

# 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:**  
Explorer  
Platinum

This document is a summary of what this insurance does and doesn't cover. Complete individual pre-contractual and contractual information is provided in your policy documentation. You are responsible for reviewing full policy terms and conditions.

#### What is this type of insurance?

Fairsure Explorer Platinum is cover for people who are travelling to countries included within the policy terms who wish to insure themselves against the financial impact of specified, unforeseen circumstances/events relating to or occurring during their travel.



#### What is insured? - Up to the sums insured below:

✓ Curtailment	€1,500
✓ Legal Expenses	€5,000
✓ Medical Expenses	€7,500,000
✓ Emergency Dental Treatment	€750
✓ Loss of Passport Expenses	€800
✓ Personal Public Liability (per policy)	€1,500,000
✓ Travel Delay	€150
✓ Abandonment	€3,000
✓ Cancellation	€3,000
✓ Student Loan	€4,000
✓ Personal Property	€2,250
<i>(Single item limit €400, Valuables limit €450)</i>	
✓ Loss of Prepaid Tickets	€600
✓ Missed Departure / Connection	€600
✓ Resumption of Journey Europe	€600
✓ Resumption of Journey Worldwide	€1,200
✓ Return of Airfare	€225
✓ Continuing Medical Expenses	€4,000
✓ Search & Rescue	€4,500
✓ Government Travel Advice	€1,500
✓ Winter Sports Equipment	€450
✓ Loss of Limb(s)	€15,000
✓ Total Disablement	€45,000
✓ Death	€15,000

#### Optional benefits available subject to payment of the appropriate additional premium:

- Excess Waiver



#### What is not insured?

- ✗ Journeys which do not start and finish in the Republic of Ireland
- ✗ Pre-existing conditions which have not been declared for you or for your travelling companion/s (Unless on waived conditions list with the insured not awaiting surgery and that they are fully discharged from any post-operative follow up and any or all on going treatment or investigation).
- ✗ Anything which may give rise to a claim which you were aware of at the time of travelling and/or purchasing cover.
- ✗ Sports and leisure activities not listed in the wording under the cover option you have purchased.
- ✗ Medical expenses over €500 unless authorised.
- ✗ Suicide, self-harm, reckless behaviour or act of self-exposure to danger, infection or injury (except to save human life).
- ✗ Malicious, fraudulent, dishonest or criminal acts by you or anyone acting on your behalf.
- ✗ Travelling against the advice of a medical practitioner, or to receive medical treatment, or if you do not take recommended treatment or prescribed medication.
- ✗ Problems caused by drug addiction or solvent abuse or being under the influence of alcohol or drug(s).
- ✗ Travel to any area or event which the Department of Foreign Affairs or the World Health Organisation or similar body has advised against all, or all but essential, travel.
- ✗ Traveling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
- ✗ Any claim arising from a natural disaster.
- ✗ Any claims caused by or relating to COVID-19 or SARS-COV-2 or any mutation or variation of these. This applies to all sections of cover apart from Section 7 (Cancellation) sub-sections 4 (a)&(b), Section 1 (Curtilment) subsections (c) and (d) and Section 3 (Emergency Medical and Repatriation expenses)
- ✗ Any claims caused by bankruptcy/liquidation of any tour operator, travel agent or transportation company;
- ✗ Anything mentioned in the exclusions in the policy wording.
- ✗ Cancellation due to the known illness or pre-existing medical condition of a non-travelling immediate relative.



### Are there any restrictions on cover?

- ! You will not be covered for claims arising within 28 days of the date you purchased this insurance or the time of booking any Trip (whichever is later) under Section 7 (Cancellation) subsections 4 (a)&(b) and Section 1 (Curtailment) subsections 1 (c) & (d).
- ! All cover benefits have a maximum sum insured and this applies per person.
- ! Baggage and Personal Effects claims are paid based on the value of goods at the time you lose them.
- ! Claims that are not supported by the correct documentation.
- ! There is no cover for property left unattended in a place to which the general public has access.
- ! There is no cover for loss of cash which is not carried on your person or placed in a safety deposit box.
- ! Policies have a maximum duration of 730 days.
- ! The maximum age for any person insured is 45 years of age.
- ! Policy duration can be extended by issuing a continuation policy provided the client contacts issuing agent before current policy expires and there are no claims made or pending.



### Where am I covered?

This insurance covers you within the Geographical Limits stated within your policy schedule.

You will not be covered if the Department of Foreign Affairs in the Republic of Ireland or the World Health Organization (WHO) has issued a directive prohibiting all travel or issued travel security rating restrictions i.e. High Degree of Caution, Avoid Non-Essential Travel or Do Not Travel for the country or specific area or event to which you were travelling.



### What are my obligations?

- You must be permanently resident in the Republic Of Ireland for the last 6 months.
- You must be in the Republic of Ireland at the time of purchasing this policy and before starting your trip.
- You must answer all questions honestly and to the best of your knowledge.
- You must exercise reasonable care to prevent illness, injury or loss or damage to your property, acting as if uninsured.
- You must notify us of any claims within 30 days of the incident.
- When claiming you must provide us with all documentation relevant to your claim including your medical history or hospital discharge forms.
- If you are travelling to Australia and you have to go to hospital, you must register for and make use of the treatment offered under the national Medicare scheme.



### When and how do I pay?

When you are satisfied that this policy meets your needs, you can pay your premium to your travel agent by cash, card or cheque.



### When does cover start and end?

- For Single Trip cover cancellation cover commences from the time you buy your policy, all other benefits start on the day your trip begins.
- For both Single Trip policies the period of insurance will be shown on your schedule of insurance and will commence at 00:01 on the policy start date and end at 23:59 on the policy expiry date.



### How do I cancel the contract?

If this insurance does not meet with your requirements, please notify within 14 days of issue, by:

- a) emailing your travel agent (or policy issuer)
- b) telephoning your travel agent (or policy issuer)
- c) writing to: your travel agent (or policy issuer)

Providing that a claim does not exist and travel has not taken place you will be entitled to a refund of your premium.