# AXA TRAVEL INSURANCE – REPUBLIC OF IRELAND TRAVEL INSURANCE POLICY

## POLICY SCHEDULE

<table>
<thead>
<tr>
<th>Section</th>
<th>Gold</th>
<th>Platinum</th>
<th>Excess - All Levels</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Section A - Travel Advice</strong></td>
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<tr>
<td>Travel Advice (Visa, vaccination, weather forecast, language, bank opening hours...)</td>
<td>Included</td>
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<tr>
<td><strong>Section B - Travel Assistance.</strong></td>
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<tr>
<td>Legal Assistance</td>
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<tr>
<td>Lost or Stolen Document Assistance</td>
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<tr>
<td>Interpreter</td>
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<tr>
<td>Message Relay</td>
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<tr>
<td>Lost Luggage Assistance</td>
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<tr>
<td><strong>Section C – Cancellation, Abandonment or Curtailment Charges</strong></td>
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</tr>
<tr>
<td>Cancellation or Curtailment</td>
<td>€ 7,000</td>
<td>€ 10,000</td>
<td>€ 75</td>
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<tr>
<td><strong>Section D - Missed Departure/ Missed Connection</strong></td>
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<tr>
<td>Missed Departure/ Missed Connection</td>
<td>€ 1,000</td>
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<tr>
<td><strong>Section E - Delayed Departure</strong></td>
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<tr>
<td>Travel Delay, maximum - per 12 hour period</td>
<td>€ 240</td>
<td>€ 320</td>
<td>€ 20</td>
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<td><strong>Section F - Involuntary Denial of Boarding</strong></td>
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<td>Involuntary Denial of Boarding</td>
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<tr>
<td>Extended Denial of Boarding</td>
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<tr>
<td><strong>Section G – Baggage Delay</strong></td>
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<tr>
<td>Baggage Delay – maximum after 12 hours</td>
<td>€ 200</td>
<td>€ 200</td>
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<tr>
<td><strong>Section H - Emergency Medical and Other Expenses</strong></td>
<td></td>
<td></td>
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<tr>
<td>Medical Expenses</td>
<td>€ 5,000,000</td>
<td>Unlimited</td>
<td>€ 75</td>
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<tr>
<td>Repatriation</td>
<td>Included above</td>
<td>Included above</td>
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<tr>
<td>Emergency Dental Pain Relief</td>
<td>€ 350</td>
<td>€ 350</td>
<td>€ 75</td>
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<tr>
<td>Infants born following Complications of Pregnancy, maximum per event</td>
<td>€ 75,000 (or € 200,000 for trips to USA or Caribbean)</td>
<td>€ 75,000 (or € 200,000 for trips to USA or Caribbean)</td>
<td>€ 75</td>
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<tr>
<td>Transportation to Hospital if not free</td>
<td>Included</td>
<td>Included</td>
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<tr>
<td>Relative/Friend to travel out if travelling alone when hospitalised</td>
<td>Economy Flight + €75 per day, maximum 10 days</td>
<td>Economy Flight + €150 per day, maximum 10 days</td>
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<tr>
<td>Extended stay (Companion)</td>
<td>€150 per day, maximum €1,500</td>
<td>€200 per day, maximum €2,000</td>
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<tr>
<td>Extended stay following Medical treatment (Insured/Companion)</td>
<td>€150 per day, maximum €1,500</td>
<td>€200 per day, maximum €2,000</td>
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<tr>
<td>Return Home of Children</td>
<td>Economy Flight + €150 per day, maximum 3 days</td>
<td>Economy Flight + €200 per day, maximum 3 days</td>
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<tr>
<td>Driver to return Vehicle Home</td>
<td>-</td>
<td>Economy Flight + €100 per day, maximum 2 days</td>
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<tr>
<td>Convalescence, maximum</td>
<td>€ 1,500</td>
<td>€ 2,000</td>
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</tr>
<tr>
<td>- per day</td>
<td>€ 75</td>
<td>€ 100</td>
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<tr>
<td>Funeral Expenses</td>
<td>€ 4,500</td>
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<td><strong>Section I - Hospital Benefit</strong></td>
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<tr>
<td>Hospital Benefit, maximum</td>
<td>€ 250</td>
<td>€ 500</td>
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</tr>
<tr>
<td>- per day</td>
<td>€ 25</td>
<td>€ 50</td>
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<tr>
<td><strong>Section J - Baggage and Passport</strong></td>
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<tr>
<td>Baggage (maximum)</td>
<td>€ 3,000</td>
<td>€ 4,000</td>
<td>€ 75</td>
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<tr>
<td>- Single Item Limit</td>
<td>€ 300</td>
<td>€ 400</td>
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<tr>
<td>Section</td>
<td>Description</td>
<td>€ 300</td>
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<tr>
<td>K</td>
<td>Valuables Limit in Total</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Lost or stolen Passport, identity card or visa</td>
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<td></td>
<td>Loss of Limbs or Sight (Aged &lt; 66)</td>
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<td></td>
<td>Permanent Total Disablement (Aged &lt; 66)</td>
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<td></td>
<td>Death Benefit (Aged 18 to 65)</td>
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<tr>
<td></td>
<td>Death Benefit (Under 18 or 65yrs+)</td>
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<tr>
<td></td>
<td>All Benefits (66yrs+)</td>
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<td>Personal Liability</td>
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<td>Legal expenses</td>
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<td>Hijack, maximum,</td>
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<tr>
<td></td>
<td>per day</td>
<td>€ 50</td>
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<tr>
<td>P</td>
<td>Business Cover – Optional – Available upon payment of additional premium</td>
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<td>Business Equipment (maximum)</td>
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<td>Single Item Limit</td>
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<td>Computer Equipment Single Item Limit</td>
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<td>Winter Sports Cover – Optional – Available upon payment of additional premium</td>
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<td>Single Item Limit</td>
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<td>per day</td>
<td>€ 30</td>
<td>€ 50</td>
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<td>Q</td>
<td>per day</td>
<td>€ 30</td>
<td>€ 50</td>
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<td></td>
<td>Piste Closure, maximum</td>
<td>€ 300</td>
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<td>€ 50</td>
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<tr>
<td></td>
<td>per day</td>
<td>€ 30</td>
<td>€ 50</td>
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<td>per day</td>
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<td></td>
<td>Avalanche, maximum</td>
<td>€ 300</td>
<td>€ 500</td>
<td>€ 50</td>
</tr>
<tr>
<td></td>
<td>per day</td>
<td>€ 30</td>
<td>€ 50</td>
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<th>Section</th>
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<th>€ 1,500</th>
<th>€ 2,000</th>
<th>€ 75</th>
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<tbody>
<tr>
<td>R</td>
<td>Golf Cover - Optional – Available upon payment of additional premium</td>
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<tr>
<td></td>
<td>Golf Equipment</td>
<td>€ 1,500</td>
<td>€ 2,000</td>
<td>€ 75</td>
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<tr>
<td></td>
<td>Single Item Limit</td>
<td>€ 700</td>
<td>€ 700</td>
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</table>

| Section | Description | € 1,000,000 | € 1,000,000 | | |
|---------|-------------|-------------|-------------|---|
| R       | Golfing Liability |        |          |      |
|         | Legal Expenses | Included above | Included above | | |
|         | Green Fees | € 250 | € 250 | | |
|         | Hole in One Benefit | € 75 | € 75 | | |

**EMERGENCY TELEPHONE NUMBER:**
PLEASE CALL AXA ASSISTANCE ON +353 (1) 4311 202

**CLAIM TELEPHONE NUMBER:**
PLEASE CALL AXA ASSISTANCE ON +353 (1) 4311 203
IMPORTANT NOTICE

1. Claims arising from pre-existing medical conditions are not covered.

2. There is not cover provided by this policy if, on the commencement of cover under this Policy or when booking any trip, you are having or waiting to have any medical tests or investigations, or are waiting for the results of any tests or investigations, into any undiagnosed medical condition or symptoms for which the underlying cause has not been diagnosed. This is regardless of how significant the issue for which you have been referred for further investigation was considered to be by the medical practitioner consulted.

3. Claims arising when you are travelling against the advice of a medical practitioner (or would have been travelling against the advice of a medical practitioner had you sought their advice) are not covered.

4. Claims arising when you are travelling with the intention of obtaining medical treatment or consultations abroad are not covered.

5. Claims arising when you have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which you are awaiting investigations or consultations, or awaiting results of investigations, where the underlying cause has not been established) are not covered.

6. In case of any medical emergency you or the treating facility should contact us on +353 (1) 4311 202 as soon as possible. You would also need to contact us to report any loss, theft or damage.

7. You must claim against your private health insurer first if you have one for any medical expenses abroad up to your policy limit.

8. Please do not curtail any trip without first contacting AXA Assistance – see page 7.

9. Any incident relating to winter sports will be covered only if you have purchased the Winter Sports Option and it is shown as operative on the insurance certificate.

10. Any incident relating to ski equipment, business equipment or golf equipment will only be covered if you have purchased the appropriate option and it is shown as operative on the insurance certificate.

11. Trips must begin and end in the country of residence and both outbound and inbound travel tickets must be purchased before the trip begins. Any trip solely within the country of residence is only covered where you have pre-booked at least two nights’ accommodation rented for a fee. Please note if your trip is longer than the maximum duration, we will not cover that trip.

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INTRODUCTION

Thank you for purchasing this policy from AXA Travel Insurance. This is your travel insurance policy. It contains details of cover, conditions and exclusions relating to each insured person and is the basis on which all claims will be settled. It is validated by the issue of the Insurance Certificate which is evidence of the contract of insurance. If any details in the Insurance Certificate are incorrect, or your needs change in any way, you must contact AXA Assistance as soon as possible.

In return for having accepted your premium, we will in the event of bodily injury, death, medical conditions, disease, loss, theft, damage or other events happening within the period of insurance provide insurance in accordance with the operative sections of your policy as referred to in your Insurance Certificate. All benefits and excesses are per insured person, per section and per trip unless otherwise stated.

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.

AGE ELIGIBILITY

Single trip policies are available to insured persons 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 Insured persons 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.

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.

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.

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.

The main policyholder may cancel this policy at any time after 14 days of issue by calling on 1890 608 808. If the main policyholder cancels after 14 days of issue no premium refund will be made.

We may cancel this policy giving you at least fourteen days written notice at your last known address for the following reasons:

• If you fail to make payment of the premium(s);
• If you fail to co-operate with our representatives;
• If we otherwise cease to comply with the terms and conditions of this policy in any significant respect;

and/or
We may cancel this policy without giving you prior notice if, by law, we are prevented or otherwise impeded from providing it. We may cancel this policy without giving you prior notice and without refunding your premium if:

• you make or try to make a fraudulent claim under your policy;
• you are abusive or threatening towards our staff;
• you repeatedly or seriously break the terms of this policy.

PRIVATE HEALTH INSURANCE

If you have confirmed you have Private Health Insurance which includes cover for overseas in-patient medical treatment for a minimum of €55,000, this will be shown on your insurance certificate. Your confirmation that you have Private Health Insurance in place means 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 in-patient medical treatment for 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 Insurer up to your overseas benefit limit, before cover under Section H – 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.

If you currently hold Private Health Insurance you must notify the relevant private medical insurance assistance company at the time of claiming. Here are some of the common insurers contact details noted below:

<table>
<thead>
<tr>
<th>Insurance Company</th>
<th>Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>VHI Assistance</td>
<td>+353 1 448 2442</td>
</tr>
<tr>
<td>VHI Assistance USA</td>
<td>+1 800 364 9022</td>
</tr>
<tr>
<td>Laya Healthcare Assistance</td>
<td>+353 21 422 2204</td>
</tr>
<tr>
<td>Aviva Health Insurance</td>
<td>+353 1 481 7840</td>
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</tbody>
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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.

TYPE OF POLICIES

Individual(s) – one or more persons age 18 and over, travelling together on any trip to the same destination, and named on the insurance certificate.

Couple – the main policyholder and his/her spouse, civil partner (including same-sex, in a common law relationship or who have co-habited for at least 6 months) or fiancé(e), together in a domestic relationship residing at the same address and named on the insurance certificate.

Family – up to two adults living at the same address for at least 6 months and any number of their children, step children or foster children aged under 18, accompanying the parents or legal guardian insured on the same policy travelling on any trip to the same destination. All insured person(s) must be named on the insurance certificate.

Under annual multi trip cover either adult is also insured to travel on their own and children living at the same address as the main policyholder are also covered if they travel independently from the insured adult.

THE LAW APPLICABLE TO THIS CONTRACT

Your policy will be governed by the law of the Republic of Ireland unless we have specifically agreed in writing otherwise.

USE OF YOUR PERSONAL DATA

If your insurance application is accepted you also agree we may:

a) disclose and use information about you and your insurance cover – including information relating to your medical status and health – to companies within the AXA group of companies worldwide, our partners, service providers and agents in order to administer and service your insurance cover, process and collect relevant payments on it, for fraud prevention and to manage the insurance products which you have purchased;

b) undertake all of the above within and outside the European Union. This includes processing your information in countries in which data protection laws are not as comprehensive as in the EU. However, we have taken appropriate steps to ensure the same (or equivalent) level of protection for your information in other countries as there is in the European Union; and

c) monitor and/or record your telephone calls in relation to cover to ensure consistent servicing levels and account operation.

We use advanced technology and well defined employee practices to help ensure that your information is processed promptly, accurately and completely and in accordance with applicable data protection law.

If you want to know what information is held about you by the AXA Group, please write to:

AXA Travel Insurance, Data Protection Officer, The Quadrangle, 106-118 Station Road, Redhill, RH1 1PR

There may be a charge for this service, as permitted by law. Any information which is found to be incorrect will be corrected promptly.

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.

UNDERWRITER

Benefits under this Policy are underwritten by Inter Partner Assistance SA (IPA), whose registered branch office in Ireland is 10/11 Mary Street, Dublin 1, Ireland (company number 906006) and is regulated by the Central Bank of Ireland. IPA is a branch of Inter Partner Assistance SA, a Belgian firm of Avenue Louise, 166 bte1, 1050, Brussels, which is authorised by the National Bank of Belgium. Some of the services under this Policy will be provided by IPA’s agent, AXA Travel Insurance (company number 426087), of the same Ireland address. All companies are members of the AXA Assistance Group.

DEFINITIONS

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy. For ease of reading the definitions are highlighted by the use of bold print. There may also be specific definitions relating to that section of the policy, these will all be listed at the start of the policy section.

AXA Assistance – the service provider, arranged by AXA Travel Insurance, 10/11 Mary Street, Dublin 1, Ireland (company number 426087).

Baggage – luggage, clothing, personal effects and other articles which belong to you and are worn, used or carried by you during any trip.
Bodily injury  
- an identifiable physical injury sustained by you due to a sudden, unexpected and specific event. Injury as a result of your unavoidable exposure to the elements shall be deemed to be a bodily injury.

Business equipment  
- items used by you in support of your business activity including office equipment which is portable by design including, but not restricted to, personal computers, telephones and calculators.

Business associate  
- any person whose absence from business for one or more complete days at the same time as your absence prevents the proper continuation of that business.

Business trip  
- a trip taken wholly or in part for business purposes but excluding manual work.

Close relative  
- mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, legal ward, partner or fiancé/fiancée or civil partner (including same-sex, in a common law relationship or who have co-habited for at least 6 months).

Complications of Pregnancy  
- the following unforeseen complications of pregnancy as certified by a medical practitioner: toxemia; gestational hypertension; pre-eclampsia; ectopic pregnancy; hydatidiform mole (molar pregnancy); hyperemesis gravidarum; ante partum haemorrhage; placental abruption; placenta praevia; post-partum haemorrhage; retained placenta membrane; miscarriage; stillbirths; medically necessary emergency Caesarean sections/ medically necessary termination and any premature births or threatened early labour more than 8 weeks (or 16 weeks in the case of a multiple pregnancy) prior to the expected delivery date.

Country of residence  
- the Republic of Ireland.

Curtailment / curtail  
- abandoning the trip by direct return to your country of residence or by attending a hospital abroad for in excess of 48 hours as an in-patient and then being repatriated directly from the hospital to your country of residence.

Golf equipment  
- golf clubs, golf balls, golf bag, golf trolley, and golf shoes forming part of your baggage.

 Hole in one  
- driving from the tee during a golf match and holing out in a single stroke.

 Home  
- your normal place of residence in your country of residence.

Insurance Certificate  
- this document, issued upon your purchase of a policy and effective upon our acceptance of your premium, includes the information you gave us. It shows you who is insured, the level of cover you have chosen, the period of Insurance, territorial limits, age restrictions, your premium and any options purchased.

Loss of limb  
- loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of sight  
- total and irrecoverable loss of sight in both eyes.

Main policyholder  
- the first named person on the Insurance Certificate.

Manual work  
- bar and restaurant, waitress, waiter, chalet, maids, au pair and nanny's and occasional light manual work at ground level including retail work and fruit picking but excluding the use of power tools and machinery.

Medical condition(s)  
- any medical or psychological disease, sickness, condition, illness or injury.

Medical emergency  
- a bodily injury or sudden and unforeseen illness suffered by you while you are on a trip outside the country of residence and a registered medical practitioner tells you that you need immediate medical treatment or medical attention.

Medical practitioner  
- a qualified, registered practising member of the medical profession who is not related to you or any person with whom you are travelling.

Medically necessary  
- reasonable and essential medical services and supplies, ordered by a medical practitioner exercising prudent clinical judgement, needed to diagnose or treat an illness, injury, medical condition, disease or its symptoms, and that meet generally accepted standards of medical practice.

Outward journey  
- travelling from your home or business address in the country of residence to your trip destination including international flights, sea crossings or rail journeys which are booked prior to you leaving your country of residence which is directly related to the outbound journey.

Pair or set  
- a number of baggage items associated as being similar, complimentary or used together.

Period of Insurance  

Annual Multi Trip:  
- 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. Under Section C - Cancellation cover shall be operative from the start date stated in the Insurance Certificate or the time of booking any trip (whichever is the later) and terminates on commencement of any trip.

Any trip that had already begun when you purchased this insurance will not be covered, except where you renew an existing annual multi trip policy which fell due for renewal during the trip and there is no gap in cover.

Single Trip  
- the period of the trip and terminating upon its completion, but not in any case exceeding the period shown in the Insurance Certificate. Under Section C - Cancellation cover shall be operative from the time you pay the premium or the time of booking the trip (whichever is the later) and terminates on commencement of any trip.

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

For all sections of the policy other than Section C - Cancellation, the insurance commences when you leave your home, hotel or your place of business in the country of residence (whichever is the later) to commence the trip and terminates at the time you return to your home, hotel or place of business in the country of residence (whichever is the earlier) on completion of the trip.

Extension to Period of Insurance  
- The period of Insurance is automatically extended for the period of the delay in the event that your return to your country of residence is unavoidably delayed due to an event covered by this policy.

Permanent Total Disablement  
- disableness which, having lasted for a period of at least 12 consecutive months from the date of occurrence will, in the opinion of
an independent qualified specialist, prevent you from engaging in, or
giving any attention to, any business or occupation for the remainder
of your life.

Personal belongings
- baggage, ski equipment, golf equipment and business equipment.

Personal Money
- bank notes, currency notes and coins in current use, travellers’
and other cheques, postal or money orders, pre-paid coupons or vouchers,
travel tickets, hotel vouchers, all held for private purposes.

Pre-existing medical condition(s)
- any past or current medical condition that has given rise to
symptoms or for which any form of treatment or prescribed
medication, medical consultation, investigation or follow-up/check-
up has been required or received during the 2 years prior to the
commencement of cover under this Benefit Schedule and/or prior to
the booking of and/or commencement of any trip; and
- any cardiovascular or circulatory condition (e.g. heart condition,
hypertension, blood clots, raised cholesterol, stroke, aneurysm)
that has occurred at any time prior to commencement of cover
under this Benefit Schedule and/or prior to any trip.

Public transport
- any publicly licensed aircraft, sea vessel, train or coach on which
you are booked to travel,

Ski equipment
- skis (including bindings), ski boots, snowboard boots, ski poles and
snowboards.

Sports and other activities
- the activities listed on page 8 when your participation is not the sole
or main reason for your trip.

Strike or industrial action
- any form of industrial action which is carried out with the intention of
stopping, restricting or interfering with the production of goods or
provision of services.

Territorial limits
- if you have selected:
  1. Europe: trips to the following countries will be covered: Albania,
Andorra, Austria, Bailiwick of Guernsey, Bailiwick of Jersey,
Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Channel
Islands, Croatia, Cyprus, Czech Republic, Denmark, Egypt,
Estonia, Finland, France, Georgia, Germany, Greece, Hungary,
Iceland, Republic of Ireland, Italy, Latvia, Liechtenstein,
Lithuania, Luxembourg, FYR Macedonia, Malta, Moldova,
Monaco, Montenegro, Netherlands, Norway, Poland, Portugal,
Romania, Russia west of the Ural mountains, San Marino,
Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey,
Ukraine, United Kingdom (England, Scotland, Wales, Northern
Ireland and the Isle of Man) and Vatican City.
  2. Worldwide excluding North America and the Caribbean: trips to
all countries excluding USA, Canada, Mexico and the Caribbean
countries.
  3. Worldwide (including North America and Caribbean): trips to any
destination are covered.

Please note: Any trips to a country which a government agency in the
Republic of Ireland, the travel advice unit of the department of
Foreign Affairs or the World Health Organisation or similar body has
advised against travel are not covered.

Any trip solely within the country of residence is only covered where
you have pre-booked at least two nights accommodation in a hotel,
motel, holiday camp, bed and breakfast, holiday cottage or similar
accommodation rented for a fee. Medical Benefits in Section H –
Emergency Medical and Other Expenses and Section I – Hospital
Benefit in the country of residence are excluded.

Terrorism
- an act, including but not limited to the use of force or violence
and/or the threat thereof, of any person or group(s) of persons,
whether acting alone or on behalf of or in connection with any
organisations(s) or governments, committed for political, religious,
ideological or similar purposes including the intention to influence any
government and/or to put the public, or any section of the public, in
fear.

Trip
- any holiday, or journey for business or pleasure made by you within
the territorial limits during the period of insurance.

Any trip solely within the country of residence is only covered where
you have pre-booked at least two nights accommodation in a hotel,
motel, holiday camp, bed and breakfast, holiday cottage or similar
accommodation rented for a fee. Medical Benefits in Section H –
Emergency Medical and Other Expenses and Section I – Hospital
Benefit in the country of residence are excluded.

Unattended
- when you are not in full view of and not in a position to prevent
unauthorised interference with your property or vehicle.

Valuables
- jewellery, gold, silver, precious metal or precious or semiprecious
stone articles, watches, furs, leather goods, cameras, camcorders,
photographic, audio, video, computer, television and
telecommunications equipment (including CD’s, DVD’s, tapes, films,
cassettes, cartridges and head phones), computer games and
associated equipment, telescopes, binoculars, portable DVD players,
ipods, MP3 and MP4 players.

We/us/our
- Inter Partner Assistance, 10/11 Mary Street, Dublin 1, Ireland and/
or Inter Partner Assistance
SA (IPA), Avenue Louise, 166 bte1, 1050, Brussels, Belgium and/or
AXA Travel Insurance of the same Irish address. All companies are
members of the AXA Assistance Group.

Winter sports
- You are covered for the following activities if the Winter Sports
Option is shown as operative in the Insurance Certificate and the
appropriate premium paid. Cover under Section L – Personal Liability
for those sports or activities marked with * is excluded.

  airboarding
  big foot skiing
  blade skating
  dry slope skiing
  glacier skiing/walking
  husky dog sledding (organised, non-competitive with local driver)
  * ice go karting (within organisers guidelines)
  ice skating
  * ice windsurfing
  kick sledding
  ski – blading
  ski boarding
  ski run walking
  skiing on piste**
  **skiing – mono
  skiing – off piste with a guide**
  sledging/tobogganing
  * sledging/sleigh riding as a passenger (pulled by horse or reindeer)
  snow blading
  snow boarding
  snow shoe walking
  snow tubing
  winter walking (using crampons and ice picks only)
  A * A piste is a recognised and marked ski run within the resort
 boundaries

You/your/insured person(s)
- each person travelling on a trip whose name appears in the
Insurance Certificate.

GENERAL CONDITIONS

These conditions apply throughout your policy. You must comply with the following conditions to have the full protection of the policy. If you do not comply we may at our option refuse to deal with your claim, or reduce the amount of any claim payment.

1. DUAL INSURANCE
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 we will not pay more than our proportional share (not applicable to Section K – Personal Accident). Under Section H – Emergency /Medical and other Expenses – your private health insurer must pay the first amount as stated in their policy and we will commence cover once that limit has been reached.
You must claim against your private health insurer, state health provider and/or other travel insurer first for any in-patient medical expenses abroad up to all applicable limits.

2. REASONABLE PRECAUTIONS
You must take and cause to be taken all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and to cause to be taken all practicable steps to safeguard your property from loss or damage and to recover property lost or stolen.

3. MAXIMUM AGE LIMIT
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.
Winter Sports cover is available to policyholders up to age 64.

4. CURTAILMENT ASSISTANCE
In the event of curtailment necessitating your early return home you must contact AXA Assistance on +353 (1) 4311 202. The service is available to you and operates 24 hours a day, 365 days a year for advice and assistance with your return home. AXA Assistance will arrange transport home when you have notice of serious illness, imminent demise, or death of a close relative at home.

5. FRAUD
If you or anyone acting for you in any respect makes a claim under the policy knowing the claim to be false or fraudulently exaggerated, makes a statement in support of a claim knowing the statement to be false, submits a document in support of a claim knowing the claim to be false or makes a claim in respect of any loss or damage caused by your wilful act or with your connivance, then we will not pay the claim or any other claim which has been or will be made under the policy, may at our option declare the policy void, shall be entitled to recover from you the amount of any claim already paid under the policy, may inform the Police/Gardai of the circumstances and shall not make any return of premium.

CLAIMS CONDITIONS

These conditions apply throughout your policy. You must comply with the following conditions to have the full protection of the policy. If you do not comply we may at our option refuse to deal with your claim, or reduce the amount of any claim payment.

The first thing you should do:
We recommend that you check your cover. Please read the appropriate section in the policy to see exactly what is, and is not covered, noting any conditions, limitations and exclusions. Your Insurance Certificate will show what sections are in force. You will need to obtain some information about your claim while you are away. We may ask for more documentation that what is listed in CLAIMS EVIDENCE on page 18 to substantiate your claim. If you do not provide the necessary documentation your claim could be reduced or refused.

If bodily injury, illness, loss, theft or damage happens you should immediately:
1. Call AXA Assistance to report a medical emergency, request repatriation, report any loss, theft or damage.
2. Inform a local Police station in the country where the incident occurred and obtain a crime or lost property irregularity report.
3. Take all reasonable steps to recovering missing property.
4. Take all reasonable steps to prevent a further incident.

What you must do after making a claim:
1. Tell us and provide full details in writing immediately if someone is holding you responsible for damage to their property or bodily injury to them. You must also immediately send us any writ or summons, letter of claim or other document.
2. If we ask, you must send us written details of your claim within 31 days.
3. You or your legal representatives must supply at your own expense all information, evidence, details of household insurance, medical certificates and assistance that may be needed.
4. You must supply all of your original invoices, receipts and reports etc. We have listed claims evidence that will help you substantiate your claim at the end of this policy wording.

What you must not do:
1. Admit or deny any claim made by someone else against you or make any arrangement with them.
2. Abandon any property for us to deal with.
3. Dispose of any damaged items as we may need to see them.

We are entitled to take over any rights in the defence or settlement of any claim in your name for our benefit against any other party. We are entitled to take possession of the property insured and deal with any salvage. We may also pursue any claim to recover any amount due from a third party in the name of anyone claiming cover under this policy.

We reserve the right to require you to undergo an independent medical examination at our expense. We may also request and will pay for a post-mortem examination.

We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills.

GENERAL EXCLUSIONS

These exclusions apply throughout your policy. We will not pay for claims arising directly or indirectly from:
1. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, terrorism, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under Section H – Emergency Medical and Other Expenses and Section I – Hospital Benefit unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any trip.
2. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
3. Under all sections, any claim not arising from the circumstances listed in WHAT IS COVERED.
4. Claims where you have not provided the necessary documentation requested by us on page 18 at your expense. We may also ask for more documentation than what is listed to substantiate your claim.
5. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
6. Your participation in or practice of any sport or activity unless it is shown as covered in the list of Sports and other activities on page 8 and when your participation in these is not the sole or main reason for your trip.
7. Your pursuit of winter sports unless the Winter Sports Option is shown as operative in the Insurance Certificate and the appropriate premium paid.
8. Your pursuit of any winter sports not listed under the winter sports definition, even if the Winter Sports Option is shown as operative in the Insurance Certificate.
9. Your engagement in or practice of: manual work involving the use of dangerous equipment in connection with a profession, business or trade; fishing except as a fare paying passenger in a fully-licensed passenger-carrying aircraft; the use of motorised two or three wheeled vehicles unless a full driving licence issued in your country of residence is held permitting the use of such vehicles and you are wearing a helmet; professional entertaining; professional sports; racing (other than on foot); motor rallies and motor competitions; or any tests for speed or endurance.
10. Your willfully, self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, alcohol abuse, the 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 or alcohol addiction).
11. Self-exposure to needless peril (except in an attempt to save human life).
12. Claims arising from alcohol: we do not expect you to avoid alcohol during your trip, but we will not cover any claim arising where you have consumed so much alcohol that you have notably impaired your faculties and/or judgement and you need to make a claim. Your claim can also be declined where you refuse to allow the treating doctor, medical facility or police to complete appropriate testing such as breathalyser or blood tests and/or you refuse to make the report available to us.
13. A 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.
14. You travelling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
15. A condition for which you are travelling with the intention of obtaining medical treatment (including surgery or investigation) or advice outside of your country of residence.
16. A condition for which you are not taking the recommended treatment or prescribed medication as directed by a medical practitioner.
17. Your own unlawful action or any criminal proceedings against you.
18. Not covered is any claim where you are entitled to indemnity under any other Insurance, including any amounts recoverable from any other source, except in respect of any excess beyond the amount which would have been covered under such other Insurance, or any amount recoverable from any other source, had these benefits herein not been effected.
19. Any other loss, damage or additional expense following on from the event for which you are claiming, unless we provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys; cost incurred in preparing a claim; loss of earnings following bodily injury or illness; or loss or costs incurred arising from the interruption of your business.
20. Operational duties as a member of the Armed Forces.
22. Your travel to a country or specific area or event to which the Travel Advice Section of the Department of Foreign Affairs* or the World Health Organisation has advised the public not to travel.

* Department of Foreign Affairs
Iveagh House, 80 St. Stephen’s Green, Dublin 2
Telephone: +353 (0) 1 408 2000
www.dfa.ie/services/traveladvice
We must agree with any equivalent qualification. If you do not hold a qualification, we will only cover you to dive to a depth of 18 metres.

**Contact**

AXA Assistance

EMERGENCY AND MEDICAL SERVICE

- swimming/bathing with elephants
- Sydney harbour bridge (walking across roped together)
- table tennis
- tall ship crewing (no racing)
- ten pin bowling
- tennis
- trampolining
- tree canopy walking
- trekking/hiking/walking up to 2,000 metres above sea level
- tug of war
- volleyball
- water polo
- water skiing/water ski jumping
- whale watching
- wind surfing/sailboarding
- wind tunnel flying (pads and helmets to be worn)
- zip lining/trekking (safety harness must be worn)
- zorbing/hydro zorbing/sphering

† Scuba Diving: scuba diving to the following depths, when you hold the following qualifications, and are diving under the direction of an accredited dive marshal, instructor or guide and within the guidelines of the relevant diving or training agency or organisation:
- PADI Open Water – 18 metres
- PADI Advanced Open Water – 30 metres
- BSAC Ocean Diver – 20 metres
- BSAC Sports Diver – 35 metres
- BSAC Dive Leader – 50 metres

We must agree with any equivalent qualification. If you do not hold a qualification, we will only cover you to dive to a depth of 18 metres.

**MEDICAL ASSISTANCE ABROAD**

AXA Assistance has the medical expertise, contacts and facilities to help should you be injured in an accident or fall ill. AXA Assistance will also arrange transport home when this is considered to be medically necessary, or when you have notice of serious illness or death of a close relative at home.

**PAYMENT FOR MEDICAL TREATMENT ABROAD**

If you are admitted to a hospital/clinic while outside your country of residence, AXA Assistance will arrange for medical expenses covered by the policy to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact AXA Assistance for you as soon as possible.

For simple out-patient treatment (excluding fractures), you should pay the hospital/clinic yourself and claim back medical expenses from us on your return to your country of residence. Beware of requests for you to sign for excessive treatment or charges. If in doubt regarding any such requests, please call AXA Assistance for guidance.

**RECIPIROCAL HEALTH AGREEMENTS**

European Union (EU), European Economic Area (EEA) and Switzerland

If you are travelling to countries within the European Union (EU), European Economic Area (EEA) or Switzerland, we strongly recommend you apply for and obtain a European Health Insurance Card (EHIC) for all insured persons and make sure that any medical treatment is provided at hospitals or by doctors working within the terms of the reciprocal health care agreement, unless AXA Assistance agree otherwise.

If you are admitted to a private clinic you may be transferred to a public hospital as soon as the transfer can be arranged safely. If you are travelling to Great Britain or Northern Ireland you do not require a European Health Insurance Card to obtain the necessary healthcare but need to prove that you are ordinarily resident in Ireland (in practice this means a driving license, passport or similar document). If you are currently a VHI, QUINN/BUPA and VIVAS member you must notify the relevant private medical insurance assistance company at the time of claiming.

Australia

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. In-patient and out-patient treatment at a public hospital is then available free of charge. This is not available if you are visiting Australia on a student visa from the Republic of Ireland. Details of how to enrol and free treatment available can be obtained from the Australian Embassy in Ireland by contacting 01 664 5300 or www.australiangovernment.ie. Alternatively please call AXA Assistance for guidance. If you are admitted to hospital contact must be made with AXA Assistance immediately and their authorisation obtained in respect of any treatment NOT available under MEDICARE.

**COMPLAINTS PROCEDURE**

We make every effort to provide you with the highest standards of service. If on any occasion our service falls below the standard you would expect us to meet, the procedure below explains what you should do.

You can write to the Quality Manager, who will arrange an investigation on behalf of the General Manager, at: AXA Travel Insurance, Head of Customer Care, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR, United Kingdom. Or you may use e-mail: irelandcustomer.support@axa-travel-insurance.com Or telephone +353 (1) 4311 202

If it is impossible to reach an agreement, you may have the right to make an appeal 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 88 20 90, Tel: +353 (1) 6620899, Fax: +353 (1) 6620890
Email: enquiries@financialombudsman.ie
Web: www.financialombudsman.ie

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

SECTION A – TRAVEL ADVICE

WHAT IS COVERED
Before and during your trip we will provide you with information on:
1. current visa and entry requirements for all countries. If you hold a passport from a country other than the country of residence, we may need to refer you to the embassy or consulate of the country concerned.
2. current vaccination requirements for all countries and information on current World Health Organisation warnings.
3. weather forecasts abroad.
4. specific languages spoken at the travel destination.
5. time zones and time differences.
6. opening hours of major banks including information on exchange rates and the main currency in use at the travel destinations.

WHAT IS NOT COVERED
1. Anything mentioned in GENERAL CONDITIONS on page 7.
2. Anything mentioned in GENERAL EXCLUSIONS on page 7.

SECTION B – TRAVEL ASSISTANCE

WHAT IS COVERED
During your trip we will:
1. assist you with the procurement of a lawyer and/or interpreter if you are arrested or threatened with arrest while travelling, or are required to deal with any public authority.
2. relay messages to your close relatives, business colleagues or friends in your country of residence.
3. assist in locating your lost luggage and provide you with regular updates on the current situation.
4. assist in transferring an advance of money you obtain from your bank or credit card company if your personal money is lost or stolen and there are no other means for you to obtain funds. All advances and delivery fees will be charged to you unless other accepted means of payment are made in advance to us.
5. assist in obtaining replacement travel documents if the documents required for the return journey are lost or stolen. We will not pay the charges payable for issuing new documents. In the event that travel tickets for the return journey are lost or stolen, an advance shall be paid to enable purchase of a replacement ticket. All advances and delivery fees will be charged to your card account unless other accepted means of repayment to us are made in advance.
6. provide help in replacing your essential prescription medication if it, or a local equivalent, is unavailable when you are outside of the country of residence. We will only pay the cost for the shipping, not for the cost of the medication, duties or taxes.
7. provide help in shipping your replacement glasses or contact lenses from your home to your location. We will only pay the cost for the shipping, not for the cost of the glasses or contact lenses, duties or taxes.
8. advance of bail bond up to the amount listed in the Policy Schedule if you are arrested or threatened with arrest while travelling. All advances and delivery fees will only be made if accepted means of repayment to us are made in advance.

SPECIAL CONDITIONS
1. All advances and delivery fees will be charged to your credit or debit card account unless an accepted means of repayment to us is made in advance.
2. Anything mentioned in GENERAL CONDITIONS on page 7.

WHAT IS NOT COVERED
1. The cost of any advance or delivery fee unless specifically mentioned.
2. Anything mentioned in GENERAL EXCLUSIONS on page 7.

SECTION C – CANCELLATION, ABANDONMENT OR CURTAILMENT CHARGES

YOU SHOULD ALWAYS CONTACT AXA ASSISTANCE BEFORE CURTAILMENT - Telephone +353 (1) 4311 202.

WHAT IS COVERED
We will pay you, up to the amount shown in the Policy Schedule, for any irrecoverable unused travel and accommodation costs and any pre-paid excursions, tours or activities which you have paid or are contracted to pay together with any reasonable additional travel expenses incurred if:

a) cancellation of the trip is necessary and unavoidable; or
b) the trip is curtailed before completion; as a result of any of the following events occurring:
1. The death, bodily injury or illness of:
   a) You
   b) any person with whom you are travelling or have arranged to travel with
   c) any person with whom you have arranged to reside temporarily
   d) Your close relative
   e) Your business associate
2. A complication of pregnancy involving you.
3. Compulsory quarantine, jury service attendance or being called as a witness at a Court of Law of you or any person with whom you are travelling or have arranged to travel with.
4. Redundancy which qualifies for payment under the current redundancy payment legislation in the country of residence and at the time of booking the trip there was no reason to believe anyone would be made redundant of you or any person with whom you are travelling or have arranged to travel with.
5. The withdrawal of leave for members of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department, provided that such cancellation or curtailment could not reasonably have been expected at the time of receiving these benefits or booking your trip (whichever is the later).
6. The Police requesting you, within 7 days of your departure date, to remain at or subsequently return to your home due to serious damage to your home caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.
7. After a minimum 24 hours delay xhas elapsed for a trip booked lasting 1-7 days and a minimum of 36 hours has elapsed for a trip lasting over 8 days due to strike or industrial action, adverse weather conditions or mechanical breakdown of or a technical fault occurring in the scheduled public transport on which you are booked to travel.

IMPORTANT LIMITATIONS UNDER SECTION C – CANCELLATION OR CURTAILMENT
This policy will not cover any claims arising directly or indirectly from:
1. any pre-existing medical condition known to you prior to you purchasing the policy or prior to booking any trip (whichever is the later), affecting any close relative, any person with whom you are travelling, or staying during your trip if:
   a) a terminal diagnosis had been given by a medical practitioner; or
**SPECIAL CONDITIONS**

1. You must obtain a medical certificate from your treating medical practitioner and prior approval of AXA Assistance to confirm the necessity to return home prior to curtailment of the trip due to death, bodily injury or illness.

2. If you delay or fail to notify the travel agent, tour operator or provider of transport/ accommodation, at the time it is found necessary to cancel the trip, your liability shall be restricted to the cancellation charges that would have applied had failure or delay not occurred.

3. If you cancel the trip due to bodily injury or illness, you must provide a medical certificate from the medical practitioner treating the injured/ill person, stating that this necessarily and reasonably prevented you from travelling.

4. In the case of curtailment, claims will be calculated from the day you returned to the country of residence or the day you were admitted to hospital or confined to your accommodation, and based on the number of complete days of your trip you have not used or which you were hospitalised, quarantined or confined to your accommodation.

5. If the car which you intended to use for the trip is stolen or damaged within 7 days prior to the departure date then the costs of a hire car will be covered and no cancellation costs will be paid.

6. Anything mentioned in GENERAL CONDITIONS on page 7.

**WHAT IS NOT COVERED**

1. **Pre-existing medical conditions** of you.

2. The excess shown in the Policy Schedule applies to each and every claim per incident for each insured person.

3. The cost of recoverable airport charges, taxes, ATOL fees and levies.

4. Any claims arising directly or indirectly from:
   a) Redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy or where a warning or notification of redundancy was given prior to the date these benefits became effective or the time of booking any trip (whichever is the earlier).
   b) Circumstances known to you prior to the date these benefits became effective or the time of booking any trip (whichever is the earlier) which could reasonably have been expected to give rise to cancellation or curtailment of the trip.

5. Travel tickets paid for using any airline mileage reward scheme, for example Air Miles, or any card bonus point schemes.

6. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points schemes.

7. Any claim arising from complications of pregnancy which:
   a) for cancellation – first arise before booking or paying for the trip, whichever is the later.
   b) for curtailment – first arise before departing on your trip.

8. You or any travelling companions not having valid passports, visas or other documents required for travel.

9. Claims for travel companions if they are not insured persons.

10. **Strike or industrial action** or air traffic control delay existing or publicly declared by the date these benefits became effective or you booked your trip (whichever is the earlier).

11. Withdrawal from service (temporary or otherwise) of an aircraft or a vessel on the recommendation of the Aviation Authority, a Port Authority or any similar body in any country.

12. Any claim resulting from the failure of the provider of any service forming part of your booked trip to provide any part of your booked trip (apart from excursions) including error, insololvency, omission or default.

13. Abandonment after the first leg of a trip.

14. Any claims for abandonment under this section if you have claimed under Section D – Missed Departure/Missed Connection or Section E – Delayed Departure.

15. Any cancellation or curtailment caused by work commitment or amendment of your holiday entitlement by your employer unless you or any travelling companion or person you are staying with are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have your/their authorised leave cancelled for operational reasons.

16. Any claim resulting from a change of plans due to your financial circumstances except if you are made redundant whilst in permanent employment with the same employer for 2 years or more.

17. Anything mentioned in GENERAL EXCLUSIONS on page 7.

**SECTION D - MISSED DEPARTURE / MISSED CONNECTION**

**WHAT IS COVERED**

We will pay you, up to the amount shown in the Policy Schedule, for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching your overseas destination, connecting flights outside the country of residence or returning to the country of residence if you fail to arrive at the international departure point in time to board the scheduled public transport on which you are booked to travel on the initial international journey of the trip as a result of:

1. the failure of other scheduled public transport
2. an accident to or breakdown of the vehicle in which you are travelling or
3. strike or industrial action or adverse weather conditions

**SPECIAL CONDITIONS**

1. You must allow sufficient time for the scheduled public transport or other transport to arrive on schedule and to deliver you to the departure point.

2. You must obtain a written report from the carrier confirming the delay and cause.

3. You must obtain a written report from the local police or attending emergency service if the vehicle you are travelling in breaks down or is involved in an accident.

4. You may claim only once under Section E – Delayed Departure or once under Section D – Missed Departure/Missed Connection or once under Section F – Voluntary Denial of Boarding for the same event, not twice or all.

5. Anything mentioned in GENERAL CONDITIONS on page 5.

**WHAT IS NOT COVERED**

1. Claims arising directly or indirectly from:
   a) Strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
   b) An accident to or breakdown of the vehicle in which you are travelling for which a professional repairers report is not provided.
   c) Breakdown of any vehicle in which you are travelling if the vehicle is owned by you and has not been serviced properly and maintained in accordance with manufacturers instructions.

2. Any costs or charges for which any carrier or provider must, has or will compensate you.

3. Additional expenses where the scheduled public transport operator has offered reasonable alternative travel arrangements.

4. Missed departure when less than a minimum connection time of 2 hours between connecting flights at an international point of departure has been arranged or longer if flight reservations systems require longer periods for connections.

5. Claims where you have not allowed sufficient time (i.e. a reasonable period of time as allowed on a recognised itinerary/route map for the journey based on the method of transport to arrive in time for check-in) for the scheduled public transport or other transport to arrive on schedule and to deliver you to the departure point.

6. Claims where you have not provided a written report from the carrier confirming the length and reason for the delay.
WHAT IS COVERED

If departure of the scheduled public transport on which you are booked to travel is delayed at the final departure point from or to the country of residence for at least 12 hours from the scheduled time of departure due to:

- strike or industrial action;
- adverse weather conditions;
- mechanical breakdown of or a technical fault occurring in the scheduled public transport on which you are booked to travel.

we will pay you up to the amount shown in the Policy Schedule for each completed 12 hours delay up to a maximum of the amount shown in the Policy Schedule.

SPECIAL CONDITIONS

1. You must check in according to the itinerary supplied to you.
2. You must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
3. You must comply with the terms of contract of the travel agent, tour operator or public transport provider.
4. You may claim only once under Section E – Delayed Departure or once under Section D – Missed Departure/ Missed Connection or once under Section F – Involuntary Denial of Boarding for the same event, not twice or all.
5. Anything mentioned in GENERAL CONDITIONS on page 7.

WHAT IS NOT COVERED

1. Claims arising directly or indirectly from:
   - Strike or industrial action or air traffic control delay existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
   - Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Aviation Authority or a Port Authority or any similar body in any country.
2. Claims where you have not complied with the terms of contract of the travel agent, tour operator or public transport provider.
3. Any costs or charges for which any carrier or provider must, has or will compensate you.
4. Claims where you have not obtained confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
5. Anything mentioned in GENERAL EXCLUSIONS on page 7.

SECTION F – INVOlUNTARY DENIAL OF BOARDING

WHAT IS COVERED

DENIAL OF BOARDING

If you have checked in, or attempted to check in, for a confirmed scheduled flight, within the published check-in times, and you are involuntarily denied boarding as a result of overbooking we will pay you, after the first complete 6 hour delay, up to the amount shown in the Policy Schedule for costs incurred in respect of restaurant meals and refreshments consumed between the original scheduled flight departure time and your actual departure time.

EXTENDED DENIAL OF BOARDING

If you are delayed for more than 12 hours, we will pay up to the amount shown in the Policy Schedule for your costs incurred in respect of hotel accommodation used and restaurant meals and refreshments consumed, within 30 hours of the original scheduled flight departure time, and before your actual departure.

SPECIAL CONDITIONS

1. Claims due to delay, confiscation or detention by customs or other authority.
2. Claims arising from baggage shipped as freight or under a bill of lading.
3. Any costs or charges for which any carrier or provider must, has or will compensate you.
4. Reimbursement for items purchased after your baggage was returned.
5. Reimbursement where itemised receipts are not provided.
6. Claims where you do not obtain written confirmation from the carrier (or their handling agents), confirming the number of hours the baggage was delayed and when the baggage was returned.
7. Any purchases made outside of 4 days of the actual arrival at the destination.
8. Claims which do not relate to your outward journey on a trip outside of your country of residence.
SECTION H – EMERGENCY MEDICAL AND OTHER EXPENSES

If you become unexpectedly ill, injured or have a complication of pregnancy and you require in-patient treatment, repatriation or it is likely that the costs will exceed €350 then you must contact AXA Assistance on +353 (1) 4311 202.

AXA Assistance may:

a) move you from one hospital to another; and/or
b) return you to your home in the country of residence; or move you to the most suitable hospital in the country of residence;

c) at any time, if AXA Assistance and the treating medical practitioner believes that it is medically necessary and safe to do so. If our Chief Medical Officer advises a date when it is feasible and practical to repatriate you, but you choose not to be repatriated, our liability to pay any further costs under this section after that date will be limited to what we would have paid if your repatriation had taken place.

WHAT IS COVERED

We will pay you, up to the amount shown in the Policy Schedule, for the following expenses which are necessarily incurred outside of the country of residence as a result of your suffering unforeseen bodily injury, complication of pregnancy or a medical condition and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of the country of residence.

2. All reasonable and necessary emergency medical expenses for all infants born following complications of pregnancy during a trip. Claims involving multiple births are considered to be one event.

3. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to the limit in the Policy Schedule incurred outside of the country of residence.

4. reasonable accommodation expenses incurred, up to the standard of your original booking, if it is medically necessary for you to stay beyond your scheduled return date. This includes, with the prior authorisation of AXA Assistance, reasonable additional accommodation expenses for a friend or close relative to remain with you and escort you home. If you and your friend or close relative are unable to use the original return ticket, AXA Assistance will provide additional travel expenses up to the standard of your original booking to return you to your home.

5. In the event of your death outside of the country of residence the reasonable additional cost of funeral expenses abroad up to the limit in the Policy Schedule plus the reasonable cost of conveying your ashes to your home, or the additional costs of returning your remains to your home.

6. Travel and accommodation expenses for a close relative from the country of residence to visit you or escort you to your home if you are travelling alone and if you are hospitalised as an in-patient for more than 10 days, with the prior authorisation of AXA Assistance.

7. With the prior authorisation of AXA Assistance, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate you to your home if it is medically necessary. Repatriation expenses will be in respect only of the identical class of travel utilised on the outward journey unless AXA Assistance agree otherwise.

8. Travel and accommodation expenses for a friend or close relative to travel from the country of residence to escort insured persons under the age of 16 to your home in the country of residence if you are physically unable to take care of them. If you cannot nominate a person we will then select a competent person.

9. If we have repatriated you to your country of residence with a medical escort we will pay for your accommodation, food and nursing costs for up to 10 days up to the amounts listed in the Policy Schedule while you are convalescing in a Nursing Home registered in accordance with the legislation in the country of residence. The convalescence must immediately follow your repatriation and be agreed to by our senior medical officer in consultation with the registered medical practitioner treating you.

SPECIAL CONDITIONS

1. You must give notice as soon as possible to AXA Assistance of any bodily injury or medical conditions which necessitates your admission to hospital as an in-patient or before any arrangements are made for your repatriation.

2. You must contact AXA Assistance as soon as possible in the event of you incurring medical expenses in excess of €350 relating to any one incident.

3. In the event of your bodily injury or medical conditions we reserve the right to relocate you from one hospital to another and arrange for your repatriation to the country of residence at any time during the trip. We will do this if in the opinion of the medical practitioner in attendance or AXA Assistance you can be moved safely and / or travel safely to the country of residence to continue treatment.

4. You must claim against your state or private health insurer first for any in-patient medical expenses abroad up to your policy limit. In the event of a claim under this section you must advise us of any other insurance policy you hold or benefit from which may provide cover.

5. Anything mentioned in GENERAL EXCLUSIONS on page 7.

WHAT IS NOT COVERED

1. The excess as shown in the Policy Schedule per Insured person for each and every claim.

2. Pre-existing medical conditions.

3. Any claims arising directly or indirectly in respect of:

a) Costs of telephone calls, other than calls to AXA Assistance notifying them of the problem for which you are able to provide a receipt or other evidence to show the cost of the call and the number telephoned.

b) The cost of treatment or surgery, including exploratory tests, which are not directly related to the bodily injury or medical condition which necessitated your admittance into hospital.

c) Any expenses which are not usual, reasonable or customary to treat your bodily injury or medical condition.

d) Any form of treatment or surgery which in the opinion of the medical practitioner in attendance and AXA Assistance can be delayed reasonably until your return to the country of residence.

e) Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside the country of residence.

f) Additional costs arising from single or private room accommodation.

g) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by AXA Assistance.

h) Any expenses incurred after you have returned to the country of residence unless previously agreed to by AXA Assistance.

i) Expenses incurred as a result of a tropical disease where you have not had the recommended inoculations and/or taken the recommended medication.

j) Your decision not to be repatriated after the date when in the opinion of AXA Assistance it is safe to do so.

k) Pregnancy related conditions not due to complications of pregnancy which first arise after departing on your trip. Normal pregnancy or childbirth, or travelling when your medical practitioner has recorded your pregnancy as being at heightened risk of premature birth, would not constitute an unforeseen event.

4. Any treatment or diagnostic testing that was pre-planned or pre-known by you.

5. The cost of flight tickets exceeding economy class for an accompanying non-medical escort in the event of medical repatriation (any increase in cost due to requested upgraded flight tickets must be at the personal expense of the person(s) travelling).

6. The cost of dental treatment involving the provision of dentures, artificial teeth or the use of precious metals and not for the immediate relief of pain.

7. Any costs incurred in Australia where you would have been eligible for the use of a European Health Insurance Card (EHIC) had you been entitled to one, and failed to obtain one prior to travel.

8. Any costs incurred in Australia where you would have been eligible and had the opportunity to enrol in the Medicare scheme and you failed to do so.
SECTION I - HOSPITAL BENEFIT

WHAT IS COVERED
We will pay you, up to the amount shown in the Policy Schedule, for every complete 24 hours you have to stay in hospital as an in-patient outside the country of residence as a result of bodily injury or medical conditions you sustain and/or compulsory quarantine. We will pay the amount in the Policy Schedule in addition to any amount payable under Section H – Emergency Medical and Other Expenses.

SPECIAL CONDITIONS
1. You must give notice as soon as possible to AXA Assistance of any bodily injury or medical conditions or compulsory quarantine which necessitates your admittance to hospital as an in-patient.
2. Anything mentioned in GENERAL CONDITIONS on page 7.

WHAT IS NOT COVERED
1. Any claims arising directly or indirectly from:
   a) Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the bodily injury or medical conditions which necessitated your admittance into hospital.
   b) Hospitalisation relating to any form of treatment or surgery which in the opinion of the medical practitioner in attendance and AXA Assistance can be delayed reasonably until your return to the country of residence.
   c) Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
   d) Hospitalisation as a result of a tropical disease where you have not had the recommended inoculations and/or taken the recommended medication.
   e) Any additional period of hospitalisation following your decision not to be repatriated after the date when in the opinion of AXA Assistance it is safe to do so.
2. Pre-existing medical conditions.
3. Anything mentioned in GENERAL EXCLUSIONS on page 7.

SECTION J – BAGGAGE AND PASSPORT

WHAT IS COVERED

BAGGAGE
We will pay you, up to the amount shown in the Policy Schedule, for the accidental loss of, theft of or damage to baggages. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or we may at our option replace, reinstate or repair the lost or damaged baggages). The maximum we will pay for any one article, pair or set of articles is equal to the Single Item Limit shown in the Policy Schedule. The maximum we will pay for all valuables in total is equal to the valuables Limit shown in the Policy Schedule.

PASSPORT
We will pay you up to the amount shown in the Policy Schedule for reasonable additional travel and accommodation expenses incurred necessarily outside of the country of residence to obtain a replacement of your passport, id card or visa which has been lost or stolen outside of the country of residence. We will only pay the prorata value of the lost passport or identity card that you have used to travel on this trip.

SPECIAL CONDITIONS
1. All receipts must be retained.
2. You must report all incidents of loss, theft, or attempted theft of personal belongings to the local Police in the country where the incident occurred within 24 hours of discovery and obtain a written report. A Holiday Representatives Report is not sufficient.
3. For items damaged whilst on your trip you must obtain an official report from an appropriate local authority.
4. If personal belongings are lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel you must report to them, in writing, details of the loss, theft or damage and obtain an official report from an appropriate local authority. If personal belongings are lost, stolen or damaged whilst in the care of an airline you must:
   a. obtain a Property Irregularity Report from the airline.
   b. give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
   c. retain all travel tickets and tags for submission if a claim is to be made under the Policy Schedule.
5. You must provide an original receipt or proof of ownership for items lost, stolen or damaged to help you to substantiate your claim.
6. You must retain any property which is damaged, and, if requested, send it to us at your own expense. If we pay a claim for the full value of the property and it is subsequently recovered or there is any salvage then it will become our property.
7. Receipts for items lost, stolen or damaged must be retained as we will help you to substantiate your claim.
8. Payment will be made based on the value of the property at the time it was damaged, lost or stolen. A deduction will be made for wear, tear and loss of value depending on the age of the property.

WHAT IS NOT COVERED
1. The excess as shown in the Policy Summary per Insured person for each and every claim unless the policyholder has purchased the excess waiver option.
2. Claims which are not supported by the proof of ownership or insurance valuation (obtained prior to the loss) of the item(s) lost, stolen or damaged.
3. Incidents of loss or theft of baggages or valuables which are not reported to the local police within 24 hours of discovery and a written report is not obtained; A Holiday Representatives Report is not sufficient.
4. Items damaged whilst you are on a trip when you do not obtain a damage/repair statement from an appropriate agent within 7 days of your return to your country of residence.
5. Loss or damage due to delay, confiscation or detention by customs or other authority.
6. Unset precious stones, contact or corneal lenses, non-prescription spectacles or sunglasses without a receipt, hearing aids, dental or medical fittings, cosmetics, perfumes, tobacco, alcohol, antiques, musical instruments, deeds, manuscripts, securities, permissible goods, surfboards/sailboards, bicycles, marine equipment or craft or any related equipment or fittings of any kind and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
7. Damage to china, glass (other than glass in watch faces, prescription spectacles and sunglasses, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the transportation vehicle or vessel in which they are being carried.
8. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
9. Any amounts already paid under Section G - Baggage Delay.
10. All items used in connection with your business, trade, profession or occupation.
11. Damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moths, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown or liquid damage.
12. Depreciation in value, variations in exchange rates or loss due to error or omission by you or a third party.
13. Claims arising from loss or theft from your accommodation unless there is evidence of forced entry which is confirmed by a police report.
14. Valuables or passport left unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or locked safety deposit box. If items are stolen from a hotel safe or safety deposit box, any claims where you have not reported the incident to the hotel in writing and obtained an official report from the appropriate local authority.
15. Claims arising from damage caused by leakage of powder or liquid carried within baggages.
16. Claims arising from baggages shipped as freight.
17. Anything mentioned in GENERAL EXCLUSIONS on page 7.

SECTION K - PERSONAL ACCIDENT

WHAT IS COVERED

We will pay you, up to the amount shown in the Policy Schedule, if you sustain bodily injury whilst on a trip which shall solely and independently of any other cause, result within one year in your death, loss of limb, loss of sight or permanent total disablement.

SPECIAL CONDITIONS
1. Our medical practitioner may examine you as often as may be reasonably necessary prior to paying a claim.
2. Anything mentioned in GENERAL CONDITIONS on page 7.

PROVISIONS

The benefit is not payable to you:
1. Under more than one of the items shown in the Policy Schedule.
2. Under Permanent Total Disablement, until one year after the date you sustain bodily injury.
3. Under Permanent Total Disablement, if you are able or may be able to carry out any gainful employment or gainful occupation.

WHAT IS NOT COVERED

1. Pre-existing medical conditions.
2. Any disability or death that is caused by a worsening of physical health (e.g. a stroke or a heart attack) and not as a direct result of a bodily injury.
3. Normal and habitual travel to and from your home and place of employment or second residence as this shall not be considered as a covered trip.

SECTION L - PERSONAL LIABILITY

WHAT IS COVERED

We will pay up to the amount shown in the Policy Schedule, (inclusive of legal costs and expenses up to the amount shown in the Policy Schedule) against any amount you become legally liable to pay as compensation for any claim or series of claims arising from any event or source of original cause in respect of accidental:
1. Bodily injury, death, illness or disease to any person who is not in your employment or who is not a relative, close relative or member of your household.
2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of you, a relative, a close relative, anyone in your employment or any member of your household other than any temporary holiday accommodation occupied (but not owned) by you.

SPECIAL CONDITIONS
1. You must give us written notice as soon as possible of any incident, which may give rise to a claim.
2. You must forward every letter, writ, summons and process to your legal representative(s) will have the protection of the Policy Schedule against any amount we have paid up to the amount of compensation.
3. In the event of your death, your legal representative(s) will have the protection of the Policy Schedule provided that such representative(s) comply with the terms and conditions outlined in this document.

WHAT IS NOT COVERED

1. The excess shown in the Policy Schedule applies to each and every claim per incident for each insured person.
2. Compensation or legal costs arising directly or indirectly from:
a) Liability which has been assumed by you under agreement unless the liability would have attached in the absence of such agreement.
b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.
c) Ownership, possession or use of vehicles, aircraft or watercraft (other than surfboards or manually propelled rowboats, punts, canoes).
d) The transmission of any communicable disease or virus.
e) Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation where we will not pay for the first €350 of each and every claim arising from the same incident).
f) Your criminal, malicious or deliberate acts.
g) Incidents relating to sport of golf unless the main policyholder has purchased the Golf Cover Option.
h) Incidents relating to winter sports.
3. Anything mentioned in the GENERAL EXCLUSIONS on page 6.

SECTION M - OVERSEAS LEGAL EXPENSES AND ASSISTANCE

WHAT IS COVERED

We will pay up to the amount shown in the Policy Schedule, for legal costs to pursue a civil action for compensation if someone else causes you bodily injury, medical conditions or death during your trip. We will also pay reasonable costs of an interpreter that is arranged by us for court proceedings.

SPECIAL CONDITIONS
1. We shall supervise any legal action through agents we nominate and will decide the point at which negotiations cannot usefully be pursued further. After that, no further claims can be made against us.
2. If you or your lawyer receive any compensation, you must repay us any legal costs which we have paid up to the amount of the compensation.
3. Anything mentioned in GENERAL CONDITIONS on page 7.

WHAT IS NOT COVERED

1. Legal costs in respect of:
a) Claims when in our opinion there are no reasonable prospects for success.
b) Claims against a carrier, the travel or holiday agent or tour operator arranging any trip, us, Inter Partner Assistance, AXA Travel Insurance, AXA Assistance or their agents.
c) Claims against someone you were travelling with or another insured person.
d) Legal action where in our opinion the estimated amount of compensation is less than €750.
e) Actions undertaken in more than one country.
f) Lawyers' fees incurred on the condition that your action is successful.
g) Claims by you other than in your private capacity.
h) Claims occurring within the country of residence.
2. Legal costs or expenses incurred before we accept your claim in writing.
3. Claims not notified to AXA Assistance within 30 days of the incident.

SECTION N – CATASTROPHE BENEFIT

WHAT IS COVERED

We will pay you up to the amounts shown in the Policy Schedule in the event that you are forced to move from the pre-booked accommodation as a result of fire, lightning, explosion, earthquake, storm, tempest, hurricane, flood, medical epidemic or local Government directive which is confirmed in writing by local or national authority, for irrecoverable travel or accommodation costs necessarily incurred to continue with the trip OR, if the trip cannot be continued for your return home.

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SPECIAL CONDITIONS
1. You must obtain a report from local or national authority stating that it was not acceptable for you to remain in your pre-booked accommodation.
2. If you receive any compensation from the tour operator, booking agent or any third party, any claim under this section will be reduced by the amount of compensation received.
3. Anything mentioned in GENERAL CONDITIONS on page 7.

WHAT IS NOT COVERED
1. The excess per incident for each insured person as shown in the Policy Schedule.
2. Claims where the tour company is responsible.
3. Any costs where the accommodation provider or tour operator has, must or will compensate you.

SECTION O – HIJACK BENEFIT

WHAT IS COVERED
We will pay you up to the amounts shown in the Policy Schedule for each 24 hours you are detained in the event that the aircraft or sea vessel in which you are travelling as a fare paying passenger is hijacked.

WHAT IS NOT COVERED
1. Anything mentioned in GENERAL CONDITIONS on page 7.
2. Anything mentioned in GENERAL EXCLUSIONS on page 7.

SECTION P – BUSINESS COVER

WHAT IS COVERED
BUSINESS EQUIPMENT
We will pay you up to the amount shown in the Policy Schedule, for accidental loss, theft of or damage to your business equipment. The maximum we will pay for any single item, computer equipment or business samples is as shown in the Policy Schedule.

REPLACEMENT BUSINESS COLLEAGUE
We will pay to the amount shown in the Policy Schedule in arranging for a business associate to take your place on a pre-arranged business trip in the event that:
1. You die.
2. You are unable to make the business trip due to you being hospitalised or totally disabled as confirmed in writing by a medical practitioner.
3. Your close relative or business associate in the country of residence dies, is seriously injured or falls seriously ill.
4. You are unable to continue working on your trip following your return home after your covered treatment under Section G – Emergency Medical and Other Expenses.

SPECIAL CONDITIONS
1. Our liability for business equipment hired by you shall be further limited to your liability for such loss or damage.
3. Anything mentioned in GENERAL CONDITIONS on page 7.

WHAT IS NOT COVERED
1. Claims arising for business equipment left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property at anytime.
2. Claims arising for computer equipment and valuables whilst in the custody of a carrier.
3. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or baggage.
4. In respect of Replacement Business Colleague:
   a) Additional costs if you were totally disabled, hospitalised or you were on a waiting list to go into hospital at the time of arranging the business trip.
   b) Additional costs if you were aware of circumstances at the time of arranging the business trip which could reasonable have been expected to give rise to disruption of the business trip.
5. Anything mentioned in WHAT IS NOT COVERED under Section J – Baggage and Passport on page 13.
6. Anything mentioned in GENERAL EXCLUSIONS on page 7.

SECTION Q - WINTER SPORTS

SKI EQUIPMENT AND SKI EQUIPMENT HIRE
WHAT IS COVERED
SKI EQUIPMENT
We will pay you, up to the amount shown in the Policy Schedule, for the accidental loss of, theft of or damage to your own ski equipment, or for hired ski equipment. The amount payable will be the value at today's prices less a deduction for wear and tear and depreciation, (or we may at our option replace, re-instate or repair the lost or damaged ski equipment). The maximum we will pay for any one article, pair or set of articles is shown in the Policy Schedule.

SKI EQUIPMENT HIRE
We will pay you, up to the amount shown in the Policy Schedule, for the reasonable cost of hiring replacement ski equipment as a result of the accidental loss of, theft of or damage to or temporary loss in transit for more than 24 hours of your own ski equipment.

SPECIAL CONDITIONS
1. Our liability for ski equipment hired by you shall be further limited to your liability for such loss or damage.
3. Anything mentioned in GENERAL CONDITIONS on page 7.

WHAT IS NOT COVERED
1. The excess per incident for each insured person as shown in the Policy Schedule.
2. Anything mentioned in WHAT IS NOT COVERED on page 13.
3. Anything mentioned in the GENERAL EXCLUSIONS on page 6.

SKI PACK
WHAT IS COVERED
We will pay you, up to the amount shown in the Policy Schedule for the unused portion of your ski pack (ski school fees, lift passes and hired ski equipment) following your bodily injury or illness.

SPECIAL CONDITIONS
1. You must provide written confirmation from a medical practitioner that such bodily injury or illness prevented you from using your ski pack.
2. Anything mentioned in GENERAL CONDITIONS on page 7.

WHAT IS NOT COVERED
1. Pre-existing medical conditions.

PISTE CLOSURE
WHAT IS COVERED
If you are prevented from skiing at the pre-booked resort for more than 24 consecutive hours, because insufficient snow, strike, power failure or adverse weather conditions causes a total closure of the lift system (other than baby drags and lifts used for transport within the resort by non-skiers), we will pay you, up to the amount shown in the Policy Schedule for the cost of transport and lift pass charges for travel to and from an alternative site (excluding cross country skiing).

If no alternative sites are available we will pay you a cash benefit up to the amount shown in the Policy Schedule.

SPECIAL CONDITIONS
1. Cover only applies to the resort which you have pre-booked at least one nights accommodation and for so long as such...
WHAT IS NOT COVERED
Anything mentioned in the GENERAL EXCLUSIONS on page 7.

AVALANCHE OR LANDSLIDE CLOSURE
WHAT IS COVERED
If access to and from the ski resort is blocked or scheduled public transport services are cancelled or curtailed following avalanches or landslides we will pay up to the amount as shown in the Policy Schedule for reasonable extra accommodation and travel expenses.

SPECIAL CONDITIONS
1. Cover only applies to the resort which you have pre-booked at least one nights accommodation and for so long as such conditions prevail at the resort.
2. Cover only applies for trips taken during the period 15th December to 15th April in the northern hemisphere (both dates inclusive).
3. Cover only applies for trips taken during the period 15th May to 15th October in the southern hemisphere (both dates inclusive).
4. You must obtain written confirmation from the resort management of the piste conditions confirming the closure of facilities and the dates applicable.
5. Anything mentioned in GENERAL CONDITIONS on page 7.

WHAT IS COVERED
Anything mentioned in what is not covered under Section J – Baggage and Passport on page 13.

SPECIAL CONDITIONS
1. Anything mentioned in SPECIAL CONDITIONS in Section J – Cancellation or Curtailment Charges.
2. Anything mentioned in GENERAL CONDITIONS on page 7.

WHAT IS NOT COVERED
Anything mentioned in the GENERAL EXCLUSIONS on page 7.

SECTION R - GOLF COVER

GOLF EQUIPMENT
WHAT IS COVERED
We will pay you up to the amount as shown in the Policy Schedule for loss, theft, or damage to your own golf equipment. The amount payable will be the value at today’s prices less a deduction for wear and tear and depreciation, or we may at our option replace, reinstate or repair the lost or damaged golf equipment. The maximum payment for any Single Item is shown in the Policy Schedule.

SPECIAL CONDITIONS
1. Anything mentioned in SPECIAL CONDITIONS in Section J – Baggage and Passport on page 13.
2. Anything mentioned in GENERAL CONDITIONS on page 7.

WHAT IS NOT COVERED
1. Claims arising for golf equipment left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property at anytime.
2. Claims arising for loss, theft or damage of golf equipment carried on a vehicle roof rack.
3. Loss, theft or damage of golf equipment over 5 years old.
4. Anything mentioned in WHAT IS NOT COVERED under Section J – Baggage and Passport on page 13.
5. Anything mentioned in GENERAL EXCLUSIONS on page 7.

GOLF LIABILITY
WHAT IS COVERED
We will pay up to the amount shown in the Policy Schedule, (inclusive of legal costs and expenses up to the amount shown in the policy schedule) against any amount you become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause in respect of any accident related to your participation in golf.
1. Bodily injury, death, illness or disease to any person who is not in your employment or who is not a relative, close relative or member of your household.
2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of you, a relative, close relative, anyone in your employment or any member of your household other than any temporary holiday accommodation occupied (but not owned) by you.

SPECIAL CONDITIONS
1. You must give us written notice as soon as possible of any accident, which may give rise to a claim.
2. You must forward every letter, writ, summons and process to us as soon as you receive it.
3. You must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without our written consent.
4. We will be entitled if we so desire to take over and conduct in your name the defence of any claims for indemnity or damages or otherwise against any third party. We shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and you shall give us all necessary information and assistance which we may require.
5. In the event of your death, your legal representative(s) will have the protection of the Policy Schedule provided that such representative(s) comply(ies) with the terms and conditions outlined in this document.
6. Anything mentioned in GENERAL CONDITIONS on page 7.

WHAT IS NOT COVERED
1. The excess shown in the Policy Schedule applies to each and every claim per incident for each insured person.
2. Compensation or legal costs arising directly or indirectly from:
   a) Liability which has been assumed by you under agreement unless the liability would have attached in the absence of such agreement.
   b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.
   c) Ownership, possession or use of vehicles, aircraft or watercraft (other than surfboards or manually propelled rowboats, punts, canoes).
   d) Ownership or occupation of land or buildings
   e) Arising out of your criminal, malicious or deliberate acts.
3. Anything mentioned in the GENERAL EXCLUSIONS on page 6.

GREEN FEES
WHAT IS COVERED
We will pay you, up to the amount shown in the Policy Schedule to reimburse your pre-paid, irrecoverable Green Fees if:
1. You are ill or suffer a bodily injury during your trip and you are medically certified (by the treating registered medical practitioner at the resort or place of incident), as being unable to play golf for the remainder of your trip; or
2. You have to cancel or curtail your trip for any of the valid reasons listed under Section C – Cancellation or Curtailment Charges.

SPECIAL CONDITIONS
1. You must provide written confirmation from a medical practitioner at the resort or place of incident that such bodily injury or illness prevented you from golfing.
2. Anything mentioned in Section C – Cancellation or Curtailment Charges.
3. Anything mentioned in GENERAL CONDITIONS on page 7.

WHAT IS NOT COVERED
Anything mentioned in GENERAL EXCLUSIONS on page 7.

HOLE IN ONE BENEFIT
WHAT IS COVERED
If you shoot a hole in one during a golf game we will pay you up to the amount shown in the Policy Schedule towards bar expenses.

SPECIAL CONDITIONS
1. You must provide a certified copy of your score card, signed by you and a witness and countersigned by the club professional, a dated Golf Club bar receipt and a dated charge slip for the green fees.

2. Anything mentioned in GENERAL CONDITIONS on page 7.

WHAT IS NOT COVERED
Anything mentioned in GENERAL EXCLUSIONS on page 7.

CLAIMS EVIDENCE
You will need to obtain some information about your claim while you are away. We may ask for more documentation than what is listed below to substantiate your claim. If you do not provide the necessary documentation your claim could be refused. Below is a list of the documents required to assist us to deal with your claim as quickly as possible.

For all claims
1. Your original booking invoice(s) and travel documents showing the dates of travel and booking date.
2. Original receipts and accounts for all out-of-pocket expenses you have to pay.
3. Original bills or invoices you are asked to pay.
4. Details of any other insurance that may also cover the incident.
5. Any documentation you have to substantiate your claim.
6. For all claims relating to illness or injury a medical certificate will need to be completed by the treating medical practitioner treating you, a close relative, or any person with whom you are travelling or staying with. Or any claims due to a death we will require a medical certificate from the medical practitioner treating you, a close relative, or any person with whom you are travelling or staying with and a copy of their death certificate.

Section C – Cancellation, Abandonment or Curtailment Charges
1. A medical certificate from the treating medical practitioner (or in the case of stress, anxiety, depression or any other mental or nervous disorder a consultant specialising in the relevant field) explaining why it was necessary for you to cancel or curtail the trip.
2. In the case of death causing cancellation or curtailment of the trip, the original death certificate.
3. Booking confirmation together with a cancellation invoice from your travel agent, tour operator or provider of transport/accommodation.
4. In the case of curtailment claims, written details from your travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the trip.
5. Your unused travel tickets.
6. Receipts or bills for any costs, charges or expenses claimed for.
7. The AXA Assistance reference number to confirm that you contacted the emergency assistance service.
8. In the case of compulsory quarantine a letter from the relevant authority or the treating medical practitioner.
9. In the case of jury service or witness attendance the court summons.
10. The letter of redundancy for redundancy claims.
11. A letter from the commanding officer concerned, confirming cancellation of authorised leave or call up for operational reasons.
12. In the case of serious damage to your home a report from the Police or relevant authority.
14. If you chose to abandon your trip you must forward confirmation from your Tour Operator/Travel Provider that you did not travel. This must detail the time and date of when you could have next been accommodated to travel.
15. In the case of cancellation claims, your booking confirmation together with written details from your travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the trip.

Section D - Missed Departure/ Missed Connection
1. A letter from the public transport provider detailing the reasons for failure.
2. A letter from the Police or emergency breakdown services confirming the date, time, location, reason for and duration of the delay on a motorway or dual carriageway if appropriate.
3. A letter from the relevant public transport provider, carrier or authority confirming details of the strike, industrial action or adverse weather conditions and length of delay.
4. Your unused travel tickets.
5. Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
6. Any other relevant information that we may ask you for.

Section E - Delayed Departure
1. Full details of the travel itinerary supplied to you.
2. A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of your check in time.
3. Your unused travel tickets.
4. Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.

Section F - Involuntary Denial of Boarding
1. Full details of the travel itinerary supplied to you.
2. A letter from the carriers (or their handling agents) confirming the number of hours delay, confirmation of your actual boarding time and the amount of any compensation paid to you.

Section G – Baggage Delay
1. Property Irregularity Report (PIR) from the carrier or their handling agents.
2. Letter from airline confirming reason and length of delay and when item(s) were returned to you.
3. Original itemised receipts for any emergency purchases made.

Section H - Emergency Medical and Other Expenses
1. Receipts or bills for all in-patient/out-patient treatment or emergency dental treatment received.
2. A medical certificate from the treating medical practitioner explaining why it was necessary for you to cancel or curtail the trip.
3. In the event of death, the original death certificate and receipts or bills for funeral, cremation or repatriation expenses.
4. The AXA Assistance reference number to confirm that you contacted the emergency assistance service.
5. Receipts or bills for taxi fares to or from hospital claimed for, stating details of the date, name and location of the hospital concerned.
6. Receipts or bills for any other transport, accommodation or other costs, charges or expenses claimed for including itemised calls to AXA Assistance.

Section J - Baggage, Baggage Delay and Passport
1. A Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
2. A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
3. A letter from your tour operator’s representative, hotel or accommodation provider where appropriate.
4. Used flight tickets and luggage tags.
5. Report from a supplier confirming item(s) is/are damaged beyond economical repair.
6. Receipts or bills for any transport and accommodation expenses claimed for.

Section K - Personal Accident
1. In the event of death, the original death certificate.
2. A medical certificate or report in relation to claims for loss of limb, loss of sight or permanent total disablement.

Section L - Personal Liability
1. Full details in writing of any incident.
2. Any writ, summons, letter of claim or other document must be sent to us as soon as you receive it.

Section M - Overseas Legal Expenses and Assistance
1. Relevant documentation and evidence to support your claim, including photographic evidence.

Section N - Catastrophe Cover
1. A report from local or national authority stating that it was not acceptable for you to remain in your pre booked accommodation.
2. A letter from the tour operator, booking agent or any third party stating the amount of compensation you have received from them.

Section O – Hijack Cover
1. Written confirmation from the police or government official confirming the length of the hijacking.

Section P - Business Cover – Optional – Available upon payment of additional premium
1. A Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
2. A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
3. A letter from your tour operator’s representative, hotel or accommodation provider where appropriate.
4. All travel tickets and tags.
5. Receipts or valuations for items lost, stolen or damaged.
6. Repair report where applicable.
7. A medical certificate from the treating medical practitioner explaining why you were unable to make the business trip.
8. In the event of death the original death certificate.
9. Your unused travel tickets.
10. Receipts or bills for any transport, accommodation, or other costs, charges or expenses claimed for.

Section Q - Winter Sports Cover – Optional – Available upon payment of additional premium
Ski equipment
1. A Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
2. A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
3. A letter from your tour operator’s representative, hotel or accommodation provider where appropriate.
4. All travel tickets and tags.
5. Receipts or valuations for items lost, stolen or damaged.
6. Repair report where applicable.

Ski equipment hire
1. A Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
2. A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
3. A letter from your tour operator’s representative, hotel or accommodation provider where appropriate.
4. All travel tickets and tags.
5. Receipts or valuations for items lost, stolen or damaged together with receipts or bills detailing the costs incurred for hiring replacement ski equipment.

Ski pack
A medical certificate from the treating medical practitioner explaining why you were unable to use your ski pack.

Piste closure
1. A letter from the relevant authority, ski lift operator or your tour operator’s representative of the number of days of skiing facilities were closed in your resort and the reason for the closure.
2. Receipts or bills for any transport costs claimed for.

Section R - Golf Cover - Optional – Available upon payment of additional premium
Golf Equipment
1. A Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
2. A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
3. A letter from your tour operator’s representative, hotel or accommodation provider where appropriate.
4. All travel tickets and tags.
5. Receipts or valuations for items lost, stolen or damaged.
6. Repair report where applicable.

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<tr>
<th>Golfing Liability</th>
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<tbody>
<tr>
<td>1. Full details in writing of any incident.</td>
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<td>2. Any writ, summons, letter of claim or other document must be sent to <strong>us</strong> as soon as <strong>you</strong> receive it.</td>
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<tr>
<th>Green Fees</th>
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<td>A medical certificate from the treating <strong>medical practitioner</strong> explaining why <strong>you</strong> were unable to golf.</td>
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<th>Hole in One Benefit</th>
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<tr>
<td>A certified copy of <strong>your</strong> score card signed by <strong>you</strong> and a witness and countersigned by the club professional, a dated Golf Club bar receipt and a dated charge slip for the green fees.</td>
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</tbody>
</table>