AXA TRAVEL INSURANCE – REPUBLIC OF IRELAND TRAVEL INSURANCE SUMMARY

This policy summary does not contain the full details and conditions of your insurance – these are located in your policy wording.

INSURER
Benefits under this policy are underwritten by Inter Partner Assistance SA of 10/11 Mary Street, Dublin 1, Ireland. Inter Partner Assistance SA is authorised by the National Bank of Belgium in Belgium and regulated by the Central Bank of Ireland for Conduct of Business rules.

TYPE OF INSURANCE AND COVER
Travel insurance for single or annual multi trips – Please refer to your Insurance Certificate for your selected cover. Some winter sports cover may also be included upon payment of an appropriate additional premium – your Insurance Certificate will show if you selected this option. Golf and business cover may also be included upon payment of an appropriate additional premium – your Insurance Certificate will show if you selected these options.

The policy covers you for trips within the Republic of Ireland provided you have pre-booked at least two night’s accommodation.

Please note - If your trip is longer than the maximum duration, this policy will not cover you for any part of that trip.

AGE ELIGIBILITY
Single trip policies are available to policyholders up to age 79 for trips for up to 90 days. Single trip cover for anyone aged 80 or over is only available for trips to Europe up to 30 days in length.

Annual policies are available to policyholders up to age 64 for trips up to 42 days. If you reach the age of 65 during the period of insurance, cover will continue until the next renewal date but not thereafter.

The Winter Sports Option is available up to the age of 64.

RESIDENCY
This policy is only available to you if you are permanently resident in the Republic of Ireland and have been for the six months prior to the date of issue.

POLICY EXCESS
Under most sections of the policy, claims will be subject to an excess. This means that you will be responsible for paying the first €75 of each and every claim per incident for each insured person but limited to €150 in all if family cover applies.

DURATION OF YOUR POLICY
– if you have selected annual multi trip cover: the period for which we have accepted the premium as stated in the Insurance Certificate. During this period any trip not exceeding 42 days is covered.
– if you have selected single trip cover: the period of the trip and terminating upon its completion, but not in any case exceeding the period shown in the Insurance Certificate.

All trips must begin and end in the country of residence.

IMPORTANT
Pre-existing medical conditions are not covered under this Policy.

If you are admitted to hospital during a trip, or think you may have to come home early because of illness or accident, you must inform AXA Assistance, the assistance provider, immediately on +44 (0) 844 811 8422 or +44 (0) 207 158 0025.

Special conditions apply to each section of the Policy, so please refer to the Policy for full details.

IMPORTANT REQUIREMENTS FOR INSURED PERSONS WITH PRIVATE HEALTH INSURANCE
If you have confirmed that you have Private Health Insurance which includes cover for overseas in-patient medical treatment up to a minimum of €55,000, this will be shown on your travel insurance certificate. Your confirmation that you have Private Health Insurance in place means that you agree to the following:
1. You have a Private Health Insurance policy in place for the entire period of insurance of this policy.
2. Your Private Health Insurance policy covers each insured person on this policy for overseas inpatient medical treatment up to a minimum of €55,000.
3. You understand that if you are admitted into hospital abroad as an inpatient you must first claim against your Private Health Insurance policy before claiming under this policy.
Health Insurer up to your overseas benefit limit, before cover under Section G - Emergency Medical and Other Expenses of this policy will come into effect.

You have received a discount when you purchased this policy, therefore in the event of a claim for overseas in-patient medical treatment; there is no benefit payable until either you have reached the benefit limit of your Private Health Insurance policy or after €55,000, whichever is the highest.

FEATURES AND BENEFITS

Section A – Travel Advice
• General travel information before or during your trip such as visa and vaccination requirements, weather, language and banking information.

Section B – Travel Assistance
• Assistance with lost luggage, documents and message relay.

Section C – Cancellation or Curtailment Charges
• Unavoidable or necessary cancellation or curtailment of your trip before completion due to death; bodily injury or illness; compulsory quarantine or jury service; redundancy; withdrawal of leave for members of the armed forces or emergency services; the police requesting you to return to or remain at your home due to serious damage to your home caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft. The maximum we will pay under this section is up to €7,000 for Gold Cover and €10,000 for Platinum Cover.

Section D – Missed Departure/ Missed Connection
• Up to €1,000 for Gold Cover and €1,500 for Platinum Cover for additional room only accommodation and travel expense due to the failure of public transport or an accident or breakdown of the vehicle you are travelling in or strike.

Section E – Delayed Departure/Abandonment
• Delayed departure for at least 12 hours from the scheduled departure time. €20 for the first complete 12 hour delay and €20 for each further full 12 hours delay, up to a maximum of €240 for Gold Cover and €320 for Platinum Cover.
• Up to €7,000 for Gold Cover and €10,000 for Platinum Cover for any irrecoverable travel and other pre-paid charges if you choose to cancel your trip after a continuous 24 or 36 hour delay has occurred on your outward journey.

Section F – Involuntary Denial of Boarding
• If you are denied boarding of an aircraft due to overbooking, €200 for Gold Cover and €300 for Platinum Cover after the first complete 6 hour delay for meals and refreshments. Up to a further €200 for Gold Cover and €300 for Platinum Cover after a 12 hour delay.

Section G – Emergency Medical and Other Expenses
• Medical, surgical, hospital, ambulance and nursing fees up to €5,000,000 for Gold Cover and unlimited for Platinum Cover outside your country of residence. Medical expertise to arrange medical assistance or transport home following an accident or illness.
• Emergency dental treatment for pain relief up to €350 incurred outside your country of residence.
• Reasonable cost of funeral expenses abroad up to €4,500 plus the reasonable cost of conveying the ashes or remains home.
• Reasonable additional transport and/or accommodation expenses incurred up to €150 for Gold Cover and €200 for Platinum Cover per night for 10 nights, if it is medically necessary for you and a companion to stay beyond your scheduled return date.
• Convalescence benefits if you require medical assistance after you are repatriated to your country of residence up to €75 for Gold Cover and €100 for Platinum Cover per day, up to a maximum of €1,500 for Gold Cover and €2,000 for Platinum Cover.

Section H – Hospital Benefit
• €25 for Gold Cover and €50 for Platinum Cover for every completed 24 hours of in-patient stay up to a maximum of €250 for Gold Cover and €500 for Platinum Cover.

Section I – Baggage, Baggage Delay and Passport
• Accidental loss, theft or damage to baggage (excluding ski and golf equipment) up to €3,000 for Gold Cover and €4,000 for Platinum Cover. Up to €300 for Gold Cover and €400 for Platinum Cover for any single article and for all valuables in total – please refer to ‘Definitions’ in the policy wording.
• Up to €200 for the emergency replacement of clothing, medication and toiletries if your baggage is lost and not returned for more than 12 hours on the outward journey.
• Up to €400 for reasonable additional costs for travel and accommodation incurred whilst obtaining a replacement passport or visa abroad – please refer to the policy wording for full details of the cover available.
Section J – Personal Accident
- Up to €15,000 for Gold Cover and €30,000 for Platinum Cover for death, loss of limb or sight, permanent total and temporary total disablement, subject to age – please refer to the policy wording for full details of the cover available.

Section K – Personal Liability
- Personal liability for any compensation you become legally liable to pay up to €2,000,000 for Gold Cover and €3,000,000 for Platinum Cover.

Section L – Overseas Legal Expenses and Assistance
- Legal expenses and costs in pursuit of a civil action up to €10,000 for Gold Cover and €20,000 for Platinum Cover.

Section M – Catastrophe Cover
- Up to €1,000 for unused accommodation costs and charges following cancellation of the trip before completion or additional accommodation and transport costs incurred if you cannot use your booked accommodation due to fire, flood, earthquake, explosion, tsunami, landslide, avalanche or storm.

Section N – Hijack Cover
- €50 for Gold Cover and €100 for Platinum Cover per full 24 hours, up to a maximum of €500 for Gold Cover and €1,000 for Platinum Cover if the aircraft or sea vessel in which you are travelling as a fare paying passenger is hijacked.

Section O – Business Cover – Optional – Available upon Payment of Additional Premium
- Up to €1,200 for Gold Cover and €1,800 for Platinum Cover for accidental loss, theft or damage to business equipment, subject to a maximum of €800 for any one article, pair or set of articles and €800 for computer equipment.
- An economy flight for a business associate to take your place on a pre-arranged business trip – please refer to the policy wording for full details of the cover available.

Section P – Winter Sports Cover – Optional – Available upon Payment of Additional Premium
Section P1 – Ski Equipment and Ski Equipment Hire
- Up to €600 for Gold Cover and €750 for Platinum Cover for the loss, theft or damage to your own ski equipment, subject to a maximum of €300 for Gold Cover and €500 for Platinum Cover for any single article, pair or set of articles.
- Up to €30 for Gold Cover and €50 for Platinum Cover per day, up to a maximum of €300 for Gold Cover and €500 for Platinum Cover for the cost of hiring ski equipment following the loss, theft or damage to your own ski equipment.

Section P2 – Ski Pack
- Up to €30 for Gold Cover and €50 for Platinum Cover per day, up to a maximum of €300 for Gold Cover and €500 for Platinum Cover for the unused portion of your ski pack following your bodily injury or illness.

Section P3 – Piste Closure
- Up to €30 for Gold Cover and €50 for Platinum Cover per day, up to a maximum of €300 for Gold Cover and €500 for Platinum Cover for the cost of transport organised by your tour operator to an alternative site if snow conditions result in total closure of skiing facilities. If no alternative sites are available we will pay you compensation of €30 for Gold Cover and €50 for Platinum Cover per day, up to a maximum of €300 for Gold Cover and €500 for Platinum Cover.

Section P4 – Avalanche
- Up to €30 for Gold Cover and €50 for Platinum Cover per day, up to a maximum of €300 for Gold Cover and €500 for Platinum Cover for reasonable extra accommodation and travel expenses if access to and from the ski resort is blocked or scheduled public transport services are cancelled.

Section O – Golf Cover – Optional – Available upon Payment of Additional Premium
- Accidental loss, theft or damage to golf equipment up to €1,500 for Gold Cover and €2,000 for Platinum Cover.
- Golfing Liability up to €1,000,000.
- Up to a maximum of €250 for pre-paid, irrecoverable green fees following your bodily injury or illness or Cancellation or Curtailment under Section C.
- €75 Hole in One Benefit.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS
- This policy is not available to anyone aged 65 or over if Annual Travel Insurance is selected. If you reach the age of 65 during the period of insurance, cover will continue until the next renewal date but not thereafter.
- If you have chosen Single Trip Insurance, policies are available to policyholders up to age 79 for trips for up to 90 days. Single trip cover for anyone aged 80 or over is only available for trips to Europe up to 30 days in length.

General Exclusions:
• War risks, civil commotion, terrorism (except under Sections G – Emergency Medical and Other Expenses, H – Hospital Benefit and J – Personal Accident unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination.
• There are a number of sports, activities and winter sports that are excluded - please see paragraphs 4, 5, 6 and 7 in the General Exclusions section, the Winter Sports definition and the Sports and Other Activities section of the policy wording.
• Wilful, self inflicted injury, solvent, drug or alcohol abuse.
• Unlawful actions and any subsequent legal proceedings brought against you.
• Travel to a country or specific area or event which the Travel Advice Section of the Department of Foreign Affairs or the World Health Organisation has advised the public not to travel to.

Exclusions under Section C – Cancellation or Curtailment Charges:
• Redundancy caused by misconduct, resignation, voluntary redundancy or where notification of redundancy was given prior to the application for this policy.
• Any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim.

Exclusions under Section D – Missed Departure/Missed Connection:
• Strike or industrial action publicly known by the date you purchased this insurance or at the time of booking any trip.

Exclusions under Section E – Delayed Departure/Abandonment:
• Strike, industrial action or air traffic control delay publicly announced by the date you purchased this insurance or at the time of booking any trip.

Exclusions under Section F – Involuntary Denial of Boarding:
• Costs or charges for which the airline will compensate you, or where the bumping was voluntary or not mandatory.

Exclusions under Section G – Emergency Medical and Other Expenses:
• Treatment or surgery which in the opinion of the medical practitioner in attendance can wait until your return to Ireland.
• Medication, which prior to departure is known to be required.
• Expenses incurred as a result of a tropical disease where the required inoculations have not been undertaken.
• Pre-existing medical conditions.

Exclusions under Section H – Hospital Benefit:
• Hospitalisation, compulsory quarantine or confinement to your accommodation as a result of a tropical disease where the required inoculations have not been undertaken.

Exclusions under Section J – Baggage, Baggage Delay and Passport:
• Valuables left unattended at any time unless in a hotel safe or safety deposit box.
• Baggage contained in an unattended motor vehicle between 9 p.m. and 8 a.m. or between 8 a.m. and 9 p.m. unless it is in a secured area, and evidence of entry into the vehicle by forcible and violent means is available – Please see the section Special Exclusions Applicable to Personal Belongings for a description of secure areas.
• Contact or corneal lenses, hearing aids, dental or medical fittings and other items are excluded – please refer to the policy wording for the full list.
• Personal money or your passport or visa.

Exclusions under Section K – Personal Liability:
• Pursuit of any trade, business or profession, or the ownership, possession or use of any vehicles, aircraft or mechanically operated watercraft.

Exclusions under Section O – Business Cover:
• Business equipment left unattended at any time unless deposited in a hotel safe, locked accommodation or in unless it is in a secured area of a motor vehicle, and evidence of entry into the vehicle by forcible and violent means is available – Please see the section Special Exclusions Applicable to Personal Belongings for a description of secure areas.
• Loss, theft or damage of films, tapes, cassettes, cartridges or discs other than the market value.
• Any loss or damage arising from manual work.

Exclusions under Sections P1, P2, P3 and P4 – Winter Sports Cover:
• Ski equipment contained in or stolen from an unattended motor vehicle between 9 p.m. and 8 a.m. or between 8 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.

Exclusions under Section Q – Golf Cover:
• Golf equipment contained in or stolen from an unattended motor vehicle between 9 p.m. and 8 a.m. or between 8 a.m. and 9 p.m. unless it is in a secured area, and evidence of entry into the vehicle by forcible and violent means is available – Please see the section Special Exclusions Applicable to Personal Belongings for a description of secure areas.

POLICY CANCELLATION
Please examine the policy and Insurance Certificate and if they do not meet your requirements let us know by calling on 1890 608 808 within 14 days of issue. Provided you have not travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred and that the policy and the Insurance Certificate are returned to us prior to your departure date, we will refund the premium in full.

You may cancel this policy at any time after 14 days of issue by calling on 1890 608 808. If you cancel after 14 days of issue no premium refund will be made. We reserve the right to cancel the policy by providing 21 days notice by registered post to your last known address. No refund of premium will be made.

AUTOMATIC RENEWAL
In order to ensure continuous cover we will keep your payment details so we can continue to deduct premiums when we renew your policy. Each year we will mail you 30 days in advance to remind you that this is happening. If you do not want to renew this policy please contact us on 1890 608 808 before the renewal date to let us know.

STAMP DUTY
The appropriate stamp duty has been or will be paid by us to the Revenue Commissioner in accordance with the provisions of the composition agreement entered into with them under section 5 of the Stamp Duties Consolidation Act 1999. All monies which may become due or payable by us shall be payable from our offices in the Ireland to you at the address you have notified to us in Ireland.

CLAIMS PROCEDURE
Please read the appropriate section in the policy to see exactly what is, and is not covered, noting particularly any conditions, limitations and exclusions.

Making a claim.
   a) In the event of an emergency you should first call AXA Assistance on telephone +353 (1) 4311 202 (any minor illness or injury costs must be paid for by you and reclaimed).
   b) For all other claims telephone our Claims Helpline on +353 (1) 4311 203 (Monday – Friday 9:00 – 17:00) to obtain a claim form. You will need to give:
       – your name,
       – your policy number,
       – brief details of your claim.

We ask that you notify us within 28 days of you becoming aware of an incident or loss leading to a claim and you return your completed claim form and any additional information to us as soon as possible.

Additional Information
You must supply all of your original invoices, receipts and reports etc. You should check the section under which you are claiming for any specific conditions and details of any supporting evidence that you must give us. It is always advisable to keep copies of all the documents that you send to us.

COMPLAINTS PROCEDURE
MAKING YOURSELF HEARD
We are committed to providing you with an exceptional level of service and customer care. We realise that things can go wrong and there may be occasions when you feel that we have not provided the service you expected. When this happens, we want to hear about it so that we can try to put things right.

WHEN YOU CONTACT US:
Please give us your name and contact telephone number. Please quote your policy and/or claim number. Please explain clearly and concisely the reason for your complaint.

INITIATING YOUR COMPLAINT
You need to contact AXA Assistance on +353 (1) 4311 202. We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if you are not satisfied, you can take the issue further:

If your complaint is one of the few that cannot be resolved by this stage contact the Head of Customer Care in your preferred language, who will arrange for an investigation on behalf of the Chief Executive: AXA Travel Insurance, Complaints Department, The Quadrangle, 106-118 Station Road, Redhill, RH1 1PR. Or you may use e-mail: irelandcustomer.support@axa-travel-insurance.com
BEYOND AXA TRAVEL INSURANCE
If we have given you our final response and you are still dissatisfied you may refer your case to the Financial Services Ombudsman (FSO) in Ireland.
The FSO is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after we have provided you with written confirmation that our internal complaints procedure has been exhausted. The Ombudsman can be contacted at:

Financial Services Ombudsman Bureau
3rd Floor, Lincoln House, Lincoln Place, Dublin 2

Lo-call: 1890 882090, Tel: 01 6620899, Fax: 01 6620890
Email: enquiries@financialombudsman.ie
Web: www.financialombudsman.ie

Referral to the FSO will not affect your right to take legal action against us.