

AIG Europe S.A.

AIG Europe S.A. has its head office at 35 D Avenue J.F. Kennedy, L-1855, Luxembourg, <http://www.aig.lu/>. AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances 7, boulevard Joseph II, L-1840 Luxembourg, GD de Luxembourg, Tel.: (+352) 22 69 11 - 1, caa@caa.lu, <http://www.caa.lu/>.

AIG Europe S.A. Ireland branch has its registered branch office at 30 North Wall Quay, International Financial Services Centre, Dublin 1, D01 R8H7 and branch registration number 908876 and is regulated for conduct of business in Ireland by the Central Bank of Ireland.



Etihad Airways Travel Policy Wording

General information about this insurance

Insurance providers

Etihad Airways travel insurance is underwritten by AIG Europe S.A.. AIG Europe S.A., an insurance undertaking with R.C.S. Luxembourg number B 218806. AIG Europe S.A. has its head office at 35 D Avenue J.F. Kennedy, L-1855, Luxembourg, <http://www.aig.lu/>. AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances 7, boulevard Joseph II, L-1840 Luxembourg, GD de Luxembourg, Tel.: (+352) 22 69 11 - 1, caa@caa.lu, <http://www.caa.lu/>.

AIG Europe S.A. Ireland branch is an insurance company and has its registered branch office at 30 North Wall Quay, International Financial Services Centre, Dublin 1, D01 R8H7 and branch registration number 908876 and is regulated for conduct of business in Ireland by the Central Bank of Ireland. Contact details of the Central Bank of Ireland are P.O. Box 559, North Wall Quay, Dublin 1, D01 F7X3. Telephone: 1890 77 77 77. Fax: 01 6716561. E-mail: enquiries@centralbank.ie. Web: <http://www.centralbank.ie>.

If a solvency and financial condition report of AIG Europe S.A. is available, it can be found at <http://www.aig.lu/>.

Insurance Compensation Fund

You may be entitled to compensation from the scheme in the unlikely event that AIG Europe S.A. cannot meet its obligations. The maximum amount that could be available in respect of any sum due to a policyholder is 65% of the sum due or EUR 825,000, whichever is the lesser.

Further information on the Insurance Compensation Fund is available on the Central Bank of Ireland's website through the following link: <https://www.centralbank.ie/regulation/industry-market-sectors/insurance-reinsurance/solvency-ii/insurance-compensation-fund>

AIG Europe S.A. Ireland branch does not provide advice or any personal recommendation about this product.

This policy reflects the demands and needs of a person who wishes to purchase travel insurance benefits.

You may purchase the product separately from the insurance.

Your travel insurance

This policy document along with **your policy schedule** and confirmation email forms the basis of **your** contract of insurance. Together, these documents explain what you are covered for. The policy document contains conditions and exclusions which you should be aware of. You must keep to all the terms and conditions of the insurance.

Different levels of cover apply depending on whether you have bought a Basic Plan or an Essential Plan.

Please read this policy document to make sure that the cover meets **your** needs and please check the details outlined within **your policy schedule** and confirmation email to make sure that the information shown is correct.

Law

This insurance will be governed by Irish Law unless **we** agree otherwise before the insurance starts. All communication in respect of this insurance will be in English.

Stamp Duty

Stamp duty has or will be paid to the Revenue Commissioners in accordance with the provisions of the composition agreement entered into with them under section 5 of the Stamp Duties Consolidation Act 1999.

How we use Personal Information

AIG Europe S.A. is committed to protecting the privacy of customers, claimants and other business contacts.

“**Personal Information**” identifies and relates to **you** or other individuals (e.g. **your partner** or other members of **your** family). If **you** provide Personal Information about another individual, **you** must (unless **we** agree otherwise) inform the individual about the content of this notice and **our** Privacy Policy and obtain their permission (where possible) for sharing of their Personal Information with **us**.

The types of Personal Information we may collect and why – Depending on **our** relationship with **you**, Personal Information collected may include: contact information, financial information and account details, credit reference and scoring information, sensitive information about health or medical conditions (collected with **your** consent where required by applicable law) as well as other Personal Information provided by **you** or that **we** obtain in connection with **our** relationship with **you**. Personal Information may be used for the following purposes:

- Insurance administration, e.g. communications, claims processing and payment
- Make assessments and decisions about the provision and terms of insurance and settlement of claims
- Assistance and advice on medical and travel matters
- Management of **our** business operations and IT infrastructure
- Prevention, detection and investigation of crime, e.g. fraud and money laundering
- Establishment and defence of legal rights
- Legal and regulatory compliance (including compliance with laws and regulations outside **your** country of residence)

- Monitoring and recording of telephone calls for quality, training and security purposes
- Market research and analysis

Sharing of Personal Information - For the above purposes Personal Information may be shared with **our** group companies and third parties (such as brokers and other insurance distribution parties, insurers and reinsurers, credit reference agencies, healthcare professionals and other service providers). Personal Information will be shared with other third parties (including government authorities) if required by laws or regulations. Personal Information (including details of injuries) may be recorded on claims registers shared with other insurers. **We** are required to register all third party claims for compensation relating to bodily injury to workers' compensation boards. **We** may search these registers to prevent, detect and investigate fraud or to validate **your** claims history or that of any other person or property likely to be involved in the policy or claim. Personal Information may be shared with prospective purchasers and purchasers, and transferred upon a sale of **our** company or transfer of business assets.

International transfer - Due to the global nature of **our** business, Personal Information may be transferred to parties located in other countries (including the United States, China, Mexico Malaysia, Philippines, Bermuda and other countries which may have a data protection regime which is different to that in **your** country of residence). When making these transfers, **we** will take steps to ensure that **your** Personal Information is adequately protected and transferred in accordance with the requirements of data protection law. Further information about international transfers is set out in **our** Privacy Policy (see below).

Security of Personal Information – Appropriate technical and physical security measures are used to keep **your** Personal Information safe and secure. When **we** provide Personal Information to a third party (including our service providers) or engage a third party to collect Personal Information on **our** behalf, the third party will be selected carefully and required to use appropriate security measures.

Your rights – **You** have a number of rights under data protection law in connection with **our** use of Personal Information. These rights may only apply in certain circumstances and are subject to certain exemptions. These rights may include a right to access Personal Information, a right to correct inaccurate data, a right to erase data or suspend **our** use of data. These rights may also include a right to transfer **your** data to another organisation, a right to object to **our** use of **your** Personal Information, a right to request that certain automated decisions **we** make have human involvement, a right to withdraw consent and a right to complain to the data protection regulator. Further information about **your** rights and how **you** may exercise them is set out in full in **our** Privacy Policy (see below).

Privacy Policy - More details about **your** rights and how **we** collect, use and disclose **your** Personal Information can be found in **our** full Privacy Policy at: <https://www.aig.ie/privacy-policy> or **you** may request a copy by writing to: Data Protection Officer, AIG Europe S.A., 30 North Wall Quay, International Financial Service Centre, Dublin 1 or by email at: dataprotectionofficer.ie@aig.com.

Price

The price payable for this insurance is the premium (including applicable government levies and premium taxes). This premium, the rate at which any applicable government levies and/or premium taxes are applied are separately specified in **your policy schedule**.

Commission & Fees

When Etihad Airways sell **you** a policy, Etihad Airways receive commission from the insurer which is a percentage of the total premium.

Your right to cancel the Insurance

If this cover is not suitable for **you** and **you** want to cancel **your** insurance, **you** must contact AIG Customer Service by e-mailing travel.ie@aig.com, writing to the Travel Department at AIG Europe S.A., Ireland Branch, 30 North Wall Quay, International Financial Services Centre, Dublin 1 or calling us on 1800 344 55 within 14 days of buying **your** insurance or the date **you** receive **your** insurance documents. **We** will refund the premium **you** have paid within 5 working days of the date **you** contact **us** to ask to cancel the insurance provided **you** have not travelled, made a claim or an event which could give rise to a claim has not occurred before **you** asked to cancel the insurance within the 14-day period.

Our right to cancel the Insurance

We have the right to cancel this insurance by giving at least 30 days notice in writing to **you** at **your** last known address. A pro rata refund of the premium paid will be made to **you** from the date **we** cancel the insurance.

Claims providers

AIG Claims Services is administered by OSG Travel Claims who are chartered loss adjusters and provide travel insurance claims administration services on behalf of AIG Europe S.A..

If you have any questions

If **you** have any questions about the cover provided under this Insurance or **you** would like more information, please Contact **us** on 1800 344 455 or e-mail travel.ie@aig.com

Important things you need to know about your insurance before you travel

Health conditions

This insurance contains conditions relating to **your** health, the health of people travelling with **you** and the health of others who might not be travelling with **you**, but on whose health the **trip** depends (this would include a **relative** or a **business associate**). In particular, **we** do not cover claims arising from medical problems which **you** or they had before the cover started. Please see general exclusion number 1 on page 6 for further details.

If there is a change in the state of health of yourself, anyone travelling with **you**, a **relative** or **business associate** occurring after **you** have bought this insurance but before **you** travel, and upon whom **your trip** depends, **you** must contact AIG Customer Service immediately on 1800 344 455 or e-mail travel.ie@aig.com. **We** have the right to alter the terms of cover in line with the change in risk.

Health agreements

If **you** are travelling to a country in the European Union, **you** should take a European Health Insurance Card (EHIC) with **you**. Application forms to obtain an EHIC are available from **your** local Health Office or **you** can download an application form from the following website: www.ehic.ie. This entitles European citizens to benefit from the health agreements which exist between countries in the European Union/EEA. If **you** are travelling to Australia or New Zealand and **you** need medical treatment, **you** should enrol with Medicare or the equivalent scheme of these countries. Further information is available from the following website: www.humanservices.gov.au

If **you** present **your** EHIC to the treating doctor or hospital if **you** need medical treatment within the European Union or **you** enrol with Medicare when travelling to Australia or New Zealand, this will save **you** paying the excess under section B1 (Medical and other expenses outside of the Republic of Ireland) if **your** medical costs are reduced as a result of using **your** EHIC or Medicare being involved.

Residency

You and all other persons insured on this insurance must have lived in the Republic of Ireland for at least six of the last 12 months before **you** bought this insurance.

Travel delays - EC Regulations

This policy is not designed to cover costs which are met under the EC Regulation No. 261/2004. Under this Regulation 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. If 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 due to a **natural catastrophe**, **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 the Irish Aviation Authority website (www.iaa.ie).

Sports and activities

You may not be covered when **you** take part in certain sports or activities. For certain activities, cover under section G (Personal accident) and section G (Personal liability) will not apply. If **you** intend to take part in a sport or activity during **your trip**, please note that cover is available for the activities listed in the two boxes below provided:

- **You** follow the safety guidelines for the activity concerned and where applicable **you** use the appropriate and recommended safety equipment;
- The activity is not the main purpose of **your trip**;
- The activity is not part of a competition or tournament;
- The activity is not on a professional basis.

If **you** have any questions or if **you** wish to take part in an activity not shown in the boxes below, **you** must contact AIG Customer Service on 1800 344 455 or e-mail travel.ie@aig.com before taking part to make sure that cover is provided.

Amateur athletics, angling, archery, badminton, banana boating, basketball, boardsailing, bowling, bridge walking (supervised by a fully trained guide), bungee jumps (three jumps), cave tubing or river tubing, cricket, curling, cycling, fell walking, gymnastics, handball, husky sledge driving, ice skating, jogging (not including marathons), mountain biking (not including downhill racing and extreme terrain), netball, orienteering, parasailing, parascending (over water), rambling, ringos, roller blading (inline skating and skateboarding), running (not including marathons), safari trekking in a vehicle or on foot (only as part of an officially organised tour and not including the personal use of firearms), sand boarding, scuba diving (qualified, maximum depth 30 metres), sleigh rides (as part of an officially arranged excursion), snorkelling, squash, surfing, swimming, swimming with dolphins (as part of an officially arranged excursion), table tennis, tennis, ten pin bowling, trekking (under 2,000 metres altitude), triathlons, volleyball, wake boarding, water polo, waterskiing and white or black water rafting (grades 1 to 4).

Cover is provided for the activities listed in the box below, however, no cover is available under section G (Personal accident) and section H (Personal liability).

Baseball, camel or elephant riding (supervised by a fully trained guide), canoeing, canopy walking or tree top walking, conservation or charity work (educational and environmental - working with hand tools only), cycle touring, dragon boat racing, dune and wadi

bashing, football, go-karting, golf, hiking (over 2,000 metres but under 6,000 metres altitude), hockey, horse riding (not polo, hunting, jumping), hot-air ballooning (officially organised pleasure rides only), jet boating, jet skiing, kayaking, kite surfing (over water), motorcycling over 50cc (not racing), mud bugging, paintballing (wearing eye protection), passenger (in private or small aircraft or helicopter), rowing, trekking (over 2,000 metres but under 6,000 metres altitude), windsurfing and yachting (no racing or crewing) inside territorial waters and zip lining.

Cover options available

Trip options and durations

One **trip** of up to 90 days.

- It does not matter how long **you** buy cover for, it ends when **you** return to the Republic of Ireland.
- If **you** travel for longer than the **trip** duration limits, cover will cease on the final day of the **trip** limit unless **your** trip cannot be completed within the period of insurance due to reasons beyond **your** control which fall within the conditions of this insurance.

Policy options

Individual

Adult aged between 18 and 65 years.

Children aged between 3 months and under 18 years.

Please note: The person buying this insurance must be 18 years of age or over at the date of purchase.

Period of Insurance

Cover under Cancellation starts at the time **you** book the **trip** or pay the insurance premium, whichever is later. Cover under all other sections starts when **you** leave **your home** address in the Republic of Ireland (but not more than 24 hours before the booked departure time) or from the start date shown on **your policy schedule**, whichever is the later. Cover ends when **you** return to **your home** address in the Republic of Ireland (but not more than 24 hours after **your** return to Republic of Ireland or at the end of the period shown on **your policy schedule**, whichever is earlier. Cover cannot start after **you** have left the Republic of Ireland. Each **trip** must begin and end in the Republic of Ireland and does not include one-way journeys.

Geographical Areas

- Worldwide excluding USA and Canada
- Worldwide including USA and Canada

Please note – No cover is provided under this policy for any trips in, to or through Afghanistan, Cuba, Iran, North Korea or the Crimea region.

Important claim information

Medical and other emergencies

The Medical Emergency Assistance Company, AIG Assistance Services, will provide immediate help if **you** are ill, injured or die outside the Republic of Ireland. They provide a 24-hour emergency service 365 days a year. The contact details are as follows:

Phone: +44 (0) 1273 723 146

Email: uk.assistance@travelguard.com

Please have the following information available when **you** contact AIG Assistance Services so that **your** case can be dealt with swiftly and efficiently:

- **Your** name and address;
- **Your** contact phone number abroad;
- **Your** policy number shown on **your policy schedule**; and
- The name, address and contact phone number of **your** GP.

Please note: This is not a private medical insurance. If **you** go into hospital abroad and **you** are likely to be kept as an inpatient for more than 24 hours or if **your** outpatient treatment is likely to cost more than €700, someone must contact AIG Assistance Services for **you** immediately. If they do not, **we** may provide no cover or **we** may reduce the amount **we** pay for medical expenses.

If **you** have to return to the Republic of Ireland under section C (Cutting **your** trip short) or section B1 (Medical and other expenses outside of the Republic of Ireland) AIG Assistance Services must authorise this. If they do not, **we** may provide no cover or **we** may reduce the amount **we** pay for **your** return to the Republic of Ireland.



If you need to make a claim

You must register a claim by contacting;

AIG Claims Services,
OSG Travel Claims,
Merrion Hall, Strand Road, Dublin 4.
Phone: (01) 2611540
E-mail: travel@osg.ie

Please note: All claims must be notified as soon as it is reasonably practical after the event which causes the claim. If **our** position is prejudiced by the late notification of a claim then this may affect **our** acceptance of a claim.

AIG Claims Services are open Monday to Friday between 9am and 5pm. A claim form will be sent to **you** as soon as **you** tell them about **your** claim. Claim forms can also be downloaded from www.osgtravelclaims.ie

Fraud

This contract of insurance is based on mutual trust. **We** provide cover and **we** assume that any claims **you** make are genuine. **Our** experience in handling claims enables **us** to detect many of those which are fraudulent and this includes those which are exaggerated. **We** investigate every claim and if **we** believe that a fraudulent claim is being made **we** will inform the police. This may result in criminal prosecution.

Customer service

If **you** feel **you** have cause for complaint **you** should contact **your** broker or **you** should write to **our** Customer Complaints Officer at AIG Europe S.A., Ireland Branch, 30 North Wall Quay, International Financial Services Centre, Dublin 1. Phone: (01) 2081400.

E-mail: customercomplaints.ie@aig.com.

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

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

Insurance Ireland, 5 Harbourmaster Place, IFSC, Dublin 1. Phone: (01) 676 1820. Fax: (01) 676 1943.

E-mail: info@insuranceireland.eu Website: www.iif.ie

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

enquiries@centralbank.ie Website: www.centralbank.ie

The Financial Services and Pensions Ombudsman (FSPO), Lincoln House, Lincoln Place, Dublin 2. Phone: Low call 1890 882 090 or (01) 662 0899. Fax: (01) 662 0890. E-mail: info@fsp.ie Website: www.fspo.ie

General exclusions

General exclusions apply to all sections of this insurance. In addition to these general exclusions, please also refer to 'What **you** are not covered for' under each policy section as this sets out further exclusions which apply to certain sections.

We will not cover the following.

1. Any claim where at the time of taking out this insurance, the following apply.
 - a. The claim relates to a medical condition or an illness or death related to a medical condition which **you** or any person who **your trip** depends on (this would include a **relative** or a **business associate**) knew about before **you** bought this insurance. **You** must make sure **you** tell **us** about any change in the state of health of yourself, anyone travelling with **you**, a **relative** or **business associate** occurring after **you** have bought this insurance but before **you** travel. Please refer to the Health conditions section on page 4 of this policy document for further details.
 - b. **You** are travelling against the advice of a medical practitioner.
 - c. **You** are travelling with the purpose of receiving medical treatment abroad.
 - d. **You** or any person who **your trip** depends on are receiving or waiting for hospital investigation or treatment for any undiagnosed condition or set of symptoms.
 - e. **You** or any person who **your trip** depends on, have been given a terminal prognosis.
2. Any claim relating to an incident which **you** were aware of at the time **you** took out this insurance or at the time of booking the **trip** and which could reasonably be expected to lead to a claim.
3. Any claim if **you**, or any person whose condition may give rise to a claim, are suffering from or have suffered from any diagnosed psychological or psychiatric disorder, anxiety or depression.
4. Any claim arising out of **war**, civil war, invasion, revolution or any similar event.
5. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for strikes or industrial action which were not public knowledge when **you** booked **your trip**).

6. Loss or damage to any property, or any loss, expense or liability arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
7. Any claim if **you** already have a more specific insurance covering this (for example, if an item **you** are claiming for under section F1 (Personal belongings and baggage) is a specified item on **your** household contents insurance policy).
8. Any claim arising from using a two-wheeled motor vehicle over 50cc as a driver or passenger if **you** are not wearing a crash helmet, or the driver does not hold an appropriate driving licence.
9. Any consequential losses (losses which are not listed under the headings 'What **you** are covered for' in sections A to X, for example, loss of earnings if **you** cannot work after **you** have been injured or the cost of replacement locks if **your** keys are stolen).
10. Any claim arising from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to **you**.
11. Any claim resulting from **you** travelling to a country to which the Department of Foreign Affairs have allocated a security status of 'Avoid non-essential travel' or 'Do not travel'
12. Any claim arising from **you** being involved in any deliberate, malicious, reckless, illegal or criminal act.
13. Motor racing, rallying or vehicle racing of any kind.
14. Any claim arising from **you** being in, entering, or leaving any aircraft other than as a fare-paying passenger in a fully-licensed passenger-carrying aircraft.
15. Any claim involving **you** taking part in **manual labour** or in any sport or activity unless the activity has been authorised by **us**. Please see the Sports and activities section on page 4 & 5 of this policy document for further details.
16. Any claim relating to winter sports.
17. Any claim arising from
 - **your** suicide or attempted suicide; or
 - **you** injuring yourself deliberately or putting yourself in danger (unless **you** are trying to save a human life).
18. Any claim arising directly or indirectly from using alcohol or drugs (unless the drugs have been prescribed by a doctor) or **you** are affected by any sexually transmitted disease or condition.
19. Any costs which **you** would have been liable to pay had the reason for the claim not occurred (for example, the cost of food which **you** would have paid for in any case).
20. Any claim arising as a result of **you** failing to get the inoculations and vaccinations that **you** need.
21. Any claim arising from **you** acting in a way which goes against the advice of a medical practitioner.
22. Any claim arising under this insurance for any **trip** in, to or through the following countries; Cuba, Iran, Syria, North Korea or the Crimea Region.
23. Any claim arising under this insurance if **you** are on any official government or police database of suspected or actual terrorists, members of terrorist organisations, drug traffickers or illegal suppliers of nuclear, chemical or biological weapons.

General definitions

Wherever the following words or phrases appear in bold in this document they will always have the meanings listed below.

Business associate

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

Children

Children of the insured or the insured's **partner** who are under 18 years of age at the date of buying this insurance and are either in full time education or living with them.

Flood

A general and temporary covering of water of two or more acres of normally dry land.

Home

Your usual place of residence within the Republic of Ireland.

Manual labour

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

Natural Catastrophe

Volcanic eruption, **flood**, tsunami, earthquake, landslide, hurricane, tornado or wildfire.

Pair or set of items

A number of items associated as being similar or complementary or used together.

Partner

A person who **you** live with, who is either **your** husband or wife, common law husband or common law wife, civil partner, fiancé or fiancée, boyfriend or girlfriend.

Policy Schedule

The certificate of insurance showing the names and other details of all the people insured under this policy document and any special conditions that apply.

Relative

Your partner and **your** or **your partner's** parent, brother, sister, son, daughter, (including adopted or fostered **children**), grandparent, grandchild, step-parent, stepchild, stepbrother, stepsister or next of kin.

Trip

Your holiday or journey starting from the time that **you** leave **your home** in the Republic of Ireland or from the start date shown on **your** schedule, whichever is the later, until arrival back at **your home** address in the Republic of Ireland.

Valuables

Photographic, audio, video and electrical equipment (including cds, dvds, video and audio tapes and electronic games), MP3 players, computer equipment, binoculars, antiques, jewellery, watches, furs, silks, precious stones and articles made of or containing gold, silver or precious metals.

War

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

We, us, our

AIG Europe S.A..

You, your

Each insured person named on the **policy schedule**. Each person must have lived in the Republic of Ireland for at least six of the last 12 months and have paid the appropriate premium.

General conditions

The following conditions apply to all sections of this insurance. **You** must tell **us** if **you** know about anything which may affect **our** decision to accept **your** insurance (for example, if **you** are planning to take part in a dangerous activity while **you** are on holiday). If **you** are not sure whether to tell **us**, tell **us** anyway.

1. **You** must take all reasonable steps to avoid or reduce any loss covered under this insurance.
2. **You** must give AIG Claims Services all the documents they need to deal with any claim. **You** will be responsible for the costs involved in doing this. For example, in the event of a cancellation claim **you** will need to supply proof that **you** were unable to travel, such as a medical certificate completed by **your** doctor.
3. **You** must reimburse **us** and/or assist **us** fully in recovering any money that **we** have paid under the insurance and which **you** are also entitled to recover from anyone else or from other insurers (including the Department of Social Welfare).
4. If **you** try to make a fraudulent claim or if any fraudulent means or devices are used when trying to make a claim, this insurance may become void and the premium **you** have paid may be forfeited. Any benefits already paid to **you** must be repaid in full.
5. **You** must agree to have a medical examination if **we** ask. If **you** die, **we** are entitled to have a post-mortem examination.
6. **You** must pay **us** back any amounts that **we** have paid to **you** which are not covered by the insurance.
7. After a claim has been settled, any salvage **you** have sent into AIG Claims Services will become **our** property.
8. **We** shall not be deemed to provide cover and **we** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us**, **our** parent Company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Sections of cover

Section A – Cancelling your trip

What you are covered for

We will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which **you** have paid or have agreed to pay under a contract and which **you** cannot get back;
- the cost of excursions, tours and activities which **you** have paid for and which **you** cannot get back; and
- the cost of visas which **you** have paid for and which **you** cannot get back.

Please note: If payment has been made using frequent flyer points, airmiles, loyalty card points or the like, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover if the cancellation of **your trip** is necessary and unavoidable as a result of the following.

1. **You** dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a **relative, business associate**, a person who **you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with. The incident giving rise to the claim must have been unexpected and not something **you** were aware of when **you** took out this insurance.
3. **You** being made redundant, as long as **you** are entitled to payment under the current redundancy payments law and that, at the time of booking **your trip**, **you** had no reason to believe that **you** would be made redundant.
4. **You** or a person who **you** have booked to travel with being called for jury service (and **your** request to postpone **your** service has been rejected) or attending court as a witness (but not as an expert witness).
5. If the police or relevant authority needs **you** to stay in the Republic of Ireland after a fire, storm, **flood**, burglary or vandalism to **your home** or place of business within seven days before **you** planned to leave on **your trip**.
6. If **you** are a member of the armed forces or police, fire, nursing or ambulance services which results in **you** having to stay in the Republic of Ireland due to an unforeseen emergency or if **you** are posted overseas unexpectedly.
7. If after the time **you** booked **your trip** the Department of Foreign Affairs have allocated a security status of 'Avoid non-essential travel' or 'Do not travel' to **your** intended destination.
8. If **you** become pregnant after the date **you** arranged this insurance cover and **you** will be more than 26 weeks pregnant at the start of or during **your trip**. Or, if **you** become pregnant after the date **you** arranged this insurance cover and **your** doctor advises that **you** are not fit to travel due to complications in **your** pregnancy.

What you are not covered for

1. The excess as shown the table of benefits (or €35 if the claim relates to loss of deposit) which will apply for each **trip** that **you** have booked and for each insured person.
2. Cancelling **your trip** because of a medical condition or an illness or death related to a medical condition which **you** knew about and which could reasonably be expected to lead to a claim. This applies to **you**, a **relative, business associate** or a person who **you** are travelling with, and any person **you** were depending on for the **trip**.
3. **You** not wanting to travel.
4. **You** being unable to travel due to **your** failure to obtain the passport or visa **you** need for the **trip**.
5. Airport taxes and associated administration fees shown in the cost of **your** flights.
6. Costs which have been paid for on behalf of a person who has not taken out insurance cover with AIG.

Claims evidence required for section A

- Policy schedule
- Proof of travel cost (confirmation invoice, travel tickets, unused excursion, tour or activity tickets)
- Cancellation invoice or letter confirming no refund is due
- A medical certificate which **we** will supply for the appropriate doctor to complete
- An official letter confirming: redundancy, emergency posting overseas, the need for **you** to remain in the Republic of Ireland
- Summons for jury service

Please note: This is not a full list and **we** may request other evidence to support **your** claim.

Section B – Cutting short your trip

Please note: If you need to return home to the Republic of Ireland earlier than planned, you must contact the Medical Emergency Assistance Company immediately (please see the Medical and other emergencies section on page 5 for further details).

What you are covered for

We will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which **you** have paid or have agreed to pay under a contract and which **you** cannot get back;
- the cost of excursions, tours and activities which **you** have paid for either before **you** left the Republic of Ireland or those paid for locally upon **your** arrival overseas and which **you** cannot get back; and
- reasonable additional travel costs to return back to the Republic of Ireland if it is necessary and unavoidable for **you** to cut short **your trip**.

Please note: If payment has been made using frequent flyer points, air miles, loyalty card points or the like, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover if the cutting short of **your trip** is necessary and unavoidable as a result of the following.

1. **You** dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a **relative, business associate**, a person who **you** are travelling with or a **relative** or friend living abroad who **you** are staying with.
3. If the police or relevant authority need **you** to return **home** to the Republic of Ireland after a fire, storm, **flood**, burglary or vandalism to **your home** or place of business.

4. If **you** are a member of the armed forces or police, fire, nursing or ambulance services which results in **you** having to return **home** to the Republic of Ireland due to an unforeseen emergency or if **you** are posted overseas unexpectedly.

What you are not covered for

1. The excess as shown in the table of benefits for each insured person and for each incident.
2. Cutting short **your** trip because of a medical condition, or an illness or death related to a medical condition which **you** knew about and which could reasonably be expected to lead to a claim. This applies to **you**, a **relative**, **business associate** or a person who **you** are travelling with, and any person **you** were depending on for the **trip**.
3. Any claims where the Medical Emergency Assistance Company have not been contacted to authorise **your** early return back to the Republic of Ireland.
4. If **you** have to cut short **your** trip and **you** do not return to the Republic of Ireland **we** will only be liable for the equivalent costs which **you** would have incurred had **you** returned to the Republic of Ireland.
5. **You** being unable to continue with **your** travel due to **your** failure to obtain the passport or visa **you** need for the **trip**.
6. The cost of **your** intended return travel to the Republic of Ireland if **we** have paid additional travel costs for **you** to cut short **your** trip.

Please note: **We** will calculate claims for cutting short **your** trip from the day **you** return to the Republic of Ireland or the day **you** go into hospital as an inpatient. **Your** claim will be based solely on the number of complete days **you** have not used.

Claims evidence required for section B

- Policy schedule
- Proof of travel cost (confirmation invoice, flight tickets)
- Invoices and receipts for **your** expenses
- An official letter confirming: redundancy, the need for **your** return to the Republic of Ireland, emergency posting overseas
- Summons for jury service

Please note: This is not a full list and **we** may require other evidence to support **your** claim.

Section C1 – Personal belongings and baggage

What you are covered for

We will pay for items which are usually carried or worn by travellers for their individual use during a **trip**. **We** will pay up to the amount shown in the table of benefits for items owned (not borrowed or rented) by **you** which are lost, stolen or damaged during **your** trip.

Please note:

- Payment will be based on the value of the property at the time it was lost, stolen or damaged. An allowance may need to be made for wear, tear and loss of value depending on the age of the property.
- The maximum amount **we** will pay for any one item, **pair or set of items** is €10 under Basic Plan and Essential Plan. Please refer to the definition of '**pair or set of items**'.
- The maximum amount **we** will pay for **valuables** in total is €30 under Basic Plan and €50 under Essential Plan. Please refer to the definition of '**valuables**'.
- The maximum **we** will pay for property which is lost or stolen from an unattended motor vehicle is €150 for each insured person as long as the property was kept in a locked boot, a locked and covered luggage compartment or a locked glove compartment and there is evidence of forced and violent entry to the vehicle.

Section C2 – Delayed baggage

What you are covered for

We will pay up to the amount shown in the table of benefits for buying essential items if **your** baggage is delayed in reaching **you** on **your** outward international journey for more than 6 hours.

Please note: **You** must get written confirmation of the length of the delay from the appropriate airline or transport company and **you** must keep and produce all receipts for the essential items **you** buy.

If **your** baggage is permanently lost and not returned to **you** within two months of the end of **your** trip **we** will take any payment **we** make for delayed baggage from **your** overall claim for baggage.

Section C3 – Passport and travel documents

This Section applies to Essential Plan only

What you are covered for

We will pay up to the amount shown in the table of benefits for the cost of replacing the following items belonging to **you** in the event of loss, theft or damage:

- Passport;

- Travel and admission tickets; and
- Visas.

Please note: The cost of replacing **your** passport includes the necessary and reasonable costs **you** pay overseas associated with getting a replacement passport to allow **you** to return back to the Republic of Ireland (this would include travel costs to the local Embassy as well as the cost of the emergency passport itself). A claim for the lost or stolen passport would be calculated according to its expiry date – depending upon how many years there were left to run on the original passport, an unused pro-rata refund would be made of its original value.

What you are not covered for under sections C1, C2 and C3

1. The excess as shown in the table of benefits for each insured person and for each incident (this does not apply if **you** are claiming under section C2).
2. Property **you** leave unattended in a public place.
3. Any claim for loss or theft to personal belongings and baggage or passports and travel documents which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft, damage or delay to personal belongings and baggage which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to **your** property is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss or theft of **your** passport which **you** do not report to the consular representative of **your home** country within 24 hours of discovering it and get a written report for.
6. Any loss, theft or damage to **valuables** which **you** do not carry in **your** hand luggage while **you** are travelling.
7. Passports and travel documents which **you** do not carry with **you** unless they are being held in locked safety deposit facilities.
8. Claims arising due to an unauthorised person fraudulently using **your** credit or debit cards.
9. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
10. Breakage of fragile objects or breakage of sports equipment while being used.
11. Damage due to scratching or denting unless the item has become unusable as a result of this.
12. Shortages due to variations in exchange rates.
13. If **your** property is delayed or held as a result of Customs, the police or other officials legally holding it.
14. Loss of jewellery (other than wedding rings) while swimming or taking part in dangerous activities.
15. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within **your** baggage.
16. Loss, theft or damage to contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, mobile phones, bicycles and their accessories, motor vehicles and their accessories, marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).

Claims evidence required for sections C1 to C3

- **Policy schedule**
- Loss or theft to property – police report
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags
- Delay by an airline – written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for emergency purchases
- Loss or theft of a passport – police report, consular report, receipts for additional expenses to get a replacement passport overseas
- Proof of value and ownership for property

Please note: This is not a full list and **we** may require other evidence to support **your** claim.

Important information:

- **You must** act in a reasonable way as if uninsured to look after **your** property and not leave it unattended or unsecured in a public place
- **You must** carry **valuables** with **you** when **you** are travelling. When **you** are not travelling, keep **your** passport with **you** at all times or leave them in a locked safety deposit box
- **You must** report all losses, thefts or delays to the relevant authorities and obtain a written report from them within 24 hours of the incident
- **You must** provide AIG Claims Services with all the documents they need to deal with **your** claim, including a police report, a property irregularity report, receipts for the items being claimed as applicable

Section D – Travel delay

What you are covered for

We will pay up to the amount shown in the table of benefits if **your** final international departure from or to the Republic of Ireland by aircraft, sea vessel, coach or train is delayed for more than 6 hours due to poor weather conditions, a strike, industrial action or

mechanical breakdown. We will pay a benefit of €55 for each complete 6-hour period that **you** are delayed, as long as **you** eventually go on the holiday.

What you are not covered for under sections D

1. Any claims arising due to **natural catastrophe** or volcanic ash carried by the wind.
2. Any claims where **you** have not checked in for **your trip** at the final international departure point at or before the recommended time.
3. Any claims where **you** have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.

Claims evidence required for sections D

- Policy schedule
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Official confirmation that **your** pre paid expenses cannot be refunded (abandoning **your trip** only)

Please note: This is not a full list and we may require other evidence to support **your** claim.

Section E1 – Medical and other expenses outside of the Republic of Ireland

Please note: If you are admitted into hospital as an inpatient for more than 24 hours someone must contact the Medical Emergency Assistance Company on your behalf immediately (please see the Medical and other emergencies section on page 5 for further details).

What you are covered for

We will pay up to the amount shown in the table of benefits for the necessary and reasonable costs as a result of **you** becoming ill, being injured or dying during **your trip**. This includes:

1. Emergency medical, surgical and hospital treatment and ambulance costs.
2. Up to €110 (Basic Plan) €50 (Essential Plan) for emergency dental treatment as long as it is for the immediate relief of pain only.
3. The cost of **your** return to the Republic of Ireland earlier than planned if this is medically necessary and the Medical Emergency Assistance Company approve this.
4. If **you** cannot return to the Republic of Ireland as **you** originally planned and the Medical Emergency Assistance Company approve this, we will pay for:
 - Extra accommodation (room only) and travel expenses (economy class unless a higher grade of travel is confirmed as medically necessary and authorised by the Medical Emergency Assistance Company) to allow **you** to return to the Republic of Ireland; and
 - Extra accommodation (room only) for someone to stay with **you** and travel **home** with **you** if this is necessary due to medical advice; or
 - Reasonable expenses for one **relative** or friend to travel from the Republic of Ireland to stay with **you** (room only) and travel **home** with **you** if this is necessary due to medical advice.
5. Up to €7,000 for the cost of returning **your** body or ashes to the Republic of Ireland or up to €3,000 for the cost of the funeral and burial expenses in the country in which **you** die if this is outside the Republic of Ireland.

Please note: If the claim relates to **your** return travel to the Republic of Ireland and **you** do not hold a return ticket, we will deduct from **your** claim an amount equal to **your** original carriers published one way airfare (based on the same class of travel as that paid by **you** for **your** outward **trip**) for the route used for **your** return.

What you are not covered for under section E1

1. The excess as shown in the table of benefits which will apply for each insured person and incident. The excess will be reduced to nil if **your** medical expenses have been reduced by **you** using the European Health Insurance Card or Medicare or equivalent schemes (please refer to the Health agreements section on page 4 for further details).
2. Any medical treatment that **you** receive because of a medical condition or an illness related to a medical condition which **you** knew about and which could reasonably be expected to lead to a claim.
3. Any costs relating to pregnancy, if **you** are more than 26 weeks pregnant at the start of or during **your trip**.
4. Any treatment or surgery which the Medical Emergency Assistance Company thinks is not immediately necessary and can wait until **you** return to the Republic of Ireland. The decision of the Medical Emergency Assistance Company is final.
5. The extra cost of a single or private hospital room unless this is medically necessary.
6. Any search and rescue costs (costs charged to **you** by a government, regulated authority or private organisation connected with finding and rescuing an individual. This does not include medical evacuation costs by the most appropriate transport).
7. Any costs for the following:
 - telephone calls (other than the first call to the Medical Emergency Assistance Company to notify them of the medical problem);

- taxi fares (unless a taxi is being used in place of an ambulance to take **you** to or from a hospital); and
 - food and drink expenses (unless these form part of **your** hospital costs if **you** are kept as an inpatient).
8. Any medical treatment and associated costs **you** have to pay if **you** have refused to come back to the Republic of Ireland and the Medical Emergency Assistance Company considered **you** were fit to return **home**.
 9. Any treatment or medication of any kind that **you** receive after **you** return to the Republic of Ireland.

Section E2 – Hospital benefit

This Section applies to Essential Plan only

What you are covered for

We will pay up to the amount shown in the table of benefits if, after an accident or illness that is covered under section B1 (Medical and other expenses outside of the Republic of Ireland) of this insurance, **you** go into hospital as an inpatient. **We** will pay a benefit of €55 for each complete 24-hour period that **you** are kept as an inpatient in excess of 3 days.

Please note: This benefit is only payable for the time that **you** are kept as an inpatient abroad and ceases if **you** go into hospital upon **your** return to the Republic of Ireland.

This amount is meant to help **you** pay any extra expenses such as taxi fares and phone calls.

Claims evidence required for sections E1 and E2

- Policy schedule
- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for **your** expenses
- Proof of **your** hospital admission and discharge dates and times (for claims under section E2)

Please note: This is not a full list and **we** may require other evidence to support **your** claim.

Section F – Personal accident

Definition relating to this section

Accident

A sudden, unexpected, unusual, specific and external event, which occurs at a specific time during **your trip** and does not result from illness.

Illness

Sickness or disease of an insured person, which manifests itself during a **trip** and results in their death or disablement.

What you are covered for

We will pay up to the amount shown in the table of benefits to **you** or **your** executors or administrators if **you** are involved in an accident during **your trip** which solely and independently of any other incident results in one or more of the following within 12 months of the date of the accident.

- Complete loss of limb (meaning permanent loss by physical separation at or above the wrist or ankle or permanent and total loss of use of a limb). A limb means an arm, hand, leg or foot.
- Loss of sight in one or both eyes (meaning physical loss of an eye or the loss of a substantial part of sight of an eye). A substantial part means the degree of sight after the accident is 3/60 or less on the Snellen scale after correction with spectacles or contact lenses. (At 3/60 on the Snellen scale something can be seen at 3 foot which should be seen at 60 foot.)
- Permanent total disablement (meaning a disability which prevents **you** from working in any job which **you** are suitably qualified for and which lasts 12 months from the date of the accident and, at the end of those 12 months, is in **our** medical advisor's opinion, not going to improve).
- Death.

Please note: **We** will only pay for one personal accident benefit for each insured person during the period of insurance shown on **your** policy schedule.

If **you** are under 16 years of age a reduced death benefit of €10,000 will apply.

Claims evidence required for section F

- Please phone AIG Claims Services on (01) 261 1540 to ask for advice

Section G – Personal liability

This Section applies to Essential Plan only

What you are covered for

We will pay up to the total amount shown in the table of benefits if, within the period of insurance shown on **your** policy schedule, **you** are legally liable for accidentally:

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

What you are not covered for

1. Any liability arising from an injury or loss or damage to property:
 - owned by **you**, a member of **your** family or household or a person **you** employ; or
 - in the care, custody or control of **you** or of **your** family or household or a person **you** employ.
2. Any liability for death, disease, illness, injury, loss or damage:
 1. to members of **your** family or household, or a person **you** employ;
 2. arising in connection with **your** trade, profession or business;
 3. arising in connection with a contract **you** have entered into;
 4. arising due to **you** acting as the leader of a group taking part in an activity;
 5. arising due to **you** owning, possessing, using or living on any land or in buildings, except temporarily for the purposes of the **trip**;
or
 6. arising due to **you** owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals (other than horses, domestic cats or dogs), firearms or weapons.

Important information:

- **You must** give AIG Claims Services notice of any cause for a legal claim against **you** as soon as **you** know about it, and send them any documents relating to a claim
- **You must** help AIG Claims Services and give them all the information they need to allow them to take action on **your** behalf
- **You must not** negotiate, pay, settle, admit or deny any claim unless **you** get AIG Claims Services' permission in writing
- **We will** have complete control over any legal representatives appointed and any proceedings, and we will be entitled to take over and carry out in **your** name **your** defence of any claim or to prosecute for **our** own benefit any claims for indemnity, damages or otherwise against anyone else

Claims advice for section G

- Do not admit liability, offer or promise compensation
- Give details of **your** name, address and travel insurance
- Take photographs and videos, and get details of witnesses if **you** can
- Tell AIG Claims Services immediately about any claim that is likely to be made against **you** and send them all the documents that **you** receive

Section H – Legal expenses

This Section applies to Essential Plan only

What you are covered for

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

What you are not covered for

1. Any claim which **we** have not agreed to accept beforehand in writing.
2. Any claim where **we** or **our** legal representative believe that an action is not likely to be successful or if **we** believe that the costs of taking action will be greater than any award.
3. The costs of making any claim against **us**, **our** agents or representatives, or against any tour operator, accommodation provider, carrier or any person who **you** have travelled with or arranged to travel with.
4. Any fines, penalties or damages **you** have to pay.
5. The costs of following up a claim for bodily injury, loss or damage caused by or in connection with **your** trade, profession or business, under contract or arising out of **you** possessing, using or living on any land or in any buildings.
6. Any claims arising out of **you** owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals, firearms or weapons.
7. Any claim reported more than 180 days after the incident leading to the claim took place.

Important information:

- **We will** have complete control over any legal representatives appointed and any proceedings
- **You must** follow **our** advice or that of **our** agents in handling any claim
- **You must** get back all of **our** expenses where possible. **You** must pay **us** any expenses **you** do get back

Claims evidence required for section H

- Please phone AIG Claims Services on (01) 2611540 to ask for advice as soon as **you** need to make a claim

Section I – Business equipment

This Section applies to Essential Plan only

What you are covered for

We will pay up to the amount shown in the table of benefits for the following;

- Business equipment which is lost, stolen or damaged during **your trip**. Please refer to the table of benefits for the maximum amount **we** will pay for any one item, **pair or set of items** (please also refer to the definition of “pair or set” on page 7) and samples; and
- Buying essential items if **your** business equipment is delayed or lost on **your** outward international journey for more than 12 hours.

Please note:

You must get written confirmation of the length of the delay from the appropriate airline or transport company and **you** must keep all receipts for essential items **you** buy. **You** must bring any damaged business equipment back to the Republic of Ireland for inspection.

Claims evidence required for sections I

- Loss or theft – police report
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags
- Delay by an airline – written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the purchase or hire of business equipment
- Proof of value and ownership

Please note: This is not a full list and **we** may require other evidence to support **your** claim.

Table of Benefits

The following cover is provided for each insured person. It is important that **you** refer to the terms and conditions of the policy document for full details of cover.

Tables of benefits for Basic Plan and Essential Plan

Section	Benefits	Basic Plan		Essential Plan	
		Maximum benefit payable	Excess	Maximum benefit payable	Excess
A	Cancelling your trip	€3,300	€5	€5,500	€5
B	Cutting your trip short	€3,300	€5	€5,500	€5
C1	Personal belongings and baggage	€1,100	€5	€2,750	€5
	Including: Single article limit	€10		€10	
	Including: Valuables limit	€30		€50	
C2	Delayed baggage (in excess of 6 hours)	€20		€30	
C3	Passport and travel documents	N/A		€75	€5
D	Travel delay (in excess of 6 hours)	€5 per hour up to €30		€5 per hour up to €50	
E1	Medical and other expenses outside Republic of Ireland	€75,000	€10	€1,100,000	€10
	Dental Expenses	€10		€50	
E2	Hospital benefit (in excess of 3 days as an in-patient)	N/A		€5 per 24 hours up to €4,950	
F	Personal Accident	€2,000		€5,000	
G	Personal liability	N/A		€75,000	
H	Legal expenses	N/A		€5,500	
I	Loss of Business Equipment	N/A		€1,100	€5

Excess

When claiming under certain sections listed in the tables above, **you** have to pay the first part of a claim. The excess will apply to each person claiming, and to each incident and to each section which a claim is made under. When dealing with claims under section A where **you** are claiming for cancelling more than one **trip** due to one incident, an excess for each person claiming and for each **trip** will be deducted.

Summary of Important Contact Details

Helpline prior to travel

Phone: 1800 344 455

E-mail: travel.ie@aig.com

Phone lines are open Monday to Friday between 9.00am and 5.00pm (excluding Bank Holidays)

Emergency Medical Assistance – AIG Assistance Services

Phone: +44 (0) 1273 723 146

Email: uk.assistance@travelguard.com

Phone lines are open 24 hours a day, 7 days a week

Claims – AIG Claims Services

AIG Claims Service

OSG Travel Claims

Merrion Hall, Strand Road, Dublin 4

Phone: (01) 261 1540

E-mail: travel@osg.ie

AIG Claims Services are open Monday to Friday between 9.00am and 5.00pm (excluding Bank Holidays). Claim forms can also be downloaded from www.osgtravelclaims.ie

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This insurance is underwritten by AIG Europe S.A., an insurance undertaking with R.C.S. Luxembourg number B 218806. AIG Europe S.A. has its head office at 35 D Avenue J.F. Kennedy, L-1855, Luxembourg, <http://www.aig.lu/>. AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances 7, boulevard Joseph II, L-1840 Luxembourg, GD de Luxembourg, Tel.: (+352) 22 69 11 - 1, caa@caa.lu, <http://www.caa.lu/>.

AIG Europe S.A. Ireland branch has its registered branch office at 30 North Wall Quay, International Financial Services Centre, Dublin 1, D01 R8H7 and branch registration number 908876 and is regulated for conduct of business in Ireland by the Central Bank of Ireland.

Contact details of the Central Bank of Ireland are P.O. Box 559, North Wall Quay, Dublin 1, D01 F7X3. Telephone: 1890 77 77 77.

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



AIG Europe S.A., Ireland Branch – Terms of Business

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

About AIG Europe S.A.

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

Codes of Conduct

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

Our Services

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

How We Charge for our Services

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

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

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

Cancellation/Default Remedies

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

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

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

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

For motor insurance policies we require the return of the insurance certificate and disc to accompany the request for cancellations.

Failure to disclose all material information, i.e. information which is likely to influence the acceptance of the risk and the terms applied could invalidate the insurance.

Remuneration

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

Conflicts of Interest

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

Statutory Compensation Scheme

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

How we use Personal Information

AIG Europe S.A. is committed to protecting the privacy of customers, claimants and other business contacts.

“**Personal Information**” identifies and relates to you or other individuals (e.g. your partner or other members of your family).

If you provide Personal Information about another individual, you must (unless we agree otherwise) inform the individual about the content of this notice and our Privacy Policy and obtain their permission (where possible) for sharing of their Personal Information with us.

The types of Personal Information we may collect and why – Depending on our relationship with you, Personal Information collected may include: contact information, financial information and account details, credit reference and scoring information, sensitive information about health or medical conditions (collected with your consent where required by applicable law) as well as other Personal Information provided by you or that we obtain in connection with our relationship with you. Personal Information may be used for the following purposes:

- Insurance administration, e.g. communications, claims processing and payment
- Make assessments and decisions about the provision and terms of insurance and settlement of claims
- Assistance and advice on medical and travel matters
- Management of our business operations and IT infrastructure
- Prevention, detection and investigation of crime, e.g. fraud and money laundering
- Establishment and defence of legal rights
- Legal and regulatory compliance (including compliance with laws and regulations outside your country of residence)
- Monitoring and recording of telephone calls for quality, training and security purposes
- Market research and analysis

Sharing of Personal Information - For the above purposes Personal Information may be shared with our group companies and third parties (such as brokers and other insurance distribution parties, insurers and reinsurers, credit reference agencies, healthcare professionals and other service providers). Personal Information will be shared with other third parties (including government authorities) if required by laws or regulations. Personal Information (including details of injuries) may be recorded on claims registers shared with other insurers. We are required to register all third party claims for compensation relating to bodily injury to workers’ compensation boards. We may search these registers to prevent, detect and investigate fraud or to validate your claims history or that of any other person or property likely to be involved in the policy or claim. Personal Information may be shared with prospective purchasers and purchasers, and transferred upon a sale of our company or transfer of business assets.

International transfer - Due to the global nature of our business, Personal Information may be transferred to parties located in other countries (including the United States, China, Mexico Malaysia, Philippines, Bermuda and other countries which may have a data protection regime which is different to that in your country of residence). When making these transfers, we will take steps to ensure that your Personal Information is adequately protected and transferred in accordance with the requirements of data protection law. Further information about international transfers is set out in our Privacy Policy (see below).

Security of Personal Information – Appropriate technical and physical security measures are used to keep your Personal Information safe and secure. When we provide Personal Information to a third party (including our service providers) or engage a third party to collect Personal Information on our behalf, the third party will be selected carefully and required to use appropriate security measures.

Your rights – You have a number of rights under data protection law in connection with our use of Personal Information.

These rights may only apply in certain circumstances and are subject to certain exemptions. These rights may include a right to access Personal Information, a right to correct inaccurate data, a right to erase data or suspend our use of data. These rights may also include a right to transfer your data to another organisation, a right to object to our use of your Personal Information, a right to request that certain automated decisions we make have human involvement, a right to withdraw consent and a right to complain to the data protection regulator. Further information about your rights and how you may exercise them is set out in full in our Privacy Policy (see below).

Privacy Policy - More details about your rights and how we collect, use and disclose your Personal Information can be found in our full Privacy Policy at: <https://www.aig.ie/privacy-policy> or you may request a copy by writing to: Data Protection Officer, AIG Europe S.A., 30 North Wall Quay, International Financial Service Centre, Dublin 1 or by email at: dataprotectionofficer.ie@aig.com.

Marketing Preferences

We will provide you with regular opportunities to tell us your marketing preferences. You can also contact us by e-mail at postmaster.ie@AIG.com or by writing to: Customer Service Team, AIG Europe S.A., Ireland Branch, 30 North Wall Quay,

International Financial Services Centre, Dublin 1 to tell us your marketing preferences or to opt-out. If you no longer want to receive marketing-related e-mails from us on a going-forward basis, you may opt-out of receiving these marketing-related emails by clicking on the link to “unsubscribe” provided in each e-mail.

- Receiving mobile messages (for example SMS text messages) / telephone communications / postal mail from us If you no longer want to receive mobile messages / telephone communications / postal mail from us on a going-forward basis, you may opt-out of receiving them by contacting us at the above addresses.
- Our sharing of your Personal Information with our group companies for their marketing purposes: If you would prefer that we do not share your Personal Information on a going-forward basis with our group companies for their own marketing purposes, you may opt-out of this sharing by contacting us at the above addresses.
- Our sharing of your Personal Information with selected third-party partners for their marketing purposes: If you would prefer that we do not share your Personal Information on a going-forward basis with our third-party partners for their own marketing purposes, you may opt-out of this sharing by contacting us at the above addresses.

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

Complaints Procedure

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

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

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

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

Insurance Ireland,

Insurance Centre, 5, Harbourmaster Place, IFSC, Dublin 1

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

The Central Bank of Ireland, New Wapping Street, North Wall Quay, Dublin 1, D01 F7X3. Telephone: 1890 77 77 77 Fax: (01) 6716561. E-mail: enquiries@centralbank.ie; Web: <http://www.centralbank.ie>

The Financial Services & Pensions Ombudsman's Bureau of Ireland, 3rd. Floor, Lincoln House, Lincoln Place, Dublin 2, D02 VH29. Lo Call: 1890-882090; Phone: (01) 567 7000; Fax: (01) 662 0890. E-mail: info@fspo.ie; Web: <http://www.fspo.ie>

AIG Europe S.A.. Registered in England and Wales. Company number: 01486260. Registered office: The AIG Building, 58 Fenchurch Street, London EC3M4AB, United Kingdom. AIG Europe S.A., Ireland Branch, registered branch office 30 North Wall Quay, International Financial Services Centre, Dublin 1, Ireland. Branch registration number 906664. Tel: +353 1 208 1400. AIG Europe S.A. is authorised by the Prudential Regulation Authority of the United Kingdom, and is regulated by the Central Bank of Ireland for conduct of business rules. AIG and AIG Property Casualty are registered business names of AIG Europe S.A. in Ireland.

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