

# 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: Accident & General – Silver**

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. You are responsible for reviewing full policy terms.

### What is this type of insurance?

This policy is a medical expenses travel insurance policy that provides cover for each insured person as summarised under "What is insured" below.



#### What is insured?

- ✓ Cancellation
- ✓ Curtailment
- ✓ Travel Delay or Abandonment
- ✓ Emergency Medical Expenses
- ✓ Personal Property (Baggage)
- ✓ Lost Passport Expenses
- ✓ Personal Liability
- ✓ Legal Expenses



#### What is not insured?

- ✗ Your travel to a country, specific area or event to which the Department of Foreign Affairs has issued travel restrictions.
- ✗ Circumstances known to you before purchasing this insurance or at the time of booking any trip which could reasonably be expected to result in a claim.
- ✗ Failure to comply with the terms and conditions of the Medical Warranty and Important Conditions Relating to Health section.
- ✗ Deliberate, self-inflicted injury or serious illness, suicide or attempted suicide, solvent abuse, alcohol abuse or your alcohol dependency and use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a medical practitioner, but not for the treatment of drug addiction or alcohol dependency).
- ✗ Pandemic or epidemic unless specifically listed as covered.
- ✗ You not complying with your period of insurance.
- ✗ Your own unlawful action or any criminal proceedings against you or any loss or damage deliberately carried out or caused by you.
- ✗ Intentional self-injury or self-exposure to needless peril or risk (except in an attempt to save human life).
- ✗ Using a motorised vehicle unless you have a full and valid current driving licence that permits the use of such vehicles.
- ✗ Any sport or activity unless listed under the Sports and Activities section.
- ✗ Manual work or any competitive professional sports or professional entertaining.
- ✗ Baggage, money or valuables left unattended.
- ✗ Cancellation of your trip due to a travelling companion being unable to travel.
- ✗ Any claims caused directly or indirectly from the bankruptcy/liquidation of any tour operator, travel agent or transportation company.



#### Are there any restrictions on cover?

- ! This policy is only available to you if you are permanently resident in Ireland and have been for the six months prior to the date of issue of this insurance.
- ! At the time of booking and at the start date of your trip, you (and all insured persons) must be healthy and fit to travel, must not be travelling against medical advice, you must be following recommended treatments or prescribed medications as directed by a medical practitioner and you must not be travelling to seek medical treatment abroad.
- ! Maximum trip durations and age limits apply to this insurance policy and are listed in the policy wording.
- ! Although coverage is provided for certain sports and activities, this does not imply that we consider these activities to be safe. You are responsible for ensuring that you are capable of safely participating in the planned sport or activity and must take necessary precautions to avoid injury, accident or loss to yourself or others.
- ! If you plan to receive elective treatment (treatment that is not necessary, but which you have chosen to have) when you travel on a trip or choose to have any treatment abroad which is not an emergency, this will not be covered under the policy.
- ! If you have been diagnosed with a terminal illness, this policy is not suitable for you and we cannot offer you cover.
- ! This policy does not cover any claims directly or indirectly related to any medical condition where you are on a waiting list, receiving hospital treatment or awaiting the results of tests or investigations at the time of booking the insurance.

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#### Where am I covered?

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



#### What are my obligations?

- To ensure full protection under this policy, you must follow the Medical Warranty and Important Conditions Relating to Health section. Failure to do so may result in policy cancellation, claim denial or a reduction in claim payments. We recommend declaration of all pre-existing medical condition(s) within 14 days of purchasing this policy.
- You must keep to the Claims Conditions to be protected by your policy. Claim notification should be made as soon as possible after any bodily injury, serious illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may lead to a claim under this policy.
- If you suffer a serious illness or bodily injury which leads to you being an inpatient in hospital or before any arrangements are made for repatriation, you must contact the Emergency Assistance Service.
- You must take all reasonable precautions to avoid injury, serious illness, disease, loss, theft or damage and take all reasonable steps to safeguard your property from loss or damage and to recover any lost or stolen property.
- You must answer all questions honestly and to the best of your knowledge. You must not make any misrepresentation of any fact that could influence us in accepting this insurance. This includes your destination, the length of your trip and the ages and state of health of all the people named on this policy.
- If, at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability, then you must disclose this to us at the time of submitting a claim.
- You must provide all necessary documentation requested by us at your expense. If you do not provide this any claim may be refused.
- You must not admit, deny, settle, reject, negotiate or make any arrangement for any claim without our permission.
- It is your responsibility to review the answers to the medical warranty questions provided on your certificate of insurance. If any answers provided to us are incorrect or if you are unsure about any responses, you must contact medical screening at +353 1 533 7357. The answers given form part of your insurance cover. If someone else has answered the medical warranty questions on your behalf, it is your responsibility to ensure that all answers provided are correct and accurate. Failure to disclose a medical condition or providing incorrect answers to the medical questions may result in your claim being denied and your insurance cover being invalidated.



#### When and how do I pay?

The premium is due on the issue date of the insurance policy. The premium must be paid directly to your travel agent by cash, card or cheque.



#### When does the cover start and end?

Cancellation cover commences from the time you buy your policy, all other benefits start on the day your trip begins.



#### How do I cancel the contract?

If, after reading purchasing the policy, this insurance does not meet your requirements, you may cancel the policy within 14 days ("cancellation period") of purchasing the policy by writing to or calling your issuing agent as detailed within your policyholder cover letter during the cancellation period. Any premium already paid will be refunded to you 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.

Any cancellations after this 14-day period will not be refunded.