

# Travel Insurance

## Insurance Product Information Document

Company: White Horse Insurance Ireland dac

Insurance undertaking authorised by the Central Bank of Ireland

Authorisation number C33607

Registered Office: Rineanna House, Shannon Free Zone, Shannon, Co. Clare, Ireland.

Product: Multirisk - guard.me

This document is intended to provide a summary of the main cover and exclusions of your travel insurance policy. It provides general information only – you will receive a copy of the full terms and conditions of your cover.

### What is this type of insurance?

This policy is a travel insurance policy that provides cover for each insured person as summarised under “What is insured” below.



#### What is insured?

##### **CURTALMENT or CANCELLATION**

- ✓ If your trip is cancelled or cut short, we will pay up to €25,000 or any unused, irrecoverable travel, tuition and accommodation costs and any pre-paid excursions, tours or activities at your trip destination which you have paid or will have to pay.

##### **DELAYED DEPARTURE**

- ✓ If the departure of your pre-booked scheduled public transport is delayed at the final departure point for more than 12 hours from the scheduled departure time due to strike or industrial action, adverse weather conditions, mechanical breakdown of or a technical fault occurring in the scheduled public transport on which you are booked to travel, then we will pay you €20 for the first full 12 hours that your departure is delayed, and €20 for each additional full 12-hour delay period, up to €80.

##### **MISSED DEPARTURE**

- ✓ If you arrive at the airport, port or rail terminal too late to commence your international trip, we will pay you up to €7,500 for your reasonable extra costs of travel and accommodation that are necessary to reach your booked destination or your connecting flights outside your country of temporary residence.

##### **BAGGAGE DELAY**

- ✓ If your baggage is delayed on your outward journey and not returned to you within 12 hours of your arrival, we will pay you up to €100 for the emergency replacement of clothing, medication and toiletries.

##### **BAGGAGE, PERSONAL MONEY AND TRAVEL DOCUMENTS**

- ✓ We will pay you up to €2,000 for the accidental loss or theft of or damage to your baggage that happens during your trip. This includes up to €250 for the accidental loss of personal money and up to €250 for emergency or temporary travel documents.

##### **EMERGENCY MEDICAL, REPATRIATION AND OTHER EXPENSES**

- ✓ If you fall ill or suffer an injury whilst on your trip, we will pay up to €10,000,000 for your emergency medical expenses and transport costs. This includes medical practitioners' fees, hospital expenses, medical treatment, ambulance and nursing fees and charges incurred. We will also pay for emergency dental treatment for the immediate relief of pain to your natural teeth up to €300 outside of your home country.

##### **HOSPITAL BENEFIT**

- ✓ If you are hospitalised as an inpatient whilst on your trip, or are confined to your accommodation on the order of a medical practitioner outside of your home country as a result of bodily injury or serious illness you sustain, we will pay you €20 compensation for each complete 24 hour period that you spend in hospital or are confined to your accommodation, up to a maximum of €100.

##### **PERSONAL ACCIDENT AND PUBLIC TRANSPORT ACCIDENT**

- ✓ We will pay you up to €25,000 if you suffer a bodily injury caused by an accident during a trip or if you suffer a bodily injury caused by an accident whilst travelling on public transport, which within 12 months directly results in your death, loss of sight, loss of limb(s) or permanent total disability.

##### **PERSONAL LIABILITY**

- ✓ If during your trip, you accidentally injure someone else or damage their property, we will pay up to €2,500,000 for costs and damages that you become legally liable to pay as a result of a claim being made against you.



#### What is not insured? (...continued)

- ✗ Claims for travelling companions if they are not insured persons.
- ✗ Any existing medical conditions.
- ✗ Claims where you delay or fail to notify the travel agent, trip organiser, transport provider or accommodation provider, at the time it is found necessary to cancel the trip. We are only responsible for the cancellation charges that would have applied at that date.
- ✗ Any claim arising as a result of you failing to obtain, hold, produce or maintain the required immigration, work, residence or similar visas, permits or documents for the country to which you are travelling.
- ✗ Any costs for transportation and/or accommodation not arranged by us or incurred without our prior approval.
- ✗ Claims where you have not checked in or attempted to check in according to the itinerary supplied to you. You must also arrive at the departure point before the advised departure time.
- ✗ Claims where you have not allowed sufficient time (i.e., a reasonable period of time as allowed on a recognised itinerary/route map for the journey based on the method of transport to arrive in time for check-in) for the scheduled public transport or other transport to arrive on schedule and to deliver you to the departure point.
- ✗ Claims where you have not provided a written report from the carrier confirming the length and reason for the delay.
- ✗ Claims which do not relate to your outward journey on a trip outside of your country of temporary residence.
- ✗ Claims due to delay, confiscation or detention by customs or other authority.
- ✗ Incidents of loss or theft of baggage or valuables which are not reported to the local police within 24 hours of discovery and a written report is not obtained - a Holiday Representatives Report is not sufficient.
- ✗ Any expenses incurred as a result of your decision not to be repatriated after the date when in the opinion of the Emergency Assistance Service, it is safe to do so. Our liability to pay further costs under this section after that date will be limited to what we would have paid if your repatriation had taken place.
- ✗ Any expenses which are not usual, reasonable or customary to treat your bodily injury or illness
- ✗ Any claim arising from your failure to obtain any recommended vaccines, inoculations or medications prior to your trip.
- ✗ Any form of treatment or surgery which in the opinion of the medical practitioner in attendance and/or the Emergency Assistance Service can be reasonably delayed until your return to your home country.
- ✗ Any expenses you incur after or upon your return to your home country.
- ✗ Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the bodily injury or serious illness which necessitated your admittance into hospital.
- ✗ Any payment under permanent total disability within 12 months from the date you sustain bodily injury.
- ✗ Any permanent total disability or death that is caused by a worsening of physical health (e.g., a stroke or a heart attack) and not as a direct result of a bodily injury.
- ✗ Any liability arising out of actions between insured persons.



#### What is not insured?

- ✗ Any claims for COVID where you have not received a positive PCR test or a certified antigen test with a positive result.
- ✗ Self-exposure to needless peril (except in an attempt to save human life).
- ✗ You drinking too much alcohol or alcohol abuse or alcohol dependency where it is reasonably foreseeable that such consumption could result in an impairment of your faculties and/or judgment resulting in a claim.
- ✗ Any circumstances known to you before taking out your policy or at the time of booking any trip and/or holiday which could reasonably have been expected to lead to a claim under this policy
- ✗ Your travel to a country, specific area or event to which the government of your country of temporary residence or other regulatory authority in a country in which you are travelling to/from has issued travel restrictions. If the government of your country of temporary residence or a regulatory authority in a country in which you are travelling to/from has issued travel restrictions specifically related to COVID and you commence your trip or holiday whilst COVID travel restrictions are in effect, you are insured to travel however, there is no cover whatsoever under any section of this policy for any claim directly or indirectly related to COVID during your trip or holiday.



#### Are there any restrictions on cover?

- ! There is no cover under this policy for any existing medical condition(s) not listed in the list of acceptable medical conditions.
- ! The insured person is under 70 years old on the start date of the period of insurance. If the insured person reaches the age of 70 during the period of insurance, cover will continue until the policy end date as stated on their certificate of insurance, but not thereafter.
- ! The duration of any holiday must not exceed 21 consecutive days and must occur within the period of insurance as stated on your certificate of insurance. Note - if your holiday is longer than the maximum duration of 21 days, benefits will not apply to any part of that holiday.

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### Where am I covered?

- ✓ You are covered for trips made to your country of temporary residence where you are undertaking your international programme (not being your home country whilst insured by this policy).
- ✓ Additionally, you are covered for holidays within or outside your country of temporary residence up to a maximum duration of up to 21 days per holiday, which begins and ends within the period of insurance. There is no cover whatsoever under this policy whilst in your home country.



### What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions the policyholder asks when you take out or make changes to your policy.
- In the event of a claim, you must notify us as soon as possible from when you become aware that you need to make a claim.
- You must contact the Emergency Assistance Service if you are admitted as an inpatient.
- You must provide all necessary documentation requested by us at your expense. If you do not provide this any claim may be refused.
- You or anyone acting on your behalf must not negotiate, admit, settle, refuse or make any arrangement for any claim without our permission in writing.
- You must tell us and provide full details in writing immediately if someone is holding you responsible for damage to their property or bodily injury to them. You must forward every letter, writ, summons and process to us as soon as you receive it.



### When and how do I pay?

The premium is due immediately on issue of the insurance and upon renewal of the contract. The premium must be paid to your school, institution or agency only, as the policyholder.



### When does the cover start?

Cover under this policy commences on the start date as stated on the certificate of insurance or when you depart your home country to commence your trip, whichever is later.

If you purchased this policy after you left your home country and you are already travelling, there is a waiting period of 14 days before this insurance takes effect. If you purchase a new policy from us after you left your home country and you are already travelling, with no interruption to your insurance cover for your trip, the waiting period of 14 days does not apply.

### When does the cover end?

All cover automatically ends on the earliest occurrence of a below listed event (whichever event is sooner):

- a) The cover end date as shown on the insured person(s) most recent certificate of insurance; or
- b) The insured person no longer meets the eligibility criteria; or
- c) The insured person(s) visa is revoked or has expired; or
- d) The insured person(s) period of insurance has expired; or
- e) Following emergency repatriation to the insured persons home country; or
- f) We no longer underwrite this policy.



### How do I cancel the contract?

#### Cancellation by the insured person

Cancellation within 14 working days of the purchase date: You may not cancel this policy; however, you may choose to end your cover and your entitlements to all benefits under this policy by writing to the policyholder within 14 working days of the purchase date. Please contact the policyholder for a premium refund providing you have not travelled, and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

Cancellation after 14 working days of the purchase date: You may choose to end your cover and your entitlements to all benefits under this policy by writing to the policyholder 14 working days after the purchase date. If you cancel outside of the terms of the Statutory Cancellation Rights, referenced above, the policyholder will not receive a premium refund.