



**CAROLE NASH**



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Carole Nash Insurance Consultants Ltd is a Multi-Agency Intermediary  
regulated by the Irish Financial Services Regulatory Authority. (Calls may be recorded)

CNITI 11/03



travel insurance

POLICY DOCUMENT

# Welcome to Carole Nash

Thank you for choosing Carole Nash Insurance – we are delighted to welcome you and promise that we are totally committed to always providing you with the best possible service and value.



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We are only too well aware that our continued success depends on delivering nothing short of excellence to you, the policyholder. Indeed it is our unwavering commitment to the highest standards of personal service that has enabled us to become the UK and Ireland's biggest – and best – motorcycle insurance specialist, and a fast – growing force in the classic car sector.

We share and understand your passion, which means we can deliver knowledgeable advice and, backed by the latest technology, prompt and courteous service. We also operate one of the best training and development programmes in the

industry to ensure our staff are equipped with the broad range of skills necessary to deliver service excellence.

I hope you find this booklet useful in ensuring you get the most from your Carole Nash travel insurance policy. Please do take the time to read it because it contains vital information.

**Once again, thank you for choosing Carole Nash Insurance.**

Carole Nash  
EXECUTIVE CHAIRMAN

# Policy wording

## Overview of policy

In accordance with the Association of British Insurers' General Business Code of Practice, the **underwriter** hereby draws **your** attention to some important features of **your** travel insurance **policy**. If **you** would like more information, please contact **Carole Nash** on 1800 298 551.

### Health conditions

**Your policy** excludes any claim directly or indirectly related to a heart, circulatory, lung, cancerous, psychological or chronic medical condition suffered by **you** or any person on whom the **trip** depends. Should **you** be aware of any condition which fits this criteria, **you** should read this **policy** carefully and follow the medical screening process contained on page 4 and 5.

### Reciprocal health agreement

Travellers to European Union countries should obtain Form E111 from their local Post Office. This will entitle them to benefit from the reciprocal health agreements which exist between certain European Countries. In the event of a claim being accepted for medical expenses which has been reduced by the use of a Form E111, or Private Health Insurance, the deduction of the **excess** under Section B will not apply.

### Age limits

The cover under this **policy** will not apply to any person aged 66 or over at the date of departure.

### Property claims

These claims are paid based on the value of goods at the time **you** lose them and not on a 'new for old' or replacement cost basis. An amount for wear, tear and depreciation will be deducted.

Certain items of personal property are not covered. Police reports are required for all losses involving theft and other losses require alternative appropriate reports, such as an airline property irregularity report, a hotel managers report, etc.

### Evidence of Insurance

**You** should read the document carefully. It gives **you** details of what is and is not covered and the conditions of the cover. Cover will vary from **policy** to **policy** and **underwriter** to **underwriter**. A copy of the master **policy** under which **you** are insured is available on request.

### Policy document

**You** should read this document carefully. It gives **you** full details of what is and is not covered and the conditions of the cover. Cover will vary from **policy** to **policy** and **underwriter** to **underwriter**.

### Conditions, exclusions and warranties

Conditions and exclusions will apply to individual sections of **your policy**, while general exclusions and conditions will apply to the whole of **your policy**. It is a condition of this **policy** that all **material facts** must be disclosed to the **underwriter** at the time of taking out this insurance. Failure to do so may result in the **underwriter's** non-liability for claims.

### Date recognition failure

There is limited cover under the **policy** for claims arising from the failure of computers and other data processing systems to correctly recognise the true calendar date. The exact extent of this exclusion can be ascertained by reading exclusion 1 of Exclusions which apply to all sections of the insurance on page 28.

### Hazardous activities

**You** are covered under the personal accident, personal liability and medical expenses sections of this **policy**, when **you** are participating in any of the **acceptable sports and leisure activities** listed on page 6 and 7 of this **policy**, or if **you** have paid the additional premium to include **wintersports** cover.

**You** will only be covered under the personal accident and medical expenses

sections of this **policy** when **you** are participating in any of the **hazardous sports and leisure activities** listed on pages 6 and 7, if **you** have advised us at the time **you** bought this **policy**, paid the appropriate additional premium before **your trip** commenced and the cover is shown on **your schedule**.

### Personal liability

There is no cover for personal liability claims arising directly or indirectly from, happening through or in consequence of:

- (a) ownership, possession or use of any vehicle, automobile, aircraft, watercraft or any mechanically propelled conveyance.
- (b) **your** participation in any **hazardous sport or leisure activity**.

### Policy limits

All sections of **your policy** have limits on the amount the **underwriter** will pay under that section. There are also specific limits under the **personal effects** and baggage section for: **single items; valuables;** items for which an original receipt, proof of purchase or an insurance valuation (obtained prior to loss) is not supplied.

### Policy excesses

Under most sections of the **policy**, claims will be subject to an **excess**. The **excess** will be applied per person, per section and per incident under which a claim is made. This means that **you** will be responsible for the first part of the claim. The amount **you** have to pay is the **excess**.

### Reasonable care/unattended property

**You** must exercise reasonable care to prevent illness, injury or loss or damage to **your** property, as if uninsured. There is no cover for property left unattended in a place to which the general public has access. There is no cover for loss of **money** which was not carried on **your**

person unless placed in a safety deposit box or similar locked, fixed receptacle.

### Governing law

**Your policy** is governed by English law, unless **you** and the **underwriter** have agreed otherwise.

### Complaints procedure

If **you** have any cause for complaint regarding this insurance, please refer to the Complaints Procedure on page 32.

### Manual employment

**You** will not be covered for any claim arising from any manual employment, except bar work and fruit picking (not involving the use of agricultural machinery).

### Driving abroad

Cover under the medical expenses and personal accident sections of this **policy** are extended to include claims arising as a consequence of **you** travelling as a driver or passenger in any private motor vehicle, motorcycle which is less than 125cc or motorcycle which is more than 125cc if the driver holds a current licence which allows them to ride a motorcycle of more than 125cc.

It should be noted that no coverage exists under the personal liability section of this **policy** for claims arising out of the use or possession of a motorised vehicle. Therefore, **you** are urged to seek confirmation from the vehicle owner or hirer that this area of coverage is adequately provided for under an alternative insurance **policy**.

### Cooling off period

If, after reading this **policy**, **you** are not satisfied with it for any reason, **you** must return the **schedule** to **us** within 14 days of issue to receive a full refund of premium, as long as a claim does not exist and that travel has not taken place.

## The underwriter

### This policy is arranged by Carole Nash Insurance Consultants Limited

This evidence of insurance is to confirm that those persons who have paid the appropriate premium are issued under Master Certificate Number X/17741/03 issued to Carole Nash Insurance Consultants Limited

**This document only constitutes a valid insurance policy when it is issued in conjunction with a valid certificate issued between 01.12.2003 and 31.05.2004 and for holidays commencing up to 31.05.2005.**

Signed for and on behalf of the Underwriter.



Paul Smith  
DIRECTOR  
UK INSURANCE LIMITED

## Territorial limits

**Area 1** United Kingdom/Channel Islands/Northern Ireland/Republic of Ireland.

**Area 2** Europe (excluding Algeria, Israel, Libya and Lebanon).

**Area 3** Australia and New Zealand.

**Area 4** Worldwide including USA and Canada.

## Pre-existing medical conditions

1. Have **you**, anyone travelling with **you** or any person upon whose health the **trip** depends, ever received treatment for:

- (a) a heart related or circulatory condition (such as a heart condition, hypertension, blood vessel disease or a stroke); and/or
- (b) a lung or breathing condition (other than well-controlled asthma when suffered in isolation); and/or
- (c) a cancerous condition; and/or
- (d) a chronic illness.

2. Have **you**, anyone travelling with **you** or any other person upon whose health the **trip** depends, received hospital in-patient treatment during the 6 months prior to the date of taking out this **policy**?

If **you** have answered 'Yes' to any of the above questions, **you** must call Inter Group to find out if cover can be granted.

**Telephone: 091 745 751**  
**Monday - Friday 9:00am - 5:30pm**

Please note that the medical helpline cannot offer cover in the following circumstances:

- (i) If **you** are travelling against the advice of a medical practitioner; or
- (ii) If **you** are travelling for the purpose of obtaining medical treatment; or
- (iii) If **you** are on a hospital waiting list,

or awaiting the results of medical tests or investigations; or

- (iv) If **you** are suffering from anxiety, stress, depression, or any psychological or mental disorder; or
- (v) If **you** have received a terminal prognosis by a registered doctor prior to taking out this **policy**.

Should **we** require any additional premium and **you** accept **our** offer, this should be paid to the Inter Group medical helpline either by credit card or cheque within 14 days. Should **you** decide not to pay the additional premium, the declared health condition will not be covered. Any additional health conditions not declared to **us** will not be covered.

## Policy queries

If **you** have a query regarding this **policy** please call **Carole Nash** on 1800 298 551.

## While you are away

### Inter group assistance services

Inter Group Assistance Services – 24 hour Emergency Service

Inter Group Assistance Services are open 24 hours a day, 365 days a year

Inter Group Assistance Services will provide immediate help if **you** are ill or injured outside the **ROI**. They provide a 24 hour emergency service 365 days a year and **you** can contact them on:

### Inter Group Assistance Services

**Please do not use this number for non-essential calls**

**Lines open 24 hours a day – every day of the year.**

**Tel: +44 (0) 1252 740 100**

**Emergency Fax Number**  
**+44 (0) 1252 740 110**

**Quote reference: IGCS1321**

When **you** contact Inter Group Assistance Services, **you** will need to say **you** are insured with "Carole Nash" and give the following information:

- **Your** name
- **Your** address
- **Your** phone number abroad
- **Your policy** number noted on **your schedule**.

### Hospital treatment abroad

If **you** go into hospital abroad and **you** are likely to be in hospital for more than 24 hours, someone must contact Inter Group Assistance Services for **you** immediately. If they do not, this could mean **we** will provide no cover and reduce the amount **we** pay for medical expenses.

If **you** receive medical treatment abroad as an outpatient, **you** should pay the hospital or clinic and claim back **your** medical expenses from Inter Group Claims Services when **you** return to the **Republic of Ireland**.

## When you return home

### Making a claim For all sections

If **you** need to make a claim, please obtain a claim form no later than 31 days after the event by:

- Telephoning Inter Group Claims Services on **091 745 740** quoting reference: IGCS1321; or
- Writing to Inter Group Claims Services, Unit 2, Ballybrit Business Park, Ballybrit, Galway 9

When returning the claim form, please include all relevant documentation. Please send originals – not photocopies (keep copies for **your** records). For all claims **you** will need to send **your** original insurance **schedule** and **your** original holiday booking invoice.

## Sports and leisure activities

### Category 1 Acceptable sports and leisure activities

The following activities are automatically included within the cover:

Archery, if adequately supervised (amateur), badminton (amateur), baseball (amateur), basketball (amateur), beach games, black water rafting (Grade 1 to 4) bungee jumping (up to 3 jumps), canoeing, clay pigeon shooting, cricket (amateur), cycling (other than specified), dinghy sailing, fell walking, fencing, fishing, football (amateur), golf (amateur), hiking (under 2000 metres altitude), horse riding (up to 7 days), hot air ballooning which has been organised in the **ROI** prior to departure, ice skating, jet boating, jet skiing, jogging, marathon running (amateur), motorcycling, netball (amateur), orienteering, outwardbound pursuits, paintballing, parascending (over water), pony trekking, racquetball, rambling, river canoeing, roller skating, roller blading, rowers, rowing, running-sprint/long distance (amateur), safari (**ROI** organised), sail boarding, sailing within territorial limits, scuba diving up to 15 metres, if adequately supervised, snorkelling, squash (amateur), surfing (amateur, under 14 days), tennis (amateur), tour operator safari, track events, trekking (under 2000 metres altitude), triathlon, volleyball (amateur), war games, water polo (amateur), water ski-ing (amateur),

windsurfing (amateur), work abroad, yachting (racing/crewing inside territorial waters)

### The following activities are not included in the definition:

White water canoeing, bmx or mountain biking, horse jumping, hunting on horseback, polo on horseback, racing, scuba diving within 24 hours prior to departure, manual employment, or being in charge of a motorcycle which is more than 125cc, if the driver does not hold a current licence which allows them to ride a motorcycle of more than 125cc.

### Hazardous sports & leisure activities

The following activities are considered to be **hazardous sports & leisure activities**. **You** will only be covered whilst participating in this **hazardous sport or leisure** activity, if **you** have paid the appropriate additional premium before **your trip** commenced and the activity is shown on **your schedule**.

### The underwriter will not:

- cover any child aged under 10, who is not supervised by an adult when participating in a **hazardous sport or leisure activity**; or
- cover any person aged 66 or over, who is participating in a **hazardous sport or leisure activity**; or
- provide any cover if **you** receive any financial reward or gain as a result of participating in the **hazardous sport or leisure activity**; or
- pay any personal liability claim, which arises directly or indirectly, as a result of **you** participating in a **hazardous sport or leisure activity**.

### Category 2 Hazardous sports & leisure activities

Boxing training (no contact), camel riding, cycle touring, deep sea fishing, dog sledging, elephant riding, flying as a pilot,

flying as passenger in a private plane or small aircraft, go karting (specific use), gymnastics, hiking (between 2,000 and 6,000 metres altitude), hockey, horse riding (over 7 days), hot air ballooning (non-**ROI** organised), hydro zorbing, kayaking, martial arts (training only), mountain biking, quad biking, rugby (amateur), safari (non-**ROI** organised and not involving the use of firearms), scuba diving between 15 and 30 metres in depth over 14 days, sea canoeing, ski-dooing, surfing (over 14 days, amateur), trekking (between 2,000 and 6,000 metres altitude), white water rafting (grade 1 to 4).

### The following activities are not included in the definition:

Hunting on horseback, polo on horseback, horse jumping, hot air ballooning organised in the **ROI** prior to travel, manual employment, racing, safari's organised in the **ROI**, scuba diving within 24 hours prior to departure, scuba diving below 30 metres in depth.

### Category 3 Hazardous sports & leisure activities

Abseiling, american football (amateur), black water rafting (grade 5 to 6 inclusive), gliding, outdoor endurance events, parachuting, paragliding, parascending (over land), sand boarding, sand yachting, snow mobiling, white water canoeing, white water rafting (grade 5 to 6 inclusive), yachting (racing/crewing) – outside territorial waters.

### The following activities are not included in the definition:

Manual employment, racing.

### Category 4 Hazardous sports & leisure activities

Animal riding (other than specified), bmx cycling, bob sleighing, canyoning, hang gliding, heli-skiing, high diving (amateur), horse jumping, ice hockey, land yachting,

lugging, micro lighting, motor rallies, parachute jumping, parasailing, rock climbing, rock scrambling, scuba diving (between 30 and 40 metres in depth), show jumping, skateboarding, sky diving, tobogganing, wrestling (amateur).

### The following are not included in the definition:

Hunting on horseback, polo on horseback, manual employment, major events, scuba diving if you are not BSAC, PADI, DIWA, SSI or SAA member. scuba diving within 24 hours prior to departure.

**If you wish to participate in a category 2, 3 or 4 hazardous sport, please call us on: 1800 298 551**

## Definitions

Any word defined below will have the same meaning wherever it is shown in **your Evidence of Insurance** in bold print.

**We** have listed the definitions in alphabetical order.

### Accident, accidental

A sudden, unexpected, unusual, specific, violent, external event which occurs at a single identifiable time and place and independently of all other causes, resulting directly, immediately and solely in physical bodily injury which results in a loss.

### The following are not included in the definition:

- the contracting of any disease, illness and/or medical condition,
- the injection or ingestion of any substance,
- any event which directly or indirectly exacerbates a previously existing physical bodily injury.

### Act of 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 organisation(s) or government(s), 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.

### Business equipment

Computer equipment, communication devices and other business related equipment which is carried by **you** in the course of **your** business.

### Business money

Bank and currency notes and coins and cheques which are issued to **you** by **your** employer (or if **you** are self-employed is issued from **your** business account) solely for business purposes.

### Cancellation costs

Travel and accommodation expenses paid or contracted to be paid by **you** in respect of **your** trip.

### Certificate/Policy/Evidence

An insurance validation certificate or booking invoice used by the issuing agent to validate and activate this insurance wording. Wherever the word **Certificate/Policy/Evidence** is shown, it shall be deemed to mean Master **Policy** X/17741/03 issued to Carole Nash Insurance Consultants Limited.

### Close business associate

A person in the same employment as **you** in **your** country of residence, whose absence from work or place of employment for one or more complete days at the same time as **you**, prevents the effective continuation of that business.

### Common-law partner(s)

Any couple (including same sex) in a common law relationship or who have co-habitated for at least 6 months.

### Country of residence

The country in which **you** live, for the majority of the year.

### Curtailed costs

Travel costs necessarily incurred to return **you** home before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of accommodation, car hire and excursions attributable to each complete day which is not spent overseas.

### The following are not included in the definition:

- all costs attributable to the outward and return travel tickets, whether used or unused.

### Excess

The first amount **you**, and each person named on the insurance **schedule**, have agreed to pay towards a claim under each section of this **policy**.

### Family policy

If **you** have paid the premium for a “family rated” single **trip** or annual **policy**, a **family** is defined as follows:

Husband and wife (or **common-law partner**) and all their dependent children or children for whom they are legal guardian, aged under 18, who are in continuous full-time education, live at the **family home**.

### Government levy

A **ROI Government levy** which must be paid by **you** in addition to the insurance premium.

### Golf cover

Upon payment of an additional premium at the time of taking out this **policy**, **you** can extend the cover to include **golf equipment, golf equipment** hire and

non-refundable golfing fees.

### Golf equipment

Golf clubs, golf bag, non motorised golf trolley and golf shoes.

### Hijack

When an aircraft or other vehicle in which **you** are travelling in is taken over illegally.

### Home

**Your** usual place of residence in the **ROI**.

### Material fact

Any fact which is known to **you**, which is likely to influence the **underwriter** in the acceptance or assessment of this insurance.

### Money

Bank and currency notes and coins and cheques.

### One-way trip

A journey where **you** are emigrating. The cover will begin when **you** leave **your home** and ends no later than 24 hours after the time you first leave the immigration control of **your** final destination country.

### Pair or set

Two or more items of **personal effects** which are complimentary or used or worn together.

### Period of insurance for a single trip or one-way trip policy

The **trip duration**, as shown in **your schedule**.

Cover under the cancellation section of **your policy**, starts from the date the **schedule** is issued and ends at the start of **your trip**.

The cover under all other sections of **your policy**, starts at **your trip** departure and ends on **your** return **home** or expiry of the **policy**, whichever is first.

### Period of insurance for an annual multi-trip policy

An annual **multi-trip policy** automatically

includes cover for any number of **trips** within the **period of insurance**, providing that each **trip** does not exceed 31 days.

The period starting and ending on those dates shown on **your schedule**.

Cover under the cancellation section of **your policy**, starts from the later of either:

- the date the **schedule** is issued; or
- the time at which the **trip** is booked; and ends at which ever happens first:
- the start of **your trip**; or
- the expiry of the **policy**.

The cover under all other sections of **your policy**, starts at **your trip departure** and ends on either:

- **your** return **home**; or
- the expiry of this **policy**; or
- **your trip** exceeding the maximum **trip** length;

whichever is first.

Travel within the **ROI** is applicable for trips over 50 miles from **home** (where accommodation has been pre-booked for at least two nights).

**Wintersports** cover is limited to 24 days per **policy** per year.

### Personal effects

Luggage, clothing, **valuables** and personal items which are owned by **you** and have been either taken or purchased on the **trip**.

### The following are not included in the definition:

Antiques, any property held or used for any business or professional purposes, bicycles, binoculars, bonds, coupons, documents of any kind, **money**, securities, stamps, travellers cheques, camcorders, cassettes and cassette players, cellular phones, compact discs and compact disc players, computer and telecommunication equipment of any kind, computer games, contact or corneal lenses, diving equipment,

furs, musical instruments, radios, spectacles, sunglasses, tape recorders, television sets, video equipment, video games.

### Policy

**Your schedule**, this **policy** and endorsements.

### Pre-existing medical condition

Any of the following conditions, known to **you**, which has been suffered or for which medical advice, treatment or medication has been received, prior to the date of issue of this insurance:

- any heart or circulatory condition (e.g. heart condition, hypertension, blood vessel disease or a stroke); and/or
- any lung or breathing condition (other than mild, well-controlled asthma suffered in isolation); and/or
- any cancerous condition; and/or
- any psychological condition; and/or
- any chronic illness; and/or
- any hospital in-patient treatment for any medical condition suffered during the six months prior to taking out this **policy**.

### Public transport

A train, bus, coach, ferry service or scheduled airline flight operating to a published timetable to join the booked travel itinerary.

### Redundancy, redundant

**You** becoming unemployed under the Employment Protection Act. **You** must have been given a Notice of **Redundancy** and be receiving payment under the current **redundancy** payments legislation.

### The following are not included in the definition:

- any employment which has not been continuous and with the same employer;
- any employment which is not on a permanent basis;

- any employment which is on a short term fixed contract;
- any instance where **you** had reason to believe that **you** would be made **redundant** at the time of booking **your trip**.

### Relative

Brother, brother-in-law, **common law partner**, daughter, daughter-in-law, fiancé(e), grandchild, legal guardian, parent, parent-in-law, sister, sister-in-law, son, son-in-law, or spouse, who live in the **ROI**.

### Resident

**You** are within the **ROI** at the time of arranging this insurance and at the time of **your** departure.

### ROI

Republic of Ireland

### Schedule

An insurance validation **schedule** issued by **us** which describes you and the **insured person(s)** who are covered under this **policy**.

### Serious illness or serious injury

Any illness or injury which:

- renders **you** totally incapacitated; or
- results in **you** being a patient in hospital for more than 48 hours.

### Single item

Any one article, **pair**, **set** or collection.

### Ski equipment

Skis, ski bindings, ski boots, ski sticks, snow board, snow board bindings and snowboard boots.

### Sports equipment

Those items which are usually worn, carried, used or held during the participation in a sporting activity.

### The following are not included in the definition:

- ski equipment
- golf equipment.

### Total disablement

Means **you** are prevented from engaging in paid employment or paid occupation of any and every kind, but for children any occupation not normally reserved for the handicapped.

### Trip, Trip duration

A journey which begins when **you** leave **your home** and ends on **your** return, during the **period of insurance**, to either

- a. **your home**, or
- b. a hospital or nursing home in the **ROI**, following **your** repatriation.

### Underwriter

UK Insurance Limited, as evidenced by Master **Policy** No. X/17741/03

### Valuables

Animal skins, articles made of or containing gold, silver or other precious metals, cameras, jewellery, leather goods, photographic equipment, precious or semi-precious stones, silks, telescopes, watches.

### We, Us, Our

Primary Travel Insurance Services Limited.

### Wintersports

Guided cross country skiing, mono skiing, off-piste skiing or snowboarding, recreational racing, skiing, snow boarding and snow sledging.

### The following are not included in the definition:

Freestyle skiing, heli-skiing, ice hockey, lugging, off-piste skiing or snowboarding in areas designated as unsafe by resort management, off-piste skiing or snow boarding where there is an avalanche warning in place, parapenting, ski acrobatics and stunting, ski bob racing, ski-dooing, ski flying, ski jumping, ski racing or training, the use of skeletons or bobsleighs, snow mobiling, tobogganing.

### You, your

Any person named on the **schedule**.

## Section A1

### Cancellation & Curtailment

#### What you are covered for:

The **underwriter** will pay, up to the amount shown **on your schedule**, for **your** proportion of the costs which **you** have paid or agreed to pay and which you cannot recover from any source, if it is necessary and unavoidable to cancel or cut short **your** trip as a result of:

a death, **serious injury or illness**, during the period of **insurance** of:

- **you**; or
- a person **you** are travelling with; or
- a **relative**; or
- a **close business associate** who lives in the **ROI**; or
- a friend or **relative** who lives abroad with whom **you** were staying.

b **you** or the person **you** are travelling with:

- being required in the **ROI** for jury service, as a witness in a Court of Law; or
- being under compulsory quarantine; or
- being required to be present by the police, as a result of **your home** or their **home** or usual place of business in the **ROI** suffering a burglary within seven days of the start of **your trip**; or
- suffering accidental damage to **your home** or to **your** travelling companion's **home** within seven days of the start of **your trip**; or
- being made **redundant** under the **Redundancy** Payments Act; or
- being pregnant and **you** or the person **you** are travelling with, are expected to give birth within twelve weeks of the booked start date or return date of **your trip**; or
- suffering any medical complications arising from pregnancy or childbirth prior to the twenty eighth week; or

- being posted overseas or receiving emergency requirements of duty in the Armed Forces, Police, Fire, Nursing or Ambulance Services.

If **you** have paid the additional premium to include **hazardous sport and leisure activities**, we will also pay you a percentage of any unused pre-paid **trip** costs, if **you** have to cut short **your trip** by returning **home** to the **ROI**, following **serious injury** whilst participating in the **hazardous sport** or **leisure activity**.

In addition, if **you** have booked a self drive holiday and it is necessary to cancel **your trip** as a result of **your** vehicle being involved in an **accident** within seven days of the start of **your** intended **trip**, we will pay for **your** proportion of the costs which **you** have paid or agreed to pay and which **you** cannot recover from any source.

#### What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on pages 28, 29 and 30 in connection with claims made under Section A1:

- the **excess** as shown on **your schedule**;
- any claim for curtailment which has not been approved by Inter Group Assistance Services, prior to **your** return to the **ROI**;
- any claim which is not supported by written medical confirmation and clinical reports from medical service providers as well as other proof of the happening of an event causing you to cancel or cut short **your trip**;
- any costs which **you** have paid or agreed to pay, if **your trip** is cancelled for the following reasons:
  - claims arising directly or indirectly as a result of a **pre-existing medical condition** relating to **you, your**

travelling companion, a **relative** or **close business associate** of **yours** or **your** travelling companion, or the person with whom **you** have arranged to stay whilst on the **trip**, unless declared to and agreed by Inter Group.

- the person whose medical condition giving rise to the claim:
  - is travelling for the purpose of having medical treatment during the **trip duration**; or
  - is travelling against the advice of a medical practitioner; or
  - has received a terminal prognosis by a registered doctor before taking out this **policy**; or
  - is on a hospital waiting list; or
  - is awaiting the results of medical investigations.
- you** have failed to have any recommended vaccines, inoculations or medications prior to **your trip**
- you** have failed to get the relevant passport or visa
- unlawful or criminal proceedings against **you** or a person **you** are travelling with
- redundancy**, which is not notified during the **period of insurance**
- a pregnancy, which is confirmed before the date **you** bought this **policy**
- medical complications arising from pregnancy or childbirth where prior medical complications have existed
- your** disinclination to travel, phobias, anxiety or stress
- your** personal financial circumstances, other than **you** being made **redundant** after the issue date of the **schedule**
- the death or illness of any pets or animals

xii **your** late arrival at the airport or port after check in or booking in time

- any costs in respect of the following:
  - any claims arising directly or indirectly from the cancellation or curtailment of travel arrangements in any way caused or contributed to by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority.
  - loss of air passenger duty
  - unused timeshare property, airmiles or other promotions of this nature
  - your** loss of enjoyment of the **trip**, however caused
  - your** failure to advise **us** of any **material fact** prior to the issue of the **schedule** or prior to **your** departure on **your trip**
  - unused portions of **your** original ticket, where repatriation has been made
  - your** travel expenses for **you** to return to the **ROI**, if **you** do not already possess pre-paid return travel tickets
  - any cancellation or **curtailment costs** which the **underwriter** would not have had to pay, had **you** notified the travel agent, tour operator or provider of transport or accommodation immediately after **you** knew you would be cancelling or curtailing **your trip**
  - any repair costs to **your** private motor vehicle
  - any claim resulting from you or a person with whom **you** are travelling, being posted overseas or receiving an emergency requirement of duty, following an **act of terrorism**, war, or invasion.

## Section A2

### Catastrophe

#### What you are covered for:

If **you** are forced to move from **your** pre booked accommodation as a result of

- fire, explosion
- lightning
- earthquake
- storm, tempest, hurricane, flood

the **underwriter** will pay any travel and accommodation expenses **you** incur, to enable **you** to

- continue **your trip**; or
- if **you** are unable to continue with **your trip**, return **you** to the **ROI**, up to the amount shown on **your schedule**

#### What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on pages 28, 29 and 30 in connection with claims made under Section A2:

- the **excess** as shown on **your schedule**
- any costs which cannot be substantiated by a written report from the local or national authority who ordered **your** relocation which confirms the exact cause for the relocation
- any costs or expenses payable by or recoverable from **your** tour operator, airline, hotel or other provider of accommodation or transport
- any costs or expenses if **you** decide not to remain in **your** booked accommodation, although it is considered safe and acceptable to continue living there.

## Section B

### Medical, Emergency & Repatriation expenses

#### What you are covered for:

If **you** become ill or are injured during the **trip**, the **underwriter** will pay up to the amount shown on **your schedule**, for up to 12 months after the start date of the treatment for:

#### i Medical and treatment expenses

- medical, surgical and hospital expenses incurred outside the **ROI**
- emergency dental treatment for the relief of pain up to €300

#### ii Travel and accommodation expenses

- reasonable additional travel and room only accommodation expenses incurred by **you** and one person travelling with **you**, as a result of you receiving medical advice from a registered doctor in attendance and the **underwriter's** medical advisors, that **your** originally planned return journey **home** to the **ROI**, is impossible due to medical reasons.

The most the **underwriter** will pay for accommodation costs is €1,500 per person.

#### iii Repatriation expenses

- the cost of returning **you** to the **ROI** by medically appropriate means where, in the opinion of the **underwriter's** medical advisors, such a return is medically necessary.

#### iv Funeral expenses

If **you** die during the **trip** or **one-way trip**, the **underwriter** will pay up to €4,500 for the following:

- the funeral expenses in the country where **your** death occurs, or
- the cost of returning **your** body or ashes **home** to the **ROI**

#### What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on pages 28, 29 and 30 in connection with claims made under Section B:

- the **excess** as shown on **your schedule**
- any costs or expenses, if **you** have not advised Inter Group Assistance Services and received their agreement to these costs, in the event of **you**:
  - a dying, or
  - b incurring medical or treatment expenses above €750, or
  - c being involved in an **accident**, or
  - d being admitted to hospital, or
  - e curtailing **your trip** due to medical reasons; or
  - f missing **your** flight due to medical reasons
- any medical costs or expenses, if **you** are in Australia and **you** have not enrolled with Medicare
- claims arising directly or indirectly as a result of a **pre-existing medical condition** relating to **you**, **your** travelling companion, a **relative** or **close business associate** of **yours** or **your** travelling companion, or the person with whom **you** have arranged to stay whilst on the trip, unless declared to and agreed by Inter Group.
- any medical, hospital or treatment expenses in the **ROI**.
- any medical hospital or treatment, funeral or repatriation expenses incurred as a result of participating in a **hazardous sport or leisure activity**, unless **you** have paid the additional premium prior to travel and cover is confirmed on **your schedule**.
- any medical, hospital, treatment, funeral or repatriation expenses if **you**:

- a have received a terminal prognosis by a registered doctor before taking out this **policy**, or
  - b are travelling for the purpose of obtaining medical treatment, or
  - c are travelling against the advice of a medical practitioner, or
  - d are on a hospital waiting list, or
  - e are awaiting the results of medical investigations
- any medical, hospital, treatment expenses, which in the opinion of the **underwriter's** medical advisors, are not essential or can be reasonably delayed until **your** return **home** to the **ROI**
  - any costs arising from **you** arranging a single or private accommodation room in a hospital, clinic or nursing home
  - claims arising directly or indirectly from pregnancy, if:
    - a **you** were pregnant when **you** took out this **policy** and **you** did not inform **us**; or
    - b **you** were pregnant when **you** booked this trip under **your** annual multi-**trip policy** and **you** did not inform **us**, or
    - c **you** were not pregnant when **you** took out this **policy** and the claim is as a result of complications after the twenty eighth week, or
    - d **you** were not pregnant when **you** booked this **trip** under your annual multi-**trip policy** and the claim is as a result of complications after the twenty eighth week, or
    - e **you** have had complications in any previous pregnancy
  - dental treatment which is not for the purpose of relieving immediate pain or suffering
  - any medical, hospital or treatment expenses, which have not been authorised at the time by a recognised

- registered medical practitioner
- any medical, hospital or treatment expenses, which **you** have incurred after:
  - a **you** have refused the offer of repatriation when, in the opinion of the doctor in attendance and the **underwriter's** medical advisors, **you** are fit to travel
  - b the **underwriter** has repatriated **you** to **your** final destination, rather than the **ROI**, during **your one-way trip**
- any physiotherapy or associated treatment costs, if they are not part of an on-going treatment programme for a **serious injury**, which in the opinion of the **underwriter's** medical advisors, can be reasonably delayed until **your** return **home**
- non continuous treatment
- any up-grades from economy class travel, unless the **underwriters** medical advisors specify this necessary on medical grounds
- any costs or expenses if **you** do not have a pre-paid return ticket to the **ROI** at the start of **your trip**
- any medication or drugs which **you** know **you** will need at the start of the **trip**
- the cost of any treatment or surgery, including exploratory tests, which are not directly related to the illness or injury, for which **you** went into hospital or clinic abroad
- loss, or damage to false dentures, false limbs, hearing aids, contact or corneal lenses or prescription spectacles
- any repatriation expenses to the **ROI**, if **you** are travelling on a **one way trip** and **your** final destination is nearer.

## Section C1

### Hospital benefit

#### What you are covered for:

The **underwriter** will pay **you** the amount shown on **your schedule**, for every complete 24 hours **you** spend in a hospital abroad as an in-patient during **your trip**, as a direct result of **you** suffering **accidental** injury or illness which is covered under Section B of this **policy**.

#### What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on pages 28, 29 and 30 in connection with claims made under Section C1, if **you**:

- are an in-patient at a hospital or clinic in the **ROI**
- are not receiving continuous treatment
- are an in-patient at a hospital or clinic, which has not been authorised and arranged by Inter Group Assistance Services.

## Section C2

### Pet care

#### What you are covered for:

If **you** are delayed as a result of a covered event under Section F1 and as a result incur additional kennelling fees, the **underwriter** will pay **you** the amount shown in the Schedule of benefits for each and every complete 24 hour period of delay.

#### What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on pages 28, 29 and 30 in connection with claims made under Section C2:

- Any fees if **your** pet's stay does not exceed the pre-booked period of accommodation
- Any fees which did not form part of the original pre-booked duration for **your** pet

## Section D

### Leathers & helmets, panniers & fittings, tents, personal effects & baggage, travel documents & delayed baggage

#### What you are covered for:

##### a Leathers and helmets

The **underwriter** will pay for accidental loss, theft of or damage to **your leathers and helmets**, up to the amount shown on **your schedule**.

##### b Panniers and fittings

The **underwriter** will pay for accidental loss, theft of or damage to **your panniers and fittings**, up to the amount shown on **your schedule**.

##### c Tents

The **underwriter** will pay for accidental loss, theft of or damage (excluding damage by weather) to your **tent**, up to the amount shown on **your schedule**. In addition to this accommodation costs up to €150 will be paid in respect of necessarily incurred costs if the tent was intended to be used as your holiday accommodation.

##### d Personal effects

the **underwriter** will pay for accidental loss, theft of or damage to **your personal effects**, up to the amount shown on **your schedule**.

##### e Travel documents

The **underwriter** will pay for any reasonable expenses **you** incur, whilst obtaining replacement passports, green cards, visas, accommodation vouchers and petrol coupons or travel tickets which have been lost or stolen during the **trip**, up to the amount shown on **your schedule**.

##### f Baggage delay

The **underwriter** will pay for the purchase of essential items, up to the amount shown on **your schedule**, if **your personal effects** are delayed or lost in transit on **your** outward journey for more than 24 hours.

#### What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on pages 28, 29 and 30 in connection with claims made under Section D:

- the **excess** as shown on **your schedule**
- claims for theft of **your leathers & helmets, pannier & fittings, tents, personal effects** and baggage if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- more than €75 per **single item**, up to a maximum of €300 in total for any one claim, if **you** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss
- any claim if the loss, damage or theft occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- wear, tear, or depreciation
- loss, theft or damage arising from the delay, detention, seizure or confiscation by Customs or other officials
- damage caused by the leakage of powder or liquid carried within **your personal effects** or baggage
- any breakage of fragile articles, unless the breakage is caused by fire or an **accident** involving the vehicle in which **you** are being carried
- claims arising for loss, theft or damage to:
  - a prams or buggies, or
  - b wheelchairs, or
  - c pedal cycles, or
  - d motor vehicles, or
  - e marine equipment, or
  - f diving equipment, or
  - g watercraft, surfboards, sailboards or their related accessories, or
  - h **sports equipment**, other equipment or fittings of any kind
- damage to, or loss or theft of **your leathers & helmets, personal effects** or baggage, if they have been left:
  - a unattended, in a public place
  - b in the custody of a person who does not have an official responsibility for the safekeeping of the property
  - c in an unattended motor vehicle
- loss or damage to **sports equipment**, whilst in use
- loss, theft or damage to:
  - a anything being shipped as freight or under a Bill of Lading; or
  - b dentures; or
  - c bridgework; or
  - d artificial limbs; or
  - e hearing aids of any kind; or
  - f items being carried on a vehicle roof rack
- loss, theft or damage to **valuables**, which at the time of such loss, theft or damage were located in checked-in luggage or an unattended motor vehicle
- any claim for baggage delay if **you** cannot supply receipts for the essential items purchased and written confirmation from the carrier as to the length of delay.

## Section E

### Personal money

#### What you are covered for:

The **underwriter** will pay for the loss, theft or suspected theft of **your money** and travellers cheques during **your trip**, up to the amount shown on **your schedule**.

#### What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on pages 28, 29 and 30 in connection with claims made under Section E:

- the **excess** as shown on **your schedule**
- any loss or theft of **money** if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- any claim, if the loss or theft occurs whilst in the custody of an airline or other carrier
- any loss, if **you** have not taken reasonable steps to prevent a loss happening
- loss or theft of **money** that is:
  - not on **your** person; or
  - not deposited in a safe, safety deposit box or similar locked fixed container in **your trip** accommodation
- loss or theft of travellers cheques, if the issuer provides a replacement service
- depreciation in value, currency changes, shortage caused by any error or omission, loss or damage arising from delay, seizure, confiscation or detention by Customs or other officials.

## Section F1 & F2

### Travel delay & holiday abandonment

#### What you are covered for:

##### a Travel delay

The **underwriter** will pay **you** the amount shown on **your schedule**, if **your** planned:

- first outward flight, rail or sea trip from **your home** in the **ROI**; or
- final inbound flight, rail or sea trip to **your home** in the **ROI** is delayed for 12 hours or more.

##### b Holiday abandonment

The **underwriter** will pay, up to the amount shown on **your schedule**, for travel and accommodation expenses which **you** have paid or have contracted to pay and which **you** cannot recover from any source, if **your** holiday or journey is necessarily cancelled following a delay of 24 hours or more from the scheduled departure time.

#### What you are not covered for:

The **underwriter** will not pay the following in addition to the general exclusions on pages 28, 29 and 30 in connection with claims made under Section F1 & F2:

- the **excess** as shown on **your schedule**
- any compensation if **you** have not got written confirmation from the airline, railway or shipping company or their handling agents, which shows the reason for the delay or cancellation of **your** holiday, the scheduled departure time and the actual departure time of **your** flight, rail journey or sailing, if applicable.
- any delay which is due to strike or industrial action which had started or was announced before **you** took out this **policy**.

- compensation under both the 'travel delay' and 'holiday abandonment' sections of this **policy**.
- any claims arising directly or indirectly from the delay of travel arrangements in any way caused or contributed to by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority.

## Section F3

### Mugging benefit

#### What you are covered for:

The **underwriter** will pay **you** up to the amount shown on **your schedule**, if **you** receive in-patient hospital treatment which is covered under Section B, as a direct result of a mugging.

## Section G

### Unused excursions

#### What you are covered for:

The **underwriter** will pay **you** up to the amount shown on **your schedule**, in respect of the cost of excursions **you** have pre-booked in the **ROI** and which **you** were unable to use as a direct result of being a hospital in-patient due to an **accident** or illness which is covered under Section B.

## Section H

### Missed departure

#### What you are covered for:

The **underwriter** will pay **you**, up to the amount shown **your schedule**, for reasonable additional accommodation and travel expenses, if **you** arrive at **your** last departure point from the **ROI** or the last departure point for **your** return trip to the **ROI**, too late to board your booked flight,

train or sailing, as a result of the following:

- scheduled **public transport** services failing to get **you** to **your** destination in time due to strike, industrial action, adverse weather conditions or mechanical breakdown, or
- the private motor vehicle in which **you** were travelling suffering from a mechanical breakdown or failure, or
- the private motor vehicle in which **you** were travelling being directly involved in a road traffic accident, which resulted in mechanical breakdown or failure.

#### What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on pages 28, 29 and 30 in connection with claims made under Section H:

- the **excess** as shown on **your schedule**
- any upgrade in accommodation
- any claim arising as a result of **you** not having taken reasonable steps to complete the journey to the departure point on time
- any claim relating to internal flights
- any claim, if the adverse weather, strike or industrial action was in existence or publicly declared before **you** started **your** journey to the departure point
- any claim in respect of mechanical breakdown or failure, if **your** private motor vehicle, has not been properly serviced and maintained
- any repair costs to **your** private motor vehicle
- any claims for vehicle breakdown or failure, which are not substantiated by a written report from a rescue service or garage
- any claim arising as a result of **you** using a taxi as your mode of **transport**.

## Section I

### Personal accident

#### What you are covered for:

The **underwriter** will pay **you** or **your** estate a lump sum, as shown on **your schedule**, if **you** suffer bodily injury as a result of an **accident** during **your trip** which causes:

- **your** death, or
- permanent loss of one or more limbs by physical separation at or above the wrist or ankle, or
- permanent loss of all sight in one or both eyes, or
- permanent and **total disablement** from carrying out any occupation.

#### What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on pages 28, 29 and 30 in connection with claims made under Section I:

- any benefit where **your** death, injury or loss does not occur within 180 days of the **accident**
- any benefit as a result of participating in a **hazardous sport or leisure activity**, unless **you** have paid the additional premium prior to travel and cover is confirmed on **your schedule**
- any benefit if **you** cannot prove to the **underwriter** that the permanent **total disablement** has continued for 12 months from the date of the injury and in all probability will continue for the remainder of **your** life
- more than one lump sum under this section.

## Section J

### Personal liability

#### What you are covered for:

The **underwriter** will pay for **your** legal liability inclusive of all associated legal fees and costs, in total up to the amount shown on **your schedule**, for any event which relates to an incident caused by **you** during the **trip** or **one way trip**, which results in:

- injury, illness or disease to another person
- loss or damage to property which does not belong to **you** or any member of **your** family and is not in **your** or a member of **your** family's custody or control.

#### What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on pages 28, 29 and 30 in connection with claims made under Section J:

- the **excess** as shown **your schedule**,
- claims arising directly or indirectly from, happening through or in consequence of:
- contractual liability, employers liability, or liability to a member of **your** family, **your** travelling companion's family or to **your** travelling companion; or
- animals belonging to **you**, or in **your** care, custody or control; or
- wilful, malicious or unlawful acts or the use of firearms; or
- the pursuit of trade, business or profession; or
- ownership or occupation of land or buildings; or
- the influence of intoxicating liquor or drugs; or
- claims arising directly or indirectly from, happening through or in consequence of ownership, possession or use of any vehicle, automobile,

aircraft, watercraft, or any mechanically propelled conveyance; or

- claims for legal fees and costs resulting from any criminal proceedings; or
- any personal liability claim, which arises directly or indirectly, as a result of **you** participating in a **hazardous sport** or **leisure activity**.

## Section K

### Legal expenses

#### What you are covered for:

The **underwriter** will pay, up to the amount shown on **your schedule**, for legal costs and expenses incurred in pursuing legal proceedings against third parties for compensation and damages arising from or out of **your** death, **serious illness** or personal **accident** during **your trip**.

#### What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on pages 28, 29 and 30 in connection with claims made under Section K:

- the **excess** as shown on **your schedule**,
- any costs or expenses which have been incurred without prior approval of the **underwriter**
- any claim where the **underwriter** considers **your** prospect of success in achieving a reasonable benefit to be insufficient
- any claim emerging pursuant to a contingent fee agreement between **you** and **your** counsel
- any claim for travel and accommodation expenses which **you** have incurred whilst pursuing legal action
- any claim arising from **you** pursuing legal proceedings as part of and (or) on behalf of a group or organisation

- any claim for legal costs where **you** are pursuing a legal action against the **underwriter**, Primary Travel Insurance Services Limited, Inter Group Claims Services, Inter Group Assistance Services, any Primary Group company, a member of **your** family or a travelling companion
- any claim for legal costs where **you** are pursuing a legal action relating directly or indirectly to medical negligence or alleged medical negligence.

## Wintersports cover

If **you** have paid the additional premium to include **wintersports** cover and the cover is shown on **your schedule**, cover Sections L-P inclusive apply:

## Section L

### Ski equipment

#### What you are covered for:

The **underwriter** will pay, up to the amount shown on **your schedule**, for accidental loss, theft of or damage to **ski equipment**, which is owned or hired by **you**.

If **you** own the **ski** equipment, the **underwriter** will take off the following amounts for wear and tear:

Age of ski equipment	Deduction
Up to 1 year old	10% of purchase price
1 to 2 years old	30% of purchase price
2 to 3 years old	50% of purchase price
3 to 4 years old	70% of purchase price
4 to 5 years old	80% of purchase price

#### What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on pages 28, 29 and 30 in connection with claims made under:

## Section M

- the **excess** as shown on **your schedule**
- claims for **ski equipment** which is owned by **you**, if it is over five years old
- claims for **ski equipment**, if **you** have not returned **your** original ski equipment to the **ROI** for **our** inspection
- more than **your** liability for the loss or damage to any hired **ski equipment**
- any claim for loss or theft of **ski equipment**, if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- more than €75 per **single item**, up to a maximum of €300 in total for any one claim, if **you** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss
- claims arising from delay, detention, seizure or confiscation by Customs or other officials
- claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading
- damage to, or loss or theft of **ski equipment**, if it has been left:
  - a unattended in a public place; or
  - b in an unattended motor vehicle; or
  - c in the custody of a person who does not have an official responsibility for the safekeeping of the property.

### Ski hire

**What you are covered for:**  
If **your** own **ski equipment** is:

- lost, stolen or damaged; or
- misdirected or delayed in transit by more than 12 hours

the **underwriter** will pay for the cost of hiring you the necessary ski equipment for each 24 hour period **you** are without **your** own **ski equipment**, up to the amount shown on **your schedule**.

**What you are not covered for:**

The **underwriter** will not pay for the following in addition to the general exclusions on pages 28, 29 and 30 in connection with claims made under Section M:

- the **excess** as shown on **your schedule**
- any claim for loss or theft of **your** own **ski equipment** if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- any claim, if the loss or theft of **your** own **ski equipment** occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- claims arising from **your** own **ski equipment** being delayed, detained, seized or confiscated by Customs or other officials
- claims for loss or theft of, or damage to **your** own **ski equipment**, whilst being shipped as freight or under a Bill of Lading
- damage to, or loss or theft of **your** **ski equipment**, if it has been left:

- a unattended in a public place; or
- b in an unattended motor vehicle; or
- c in the custody of a person who does not have an official responsibility for the safekeeping of the property.

## Section N

### Ski pack

**What you are covered for:**

If **you** are unable to use **your** ski pass, tuition or ski hire due to:

- being involved in an **accident**; or
- **your** sickness; or
- the loss or theft of **your** ski pass

the **underwriter** will pay **you**, up to the amount shown on **your schedule**, for the proportionate value of any unused ski pass, ski hire or tuition fee.

**What you are not covered for:**

The **underwriter** will not pay for the following in addition to the general exclusions on pages 28, 29 and 30 in connection with claims made under Section N:

- the **excess** as shown on **your schedule**
- any claim, if the loss or theft of **your** ski pass is not notified to the police within 24 hours of its discovery and **you** have obtained a written report, which includes the crime reference number.
- any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- loss or theft of **your** ski pass, if it was left:
  - a unattended in a public place; or
  - b in an unattended motor vehicle; or
  - c in the custody of a person who does

not have an official responsibility for the safekeeping of the property

- claims arising directly or indirectly as a result of **your pre-existing medical condition**, if **you** have not advised Inter Group before the start of **your trip**, have agreed the additional terms and paid any additional premium
- claims arising from a medical condition which is not substantiated by a report from the treating doctor, confirming **your** inability to ski.

## Section O

### Piste closure

**What you are covered for:**

The **underwriter** will pay a benefit, as shown on **your schedule**, if **you** are unable to ski for a continuous period in excess of 12 hours, due to a lack of snowfall or adverse weather conditions during the months of December to March inclusive (April to October in the Southern hemisphere), at **your** pre-booked **wintersports** resort.

**What you are not covered for:**

The **underwriter** will not pay for the following in addition to the general exclusions on pages 28, 29 and 30 in connection with claims made under Section O:

- any benefit, if **you** are not skiing in a pre-booked **wintersports** resort which is 1,000m above sea level
- any benefit, if **you** are unable to provide a report from the resort management substantiating **your** claim
- any benefit, if an alternative resort is available
- any benefit, if the piste closure was in existence prior to **your** arrival in **your** pre-booked **wintersports** resort.

## Section P

### Delay due to avalanche

#### What you are covered for:

If **you** outward or return journey is delayed by at least 12 hours beyond the scheduled departure time as a direct result of an avalanche in **your** pre-booked **wintersports** resort, the **underwriter** will pay **you** an amount, as shown on **your schedule**, for additional travel and accommodation expenses.

#### What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on pages 28, 29 and 30 in connection with claims made under Section P:

- the **excess** as shown on **your schedule**
- any claim, if **you** are unable to provide a report from the resort management substantiating **your claim**
- any additional compensation under Sections F1, F2 or H of this **policy**.

## Golf cover

If **you** have paid the additional premium to include **golf cover** and the cover is shown on **your schedule**, cover Sections Q-S inclusive apply:

## Section Q

### Golf equipment

#### What you are covered for:

The **underwriter** will pay, up to the amount shown on **your schedule**, for accidental loss, theft of or damage to **golf equipment** which **you** own.

#### What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on pages 28, 29 and 30 in connection with claims made under Section Q:

- the **excess** as shown on **your schedule**
- more than £50 per **single item**, up to a maximum of £200 in total for any one claim, if **you** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss
- **golf equipment** which is over five years old
- any claim for loss or theft of **golf equipment** if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- claims arising from delay, detention, seizure or confiscation by Customs or other officials
- claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading
- damage to, or loss or theft of **golf equipment**, which is being carried on a vehicle roof rack
- damage to, or loss or theft of **golf equipment**, if it has been left:
  - a unattended in a place to which the public have access; or
  - b left in an unattended motor vehicle; or
  - c in the custody of a person who does not have an official responsibility for the safekeeping of the property; or
- any claim for damage to **golf equipment** whilst in use.

## Section R

### Golf equipment hire

#### What you are covered for:

If **your own golf equipment** is:

- lost, stolen or damaged; or
- misdirected or delayed in transit by more than 12 hours the **underwriter** will pay for the cost of hiring **you** the necessary **golf equipment** for each 24 hour period you are without **your own golf equipment**, up to the amount shown **your schedule**.

#### What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on pages 28, 29 and 30 in connection with claims made under Section R:

- any claim for loss or theft of **your own golf equipment** if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- any claim, if the loss or theft of **your own golf equipment** occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- claims arising from **your own golf equipment** being delayed, detained, seized or confiscated by Customs or other officials
- claims following loss or theft of, or damage to **your own golf equipment** whilst being shipped as freight or under a Bill of Lading
- damage to, or loss or theft of **your own golf equipment**, which is being carried on a vehicle roof rack
- damage to, or loss or theft of **your own golf equipment**, if it has been left:

- a unattended in a place to which the public have access; or
- b left in an unattended motor vehicle; or
- c in the custody of a person who does not have an official responsibility for the safekeeping of the property.

## Section S

### Non-refundable golfing fees

#### What you are covered for:

The **underwriter** will pay **you**, up to the amount shown on **your schedule**, the proportionate value of any non refundable:

- pre-paid green fees; or
- **golf equipment** hire fees; or
- tuition hire fees

which are not used due to:

- **you** being involved in an **accident**; or
- your sickness; or
- the loss or theft of documentation which prevents **you** from participating in the pre-paid golfing activity.

#### What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on pages 28, 29 and 30 in connection with claims made under Section S:

- claims arising directly or indirectly as a result of **your pre-existing medical condition**, where **you** have not declared it to Inter Group before the start of **your trip**, have agreed the additional terms and paid any additional premium prior to departure
- claims arising from a medical condition which is not substantiated by a report from the treating doctor confirming **your** inability to play golf.

- any claim for loss or theft of **your** documents if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- any claim, if the loss or theft of **your** documents occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)

## Business cover

If **you** have paid the additional premium to include business cover and the cover is shown on **your schedule**, cover Sections T–W inclusive apply:

### Section T

#### Business equipment

##### What you are covered for: a Business equipment

The **underwriter** will pay, up to the amount shown on **your schedule**, for accidental loss, theft of or damage to **your business equipment**. Following this accidental loss, theft or damage to **your business equipment**, the **underwriter** will also pay for any emergency courier expenses **you** have incurred, in obtaining any **business equipment**, which is essential to **your** intended business itinerary, up to the amount shown on **your schedule**.

##### b Business equipment delay

The **underwriter** will pay for the hire or purchase of essential items, up to the amount shown on **your schedule**, if **your business equipment** is delayed or lost in transit on **your** outward journey for more than 24 hours.

#### What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on pages 28, 29 and 30 in connection with claims made under Section T:

- the **excess** as shown on **your schedule**
- more than €75 per **single item**, up to a maximum of €300 in total for any one claim, if **you** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss
- claims for theft of **your business equipment**, if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- any claim if the loss, damage or theft occurs during a journey or whilst in the custody of an airline or other carrier.
- wear, tear, or depreciation
- loss, theft or damage arising from the delay, detention, seizure or confiscation by Customs or other officials
- damage caused by the leakage of powder or liquid carried with **your business equipment**.
- any breakage of fragile articles, unless the breakage is caused by fire or an accident involving the vehicle in which **you** are being carried
- damage to, or loss or theft of **your business equipment**, if it has been left:
  - a unattended, in a place to which the public have access; or
  - b in the custody of a person who does not have an official responsibility for the safekeeping of the property; or
  - c in an unattended motor vehicle
- loss, theft or damage to anything

being shipped as freight or under a Bill of Lading

- any claim for **business equipment** delay, if **you** cannot supply receipts for the essential items purchased and written confirmation from the carrier as to the length of delay.

## Section U

#### Business equipment hire

##### What you are covered for:

If **your business equipment** is:

- lost, stolen or damaged; or
- misdirected or delayed in transit by more than 12 hours

the **underwriter** will pay for the cost of hiring **you** the necessary **business equipment** for each 24 hour period **you** are without **your business equipment**, up to the amount shown on **your schedule**.

##### What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on pages 28, 29 and 30 in connection with claims made under Section U:

- the **excess** as shown on **your schedule**
- any claim for loss or theft of **your own business equipment** if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- any claim, if the loss or theft of **your own business equipment** occurs during a journey or whilst in the custody of an airline or other carrier.
- claims arising from **your own business equipment** being delayed, detained, seized or confiscated by Customs or other officials

- claims following loss or theft of, or damage to your own **business equipment** whilst being shipped as freight or under a Bill of Lading
- damage to, or loss or theft of **your own business equipment**, which is being carried on a vehicle roof rack
- damage to, or loss or theft of **your own business equipment**, if it has been left:
  - a unattended in a place to which the public have access; or
  - b in an unattended motor vehicle; or
  - c in the custody of a person who does not have an official responsibility for the safekeeping of the property.

## Section V

#### Business money

##### What you are covered for:

The **underwriter** will pay for the loss or theft of **your** business **money** and travellers cheques during **your trip**, up to the amount shown on **your schedule**.

##### What you are not covered for:

The **underwriter** will not pay for the following in addition to the general exclusions on pages 28, 29 and 30 in connection with claims made under Section V:

- the **excess** as shown on **your schedule**
- any loss or theft of business **money**, if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier
- any loss, if **you** have not taken reasonable steps to prevent a loss happening

- loss or theft of business **money** that is:
  - a not on **your** person; or
  - b not deposited in a safe, safety deposit box or similar locked fixed container in **your trip** accommodation
- loss or theft of business **money** that does not belong to:
  - a **your** employer; or
  - b **you**, if **you** are self employed
- loss or theft of travellers cheques, if the issuer provides a replacement service
- depreciation in value, currency changes or shortage caused by any error or omission
- loss or damage arising from delay, seizure, confiscation or detention by Customs or other officials.

## Exclusions which apply to all sections of the insurance

The **underwriter** is not responsible for any claims arising:

1. which are claims in any way caused or contributed to by:
  - i the failure of; or
  - ii the fear of the failure of; or
  - iii the inability of any equipment or any computer programme to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date (except claims under Sections B, C, and I).
2. which are directly or indirectly caused by, occasioned by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the claim:

- **act of terrorism**; or
- nuclear detonation, reaction, nuclear radiation or contamination, howsoever such nuclear detonation, reaction, nuclear radiation or radioactive contamination may have been caused; or
- war, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or martial law or confiscation by order of any government or public authority; or
- seizure or illegal occupation; or
- confiscation, requisition, detention, legal or illegal occupation, embargo, quarantine, or any result of order of public or government authority which deprives **you** of the use or value of **your** property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade; or
- discharge of pollutants or contaminants, which pollutants and contaminants shall include but not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment; or
- chemical or biological release or exposure of any kind; or
- attacks by electronic means including computer hacking or the introduction of any form of computer virus; or
- threat or hoax, in the absence of

physical damage due to an **act of terrorism**; or

- any action taken in controlling, preventing, suppressing or in any way relating to any **act of terrorism**
3. from **you** travelling against Foreign Office advice or where it is deemed unsafe for **you** to travel
  4. from loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising therefrom, or any consequential loss or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from:
    - ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning of nuclear fuel, or
    - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
  5. from **you** engaging in any illegal or criminal act
  6. from any consequential loss whatsoever (claims shall only be paid for those losses which are specifically stated under the terms of this **policy**, except as provided in Section D, relating to loss of travel documents)
  7. directly or indirectly out of **your** financial incapacity
  8. which, but for the existence of this **policy**, would be covered under any other:
    - insurance **policy** (policies), including any amounts recovered by **you** from private health insurance; or
    - E111 payments; or
    - any reciprocal health agreements; or
    - airlines; or
    - hotels; or
  9. from the tour operator, airline or any other company, firm or person either becoming insolvent or being unable to or unwilling to fulfil any part of their obligation
  10. from **your** death, injury or illness as a result of participating in:
    - a **hazardous sport or leisure activity** whilst on **your trip**, unless **you** have paid the additional premium prior to travel and cover is confirmed on **your schedule**
    - **wintersports**, if **you** have not paid the additional premium before **your trip** departure and it is not shown on **your schedule**
    - any of the above, if **you** are receiving any personal financial reward or gain during the **period of insurance**, unless the **underwriter** has agreed to this and **you** have paid the appropriate additional premium
  11. from:
    - wilful, self inflicted injury or illness; or
    - committing or attempts to commit suicide; or
    - wilful exposure to danger, except in an attempt to save a human life; or
    - solvent abuse; or
    - being under the influence of alcohol or drugs, except those prescribed by a registered Doctor and not those drugs prescribed for drug addiction; or
    - a failure to obtain any recommended vaccines, inoculations or medications prior to **your trip** departure; or

## Conditions which apply to all sections of the insurance

- sexually transmitted diseases; or
  - Acquired Immune Deficiency syndrome (AIDS); or
  - HIV or diseases connected to AIDS
12. from a psychiatric or mental disorder, anxiety, stress or depression.
  13. from **you** entering into, exiting from an aircraft or descending from an aircraft; which is not a fully licensed passenger carrying aircraft; in which **you** are travelling as a passenger or a member of the crew for the purpose of undertaking any trade or technical operation therein or thereon
  14. from **your** wilful exposure to peril. **You** must exercise reasonable care to prevent illness, injury or loss or damage to **your** property as if uninsured
  15. directly or indirectly from **you** being engaged in any manual employment during **your trip** other than for bar work or fruit picking (not involving the use of agricultural machinery).
  16. which have not been proven and the amount of the claim substantiated.

1. All **material facts** must be disclosed to the **underwriter** at the time of taking out this **policy**.

Failure to do so, may result in the **underwriter's** non-liability for claims.

If **you** are in any doubt as to whether a fact is 'material', then for **your** own protection, it should be disclosed.

All information provided in purchasing this insurance, shall form the basis of the contract. **You** should keep a record (including copies of letters) of all information provided to **us** for the purpose of entering into this contract.

2. **You** must tell **us** as soon as possible about any change in risk which affects **your policy**, including **you**, a person you are travelling with, a **close business associate** or **relative** receiving confirmation of a medical condition or currently being under medical investigation, change in the sporting or leisure activities you intend to participate in during your trip or any additional person(s) to be insured under the **policy**.

The **underwriter** has the right to reassess **your policy** and premium after **you** have advised Inter Group of any relevant information. If **you** do not advise Inter Group of all the relevant information, the **underwriter** may quote the wrong terms, reject or reduce **your** claim, or **your policy** may become invalid.

3. **You** must be in the **ROI** at the time of taking out this **policy** and intend to return to the **ROI** within the **trip duration**, unless **you** have arranged a **one-way trip**.
4. The **underwriter** will not consider any claim where **you**:

- have disclosed a **material fact** or **pre-existing medical condition** to Inter Group and have not paid the additional premium that was required by the **underwriter** before **your trip** departure date.
- are travelling against medical advice.

5. **We** will refund in full **your** premium if, within 14 days of the Date of Issue of the **schedule**, **you** decide it does not meet **your** needs, as long as you have not commenced **your trip** or made a claim. No refund in premium will be given after this period.
6. Whilst participating in any **hazardous sport or leisure activity**, **you** must take reasonable care at all times to ensure **your** own safety and the safety of those around **you**. Such reasonable care involves following the directions of any instructor and (or) expedition leader and following the normal and reasonable safety procedures suggested or recommended by the recognised controlling body of the sport or activity concerned, or the safety procedures commonly exercised in pursuing the sport or activity in question at all times.
7. **You** or **your** legal representatives must provide the **underwriter** with all **schedules**, information and evidence they require and in the format they require.
8. **You** must, as often as required, agree to a medical examination on behalf of the **underwriter** at **your** expense.
9. In the event of **your** death, the **underwriter** shall be entitled to have a post-mortem examination at their own expense.

10. Any items which become the subject of a claim for damage, must be retained for the **underwriter's** inspection and shall be forwarded to their Agents upon request at **your** or **your** legal personal representative's expense. All such items shall become the property of the **underwriter** following final settlement of the claim.
11. In the event of any occurrence which may give rise to a claim under this **policy**, **you** must take all reasonable steps to minimise any loss arising out of such a claim.
12. **You** must submit any claim to the **underwriter** within 31 days of the incident.
13. This insurance is non-transferable. No premium will be refunded, either in full or on a pro-rata basis, after the expiry of the money back guarantee.
14. The **underwriter** and **you** are entitled to choose the law applicable to this insurance contract. The **underwriter** chooses English Law and, in the absence of any agreement to the contrary, English Law shall apply.
15. The **underwriter** may, at its own expense, take proceedings in **your** name to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this insurance and any amount so recovered shall belong to the **underwriter**.
16. In the event that **you** recover, by any means, damages from any third party in respect of personal accident in the circumstances defined in Section I, all benefits paid to **you** under Section I shall be repaid to the **underwriter**.

17. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under this **policy**, all benefits thereunder and premiums paid shall be forfeited.
18. The subscribing Insurer's obligations under the contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer, who for any reason does not satisfy all or part of its obligations.
19. If at the time of loss, damage or liability covered under this **policy**, **you** have any other insurance or guarantee which covers the same loss, damage or liability, the **underwriter** will only pay a rateable share of the claim.

2. If **you** are still not satisfied with the way **your** complaint has been handled, please write to:

The Director of Third Party Schemes,  
UK Insurance Limited,  
2 Gibraltar House,  
Bowcliffe Road,  
Leeds,  
LS10 1RJ

3. If **we** cannot resolve the differences between **us**, **you** can refer the dispute for independent adjudication to:

Irish Financial Services  
Regulatory Authority,  
PO Box No. 9138  
College Green  
Dublin 2  
Telephone: 01 410 1000  
Fax: 01 410 4900

Please note that the Financial Ombudsman Service will not consider **your** complaint until **you** have first written to the **underwriter** and have received their final decision.

**You** need not write to the **underwriter** or Financial Ombudsman Service prior to taking legal action against the **underwriter**.

## Complaints procedure

1. If, for any reason **you** have any cause for complaint regarding this insurance, **you** should write, in the first instance, to:

The Managing Director,  
Carole Nash Insurance Consultants Ltd,  
CX House,  
Corn Exchange Place,  
Dublin 2.

or

The Group Customer Services Manager,  
Primary Travel Insurance Services,  
Lynnfield House, Church St,  
Altrincham,  
WA14 4DZ.



**CAROLE NASH**

Inter Group Assistance Services  
Please do not use this number for non-essential calls. Lines open 24 hours a day – every day of the year.

**Tel: +44 (0) 1252 740 100**

**Emergency Fax Number +44 (0) 1252 740 110**

**Quote reference: IGCS1321**

When **you** contact Inter Group Assistance Services, **you** will need to say **you** are insured with "Carole Nash" and give the following information:

- **Your** name
- **Your** address
- **Your** phone number abroad
- **Your policy** number noted on **your schedule**.