

ABOUT US

This Fairsure Travel Insurance policy is arranged by Accident & General Insurance Services Ltd who is a multi-agency intermediary authorised and regulated by the Central Bank of Ireland. Regulated Number 8954.

Company Registration number: 146193. Registered address: 20 Harcourt Street, Dublin, D02 H364.

This policy is underwritten by White Horse Insurance Ireland dac who is registered in Ireland No. 306045. White Horse Insurance Ireland dac's Registered Office is Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland. White Horse Insurance Ireland dac is regulated by the Central Bank of Ireland.

MEDICAL SCREENING LINE

+353 1 533 7357

EMERGENCY ASSISTANCE SERVICE

+44 1733 224 875

CLAIMS

+353 1 533 7352

Email: claims@white-horse.ie

IN POLICY SECTIONS, CONDITIONS, EXCLUSIONS AND LIMITATIONS

CANCELLATION

This policy contains restrictions regarding pre-existing medical conditions both for insured persons and those for whom a claim may depend. Please refer to the health restrictions section of this document and to your policy wording. If you have an excess on your policy, this is the excess for each person claiming. (Example – 4 people cancelling = 4 Excess's being deducted)

MEDICAL

- Please refer to the health restrictions section of this document and to your policy wording.
- If you need emergency medical treatment or if you have to return home due to medical reasons, contact the emergency assistance company (Details above) otherwise your claim will be limited to €650.
- Please advise the emergency assistance company of any Private Medical Insurance you may have.
- If the claim is due to an injury, please provide a detailed description of what happened. Please also provide any official reports that were produced and the details of anyone who you feel was at fault.
- Additional travel companions and other expenses must be agreed in advance by the emergency assistance company

EARLY RETURN HOME

If you have to curtail your trip, please contact the emergency assistance company (Details above) who will provide advice and can assist in arranging flights. If you do not, your claim may be limited to €650.

BAGGAGE AND PERSONAL PROPERTY

- If you suffer a loss or theft please obtain a policy report within 24 hours
- There are limits in place on your policy, e.g. single article, single item, location of theft – see your wording for further details.
- Be aware that valuables and money must be stored in a safety deposit box or carried on your person. There is no cover for valuables left as checked in luggage.

MISSED CONNECTION / DEPARTURE / DELAY

There are specific circumstances which are covered – see policy wording for further details

HAZARDOUS PURSUITS

There is cover for certain activities depending on the level of cover chosen. A full list is available on page 26-28 of your policy document. If the activity you participate in is not included in this list, there is no cover in a claim arises as a consequence of participation.

THIS IS NOT A POLICY WORDING AND DOES NOT FORM PART OF A CONTRACT. THE INFORMATION PROVIDED IN THIS LEAFLET IS FOR INFORMATION AND YOU SHOULD REFER TO THE FULL POLICY TERMS AND CONDITIONS.

Your travel agent should have emailed or given you a copy of the policy wording. If you do not have this, please contact your travel agent.



FAIRSURE TRAVEL INSURANCE / SPECIALIST INSURANCE ONLY AVAILABLE THROUGH THE TRAVEL TRADE.

☎ +353 (1) 8748458

@ sales@accidentgeneral.ie

FAIRSURE TRAVEL INSURANCE

SINGLE & MULTI TRIP / SUMMARY SHEET

GOLD IDEAL FOR

LOUNGING HOLIDAYS

LOW RISK ACTIVITIES / SNORKELLING / BEACH GAMES / PEDALO'S

Great cover for :
Baggage – Up to €1,750
(Single item - €150)
Gadgets

There is an excess of €100 :
Cancellation
Medical
Baggage
(Per Person)

There is an excess waiver optional extra – or consider Platinum

REMEMBER
Cover only applies once the policy has been purchased

PLATINUM IDEAL FOR

MORE ACTIVE HOLIDAYS OR MULTIPLE DESTINATIONS

- WINTER SPORTS
- GOLF
- BUSINESS
- HAZARDOUS ACTIVITIES
- NON OPERATION OF FLIGHT
- NATURAL DISASTER

More Vigorous activities /
Kite Surfing / Scuba Diving /
Jet Skiing / Tandem Parachuting /

HIGHER COVER LEVELS

REMEMBER
Cover only applies once the policy has been purchased



PLATINUM + IDEAL FOR

THOSE WITH ELDERLY OR SICK RELATIVES

HIGH END HOLIDAYS (HONEYMOON)

**Has everything in Platinum,
with higher cover:**
Cancellation – Up to €10,000
Baggage – Up to €3,000
(Single item - €500)
Gadgets

Covers cancellation for relatives
pre-existing medical conditions
– Up to €10,000

This must be purchased within 14
days of the trip booking.

No cover for pre-diagnosed
terminal condition

REMEMBER
Cover only applies once the policy has been purchased

**SPECIALIST TRAVEL INSURANCE ONLY AVAILABLE THROUGH
TRAVEL AGENTS AND INSURANCE PROFESSIONALS**

GADGET COVER ON ALL POLICY LEVELS, SUBJECT TO POLICY LIMITS

THIS IS NOT A POLICY DOCUMENT

Please refer to your policy wording for full terms and conditions. If you have purchased a policy, your Travel Agent should have emailed you a copy of your insurance certificate and policy wording.

FAIRSURE TRAVEL INSURANCE IS NOT AVAILABLE ONLINE. IT IS A SPECIALIST POLICY DESIGNED TO BE AS INCLUSIVE AS POSSIBLE. ALL POLICIES COVER:

- Gadget
- Airline Tax Admin Fee
- Mobile phones
- Treat the customer fairly approach to claims
- 5 day claim turnaround (assuming all information submitted)
- Hazardous Activities included as standard and more extreme activities in Platinum

• You may cancel your policy within 14 days if it is unsuitable if you have not booked or taken a holiday and there is no claim pending. Please contact your Travel Agent who will refund any premium paid.

• This policy has been sold on a non advised basis and we recommend that you read the policy document to ensure that this policy is suitable for you.



SINGLE / MULTI-TRIP - BENEFITS SUMMARY (EUR)

No.	SECTION	GOLD	GOLD EXCESS	BEST SELLER	Elderly or ill Relatives ?
				PLATINUM (No Excess)	PLATINUM PLUS (No Excess)
1	Cancellation	€4,000	€100 (Single Trip) €25 Loss of Deposit	€7,500	€10,000
1a	Airline Cancellation / Tax Fees	€100		€100	€100
2	Curtailement	€3,000	€100	€6,500	€10,000
3	Personal Accident	€25,000	NIL	€40,000	€50,000
4	Medical Expenses	€5,000,000	€100	€7,500,000	€10,000,000
4a	Dental Treatment	N/C	N/C	€450	€450
5	Medical Inconvenience Benefit	€25 per day up to €400	€0	€25 per day up to €650	€25 per day up to €1000
6	Baggage	€1,750	€100	€2,500	€3,000
6a	Single Article Limit	€150		€350	€500
6b	Valuables Limit	€200		€500	€750
6c	Delay	€100		€100 1st 12 hour, €50 each 12 hours thereafter up to €200	€100 1st 12 hour, €50 each 12 hours thereafter up to €250
6d	Money Limit	€150		€400	€500
7	Personal liability (Per Policy)	€2,500,000	€0	€2,500,000	€2,500,000
8	Personal Assistance	€250	€0	€250	€250
9	Lost / Stolen Travel Tickets	€500	€75	€500	€1,000
10	Lost Passport Expenses	€400	€0	€400	€500
11	Travel Delay	€25 1st 12 hour, €15 each 12hours thereafter up to €150		€25 1st 12 hour, €15 each 12 hours thereafter up to €150	€25 1st 12 hour, €15 each 12 hours thereafter up to €150
11a	Abandonment	€4,000	€0	€7,500	€10,000
12	Missed Departure / Connection	€500	€0	€500	€1,000
13	Hijack	€50 per day up to €500	€0	€50 per day up to €500	€100 per day up to €1000
14	Catastrophe	€1,000	€100	€1,000	€1,000
15	Government Travel Advice	€1,250	€0	€1,250	€2,000
16	NON-OPERATION OF FLIGHT	N/C	N/C	€1,000	€1,000
17	NATURAL DISASTER				
17a	Natural Disaster (inc volcanic ash)	N/C	N/C	€3,000	€3,000
18	BUSINESS COVER				
18a	Company Funds	N/C	N/C	€650	€1,000
18b	Business Equipment	N/C	N/C	€1,250	€1,500
18c	Single Article Limit	N/C	N/C	€500	€750
18d	Replacement Colleague	N/C	N/C	€2,500	€5,000
19	Golf Cover	N/C	N/C		
19a	Golf Equipment	N/C	N/C	€1,250	€2,000
19b	Green Fees	N/C	N/C	€350	€350
19c	Hole in One	N/C	N/C	€200	€200
20	Winter Sports	N/C	N/C		
20a	Ski Equipment	N/C	N/C	€500	€750
20b	Ski Pack	N/C	N/C	€350	€500
20c	Ski Hire	N/C	N/C	€250	€250
20d	Piste Closure	N/C	N/C	€400	€400
20e	Avalanche Closure	N/C	N/C	€125	€125

OPTIONAL EXTRAS AVAILABLE : • EVENT CANCELLATION • CRUISE COVER

MEDICAL WARRANTY DECLARATION

PLEASE CONTACT MEDICAL SCREENING AS SOON AS POSSIBLE AFTER PURCHASING YOUR POLICY AND WITHIN 14 DAYS OF PURCHASE. YOU MAY NOT BE COVERED FOR PRE-EXISTING CONDITIONS UNTIL YOU CONTACT.

IF YOU ANSWER YES TO THE FOLLOWING QUESTION FOR YOU OR INSURED PERSON(S) ON THIS POLICY, YOU (THEY) MUST CONTACT US TO COMPLETE A MEDICAL SCREENING.

TELEPHONE: +353 1 533 7357 (quoting Accident & General Travel Insurance and your policy reference number)

AT THE TIME OF TAKING OUT THIS POLICY:

Do you have or have you had any medical condition(s) for which you are taking or have taken prescribed medication, or are waiting to receive, or have received treatment (including surgery, tests, or investigations) within the last 2 years?

YES NO

IMPORTANT

REGARDLESS IF YOU ANSWERED YES OR NO TO THE MEDICAL WARRANTY QUESTION:

It is a condition of this policy that you and all insured persons will not be covered under **Sections 1 (Cancellation), 2 (Curtailement), 3 (Personal Accident), 4 (Medical Expenses) and Section 5 (Medical Inconvenience Benefit)** for any claims arising directly or indirectly from:

A AT THE TIME OF TAKING OUT THIS POLICY:

- Any medical condition for which you are aware of, but have not had a diagnosis.
- Any medical condition for which you have received a terminal prognosis.
- Any medical condition for which you are on a waiting list for, or have the knowledge of the need for, surgery, treatment or investigation at a hospital, clinic or nursing home.

B AT ANY TIME

- Any medical condition you have in respect of which a medical practitioner has advised you not to travel or would have done so had you sought his/her advice, but despite this, you still travel.
- Any surgery, treatment or investigations for which you intend to travel outside of Ireland to receive (including any expenses incurred due to the discovery of other medical condition during and/or complications arising from these procedures).
- Any medical condition for which you are not taking the recommended treatment or prescribed medication as directed by a medical practitioner.
- Your travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.

Please see the Waived Medical Conditions List which do not require medical screening.

*** COVER FOR CANCELLATION OR CURTAILMENT CLAIMS DUE TO AN IMMEDIATE RELATIVES PRE-EXISTING MEDICAL CONDITION IS ONLY AVAILABLE ON PLATINUM PLUS**

*** Terms and conditions apply – Please speak to your Travel Agent**