

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: Pilgrim Single Trip

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?

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



What is insured?

- ✓ Cancellation - Up to €3,500
- ✓ Curtailment - Up to €3,500
- ✓ Personal Accident - Up to €20,000
 - If under 16 years or over 65 years - €1,250
- ✓ Medical Expenses - Up to €1,275,000
 - Dental Treatment - Up to €450
 - Repatriation and/or overseas funeral expenses up to €1,250
- ✓ Medical Inconvenience Benefit - Up to €650 (€50 per complete 24 hours)
- ✓ Baggage - Up to €1,500
 - Single Article Limit - Up to €200
 - Pair or set - Up to €200
 - Valuables Limit - Up to €400
 - Delayed Baggage after 12 hours - Up to €130
- ✓ Personal Money - Up to €250
- ✓ Personal Public Liability - Up to €1,250,000 (Per policy)
- ✓ Loss of Passport - Up to €400
- ✓ Travel Delay - Up to €80 (€25 for the first completed 12 hours that you are delayed and €15 for each subsequent 12-hour delay thereafter)
- ✓ Missed Departure - Up to €510
- ✓ Legal Expenses - Up to €6,250



What is not insured? ...Continued

- ✗ Baggage, money or valuables left unattended
- ✗ Any claims relating to you drinking too much alcohol, your alcohol abuse or your alcohol dependency
- ✗ Any claims caused by or relating to COVID, this applies to all sections of cover unless COVID is specifically stated as covered
- ✗ Cancelling or abandoning your trip as a result of the Department of Foreign Affairs or a local government authority advising against travel because of any infectious disease, including COVID
- ✗ You being unable to travel because you were forced to cancel, abandoning your trip or your return journey is delayed because you chose, were legally required to or were recommended to quarantine or isolate as a result of exposure to an infectious disease including COVID
- ✗ COVID where you have not received a positive PCR test or a certified antigen test with a positive result
- ✗ Any home or self-administered COVID rapid antigen test(s)
- ✗ Cancellation or Curtailment claims arising directly or indirectly from any medical condition(s) affecting any close relative, travelling companion or person with whom you intend to stay with whilst on your trip if
 - A. Prior to the time of booking the trip and or purchasing this insurance a terminal diagnosis has been received or if they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic; or
 - B. During the 90 days immediately prior to the time of booking the trip and/or purchasing this insurance, they required surgery, inpatient treatment or hospital consultations, or required any form of treatment and/or more than 1 prescribed medication



What is not insured?

- ✗ The excess shown in the Schedule of Cover
- ✗ Your failure to comply with the Important Conditions Relating to Health section
- ✗ Any circumstance 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
- ✗ Travel to a country, specific area or event to which the Department of Foreign Affairs has issued travel restrictions. If the Department of Foreign Affairs has issued travel restrictions specifically related to COVID and you commence your trip whilst COVID travel restrictions are in effect, you are insured to travel however there is no cover whatsoever under this policy for claims directly or indirectly related to COVID during your trip
- ✗ You not complying with your respective period of insurance
- ✗ Self-exposure to needless peril, travelling against medical advice, or cutting short your trip when not medically necessary



Are there any restrictions on cover?

- ! At the time of booking and at the start date of your trip, you (and all insured persons on this policy) must be:
 - Healthy & fit to travel.
 - Not travelling against medical advice.
 - Taking the recommended treatment or prescribed medication as directed by a medical practitioner.
 - Not travelling to obtain medical treatment abroad.
- ! Any COVID Cancellation or Curtailment claims arising within 28 days of the date you purchased this insurance or the time of booking any trip, whichever is the later, except where the insurance is purchased within 48 hours of booking the trip are not covered.
- ! Limits of cover that each insured person can claim apply.
- ! Baggage claims are paid on the value of the purchase price less a deduction for wear, tear and depreciation and cover is not on a “new for old” basis. A deduction per item will be made during the assessment of your claim.
- ! You must take, at all times, 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.



Where am I covered?

Cover is provided for a trip made by you within the area of travel shown on your certificate of insurance. You are not insured to travel to a country, specific area or event to which the Department of Foreign Affairs (www.dfa.ie/travel/travel-advice) has issued travel restrictions. If the Department of Foreign Affairs has issued travel restrictions specifically related to COVID and you commence your trip whilst COVID travel restrictions are in effect, you are insured to travel however there is no cover whatsoever under any section of this policy for any claim directly or indirectly related to COVID during your trip.



What are my obligations?

- You must be permanently resident in Ireland for six months prior to the date of purchasing this insurance.
- You must take reasonable care to provide complete and accurate answers to the questions asked by the issuing agent when you purchase or make changes to this policy.
- You must notify us as soon as practicable after the incident giving rise to the claim.
- You must contact the Emergency Assistance Service if you are admitted as an inpatient.
- When claiming you must provide us with all documentation relevant to your claim.
- If you require medical treatment in Australia you must enrol with a local Medicare office. You do not need to enrol on arrival, but you must do this after the first occasion you receive treatment



When and how do I pay?

You can pay your premium to your travel agent by cash or debit or credit card.



When does cover start and end?

Trips must start and end in your home country and you must have a return ticket to your home country. Cancellation cover starts from the date you take out the policy and all other cover starts when you commence your trip. All cover ends when your trip ends.



How do I cancel the contract?

You are free to cancel this policy at any time. If you wish to cancel within 14 days of receipt of the policy documents, you may do so by writing to the address on your Schedule of Cover for a refund providing that you have not travelled and no claim has been made or will be made. If you cancel after the first 14 days of receipt of the documents no premium refund will be made. See the Cooling Off - Policy Cancellation Provisions for full details.