

## ACCIDENT & GENERAL SINGLE / MULTI TRIP - SCHEDULE OF COVER (EURO)

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	Curtailment	€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 12 hours 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				
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				
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



# COVID COVER

CANCELLATION / CURTAILMENT / MEDICAL



## COVID RELATED OVERSEAS MEDICAL EXPENSES

If DFA/FCDO security status for the destination has been downgraded from avoid all but essential travel.



Up to €2,000/£2,000 transport and accommodation cover if you have to extend your stay due to catching Covid Overseas.



## CANCELLATION DUE TO

- Catching COVID
- Travelling companion catching COVID
- Relative being hospitalised due to COVID
- Business associate being hospitalised due to COVID\*
- Person arranged to stay with during your trip receives a COVID diagnosis within 14 days prior to departure
- Receiving COVID diagnosis pre departure \*\*

Terms, conditions and exclusions apply - see full policy wording

\* Platinum policy only

\*\* Presence of covid detected



Fairsure Travel Insurance is a specialist insurance only available through the Travel Trade.  
To purchase Fairsure Travel Insurance please contact your Travel Agent.

IN THE EVENT OF A MEDICAL EMERGENCY : Tel: +44 (0) 2380 177466 / Email: operations@maydayassistance.com

TO MAKE A CLAIM UPON RETURN HOME : Submit a claim online at [www.reactiveclaims.com](http://www.reactiveclaims.com) or Call 01420 259 062

LOUNGE ACCESS : If 2 hour delay announced on outward journey, call our Lounge Hotline : +44 (0) 2380 177466

THIS IS NOT A POLICY DOCUMENT.  
Please refer to the policy wording for full terms and conditions.

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.



**UNIQUE PRODUCT**  
ONLY AVAILABLE THROUGH THE TRAVEL TRADE



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# CANCELLATION & MEDICAL EXPENSES

\* Please refer to Policy terms and conditions for full details

## ✓ MEDICAL

- ✓ **COVID Medical and Related Expenses** \* If DFA/FCDO security status for the destination has been downgraded from avoid all but essential travel on date of departure.
- ✓ **Emergency Medical and Surgical Treatment**
- ✓ **Hospital Charges**
- ✓ **Additional accommodation and travelling expenses to remain beyond original departure date**  
Up to €2,000 / £2,000 per person diagnosed with Covid
- ✓ **Costs for someone to travel to and remain with you and accompany home**
- ✓ **Emergency dental treatment for relief of pain**
- ✓ **240 Waived medical conditions**
- ✓ **Friendly medical screening team based in Ireland**
- ✓ **Fast and efficient claims team based in Ireland**
- ✓ **Zero excess on Platinum Policy**



## ✓ CANCELLATION

- ✓ **CATCHING COVID** within 14 days prior to departure
- ✓ **TRAVELLING COMPANION CATCHING COVID** within 14 days prior to departure  
\*Please refer to policy wording for definition of travelling companion
- ✓ **RELATIVE BEING HOSPITALISED DUE TO COVID** at time of travel
- ✓ **BUSINESS ASSOCIATE BEING HOSPITALISED DUE TO COVID** at time of travel  
\*\* Platinum policy only
- ✓ **PERSON ARRANGED TO STAY WITH DURING YOUR TRIP RECEIVES A COVID DIAGNOSIS WITHIN 14 DAYS PRIOR TO DEPARTURE**
- ✓ **RECEIVING COVID DIAGNOSIS PRE DEPARTURE**

## ✗ What is NOT Covered

- ✗ Any circumstance known to you likely to cause cancellation prior to the booking of the trip and or insurance.
- ✗ Claims arising due to your disinclination to travel.
- ✗ Claim events relating to COVID occurring within 28 days of purchasing the insurance (unless the insurance is purchased with 48 hours of booking the trip)
- ✗ Cancellation due to Government lockdowns relating to COVID
- ✗ Compulsory quarantines upon arrival home.
- ✗ COVID related medical expenses if destination DFA security status is designated 'Avoid all or all but essential Travel'
- ✗ Anything in Exclusions – please refer to policy wording.

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# UNIQUE PRODUCT

## ONLY AVAILABLE THROUGH THE TRAVEL TRADE

A&G - Insurance Professionals, supporting the travel trade

### WHY CHOOSE US ?

**WINTER SPORTS**  
Built into mid range product

**CANCELLATION  
& CURTAILMENT  
COVER**

**COVID MEDICAL  
EXPENSES**

**CRUISE COVER**  
So much more than just  
Cruise Connection

**COVID  
CANCELLATION**

**FREE LOUNGE  
ACCESS**  
If outbound flight delayed  
for more than 2 hours

**BUSINESS COVER**  
Built into mid range product

**FREE TRACEABLE  
LUGGAGE TAGS**  
included in every policy

**GADGETS**

**GOLF COVER**  
Built into mid range product

**MOBILE PHONES**

**HAZARDOUS  
ACTIVITIES**  
Built into mid range  
You just don't know what you  
may do on holiday

**NO EXCESS**  
Built into mid range product

**NO AGE LIMITS**  
Built into mid range product

**YOUR OUTBOUND FLIGHT IS DELAYED  
BY MORE THAN 2 HOURS ??**

*No need to worry ...*

WE WILL BOOK YOU INTO THE AIRPORT LOUNGE\*



RETREAT



REFRESH



RELAX



\*If your flight is delayed by more than 2 hours, contact us for a voucher on +44 (0) 2380 177466