

Schedule of Benefits, Limits and Excesses

Section	Description	Annual Multi Trip Cover Limit	Excess per Insured Person
A	Cancellation or Curtailment	Up to €3,000	€45 (€25 Loss of deposit)
B	Emergency Medical and other expenses Including emergency assistance services	Up to €2,000,000	€45
C	Hospital Benefit	€15 per day up to €200	N/A
D	Personal Accident Loss of limbs or sight Permanent Total Disablement Death benefit All benefits	Max Benefit €10,000 €10,000 (aged under 65) €10,000 (aged under 65) €5,000 (aged 18 to 64) €1,000 (aged under 18)	N/ A
E	Baggage, Baggage Delay and Passport Single Item Limit Valuables Limit in total Unreceipted Items Limit Unreceipted Single Item Limit Delayed Baggage Replacement Passport	Up to €1,000 €200 €300 Up to €300 €75 Up to €200 (€50 per 12 hours) Up to €200	€45 N/A
F	Personal Money Cash Limit Cash (aged under 18)	Up to €200 €200 €50	€45
G	Personal Liability	Up to €1,000,000	€250
H	Delayed Departure	€10 per 12 hour period Up to €100	N/A
I	Holiday Abandonment	Up to €3,000	€45
J	Missed Departure	Up to €250	€45
K	Catastrophe Cover	Up to €500	€45
L	Overseas Legal Expenses and Assistance	Up to €5,000	€300
Winter Sports cover available upon payment of an additional premium and shown on validation certificate (Limited to 21 days per policy)			
M1	Ski Equipment Owned Hired Single Item Limit Unreceipted Items Limit Unreceipted Single Item Limit	Up to €300 Up to €300 €300 Up to €300 €75	€45
M2	Ski Hire	€25 per day up to €300	N/A
M3	Ski Pack	€50 per day up to €300	N/A
M4	Piste Closure	€25 per day up to €300	N/A
M5	Delay Due to Avalanche	Up to €300	€45
Business cover available upon payment of an additional premium and shown on validation certificate			
N1	Business Equipment Single Item Limit Computer Equipment Single Item Limit Samples Limit Unreceipted Items Limit Unreceipted Single Item Limit Emergency Courier of Essential Business Equipment Delayed Business Equipment	Up to €1,500 €500 €750 €400 Up to €300 €75 Up to €400 €100 per day up to €300	€45 €45 N/A
N2	Business Equipment Hire	€100 per day up to €500	N/A
N3	Business Money Cash Limit	Up to €500 €200	€45
Golf cover available upon payment of an additional premium and shown on validation certificate			
O1	Golf Equipment Single Item Limit Unreceipted Items Limit Unreceipted Single Item Limit	Up to €1,000 €200 Up to €300 €75	€45
O2	Golf Equipment Hire	€50 per day up to €250	N/A
O3	Non Refundable Golfing Fees	€50 per day up to €250	N/A

Introduction

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 validation certificate which must be attached to the policy.

In return for having accepted **Your** premium **We** will in the event of **Bodily Injury**, death, illness, disease, loss, theft, damage, legal liability 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** validation certificate.

The validation certificate and any endorsements are all part of the policy. **Your** policy is evidence of that contract.

Residency

This policy is only available to **You** if **You** are permanently resident in the **European Union** and are registered with a **Medical Practitioner** in **Your** residing country.

The Law applicable to this contract

Your policy will be governed by the laws of England and Wales unless **We** have specifically agreed otherwise.

Helplines

Please carry this policy and the Emergency Assistance helpline telephone number with **You** in case of an emergency.

Period of Cover

This document only constitutes a valid evidence of insurance when it is issued in conjunction with a validation certificate/invoice issued between 01/05/2010 and 30/04/2011 and for holidays or journeys commencing up to 30/04/2012.

Territorial Limits

Area 1 The Continent of Europe west of the Ural Mountains including all countries with a Mediterranean coastline (except Algeria, Israel, Lebanon and Libya)

Area 2 Worldwide (including The United States of America, Canada and the Caribbean)

Type of Insurance and Cover

Travel Insurance for annual multi Trips.

Some **Winter Sports** may also be included upon payment of an appropriate additional premium - **Your** validation certificate will show if **You** selected this option.

Business Equipment and **Golf Equipment** cover may also be included upon payment of an appropriate additional premium - **Your** validation certificate will show if **You** selected these options.

Underwriter

Benefits under this policy is provided by AXA Travel Insurance Limited and underwritten by Inter Partner Assistance, IFSRA registration number NL161, with its registered address at 10-11 Mary Street, Dublin 1, Ireland. Inter Partner Assistance is a branch of Inter Partner Assistance S.A., Avenue Louise 166 bte1, 1050 Brussels, a Belgian company authorised by the Banking, Finance and Insurance Commission of Belgium, registration 0487. All are member companies of the Global AXA Group.

Organised By

Expatriate Healthcare

Master Certificate Number

This evidence of insurance is to confirm that those persons who have paid the appropriate premium are insured under the **Master Certificate Number** AV/SISL/EH/AMTV01/2010.

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** and will start with a capital letter.

Baggage

- means luggage, clothing, personal effects (excluding **Golf Equipment**, **Ski Equipment** and **Valuables**) and other articles which belong to **You** (or for which **You** are legally responsible) which are worn, used or carried by **You** during any **Trip**.

Bodily Injury

- means an identifiable physical injury sustained by **You** caused by sudden, unexpected, external and visible means.

Injury as a result of **Your** unavoidable exposure to the elements shall be deemed to have been caused by **Bodily Injury**.

Business Equipment

- means 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 Money

- means bank notes, currency notes and coins in current use, travellers' and other cheques, travel tickets and credit/debit or charge cards all held for business purposes.

Business Trip

- means a **Trip** taken wholly or in part for business purposes but excluding manual work.

Cancellation Period

- means the 14 days following receipt of the policy documents at new business or the 14 days from the renewal date.

Close Business Associate

- means 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.

Close Relative

- means mother, father, sister, brother, wife, husband, civil partner, partner (who have co-habited for at least 6 months), son, daughter (including fostered/adopted), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother, step-sister or legal guardian.

Curtailment / Curtail

- means either:

- a) abandoning or cutting short the **Trip** by immediate direct early return to **Your Home**, in which case claims will be calculated from the day **You** returned to **Your Home** and based on the number of complete days of **Your Trip** **You** have not used, or
- b) by attending a hospital outside of **Your Home** country as an in-patient or being confined to **Your** accommodation outside of **Your Home** due to compulsory quarantine or on the orders of a **Medical Practitioner**, in either case for a period in excess of 48 hours. Claims will be calculated from the day **You** were admitted to hospital or confined to **Your** accommodation and based on the number of complete days for which **You** were hospitalised, quarantined or confined to **Your** accommodation.

European Union / EU

- means countries in the European Union.

Excess

- where applicable the Excess is the first amount of each claim, per section, for each separate incident payable for each Insured Person.

Family Cover

- means You and Your husband/wife/civil partner or partner who have co-habited for at least 6 months and any number of Your unmarried, dependent children (including fostered or adopted) under the age of 18 years. Adults can travel independently but children must always travel with one of the adults named on the validation certificate.

Golf Equipment

- means golf clubs, golf balls, golf bag, golf shoes and non motorised golf trolley.

Home

- means Your normal place of residence in the European Union where you are registered with a Medical Practitioner.

Incidental Basis

- means happening on a casual or occasional basis.

Medical Condition

- means any disease, illness or injury.

Medical Practitioner

- means a registered practising member of the medical profession who is not related to You or any person with whom You are travelling.

Period of Insurance

- means the period for which We have accepted the premium as stated in the validation certificate. During this period any Trip not exceeding 31, 45 or 60 days as indicated in Your validation certificate is covered. In any event Winter Sports cover is limited to 21 days in total in each period of insurance (if You have paid the appropriate Winter Sports premium to include this cover). Under these policies section A - Cancellation cover (if purchased and shown on Your validation certificate) commences on the start date of the policy stated on the validation certificate or the time of booking any Trip (whichever is the later) and terminates on commencement of any Trip.

For all other sections of the policy, the insurance commences when You leave Your Home or in respect of a Business Trip Your place of business in Your Home country (whichever is the later) to commence the Trip and terminates at the time of Your return to Your Home or place of business in Your Home country (whichever is the earlier) on completion of the 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.

The Period of Insurance is automatically extended for the period of the delay in the event that Your return to Your Home country is unavoidably delayed due to an event insured by this policy.

Personal Money

- means bank notes, currency notes and coins in current use, travellers' and other cheques, travel tickets, event and entertainment tickets, credit/debit or charge cards all held for private purposes.

Public Transport

- means any publicly licensed aircraft, sea vessel, train or coach on which You are booked to travel.

Schedule of Benefits Limits and Excesses

- means the details of cover as outlined on page 1 of this document.

Single Item

- means any one article pair or set of articles or collection which is used or worn together, except when the additional **Golf Equipment** section is purchased and shown in the validation certificate then the **Single Item** limit applies to each individual golf club and not the set as a whole.

Single Parent Family Cover

- means one adult and any number of his/her unmarried, dependent children, step children or foster children aged under 18, accompanying the parent insured on the same policy travelling on any **Trip** to the same destination.

Ski Equipment

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

Terrorism

- means 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.

Travelling Companion

- means a person(s) with whom **You** have booked to travel on the same travel itinerary and without whom **Your** travel plans would be impossible.

Trip

- means any holiday, business or pleasure **Trip** or journey made by **You** within the area of travel shown in the validation certificate which begins and ends in **Your Home** country during the **Period of Insurance**.

Any such **Trip** not exceeding 31, 45 or 60 days as indicated in **Your** validation certificate is covered. In any event **Winter Sports** cover is limited to 21 days in total in each period of insurance (if **You** have paid the appropriate **Winter Sports** premium to include this cover). In addition any **Trip** solely within **Your Home** country 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 which is at least 50 miles from **Your Home** address. Each **Trip** under annual multi **Trip** cover is deemed to be a separate insurance, each being subject to the terms, definitions, exclusions and conditions contained in this policy.

Unattended

- means when **You** are not in full view of and not in a position to prevent unauthorised interference with **Your** property or vehicle.

Valuables

- means jewellery, gold, silver, precious metal or precious or semi precious stone articles, watches, furs, leather goods, cameras, camcorders, photographic, audio, video, computer, computer game console, television (including CD's, DVD's, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes and binoculars, portable DVD players, ipods, MP3/4 players and portable satellite navigation systems.

We/Us/Our

- means Inter Partner Assistance, 10-11 Mary Street, Dublin 1, Ireland.

Winter Sports

- means guided cross country skiing (Nordic skiing), glacier skiing, mono skiing, snowmobiling, off piste skiing or snowboarding accompanied by a locally qualified guide, recreational racing, on piste skiing, on piste snowboarding, snowmobiling and snow sledging.

You/Your/Insured Person(s)

- means each person travelling on a **Trip** whose name appears in the validation certificate.

General conditions applicable to the whole policy

You must comply with the following conditions to have the full protection of Your policy.

If You do not comply We may at Our option cancel the policy or 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 D - Personal accident).

2. Reasonable precautions

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

3. Statutory Cancellation Rights

You may cancel this policy within 14 days of receipt of the policy documents (new business) or the renewal date by writing to Us at the address shown on Your validation certificate during the Cancellation Period. Any premium already paid will be refunded to You providing You have not travelled and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

Cancellation Outside The Statutory Period

You may cancel this policy at any time after the Cancellation Period by writing to Us at the address shown on Your validation certificate. If You cancel after the Cancellation Period no premium refund will be made.

We reserve the right to cancel the policy by providing 21 days notice by registered post to Your last known address. No refund of premium will be made.

Non payment of premiums

We reserve the right to cancel this policy immediately in the event of non payment of the premium.

4. Maximum Age Limit

Cover is only available for Insured Persons who are up to and including age 64 years at the time the validation certificate is issued.

Claims conditions

You must comply with the following conditions to have the full protection of Your policy. If You do not comply We may at Our option cancel the policy or refuse to deal with Your claim or reduce the amount of any claim payment.

1. Claims

You must notify Us preferably by phone at the address given below, depending on the type of claim:

All Claims except Legal expenses:

AXA Assistance Claims Centre
PO Box 54098
London
SW20 8UU
UNITED KINGDOM
Tel: + 44 (0) 845 458 0528

Legal expenses only:

AXA Assistance Claims Centre
Legal Department
The Quadrangle
106-118 Station Road
Redhill
Surrey
RH1 1PR
UNITED KINGDOM
Tel: + 44 (0) 845 601 9142

The notification must be made within 31 days or as soon as possible thereafter following any **Bodily Injury**, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may give rise to a claim under this policy.

When contacting the claims department, please quote Ref: Expatriate Healthcare AMT Travel Insurance and have the following information to hand:

- Name of **Your** policy and where it was purchased
- Policy number
- Date Insurance purchased
- Resort and country visited
- Value of claim
- Brief circumstances
- Travel dates
- Incident date

Failure to have the above information to hand may result in **Your** claim being delayed.

You must also inform **Us** if **You** are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to **Us** without delay. **You** or anyone acting on **Your** behalf must not negotiate admit or repudiate any claim without **Our** written consent.

You or **Your** legal representatives must supply at **Your** own expense all information, evidence, details of household insurance and medical certificates as required by **Us**. **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.

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

2. Subrogation

We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **Your** name for **Our** benefit against any other party.

3. Fraud

You must not act in a fraudulent manner.

If **You** or anyone acting for **You**:

- a. Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect or
- b. Make a statement in support of a claim knowing the statement to be false in any respect or
- c. Submit a document in support of a claim knowing the document to be forged or false in any respect or
- d. Make a claim in respect of any loss or damage caused by **Your** wilful act or with **Your** connivance.

Then

- a. We shall not pay the claim.
- b. We shall not pay any other claim which has been or will be made under the policy.
- c. We may at Our option declare the policy void.
- d. We shall be entitled to recover from You the amount of any claim already paid under the policy.
- e. We shall not make any return of premium.
- f. We may inform the police of the circumstances.

4. Disclosure of Information

In the unfortunate event that You need to make a claim then We will need to disclose information to any other party involved in the claim. This may include:

- a. Third parties involved with the claim, their insurer, solicitor or representative.
- b. Medical teams, the police or other investigators.
- c. Our claims handlers or other agents involved in dealing with Your claim.

Important conditions relating to health

You must comply with the following conditions to have the full protection of Your policy.

If You do not comply We may at Our option cancel the policy or refuse to deal with Your claim or reduce the amount of any claim payment.

1. It is a condition of this policy that You will not be covered under section A - Cancellation or Curtailment charges, section B - Emergency medical and other expenses, section C - Hospital benefit and section D - Personal accident for any claims arising directly or indirectly from:

a. At the time of taking out this policy:

I. Any **Medical Condition** You have, or have had, for which You, a **Close Relative** or a **Travelling Companion** are taking prescribed medication or are waiting to receive, or have received treatment (including surgery, tests or investigations) within the last 2 years

II. Any **Medical Condition** for which You, a **Close Relative** or a **Travelling Companion** have received a terminal prognosis.

III. Any **Medical Condition** for which You, a **Close Relative** or a **Travelling Companion** are aware of but have not had a diagnosis.

IV. Any **Medical Condition** for which You, a **Close Relative** or a **Travelling Companion** are on a waiting list for or have knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home.

V. Any circumstances You are aware of that could reasonably be expected to give rise to a claim on this policy.

b. You will also not be covered at any time for:

I. Any **Medical 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 but despite which you still travel.

II. Any surgery, treatment or investigations for which You intend to travel outside of **Your Home** to receive (including expenses incurred due to the discovery of other **Medical Conditions** during and/or complications arising from these procedures).

III. Any **Medical Condition** for which You are not taking the recommended treatment or prescribed medication as directed by a **Medical Practitioner**.

IV. Your travel against any health requirements stipulated by the carrier, their handling agents or any other Public Transport provider.

You should also refer to the general exclusions on page 11.

Sports & activities

For details of **Winter Sports** covered upon payment of the appropriate additional premium please refer to the **Winter Sports** definition on page 5. Details of **Winter Sports** which cannot be covered can be found in paragraph 5 on page 11.

Hazardous activities - Grade 1 - No additional charge

You are covered under section D - Personal accident and section B - Emergency medical and other expenses for the following activities automatically, provided that the activity is on an **Incidental** basis You do not need to contact Your issuing agent:

Archery	Netball
Badminton	Marathon running
Baseball	Motorcycling up to 50cc provided you wear a safety helmet and possess a licence which would allow you to ride an equivalent motorcycle in Your Home country - no racing+
Basketball	Paintballing + wearing eye protection
Beach games	Parascending/parasailing (over water)
Bungee jump (1)	Passenger on a ski-doo +
Camel / Elephant Riding+	Passenger on a snowmobile +
Canoeing (Up to Grade 3) -life jacket and helmet must be worn	Pony trekking - riding hat must be worn
Clay pigeon shooting+	Racquetball
Cricket	Rambling (under 2000m altitude)
Curling	River canoeing up to Grade 3 - life jacket and helmet must be worn
Cycling (excluding Mountain Biking) - helmet must be worn	Roller skating / roller blading - wearing pads and helmet
Dinghy sailing+	Rounders
Fell walking / running (no climbing)	Rowing
Fencing	Running-sprint/long distance
Fishing	Sail boarding
Flying as a fare paying passenger in a fully licensed passenger carrying aircraft	Scuba diving* down to 30 metres if qualified and not diving alone or accompanied by a qualified instructor (see notes below)
Football	Sea fishing
GAA Football	Skate boarding
Golf	Sleigh rides
Hiking (under 2,000 meters altitude)	Snorkelling
Hockey	Squash
Horse riding (up to 7 days, no polo, hunting or jumping)	Surfing (under 14 days)
Hot air ballooning (organised pleasure rides only)	Tennis
Husky dog rides	Tour operator safari
Ice Skating(rink)	Track events
Jet boating (passenger only) +	Trekking (under 2,000 metres altitude)
Jet ski-ing+	Volleyball
Jogging	War games+ wearing eye protection
Kayaking Grades 1 to 3) life jacket and helmet must be worn	Water polo
Manual Work (Bar and restaurant, waitress, waiter, chalet, maids, au pair and nanny and occasional light manual work including retail work and fruit picking but excluding the use of power tools and machinery)+	Water ski-ing
	Windsurfing
	Yachting (passenger only)

Non manual work (Including professional administrative or clerical duties only.)
Orienteering,

/crewing inside territorial waters)+
Yoga

+ Cover under Section G - Personal Liability for those sports and activities marked with a + is excluded

*Scuba diving - scuba diving to the following depths. Provided You are diving under the direction of an accredited dive marshal, instructor or guide. Alternatively, if qualified, within the guidelines of the relevant diving or training agency or organisation and not diving alone:

BSAC Ocean Diver - 20 metres
BSAC Sports Diver - 30 metres**
BSAC Dive Leader - 30 metres**

PADI Open Water - 18 metres
PADI Advanced Open Water - 30 metres**
PADI Dive Master – 30 metres**
PADI Deep Dive Speciality – 30 metres**

SSI Open Water Diver - 18 metres
SSI Advanced Open Water - 30 metres

SSAC Sports Diver - 30 metres**
SSAC Master Diver - 30 metres**

**For the purpose of diving under hazardous activities Grade 1.

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.

You will not be covered under this policy if You travel by air within 24 hours of participating in scuba diving.

Sports and activities - Grade 2

Your validation certificate will show if You have selected to upgrade to sports and activities grade 2 and paid the appropriate premium.

Section B Medical excess increased to €320 when undertaking an activity listed	Section D Personal accident sum insured reduced by 50%	Section G Personal liability cover is excluded
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Black water rafting (Grade 1 to 4) Life
Boxing Training (no contact)
Bungee Jump (up to 3 additional)
jacket and Helmet must be worn
Camel/Elephant Riding / Trekking (Non incidental)
Cycle Touring - helmet must be worn
Dry skiing
Go Karting (Specific use)
Horse riding (no Polo, Hunting Jumping) - riding hat must be worn
Hot Air Ballooning (organised pleasure rides only, non incidental)
Hurling
Jet Skiing (non incidental)
Mountain Biking - helmet must be worn

Safari (EU organised)
Scuba Diving* non incidental, down to 50m if qualified and not diving alone or accompanied by a qualified instructor (see notes below)
Sea Canoeing - life jacket and helmet must be worn
Sea Fishing (non incidental)
Skidoo
Snowmobling
Surfing
Triathlon
White water rafting - Grades (1 - 3) - life jacket and helmet must be worn
Waterskiing/Windsurfing/Snorkelling (non incidental)

Parascending/parasailing (over water, non incidental)
 Rambling/Trekking between 2,001m and 4,000m

Yachting/Sailing (non Incidental or as a member of crew, inside territorial waters)

* Scuba diving - scuba diving to the following depths. Provided **You** are diving under the direction of an accredited dive marshal, instructor or guide. Alternatively, if qualified, within the guidelines of the relevant diving or training agency or organisation and not diving alone:

BSAC Ocean Diver - 20 metres
 BSAC Sports Diver - 35 metres**
 BSAC Dive Leader - 50 metres**

PADI Open Water - 18 metres
 PADI Advanced Open Water - 30 metres**
 PADI Dive Master – 40 metres**
 PADI Deep Dive Speciality – 40 metres**

SSI Open Water Diver - 18 metres
 SSI Advanced Open Water - 30 metres

SSAC Sports Diver - 35 metres**
 SSAC Master Diver - 50 metres**

**For the purpose of diving under hazardous activities Grade 2.

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.

You will not be covered under this policy if **You** travel by air within 24 hours of participating in scuba diving.

Sports and activities - Grade 3

Your validation certificate will show if **You** have selected to upgrade to sports and activities grade 3 and paid the appropriate premium.

Section B Medical Excess increased to €650 when undertaking an activity listed	Section D Personal accident sum insured reduced by 50%	Section G Personal liability cover is excluded
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Abseiling
 American Football
 Canoeing (grade 4) - life jacket and helmet must be worn
 Kayaking (grade 4) - life jacket and helmet must be worn
 Motorcycling on public roads over 50cc (no racing) safety helmet to be worn and must possess a licence allowing **You** to ride an equivalent motorcycle in **Ireland**.

Rugby
 Sand Yachting
 Tandem Skydive (up to 2 jumps maximum)
 White Water Rafting (grade 4) - life jacket and helmet must be worn
 Yachting / sailing (passenger only /crewing) - outside territorial waters
 Zip Lining / trekking - safety harness must be worn

Sports and activities - Grade 4

Your validation certificate will show if **You** have selected to upgrade to sports and activities grade 4 and paid the appropriate premium.

Section B	Section D	Section G
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Medical Excess increased to €650 when undertaking an activity listed	Personal accident sum insured reduced by 50%	Personal liability cover is excluded
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Canyoning
 High Diving under 5m (excluding cliff diving)
 Horse Jumping (no Polo, Hunting) - riding hat must be worn

Kite Surfing
 Rock Climbing (under 2,000m)
 Rock Scrambling (under 4,000m)

General exclusions applicable to all sections of the 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 B – Emergency medical and other expenses, section C – Hospital benefit and section D – Personal accident 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. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
4. The failure or fear of failure or inability of any equipment or any computer programme, whether or not You own it, to recognise or to interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date.
5. Your pursuit of Winter Sports unless the appropriate additional premium has been paid and sections M1, M2, M3, M4 and M5 are shown as operative in Your validation certificate.
 However, even if Winter Sports cover is included You are still not covered for the following activities: Off piste skiing unless accompanied by a locally qualified guide, skiing against local authoritative warning or advice, ski stunting, free-style skiing, ice hockey, bobbing, tobogganing, heli skiing, ski acrobatics, ski flying, ski jumping, ski mountaineering, snowscoting, snow biking, snowcat skiing, snow carting or the use of bob sleighs, luges or skeletons.
6. Your engagement in or practice of: manual work in connection with a profession, business or trade, flying except as a fare paying passenger in a fully-licensed passenger-carrying aircraft, the use of motorised vehicles unless a current EU driving licence is held permitting the use of such vehicles in Your Home country and the country visited and a crash helmet is worn (see Sports and Activities on pages 9,10 and 11 for details of engine size restriction for motor cycling), professional entertaining, professional sports, racing (other than on foot), motor rallies and motor competitions.
7. Your participation in or practice of any other sport or activity unless:
 - a) shown as covered without charge in the Sports and activities list on page 9
 - or
 - b) shown as operative in Your validation certificate.
8. Your wilfully, 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 addiction), self- exposure to needless peril (except in an attempt to save human life).

9. **Your own unlawful action or any criminal proceedings against You.**
10. 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, costs incurred in preparing a claim or loss of earnings following **Bodily Injury** or illness.
11. Operational duties of a member of the Armed Forces.
12. **Your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office or the World Health Organisation has advised the public not to travel.
13. Loss of enjoyment.

Emergency and medical service

Contact AXA Assistance on + 44 (0) 845 223 5564 Ref: Expatriate Healthcare AMT Travel Insurance

In the event of **Your Bodily Injury** or **Illness** which may lead to in-patient hospital treatment or before any arrangements are made for repatriation or in the event of **Curtailment** necessitating **Your** early return **Home** **You** must contact AXA Assistance. The service is available to **You** and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment **You** must contact AXA Assistance as soon as possible. Private medical treatment is not covered unless authorised specifically by AXA Assistance.

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 abroad, 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 out-patient treatment, **You** should pay the hospital/clinic yourself and claim back medical expenses from **Us** on **Your** return **Home**. 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.

Contact AXA Assistance on + 44 (0) 845 223 5564

Reciprocal health agreements

EU, EEA or Switzerland

If **You** are travelling to countries within the **European Union (EU)**, the **European Economic Area (EEA)** or **Switzerland** **You** are strongly advised to obtain a **European Health Insurance Card (EHIC)**. This will entitle **You** to benefit from the reciprocal health care arrangements which exist between countries within the **EU/EEA** or **Switzerland**.

In the event of liability being accepted for a medical expense which has been reduced by the use of a **European Health Insurance Card** **We** will not apply the deduction of **Excess** under section B - **Emergency medical** and other expenses.

Australia

If You are a resident of the European Union and 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 outpatient treatment at a public hospital is then available free of charge.

If You are admitted to hospital contact must be made with AXA Assistance as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE.

Contact AXA Assistance on + 44 (0) 845 223 5564

Section A - Cancellation or Curtailment charges

What is covered

We will pay You up to the amount shown in the Schedule of Benefits for any irrecoverable unused travel and accommodation costs (including excursions up to €100) and other pre-paid charges 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 unforeseen **Bodily Injury**, illness, disease, complications arising as a direct result of pregnancy or death of:
 - a) You
 - b) Your Travelling Companion
 - c) any person with whom You have arranged to reside temporarily
 - d) Your Close Relative
 - e) Your Close Business Associate.
2. Compulsory quarantine, jury service attendance or being called as a witness at a Court of Law of You or Your Travelling Companion.
3. The Police requesting You to remain at or return to Your Home due to serious damage to Your Home caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.

Special conditions relating to claims

1. It is a condition of the policy that You contact AXA Assistance prior to any Curtailment of Your Trip.
2. You must obtain a medical certificate from a 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**, illness, disease or complications arising as a direct result of pregnancy.
3. If You fail to notify the travel agent tour operator or provider of transport/accommodation immediately it is found necessary to cancel the Trip Our liability shall be restricted to the cancellation charges that would have applied had failure not occurred.
4. If You cancel the Trip due to:
 - a) stress, anxiety, depression or any other mental or nervous disorder that You are suffering from You must provide a medical certificate from a **Medical Practitioner** specialising in the relevant field; or
 - b) any other **Bodily Injury**, illness, disease or complications arising as a direct result of pregnancy,

You must provide a medical certificate from a **Medical Practitioner** stating that this necessarily and reasonably prevented You from travelling.

What is not covered

1. The Excess as shown in the Schedule of Benefits, Limits and Excesses.
2. Claims arising directly or indirectly as a result of Your failure to comply with the Important conditions relating to health shown on page 8.
3. The cost of Airport Departure Duty where separately identified.
4. Any claims arising directly or indirectly from:
 - a) circumstances known to You prior to the date this insurance is purchased by You 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.
 - b) normal pregnancy, without any accompanying Bodily Injury, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
5. Travel tickets or accommodation costs paid for using any Timeshare, Holiday Property Bond, airline mileage reward scheme, for example Air Miles or other holiday points scheme.
6. Your failure to obtain the required passport or visa.
7. Anything mentioned in the general exclusions on page 11.

Section B - Emergency medical and other expenses

What is covered

We will pay You up to the amount shown in the Schedule of Benefits for the following expenses which are necessarily incurred as a result of You suffering unforeseen Bodily Injury, illness, disease and/or compulsory quarantine or complications as a direct result of pregnancy:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside Your Home country.
2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to a limit of €200 incurred outside Your Home country.
3. In the event of Your death outside Your Home country the reasonable additional cost of funeral expenses abroad up to a maximum of €1,500 plus the reasonable cost of conveying Your ashes to Your Home, or the additional costs of returning Your body to Your Home.
4. Reasonable additional transport (economy class) or 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 transport or accommodation expenses for a friend, Close Relative or Travelling Companion to remain with You or travel to You from Your Home or escort You and additional travel expenses to return You to Your Home if You are unable to use the return ticket.
5. 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.

Special conditions relating to claims

1. You must give notice as soon as possible to AXA Assistance or Us of any **Bodily Injury** or illness which necessitates Your admittance to hospital as an in-patient or before any arrangements are made for Your repatriation.

2. In the event of Your **Bodily Injury**, disease or complications arising as a direct result of pregnancy or illness We reserve the right to relocate You from one hospital to another and arrange for Your repatriation to Your Home country 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 Your Home country to continue treatment.

What is not covered

1. The Excess as shown in the Schedule of Benefits, Limits and Excesses.

2. Claims arising directly or indirectly as a result of Your failure to comply with the Important Conditions Relating to Health shown on page 8.

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

a) The 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 taxi fares, other than those for travel to or from hospital relating to Your admission, discharge, attendance for outpatient treatment or appointments or for collection of medication prescribed by the hospital.

c) The cost of treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury**, illness or disease which necessitated Your admittance into hospital.

d) Any expenses which are not usual, reasonable or customary to treat Your **Bodily Injury**, illness or disease.

e) Any form of treatment or surgery which in the opinion of the Medical Practitioner in attendance and AXA Assistance can be delayed until Your return to Your Home country.

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

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

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

i) Any expenses incurred after You have returned to Your Home country.

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

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

l) Normal pregnancy, without any accompanying **Bodily Injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.

4. Anything mentioned in the general exclusions on page 11.

Section C - Hospital benefit

What is covered

We will pay You up to the amount as shown in the **Schedule of Benefits** for every complete 24 hours You have to stay in hospital as an in-patient outside Your Home country as a result of **Bodily Injury** or illness You sustain.

We will pay the amount as shown in the **Schedule of Benefits** in addition to any amount payable under section B – Emergency medical and other expenses.

Special conditions relating to claims

1. You must give notice as soon as possible to AXA Assistance or Us of any **Bodily Injury** or illness which necessitates Your admittance to hospital as an in-patient.

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 illness 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 Your Home country.

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. Claims arising directly or indirectly as a result of Your failure to comply with the Important Conditions Relating to Health shown on page 8.

3. Anything mentioned in the general exclusions on page 11.

Section D - Personal accident

Special Definitions (which are shown in *Italics*)

Loss of limb

- means 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

- means total and irrecoverable loss of sight in one or both eyes.

What is covered

We will pay one of the benefits as shown in the **Schedule of Benefits** if You sustain **Bodily Injury** which shall solely and independently of any other cause, result within two years in Your death, Loss of limb, Loss of sight or permanent total disablement.

Special conditions relating to claims

1. Our **Medical Practitioner** may examine You as often as they deem necessary in the event of a claim.

Provisions

1. Benefit is not payable to You:

- a) Under more than one item shown in the **Schedule of Benefits**.
- b) Under permanent total disablement until 24 continuous calendar months after the date **You** sustain **Bodily Injury**.
- c) Under permanent total disablement if **You** are able or may be able to carry out any relevant employment or relevant occupation.

What is not covered

- 1. Claims arising directly or indirectly as a result of **Your** failure to comply with the Important Conditions Relating to Health shown on page 8.
- 2. Anything mentioned in the general exclusions on page 11.

Section E - Baggage, Baggage delay and passport

What is covered

We will pay **You** up to the amount as shown in the **Schedule of Benefits** for the accidental loss of, theft of or damage to **Baggage/Valuables**. 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 **Baggage/Valuables**).

The maximum We will pay for the following items is:

- a) for any **Single Item** as shown in the **Schedule of Benefits**.
 - b) the total for all **Valuables** is as shown in the **Schedule of Benefits**.
2. We will also pay **You** up to the amounts as shown in the **Schedule of Benefits** for:

a) **Delayed Baggage** -the emergency replacement of clothing, medication and toiletries if the **Baggage** is temporarily lost in transit during the outward journey and not returned to **You** within 12 hours, provided written confirmation is obtained and sent to **Us** from the carrier, confirming the number of hours the **Baggage** was delayed.

If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section.

b) **Replacement of Passport** - reasonable additional travel and accommodation expenses necessarily incurred outside **Your Home** country to obtain a replacement of **Your** lost or stolen passport which has been lost or stolen outside **Your Home** country.

Special conditions relating to claims

- 1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Baggage/Valuables**. A holiday representative's report is not sufficient.
- 2. If **Valuables** are lost, stolen or damaged while in a hotel safe or safety deposit box **You** must report to the hotel, in writing, details of the loss, theft or damage and obtain written confirmation.
- 3. If **Baggage** is 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 written confirmation. If **Baggage** is 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 this policy.

4. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **You** to substantiate **Your** claim. The maximum payment for any **Single Item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to loss) is not supplied is €75, subject to a maximum of €300 for all such items.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses** (except claims under subsection 2. b) above).
2. Loss, theft of or damage to **Valuables** or **Your** passport left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
3. Loss, theft of or damage to **Baggage** contained in an **Unattended** vehicle:
 - a) overnight between 9 p.m. and 8 a.m. (local time) or
 - b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and there is evidence of forced entry which is confirmed by a police report.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, mobile telephones, smart phones, PDA's, computer equipment of any kind, TV Sets, documents of any kind, bonds, securities, perishable goods, bicycles, sports equipment (including **Golf Equipment** and **Ski Equipment**) and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
8. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other items used in connection with **Your** business, trade, profession or occupation.
9. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
10. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Baggage/Valuables**.
11. Claims arising from loss or theft from **Your** accommodation unless there is evidence of forced entry which is confirmed by a police report.
12. Claims arising from **Baggage** left **Unattended** in a place to which the general public has access (e.g. on a beach/around a swimming pool) or left in the custody of anyone other than an **Insured Person** or **Your Travelling Companion**.
13. Claims arising for **Personal Money**.
14. Anything mentioned in the general exclusions on page 11.

Section F - Personal money

What is covered

We will pay You up to the amounts shown in the **Schedule of Benefits** for the accidental loss of, theft of or damage to **Personal Money**.

The maximum We will pay for the following items is:

- a) for cash (bank notes, currency notes and coins) is as shown in the **Schedule of Benefits**.
- b) if You are under the age of 18, for cash (bank notes currency notes and coins) is as shown in the **Schedule of Benefits**.
- c) for all other **Personal Money** is as shown in the **Schedule of Benefits**.

Special conditions relating to claims

1. You must report to the local police in the country where the incident occurred within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Personal Money**. A holiday representative's report is not sufficient.
2. Receipts for items lost, stolen or damaged including foreign currency exchange receipts showing the amount must be retained as these will be required to substantiate Your claim.
3. If **Personal Money** is lost, stolen or damaged while deposited in a hotel safe or safety deposit box You must report to the hotel, in writing, details of the loss, theft or damage and obtain written confirmation.
4. You must retain all travel tickets and tags for submission if a claim is to be made under this policy.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
2. Loss, theft of or damage to **Personal Money** left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
3. Loss, theft of or damage to travellers' cheques if You have not complied with the issuers' conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
6. Anything mentioned in the general exclusions on page 11.

Section G - Personal liability

What is covered

We will pay You up to the amount shown in the **Schedule of Benefits** (inclusive of legal costs and expenses) 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 accidental:

1. **Bodily Injury**, death, illness or disease to any person who is not in Your employment or who is not a **Close Relative, Travelling Companion**, 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, Your **Travelling Companion**, 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 relating to claims

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 **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 this cover provided that such representative(s) comply(ies) with the terms and conditions outlined in this policy.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
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 or canoes and where the appropriate **Golf Equipment** premium has been paid, golf buggies whilst in use on a golf course).
 - 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 **Excess** as detailed in the **Schedule of Benefits, Limits and Excesses** for each and every claim arising from the same incident).
3. Anything mentioned in the general exclusions on page 11.

Section H - Delayed Departure

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 **Your Home** country for at least 12 hours from the scheduled time of departure due to:

- a) strike or
- b) industrial action or
- c) adverse weather conditions or
- d) mechanical breakdown of, or a technical fault occurring in the scheduled **Public Transport** on which **You** are booked to travel.

We will pay You:

1. Up to the amount shown in the **Schedule of Benefits** for the first full 12 consecutive hours delay, followed by the subsequent amount shown in the **Schedule of Benefits** for each full 12 hours delay thereafter up to a maximum as shown in the **Schedule of Benefits**.

You may claim under only one of the following sections: section H – Delayed departure, section I - Holiday abandonment or section J – Missed departure for the same event.

Special conditions relating to claims

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 provider of transport.

What is not covered

1. Claims arising directly or indirectly from:
 - a) strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by You or the date Your Trip was booked, whichever is the later.
 - b) withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
2. Anything mentioned in the general exclusions on page 11.

Section I - Holiday abandonment

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 Your Home country for at least 24 hours from the scheduled time of departure due to:

- a) strike or
- b) industrial action or
- c) adverse weather conditions or
- d) mechanical breakdown of or a technical fault occurring in the scheduled **Public Transport** on Which You are booked to travel

We will pay You:

1. Up to the amount as shown in the **Schedule of Benefits** for any irrecoverable unused travel and accommodation costs and other pre-paid charges which You have paid or are contracted to pay if after a minimum 24 hours has elapsed, You choose to cancel Your Trip.

You may claim under only one of the following sections: section H – Delayed departure, section I – Holiday abandonment or section J – Missed departure for the same event.

Special conditions relating to claims

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 provider of transport.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
2. Claims arising directly or indirectly from:
 - a) strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by **You** or the date **Your Trip** was booked, whichever is the later.
 - b) withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
3. Anything mentioned in the general exclusions on page 11.

Section J - Missed departure

What is covered

We will pay **You** up to the amount as shown in the **Schedule of Benefits** for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **Your** overseas destination or returning to **Your Home** country 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 scheduled **Public Transport** or
2. an accident to or breakdown of the vehicle in which **You** are travelling or
3. an accident or breakdown occurring ahead of **You** on a motorway or dual carriage way which causes an unexpected delay to the vehicle in which **You** are travelling or
4. strike, industrial action or adverse weather conditions.

You may claim under only one of the following sections: section H - Delayed departure, section I - Holiday abandonment, section J - Missed departure or section M5 - Delay due to avalanche for the same event.

Special conditions relating to claims

1. In the event of a claim arising from any delay occurring on a motorway or dual carriage way **You** must obtain written confirmation from the police or emergency breakdown services in the country where the incident occurred confirming the location, reason for and duration of the delay.
2. **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. For example a minimum connection time of 2 hours between connecting flights of international point of departure or later if flight reservation systems require longer periods for connections.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
2. Claims arising directly or indirectly from:
 - a) strike or industrial action existing or declared publicly by the date this insurance is purchased by **You** or the date **Your Trip** was booked, whichever is the later.
 - 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.
 - d) withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
3. Additional expenses where the scheduled **Public Transport** operator has offered reasonable alternative travel arrangements.
 4. Anything mentioned in the general exclusions on page 11.

Section K - Catastrophe cover

What is covered

We will pay **You** up to the amounts shown in the **Schedule of Benefits** in the event that the tour company is unable to assist and **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**.

Special conditions relating to claims

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.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
2. Any claim where the hotel or tour company have made alternative arrangements.
3. Anything mentioned in the general exclusions on page 11.

Section L - Overseas legal expenses and assistance

What is covered

We will pay **You** up to the amount shown in the **Schedule of Benefits** for legal costs to pursue a civil action for compensation if someone else causes **You Bodily Injury**, illness or death.

Where there are two or more **Insured Person(s)** insured by this policy, then the maximum amount payable by **Us** shall not exceed double the amount shown in the **Schedule of Benefits**.

Special conditions relating to claims

1. We shall have complete control over the legal case through agents We nominate, by appointing agents of Our choice on Our behalf with the expertise to pursue Your claim.
2. **You** must follow Our agent's advice and provide any information and assistance required within a reasonable timescale.
3. **You** must advise Us of any offers of settlement made by the negligent third party and **You** must not accept any such offer without Our consent.
4. We will decide the point at which **Your** legal case cannot usefully be pursued further. After that no further claims can be made against Us.
5. We may include a claim for Our legal costs and other related expenses.

6. We may, at Our own expense, take proceedings in Your name to recover compensation from any third party in respect of any indemnity paid under this policy. You must give such assistance as We shall reasonably require and any amount recovered shall belong to Us.

7. If You or Your appointed agents receive any compensation, You must repay Us any legal costs which We have paid up to the amount of the compensation.

What is not covered

1. The Excess as shown in the Schedule of Benefits, Limits and Excesses.
2. Any claim where in Our opinion there is insufficient prospect of success in obtaining reasonable compensation.
3. Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, Us or our agents, AXA Assistance or their agents, Expatriate Healthcare, someone You were travelling with, a person related to You, or another Insured Person.
4. Legal costs and expenses incurred prior to Our written acceptance of the case.
5. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
6. Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement), or on the condition that Your action is successful.
7. Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
8. Legal costs and expenses incurred if an action is brought in more than one country.
9. Any claim where in Our opinion the estimated amount of compensation payment is less than €1,500 for each Insured Person.
10. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
11. Costs of any Appeal.
12. Claims occurring within Your Home country.
13. Claims by You other than in Your private capacity.
14. Anything mentioned in the general exclusions on page 11.

Sections M1, M2, M3, M4 and M5 - Winter Sports *(only operative if indicated in the validation certificate)*

Cover in respect of sections M1, M2, M3, M4 and M5 only operates for a period not exceeding 21 days in total in each Period of Insurance, if the appropriate Winter Sports extension has been chosen and the appropriate additional premium has been paid and is shown on the validation certificate.

Section M1 Ski equipment *(only operative if indicated in the validation certificate and additional premium paid)*

What is covered

We will pay You up to the amount as shown in the Schedule of Benefits for the accidental loss of, theft of or damage to Your own Ski Equipment. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation (calculated from the table below), or We may at Our option replace, reinstate or repair the lost or damaged Ski Equipment.

Age of Item	Amount Payable
Up to 1 year old	- 90% of purchase price
Up to 2 years old	- 70% of purchase price
Up to 3 years old	- 50% of purchase price
Up to 4 years old	- 30% of purchase price
Up to 5 years old	- 20% of purchase price
Over 5 years old	- No payment

The maximum We will pay for the following items is:

- a) for any **Single Item** as shown in the **Schedule of Benefits**.
- b) for owned **Ski Equipment** as shown in the **Schedule of Benefits**.
- c) for hired **Ski Equipment** as shown in the **Schedule of Benefits**.

Our liability for Ski Equipment hired by **You** shall be further limited to **Your** liability for such loss or damage.

Special conditions relating to claims

1. **You** must report to the local police in the country where the incident occurred within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Ski Equipment**.

2. For items damaged whilst on **Your Trip** **You** must obtain an official report from an appropriate local retailer confirming the item is damaged and beyond repair.

3. If **Ski Equipment** is 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 written confirmation. If **Ski Equipment** is 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) **You** must retain all travel tickets and tags for submission if a claim is to be made under this policy.

4. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **You** to substantiate **Your** claim. The maximum payment for any **Single Item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to loss) is not supplied is **€75**, subject to a maximum of **€300** for all such items.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.

2. Loss, theft of or damage to **Ski Equipment** contained in or stolen from an **Unattended** vehicle:

a) overnight between 9 p.m and 8 a.m (local time) or

b) at any time between 8 a.m and 9 p.m (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot or lockable ski rack, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.

3. Loss or damage due to delay, confiscation or detention by customs or other authority.

4. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

5. Claims arising from **Ski Equipment** left **Unattended** in a place to which the general public has access (e.g. on the slopes) or left in the custody of anyone other than an **Insured Person** or **Your Travelling Companion**.

6. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Ski Equipment**.
7. Claims arising from loss or theft from **Your** accommodation unless there is evidence of forced entry which is confirmed by a police report.
8. Claims arising from loss or theft or damage of **Ski Equipment** carried on vehicle roof rack unless secured by a lockable ski rack.
9. Anything mentioned in the general exclusions on page 11.

Section M2 - Ski equipment hire (only operative if indicated in the validation certificate and additional premium paid)

What is covered

We will pay **You** up to the amount as shown in the **Schedule of Benefits** for each 24 hour period, for the cost of necessary hire of **Ski Equipment** following:

- a) loss or breakage of **Your Ski Equipment**; or
- b) the misdirection or delay in transit for at least 12 hours of **Your Ski Equipment**.

Special conditions relating to claims

1. **You** must report to the local police in the country where the incident occurred within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of **Your Ski Equipment**.
2. For items damaged whilst on **Your Trip** **You** must obtain an official report from an appropriate retailer confirming the item is damaged and beyond repair.
3. If **Ski Equipment** is 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 written confirmation. If **Ski Equipment** is 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 this policy.
4. Receipts for items lost, stolen or damaged must be retained as these will be required to substantiate **Your** claim.

What is not covered

1. Loss, theft of or damage to **Ski Equipment** contained in or stolen from an **Unattended** vehicle:
 - a) overnight between 9 p.m. and 8 a.m. (local time) or
 - b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot or lockable ski rack, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.
2. Loss or damage due to delay, confiscation or detention by customs or other authority.

3. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
4. Claims arising from loss or theft or damage of **Ski Equipment** carried on vehicle roof rack unless secured by a lockable ski rack.
5. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Ski Equipment**.
6. Claims arising from **Ski Equipment** left **Unattended** in a place to which the general public has access (e.g. on the slopes) or left in the custody of anyone other than an **Insured Person** or **Your Travelling Companion**.
7. Anything mentioned in the general exclusions on page 11.

Section M3 - Ski pack (only operative if indicated in the validation certificate and additional premium paid)

What is covered

We will pay You up to the amount as shown in the **Schedule of Benefits**:

- a) for the unused portion of Your ski pack (ski school fees, lift passes and hired **Ski Equipment**) following Your **Bodily Injury** or illness.
- b) for the unused portion of Your lift pass if You lose it.

Special conditions relating to claims

1. You must provide written confirmation from a **Medical Practitioner** that such **Bodily Injury** or illness prevented You from using Your ski pack.
2. You must report to an appropriate authority within 24 hours of discovery and obtain a written report of the loss or theft of Your ski pass.

What is not covered

Anything mentioned in the general exclusions on page 11.

Section M4 - Piste closure (only operative if indicated in the validation certificate and additional premium paid)

What is covered

We will pay You the amount shown in the **Schedule of Benefits** for every complete 24 hour period, up to the maximum shown in the **Schedule of Benefits** for the cost of transport to an alternative site if lack of snow conditions results in the closure of skiing facilities (excluding cross country skiing) in Your resort and it is not possible to ski.

The cover only applies:

- a) to the resort which You have pre-booked for a period exceeding 12 hours and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of Your Trip and
- b) to Trips taken outside the Your Home country during the published ski season for Your resort.

If no alternative sites are available We will pay You compensation as shown in the **Schedule of Benefits**.

Special conditions relating to claims

1. You must obtain written confirmation from the resort management of the number of days skiing facilities were closed in Your resort and the reason for the closure.

What is not covered

1. Any circumstances where transport costs, compensation or alternative skiing facilities are provided to You.
2. Anything mentioned in the general exclusions on page 11.

Section M5 - Delay due to avalanche (only operative if indicated in the validation certificate and additional premium paid)

What is covered

If Your 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 Winter Sports resort, We will pay You the amount shown in the Schedule of Benefits for additional travel and accommodation expenses.

You may claim under only one of the following sections: section J - Missed departure or section M5 - Delay due to avalanche.

Special conditions relating to claims

1. You must provide a report from the resort management substantiating Your claim.

What is not covered

Anything mentioned in the general exclusions on page 11.

Sections N1, N2 and N3 - Business cover (only operative if indicated in the validation certificate and appropriate additional premium paid)

Cover in respect of sections N1, N2 and N3 only operates if the appropriate business cover extension has been chosen and the appropriate additional premium has been paid and is shown on the validation certificate.

This extension to the policy provides the following modifications to the insurance specifically in respect of any Business Trip made by You during the Period of Insurance.

Section N1 - Business equipment

What is Covered

1. We will pay You up to the amount shown in the Schedule of Benefits, for accidental loss, theft of or damage to Your Business Equipment. The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation, (calculated from the table below), or We may at Our option replace, reinstate or repair the lost or damaged Business Equipment).

Age of Item	Amount Payable
Up to 1 year old	- 90% of purchase price
Up to 2 years old	- 70% of purchase price
Up to 3 years old	- 50% of purchase price
Up to 4 years old	- 30% of purchase price
Up to 5 years old	- 20% of purchase price
Over 5 years old	- No payment

The maximum We will pay for the following items is:

- a) for any Single Item is as shown in the Schedule of Benefits.
- b) for computer equipment as shown in the Schedule of Benefits.
- c) for samples as shown in the Schedule of Benefits.
- d) for Business Equipment as shown in the Schedule of Benefits.

2. We will also pay You up to the amount shown in the Schedule of Benefits for:

- a) any emergency courier expenses **You** have incurred, in obtaining any **Business Equipment**, which is essential to **Your** intended business itinerary.
- b) the purchase of essential items, if **Your Business Equipment** is delayed or lost in transit on **Your** outward journey for more than 12 hours.

Special conditions relating to claims

1. **You** must report to the police in the country where the incident occurred within 24 hours of discovery and obtain a written report of the loss, theft or theft or attempted theft of all **Business Equipment**.
2. For items damaged whilst on **Your Trip** **You** must obtain an official report from an appropriate retailer confirming the item is damaged and beyond repair.
3. If **Your Business Equipment** is delayed **You** must supply receipts for the essential items purchased and written confirmation from the carrier as to the exact nature and length of delay.
4. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **You** to substantiate **Your** claim. The maximum payment for any **Single Item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to loss) is not supplied is €75, subject to a maximum of €300 for all such items.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses** except under section 2.b).
2. Loss, theft of or damage to **Business Equipment** contained in or stolen from an **Unattended** vehicle:
 - a) overnight between 9 p.m. and 8 a.m. (local time) or
 - b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.
3. Claims arising from **Business Equipment** left **Unattended** in a place to which the general public has access (e.g. on a beach/around a swimming pool) or left in the custody of anyone other than an **Insured Person** or **Your Travelling Companion**.
4. Claims arising from **Business Equipment** and **Valuables** whilst in the custody of a carrier.
5. Loss or damage due to delay, confiscation or detention by customs or other authority.
6. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
7. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Business Equipment**.
8. Claims arising from loss or theft from **Your** accommodation unless there is evidence of forced entry which is confirmed by a police report.
9. Any loss or damage arising out of **You** engaging in manual work.
10. Anything mentioned in the general exclusions on page 11.

Section N2 - Business equipment hire (only operative if indicated in the validation certificate and additional premium paid)

What is covered

We will pay You up to the amount as shown in the **Schedule of Benefits** for each 24 hour period, for the cost of necessary hire of **Business Equipment** following:

- a) loss or damage of **Your Business Equipment** or;
- b) the temporary loss in transit during the outward journey for at least 12 hours of **Your Business Equipment**.

Special conditions relating to claims

1. You must report to the police in the country where the incident occurred within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Business Equipment**.
2. For items damaged whilst on **Your Trip** You must obtain an official report from an appropriate retailer confirming the item is damaged and beyond repair.
3. If **Your Business Equipment** is misdirected or delayed You must obtain written confirmation from the carrier as to the exact nature and length of delay or misdirection.
4. You must provide an original receipt or proof of ownership for items lost, stolen or damaged to help You to substantiate **Your** claim.

What is not covered

1. Loss, theft of or damage to **Business Equipment** contained in or stolen from an **Unattended** vehicle:
 - a) overnight between 9 p.m. and 8 a.m. (local time) or
 - b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.
2. Claims arising from **Business Equipment** left **Unattended** in a place to which the general public has access (e.g. on a beach/around a swimming pool) or left in the custody of anyone other than an **Insured Person** or **Your Travelling Companion**.
3. Claims arising from **Business Equipment** and **Valuables** whilst in the custody of a carrier.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
6. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Business Equipment**.
7. Any loss or damage arising out of You engaging in manual work.
8. Claims arising from loss or theft from **Your** accommodation unless there is evidence of forced entry which is confirmed by a police report.
9. Anything mentioned in the general exclusions on page 11.

Section N3 - Business money (only operative if indicated in the validation certificate and additional premium paid)

What is covered

We will pay You up to the amount shown in the **Schedule of Benefits** for the accidental loss of, theft of or damage to **Business Money**.

The maximum We will pay for the following items is:

- a) for cash (bank notes, currency notes and coins) as shown in the **Schedule of Benefits**.
- b) for all other **Business Money** as shown in the **Schedule of Benefits**.

Special conditions relating to claims

1. You must report to the police in the country where the incident occurred within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Business Money**.
2. Receipts for items lost, stolen or damaged including foreign currency exchange receipts, statement from Your business bank accounts showing the amounts withdrawn, these must be retained as these will be needed for You to substantiate Your claim.
3. If **Business Money** is lost, stolen or damaged while deposited in a hotel safe or safety deposit box You must report to the hotel, in writing, details of the loss, theft or damage and obtain written confirmation.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.
2. Loss or theft of **Business Money** left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
3. Loss, theft of or damage to travellers' cheques if You have not complied with the issuers conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
6. Anything mentioned in the general exclusions on page 11.

Sections O1, O2 and O3 - Golf cover (only operative if indicated in the validation certificate and appropriate additional premium paid)

Cover in respect of sections O1, O2 and O3 only operates if the appropriate golf cover extension has been chosen and the appropriate additional premium has been paid and is shown on the validation certificate.

Section O1 - Golf Equipment (only operative if indicated in the validation certificate and additional premium paid)

What is covered

We will pay You up to the amount as shown in the **Schedule of Benefits** for loss, theft, or damage to Your own **Golf Equipment**. The amount payable will be the original purchase prices less a deduction for wear tear and depreciation, (calculated from the table below), or We may at Our option replace, reinstate or repair the lost or damaged **Golf Equipment**.

Age of Item	Amount Payable
Up to 1 year old	- 90% of purchase price

Up to 2 years old - 70% of purchase price
 Up to 3 years old - 50% of purchase price
 Up to 4 years old - 30% of purchase price
 Up to 5 years old - 20% of purchase price
 Over 5 years old - No payment

The maximum We will pay for the following items is:

a) for any **Single Item** as shown in the **Schedule of Benefits**.

Special conditions relating to claims

1. **You** must report to the police within 24 hours of discovery and obtain a written report of the loss or theft of all **Golf Equipment**.

2. If **Your Golf Equipment** is 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 written confirmation. If **Golf Equipment** is 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 this policy.

3. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **You** to substantiate **Your** claim. The maximum payment for any **Single Item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to loss) is not supplied is €75, subject to a maximum of €300 for all such items.

What is not covered

1. The **Excess** as shown in the **Schedule of Benefits, Limits and Excesses**.

2. Loss, theft of or damage to **Golf Equipment** contained in or stolen from an **Unattended** vehicle:

a) overnight between 9 p.m. and 8 a.m. (local time) or

b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.

3. Claims arising from **Golf Equipment** left **Unattended** in a place to which the general public has access (e.g. on a golf course) or left in the custody of anyone other than an **Insured Person** or **Your Travelling Companion**.

4. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Golf Equipment**.

5. Loss or damage due to delay, confiscation or detention by customs or other authority.

6. Claims arising from loss or theft from **Your** accommodation unless there is evidence of forced entry which is confirmed by a police report.

7. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

8. Claims arising for loss, theft or damage of **Golf Equipment** carried on a vehicle roof rack.

9. Anything mentioned in the general exclusions on page 11.

Section O2 - Golf equipment hire (only operative if indicated in the validation certificate and additional premium paid)

What is covered

We will pay You up to the amount as shown in the **Schedule of Benefits** for each 24 hour period, for the cost of necessary hire of **Golf Equipment** following:

- a) accidental loss, theft or damage to of **Your Golf Equipment**; or
- b) temporary loss in transit during the outward journey for at least 24 hours of **Your Golf Equipment**.

Special conditions relating to claims

1. **You** must report to the police in the country where the incident occurred within 24 hours of discovery and obtain a written report of the loss, theft or theft or attempted theft of all **Golf Equipment**.
2. For items damaged whilst on **Your Trip** **You** must obtain an official report from an appropriate retailer confirming the item is damaged and beyond repair.
3. If **Your Golf Equipment** is temporarily lost **You** must obtain written confirmation from the carrier as to the exact nature and length of delay or temporary loss.
4. If **Your Golf Equipment** is 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 written confirmation.
5. If **Your Golf Equipment** is 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 this policy.
6. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **You** to substantiate **Your** claim. The maximum payment for any **Single Item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to loss) is not supplied is €75, subject to a maximum of €300 for all such items.

What is not covered

1. Loss, theft of or damage to **Golf Equipment** contained in or stolen from an **Unattended** vehicle:
 - a) overnight between 9 p.m. and 8 a.m. (local time) or
 - b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
2. Claims arising from **Golf Equipment** left **Unattended** in a place to which the general public has access (e.g. on a golf course) or left in the custody of anyone other than an **Insured Person** or **Your Travelling Companion**.
3. Loss or damage due to delay, confiscation or detention by customs or other authority.
4. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
5. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Golf Equipment**.

6. Claims arising from loss or theft from Your accommodation unless there is evidence of forced entry which is confirmed by a police report.
7. Claims arising for loss, theft or damage of **Golf Equipment** carried on a vehicle roof rack.
8. Anything mentioned in the general exclusions on page 11.

Section O3 - Non refundable golfing fees (only operative if indicated in the validation certificate and additional premium paid)

What is Covered

We will pay You up to the amount shown in the **Schedule of Benefits**, for the proportionate value of any non refundable, pre-paid green fees, **Golf Equipment** hire or tuition fee necessarily unused due to the following:

- a) Your **Bodily Injury** or illness; or
- b) loss or theft of Your documentation which prevents Your participation in the pre-paid golfing activity.

Special conditions relating to claims

1. You must report to the police in the country where the incident occurred within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of golfing documentation.
2. You must obtain a medical certificate from the treating doctor substantiating Your **Medical Condition** and confirming Your inability to play golf.

What is not covered

Anything mentioned in the general exclusions on page 11.

Complaints procedure

Making Yourself heard

If You have cause for complaint, it is important that You know that We are committed to providing You with an exceptional level of service and customer care.

We realise that things can go wrong and there may be occasions when You feel that We have not provided the service You expected. When this happens, We want to hear about it so that We can try to put things right.

Who to contact?

The most important factors in getting Your complaint dealt with as quickly and efficiently as possible are:

- to be sure You are talking to the right person, and;
- that You are giving them the right information.

When You contact Us:

- Please give Us Your name and contact telephone number.
- Please quote Your policy and/or claim number and the type of policy You hold.
- Please explain clearly and concisely the reason for Your complaint.

So We begin by establishing Your first point of contact:

Step One – initiating Your complaint:

Does Your complaint relate to:

A. **Your** policy?

B. a claim on **Your** policy?

If A, **You** need to contact Expatriate Healthcare who sold **You** **Your** policy. Call the number on **Your** validation certificate.

If B, **You** need to contact AXA Assistance Claims Services on Tel: 0845 458 0528.

We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if **You** are not satisfied, **You** can take the issue further:

Step Two - if **You are still unhappy:**

If **Your** complaint is one of the few that cannot be resolved by this stage please write to The Quality Manager. Inter Partner Assistance, PO Box 57325, London E1W 1XX United Kingdom or email: customer.support@AXA-travel-insurance.com

Step Three - Beyond Inter Partner Assistance:

If **We** have given **You** **Our** final response and **You** are still dissatisfied **You** may refer **Your** case to the Financial Ombudsman Service (Ombudsman).

The FOS is an independent body that arbitrate 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:

Insurance Division, Financial Ombudsman Service. South Quay Plaza, 183 Marsh Wall, London, E14 9SR
Telephone: 0845 080 1800, or fax: 020 7964 1001

Please note that **You** have six months from the date of **Our** final response in which to refer **Your** complaint to the Ombudsman.

Referral to the FSO will not affect **Your** right to take legal action against **Us**.

Compensation Scheme

Inter Partner Assistance is a branch of Inter Partner Assistance S.A., Avenue Louise 166 bte1, 1050 Brussels, a Belgian company authorised by the Banking, Finance and Insurance Commission of Belgium, registration 0487 and is not part of the FSCS in the event of becoming insolvent.

Our promise to **You:**

- Acknowledge written complaints promptly.
- Investigate quickly and thoroughly.
- Keep **You** informed of progress.
- Do everything possible to resolve **Your** complaint.
- Learn from **Our** mistakes.
- Use information from complaints to continuously improve **Our** service.

To help **Us** improve **Our** service **We** may record or monitor telephone calls.