appropriate precautions, equipment and protection.
20. At all times you must satisfy yourself that you are capable of safely undertaking the planned sport or activity and you must take care to avoid injury, Accident or loss to yourself and to others.
21. We will not pay for any costs which are recoverable elsewhere.
22. You must disclose details of all other insurance policies you held at the time of the event giving rise to your claim. If you fail to do so this may result in your claim not being paid. Each insurance company should contribute a proportion of the full amount of your claim payment (providing your claim is valid), except for valid Personal Accident claims which we will pay in full. Under no circumstances shall you benefit from double payment (dual insurance) under the terms of any of your insurance policies. In the event that you have received payment to which you were not entitled under this policy we have the right to recover the value of the overpayment from you.
23. If you are travelling to a European Union country it is a condition of this insurance policy that you obtain an EHIC before the start of your trip.

General Exclusions – applying to all sections

No section of this policy shall apply in respect of:

1. Claims arising as a result of the following:
   a) If you or any other insured person covered by this policy have suffered from, or received any form of medical advice, treatment, or medication for any of the following conditions before purchasing your policy, unless the condition has been declared to us and accepted by us in writing:
   i. any heart condition (for example, heart attack, angina, chest pains or ischemic heart disease); or
   ii. any circulatory condition (for example, high or low blood pressure, raised cholesterol, blood clots, aneurysm, stroke, transient ischaemic attack, or brain haemorrhage); or
   b) If you, or anyone insured on this policy have suffered from any of the following in the 2 years before purchasing your policy, unless you have made a declaration to us and we have agreed to provide cover in writing:
   i. you have a medical condition for which you have been prescribed medication; or
   ii. you have received treatment, investigative tests, or had a consultation with a doctor, or a hospital consultant.
   iii. any respiratory condition (for example, chronic asthma, chronic obstructive pulmonary disease (COPD) or chronic bronchitis).
   c) If after you have purchased your policy but before you book a trip, you or any other insured person covered by this policy suffer from any new medical condition and you have not informed us of the new condition when we asked.
   d) You travelling with the intention of receiving medical treatment abroad.
   e) You, a close relative, a travelling companion, or any person with whom you had arranged to stay with:
   i. are receiving, or waiting for hospital investigation, or treatment for any undiagnosed condition, or set of symptoms at the time of purchasing your policy and/or at the time of commencing travel; or
   ii. are receiving medical treatment under a medical trial; or
   iii. have been given a terminal prognosis at the time of purchasing your policy and/or before commencing travel.
2. Any claim that relates to a diagnosed psychiatric, or psychological disorder, anxiety or depression which you or any person upon whose well-being your trip depends, have suffered from, required treatment, or prescribed medication in the two years before purchasing your policy, unless the condition has been declared to us and accepted by us in writing.
3. Any person who has reached the age of 86 years at the start of the period of cover for single trip and annual multi-trip policies and 76 years at the start of the period of cover for long stay policies.
4. Any claim arising from a cruise holiday, where "Cruise: Not covered" is shown on your Validation certificate and where any required additional premium has not been paid.
5. Any person participating in winter sports who has reached the age of 71 years prior to the start of the period of cover.
6. Claims following your failure to provide us with full and accurate information in response to our questions, or your failure to meet any Terms and Conditions of the policy.
7. Loss, damage or expense which at the time of happening is insured by, or would, but for the existence of this policy, be covered by any other existing guarantee, insurance, compensation scheme or any motoring organisation's service. If you have any other policy in force, which may cover the event for which you are claiming, you must tell us. This exclusion shall not apply to Personal Accident cover.
8. Any costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which you would have paid for in any case).
9. We will not pay for any losses which are not directly covered by the Terms and Conditions of this policy. Examples of losses we will not pay for include loss of earnings due to being unable to return to work following injury or illness happening while on a trip and replacing locks if you lose your keys.
10. Costs of telephone calls or faxes, meals, taxi fares (with the sole exception of the taxi costs incurred for the initial journey to a hospital abroad due to an insured person's illness or injury), interpreters' fees, inconvenience, distress, loss of earnings,

loss of enjoyment of holiday, time-share maintenance fees, holiday property bonds or points and any additional travel or accommodation costs unless pre-authorised by us.

11. Any deliberately careless or deliberately negligent act or omission by you.
12. Any claim arising or resulting from your own illegal or criminal act.
13. Any claim arising directly or indirectly from your drug addiction or solvent abuse, alcohol intake, or you being under the influence of drug(s).
14. Any claim arising or resulting directly or indirectly from your suicide, attempted suicide, intentional self-injury, needless self- exposure to danger except in an endeavour to save human life, or fighting except in self- defence.
15. You engaging in work/manual work, whether or not in conjunction with any profession, business or trade during the trip.
16. You engaging in any sports and activities or winter sports where you have not selected the optional cover and the premium required has not been paid, or where such activity is not listed as covered in this policy.
17. Participation in any racing (other than on foot), or organised competition involving any sports and activities or winter sports.
18. Loss, damage, cost or expense of whatever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence in the loss:
    a) Active participation.
    b) War and civil unrest including any action taken in controlling, preventing, suppressing or in any way relating to war and civil unrest, unless you are in an area subject to war and civil unrest at the outbreak of hostilities, in which case you will be covered for a maximum period of 72 hours from the outbreak of hostilities provided that you take the first reasonable opportunity to leave the area. If you fail to take such an opportunity all cover under this policy will end.
    c) Nuclear energy, including nuclear reactions, radiation and contamination.
    d) Weapons of Mass Destruction.
    e) Cyber-terrorism.
19. Any claim when you have not paid the required premium for the number of days comprising your planned trip. If you travel for more than the number of days for which you have paid for cover, you will not be covered after the last day for which you have paid.
20. Loss, or damages of any kind arising from the provision of, or any delay in providing, the services to which this policy relates, unless negligence on our part can be demonstrated.
21. Any loss or damage directly or indirectly caused by the provision of, or any delay in providing, the medical (or medical related) services to which the cover under this policy relates, whether provided by us or by anybody else (whether or not recommended by us and/or acting on our behalf) unless negligence on our part can be demonstrated.
22. Any expenses incurred as a result of a tropical disease where you have not had the recommended inoculations and/or taken the recommended medication.
23. Arising from you acting against the advice of a doctor.
24. For any search and rescue costs.
25. Your travel to a country or specific area or event to which the Department of Foreign Affairs (DFA), or the World Health Organisation (WHO), or similar governing body have advised against all, or all but essential travel.
26. Arising from volcanic ash clouds (unless the additional premium for cover under Section 14 (Travel Disruption) has been paid).
27. Claims arising from actual or planned strike or industrial action which was common knowledge at the time you booked the trip or purchased cover (if later);
28. Withdrawal from service of the aircraft, sea vessel, coach or train on which you are booked to travel, by order or recommendation of the regulatory authority in any country.
29. Claims arising from, or related to any coronavirus including but not limited COVID-19, or any related/mutated form of the virus unless specifically listed as covered by this policy;
30. Claims arising from any epidemic, or pandemic as declared by the World Health Organisation.

Sports & Activities

This policy will cover you when participating in any of the following activities on a non- professional, non-competitive basis;

Accepted activities

Aerobics, Archery*, Badminton, Banana boat rides, Baseball, Basketball, Beach cricket, BMX (only if wearing a helmet), Boogie Boarding, Bowls (including competitions), Boxing Training*, Camel/ elephant riding/trekking*, Canoeing/kayaking* (only if wearing a life-jacket and helmet and only on inland and coastal waters – not white water), Catamaran sailing, Clay Shooting*,Cricket, Croquet, Curling, Cycling (only if wearing a helmet, not mountain biking), Dog sledging* (when driven by an experienced driver provided by the organiser only), Dinghy sailing*(only if wearing a life-jacket and only inside territorial waters), Falconry*, Fell walking (no climbing), Fencing*, Field hockey*, Fishing*, Football*, Gaelic Football*, Glacier Walking (with a guide), Golf, Go-Karting (only if wearing a helmet)*, Hiking (under 2,500 metres altitude), Horse riding* (only if wearing a riding hat and no cover for polo, hunting or jumping), Hot air ballooning* (as a fare paying passenger in a licensed aircraft), Ice skating, Jet skiing*, Jogging, Motor cycling as a passenger or rider* (only if wearing a helmet, the motorcycle is under 125cc and the rider holds a valid motorcycle licence), Mountain biking* (only if wearing a helmet), Netball, Orienteering (no climbing), Parascending* (over water), Rambling (under 2,500 metres altitude), Ringos, Roller blading/line skating, Roller hockey/street hockey* (only if wearing pads and a helmet), Rounders, Rowing, Running (not long distance), Safari (organised in your home country), Scuba diving** (conditions apply, please see Scuba diving conditions), Segwaying*, Skate boarding, Snorkelling, Softball, Squash, Surfing, Swimming, Swimming with dolphins (as part of a supervised activity), Table-tennis, Tennis, Ten pin bowling, Tree top walking* (as part of a supervised activity), Trekking (under 2,500 metres altitude), Volleyball, Walking, Wake boarding*, Water polo, Water skiing*, White/black water rafting Grades 1 to 4* (only if wearing a life-jacket and helmet), Windsurfing, Yachting/crewing* (only if wearing a life-jacket and only inside territorial waters), Yoga, Zorbing/hydrozorbing*.

Activities above that are marked with a single* will exclude all cover under the Personal Accident and Personal Liability sections of this policy. This policy specifically excludes participating in, or practising any of the following activities;

Excluded Activities

Abseiling, American football, Animal conservation/game reserve work, Base jumping, Big game hunting, BMX stunt riding, Bouldering, Boxing, Bungee jumping, Canoeing/kayaking (white water), Canyoning, Caving/pot holing, Coasteering, Cross-channel swimming, Cycle racing and time-trialling, Free/high diving, Gliding, Hang gliding, Hiking (above 2,500 metres altitude), Horse jumping/ hunting, Judo/karate/martial arts, Kite surfing, Lacrosse, Micro-lighting, Motor cycling as a passenger or rider (unless wearing a helmet, the motorcycle is under 125cc and the rider holds a valid motorcycle licence), Mountaineering, Organised competitive team sports, Parachuting, Paragliding, Parascending (over land), Polo, Professional sport, Quad biking, Rock climbing, Rugby, Sailing (outside territorial waters), Scuba diving (to a depth below 30 metres), Shark feeding/cage diving, Sky diving, Tombstoning, Track days using motorised vehicles (except Go-karting), Trekking (above 2,500 metres altitude), Water ski jumping, Weightlifting, White/black water rafting (Grade 5 to 6), Wrestling, Yachting (crewing) – outside territorial waters.

If you are undertaking a sport, or activity which is not listed, or are in any doubt as to whether cover will apply, please call Customer Services.

Scuba diving conditions**

Qualified divers, diving with a qualified dive-buddy and in accordance with the guidelines of the relevant diving organisation with which you are qualified will be covered as follows:

Qualification	Maximum depth
PADI Open Water	18 metres
BSAC Ocean Diver	20 metres
BSAC Sports Diver, BSAC Dive Leader & PADI Advanced Open Water	30 metres

Other qualifications may be accepted but must be declared to us prior to travel.

If you do not hold a diving qualification, we will only cover you to dive to a maximum depth of 18 metres when accompanied by and under the direction of a qualified diving instructor as part of an accredited course.

You will not be covered under this policy if you travel by air within 24 hours of participating in scuba diving.

Making a claim

For medical claims and repatriation only

If **you** have confirmed that **You** have Private Medical Insurance, please ensure **you** are fully aware of all details of the MEDICAL EMERGENCY SERVICE provided by **your** Private Medical Insurance provider and take them with **you** when **you** travel.

In the event that **you** incur medical expenses, are admitted to hospital or need to be repatriated to **Ireland** on medical grounds, **you** must contact **your** Private Medical Insurance in the first instance.

If the expenses are likely to exceed the total sum **insured** under **your** Private Medical Insurance, please give **your** Private Medical Insurance provider the details of this **Policy** so that they may pass the details of **your** claim across to **us** to take over.

If **you** have confirmed that **you** do not have Private Medical Insurance, **you**, a travelling companion, or the treating facility must contact **our** Travel Insurance Claims team.

You can contact Staysure Assistance on **+34 912 165742** or **+ 1 7862308010** when calling from within the USA and Canada, or by email on ervassistance@euro-center.com

The Emergency Assistance Line is open 24 hours a day, 365 days a year.

Travel Claims

If **you** need to make any kind of non-emergency claim, please call the Claims team on

+34 912 165 745

You can also contact by email on staysureireland@euro-center.com

Please have **your** insurance **Validation certificate** number to hand as well as a copy of **your** Private Medical Insurance certificate including details of the **cover** provided, and have ready any documents **you** may have that could be relevant to **your** claim for **cover** as detailed under Sections 1 to 16 (for example Medical Certificates, travel tickets, boarding passes, letters from authorities/ **public transport** providers/airlines, depending on which section of **cover you** are claiming for).

If **you** do not have any documents with **you**, **your** claim might be delayed; please ask the operator for assistance. **You** may need to get additional information about **your** claim while **you** are away. **You** may also be asked to send **us** additional information and documentation (**we** will give **you** advice if this becomes necessary). The nature of the documentation **we** need may include hotel bills, hospital bills, pharmacy receipts and/or taxi receipts and will depend on **your** individual circumstances and the type of claim **you** are making. Please read the General Conditions of this **policy** document and the relevant sections of **your policy** for more information.

All information, evidence, details of household insurance and Medical Certificates as required by **us** must be sent at **your** own expense. **We** reserve the right to require **you** to undergo an independent medical examination at **our** expense. **We** may also request, and will pay for, a post-mortem examination in the event of **your** death.

You must retain any property which is damaged, and, if requested, send it to **us** at **your** own expense. If **we** pay a claim for the full value of the property and it is subsequently recovered

or there is any salvage then it will become **our** property. **We** may also pursue any claim to re**cover** any amount due from a third party in the name of anyone claiming under this **policy**. **We** may refuse to reimburse **you** for any expenses for which **you** cannot provide receipts or bills.

Subrogation

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.

Fraud

You must not act in a fraudulent manner. **We** shall not pay a claim if **you** or anyone acting for **you**:

- Makes a claim under the **policy**, or makes a statement, or provides a supporting document in support of a claim, knowing the claim to be false, or fraudulently exaggerated in any respect; or
- Makes a claim in respect of any **loss** or damage caused by **your** wilful act or with **your** connivance. Then:
  - **We** shall not pay any claim which has been, or will be made under the **policy**.
  - **We** may at **our** option declare the **policy** void.
  - **We** shall be entitled to re**cover** from **you** the amount of any claim already paid under the **policy**.
  - **We** shall not return any of the **premium** paid.
  - **We** may inform the Police of the circumstances.

Disclosure of Information

In the unfortunate event that **you** need to make a claim, **we** may need to disclose information to any other party involved in the claim. This means ERGO Seguros de viaje, Sucursal en España, is expressly and duly authorised by **you** to process, for the purposes of the insurance, the data provided at the time of contracting the insurance and that received at any subsequent point as a consequence of the contractual relationship and/or the processing of any claim; said authorisation extends to access to and use of such data by persons who participate in the **insured** business, including professionals and medical centres that assist in the provision of the health **cover**age, in order to fulfil the conditions of the contract and provide the corresponding services; such usage and access likewise extends specifically with the purpose of processing/managing claims, to reinsurance and coinsurance entities, which are involved in possible coinsurance and reinsurance operations, and other entities that are involved in management and collection of premiums.

Please Note

Should there be any contradiction between the General Conditions and the Specific **Policy** Conditions relating to each Section of Insurance, the Specific **Policy** Conditions shall take precedence over the General Conditions. The General Conditions set out the circumstances for which **you** can make a claim and the benefits **you** can expect if **you** make a claim. Any breach of the General Conditions may mean that **your** claim is invalidated.

EU Travel Regulations

Travel delays

This **policy** is not designed to **cover** costs which are met under the EC Regulation No. 261/2004. Under EC Regulation No. 261/2004, if **you** have a confirmed reservation on a flight, and that flight is delayed by between 2 and 4 hours (length of time depends on the length of **your** flight) the airline must offer **you** meals, refreshments and hotel accommodation.

f the delay is more than 5 hours, the airline must offer to refund **your** ticket. The Regulations should apply to all flights, whether budget, chartered or scheduled, originating in the EU, or flying into the EU using an EU **carrier**. If **your** flight is delayed or cancelled, **you** must in the first instance approach **your** airline and clarify with them what costs they will pay under the Regulation. If **you** would like to know more about **your** rights under this Regulation, additional useful information can be found on

https://www.eccireland.ie/how-to-claim**your**-air-passenger-rights/

International sanctions and embargos

In accordance with the legal obligations resulting from the implementation of international sanctions by **Ireland**, the **cover**s provided by this insurance and the payment of compensation or benefits set out herein may not be demanded of the Insurer if they would breach any type of international sanction or embargo of an economic, trade or financial nature, adopted by the United Nations, the European Union, United Kingdom or the United States, that would be binding on **Ireland**. The Insurer reserves the right to reject payment of the compensation or benefit requested by the insurance **policyholder** or by the **insured** if it ascertains that they are subject to an international sanction that prohibits insurance **cover** from being provided, under the terms set out in the corresponding sanction ruling.

The above shall likewise apply in the event of international trade, economic or financial sanctions adopted against the public authorities or bodies of countries or states, such as, for example, North Korea, Syria, or those subject to sanctions as a result of the Crimean conflict, and any other countries subject to sanctions of this type and included on the lists of the United Nations, the European Union, United Kingdom and the United States, within the context of the international relations and treaties in force.

Claims for Personal Baggage

We will pay claims for **personal baggage** based on the value of the goods at the time **you** lost them, and not on a new for old or replacement cost basis. If **your personal baggage** is delayed, lost, stolen or damaged whilst in the care of **your** airline, **you** must in the first instance approach **your** airline and clarify with them what compensation they will pay.

If **you** would like to know more about claiming directly from **your** airline, additional useful information can be found on https://www.eccireland.ie/travelling-in-the-eu/

Complaints

We will do everything possible to ensure that you receive a high standard of service. If you are not satisfied with the service received please forward details of your complaint by post and email to:

NAME
Customer Services Department
ERGO Seguros de Viaje Av. Isla Graciosa,
1 28703 San Sebastián de los Reyes (Madrid),
España

Email: sac@ergo-segurosdeviaje.es

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response. We will contact you within 5 working days of receiving your complaint to inform you of what action we are taking and to let you know the name of the person who will be dealing with the matter on our behalf. We confirm that the complaint will be dealt within two months of its receipt.

If you are not satisfied with the results of our investigation or fail to receive a final answer within this period, you have the right to refer your complaint to an independent authority for consideration.

That authority is the Financial Services and Pensions Ombudsman at:

3rd Floor, Lincoln
House, Lincoln Place,
Dublin 2, Ireland.
Tel: +353 (0) 1 567 7000
Website: www.fspo.ie

This service can advise You on how to proceed further and may be able to help in resolving Your complaint. Taking this option will not prejudice Your rights to take legal proceedings if you so choose.

Cancellation provisions

Your right to cancel the policy Date of effect of cancellation made by you.

If you ask us to cancel your policy in writing or by telephone, such cancellation shall take effect on the date the notice is received, or on the date specified in the notice, whichever is later.

You have the right to cancel your policy within 14 days of the date of issue or receipt of your documents, whichever is later. We will only refund to you any premium you have paid, less any fees and charges if you have not travelled, or have made, or intend to make a claim.

If the notice of cancellation is received outside the 14 day cooling off period no premium will be refunded, however discretion may be exercised in exceptional circumstances such as bereavement or a change to the policy resulting in us declining to cover your medical conditions.

Cancellation by us

We may give you 14 days' notice of cancellation of this policy by a Recorded Delivery letter to you at your last known address. We will refund you the proportionate amount of premium left on your policy. If the insured person has passed away, the entitled premium refund will be paid to the estate. In all cases, if an incident has arisen during the period of cover which has or will give rise to a claim, then no refund will be made.

Effective time of expiry

This policy shall cease at 00.01 hours Central European Time on the day following the last day of the period of cover for which the premium has been paid.

General Data Protection Regulation

Privacy Policy

We have drafted this summary in order to help you to understand how we process your personal data. Please read the full version, the updated version of which is available at all times on our web page, under "data protection policy": https://www.ergo-segurosdeviaje.es/data-protection/

Who processes your personal data?

The data controller of your personal data is "ERGO Seguros de Viaje, Sucursal en España (hereinafter, "ERGO").

We have designated a person that shall be responsible for safeguarding your privacy at our company (the Data Protection Officer or "DPO") whom you may file any claim or request clarifications from if you have any doubts or questions. You may contact the DPO at Av. Isla Graciosa, 1, 28703 San Sebastián de los Reyes, Madrid, Spain or by way of email: dpd@ergo-segurosdeviaje.es.

In the cases in which there is a co-insurer in your policy, that co-insurer will be a controller, for the part of the risks that are assumed by said co-insurer. You can review the information on "Coinsurance and Reinsurance" below.

What personal data do we process?

Biographical data – ERGO collects the following biographical data: name, assumed names, address, mobile phone number, email address, gender, and date of birth, travel dates and destinations.

Payment data - Your payment details such as the IBAN, BIC and the name of your bank/building society will be collected and processed by ERGO.

Claims data - If you make a claim ERGO will process details of the incident or event that gives rise to your claim. Where you make a claim in connection with medical treatment, ERGO may process details of your medical history, details of services claimed, treatment dates, payments you have made and, if necessary, further medical information that is required to be accessed or requested relating to your claim. ERGO may also process details of other insurance products that may cover aspects of your claim, and further information that you provide in support of your claim, such as original or copy receipts.

Interactions with customer services - If you interact with ERGO's customer services departments ERGO will record details of those interactions (e.g. records of phone calls, email correspondence and hard copy correspondence). If you make a complaint ERGO will process details in relation to that complaint.

Special Categories of Personal Data - Some of the personal data you provide to us may be more sensitive in nature and is treated as a Special Category of personal data. This could be information relating to health, and may be required by us for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for us to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes as set out in this notice.

Why is your personal data processed?

The processing of your personal data is necessary to provide you with insurance, and your personal data is processed in order to (i) provide you with the service you are seeking, (ii) to comply with the applicable regulations, as well as ii)) to answer your requests for the contracting of said policies, (iii) for the investigation, processing and, where appropriate, payment of compensation, iv) in order to render your personal data anonymous in order to comply with the solvency and provisions obligations imposed under applicable regulations, and (iv) for the exercise, formulation or defence of claims. In the event that your policy includes assistance benefits, your data is processed (v) for the provision of the required assistance, its payment to the provider or its reimbursement, which may include the handling of health data. In the case of travel insurance policies, it is possible that in order to fix the premiums (vi) automated decisions are made using minimum profiles based on the claims experience of your policy, and studies that analyses as variables statistics data and the information about your trips destinations and durations.

The primary bases that are used by ERGO are i) processing is necessary for the performance of a contract with you, (ii) processing is necessary in order for ERGO to pursue their legitimate interests, (iii) processing where you and/or your dependants have given your consent, and (iv) processing that is required under applicable law.

Processing for legitimate interests to notify you of our offers and to enhance the quality of our service provided that you are a customer and that you have provided us with your personal data. Furthermore, in said cases, subject always to your right of objection, personal data can be process to (i) send you commercial communications through any channel whatsoever in relation to the products marketed by our company (insurance products), within your reasonable expectations of privacy based upon your history of contracting insurance policies through us, (ii) create specific profiles with internal information in order to provide you with enhanced services (+Info in the section "profiles").

The forgoing consideration has been carried out in accordance with applicable law and with the criteria established by the data protection authorities, based upon the belief that, by means thereof, we are able to enhance the quality of our products and services to offer you more personalised services and to notify you of our offers. To carry out additional commercial data process your consent is required, which you can revoke at any time without detriment.

Who has access to my personal data?

Only ERGO has access to your personal data, unless you have provided us with your consent to disclose your personal data, or if we are under a legal obligation to do so. Reinsurance Entities may access the information too, but just of the data strictly necessary for the conclusion of the reinsurance.

If your policy includes assistance benefits, we inform you that our suppliers and providers of services include certain related-party companies, such as the travel assistance services of EURO-CENTER HOLDING, S.E and ERGO UK Servicies Limited.

In this case, and through EURO-CENTER, data exchanges may take place to foreign countries outside of the European Union, however the foregoing shall only be carried out at your request

if you notify of the need for travel assistance, and only when strictly necessary, and only when you need to receive the medical assistance or other material services that you have contracted, so that we are able to comply with the terms of the insurance policy and fulfil said obligations. Moreover, occasionally, by means of the foregoing we shall protect your vital interests or that of the rest of the insured persons.

Regarding ERGO UK Services Limited, international data transfers to the United Kingdom may also occur, based on the European Commission's Decision of June 21, 2021.

In addition, we may share information with trusted third parties in order to administer your policy and deal with any claims. These include Howserv Europe S.L. and ERGO Travel Insurance Services Limited, contractors, investigators and claims management organisations where they provide administration and management support on our behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. We have strict contractual terms in place, including the model legal terms defined by the European Union to make sure that your information remains secure.

In the case of legitimate interest, for fraud prevention, or for internal administrative activities, or when you have consented thereto, your personal data may be assigned and provided to other companies of the ERGO Group to which we belong. Service providers will also be recipients, but this will always be done with contracts and guarantees subject to models approved by the authorities. On our web page you will find a list of the categories of suppliers and the companies that form part of our group

We will not share your information with anyone else unless we are required by our regulators, or other authorities.

How long will we store your personal data?

Unless you have provided your consent, we shall only store your personal data for the time during which you are a customer or during the period in which we have a commercial relationship with you. As from said moment in time, the data that shall be stored, for the purpose of pursuing, asserting or defending claims for the period of limitation of claims (seven years for personal insurance and two years for property and casualty insurance), meeting our tax and supervisory obligations, and duly blocked (i.e. at the disposal of the relevant authorities to answer for the processing operations carried out). So that only the minimum necessary data relating to the operations and transactions carried out will be kept. Once these periods have elapsed, the data will be finally deleted.

Where does your data come from?

Your data come from you by filling in the forms or, in the case of collective policies taken out by a policyholder other than you, through the management that the policyholder may carry out, who will have to inform you of this clause.

What are my rights?

You have various rights under the data protection law subject to certain exemptions. These include the right to access, rectify and erasure of your personal data, to object to the use thereof, to withdraw your consent, as well as other rights provided for under applicable regulations, such as the right to the transfer of your personal data, the limitation of the data processing thereof, or to file a claim or complaint before the Data Protection Commission, or before our Data Protection Manager. Moreover, if automated decisions are adopted that affect you, you can request the intervention of a natural person to review said decisions, and object to them. You can also revoke any consent you have given without any prejudice to you.

You can exercise your rights by sending us a letter with the subject: 'DATA PROTECTION' to the following address: Avda. Isla Graciosa 1. 28703 San Sebastián de los Reyes, Madrid, or by an email to dpd@ergo-segurosdeviaje.es. Please provide us with a copy of your ID card, or any other official identification document, if you are contacting us for the first time and your details are not validated, or in similar cases, in order to avoid reasonable doubts about your identity and to guarantee confidentiality.

You also have the right to lodge a complaint with the Data Protection Commission (DPC) if you are unhappy with our processing of your personal data. Details of how to lodge a complaint can be found on www.dataprotection.ie by selecting the appropriate webform, or by writing to the DPC at -
Data Protection Commission,
21 Fitzwilliam Square South,
Dublin 2. DO2, RD28, Ireland

For more information, please read the document "Complementary information" that you can find in the section "Data Protection" of our web page www.ergo-segurosdeviaje.es

Notes





24 hour Medical Emergency Support

If you require medical assistance.....**+34 912 165 742** whilst on holiday

Freephone when calling from a landline..... **+1 786 2308010** within the USA or Canada

You'll need to let us know your name and your policy number, so keep it handy. Call charges may apply when calling from a mobile.

For non-emergency claims

If you need to make any kind of non-emergency claim, please call the Claims team on.....**+34 912 165 745**

You can also contact by email on: **staysureireland@euro-center.com**

To ensure we are consistent in providing our customers with quality service, we may record your call.

For further infomation about making a claim, please see page 4 of this document. There's also more information at: www.staysure.com/ie/claims/

Staysure™ Worth doing right

www.staysure.com/ie/