

## General Information about this Insurance

### Insurance Providers

The Underwriter is RSA Insurance Ireland DAC (the insurer) which is a member of the RSA Group. RSA is a registered business name of RSA Insurance Ireland Designated Activity Company (DAC). RSA Insurance Ireland DAC trading as RSA is regulated by the Central Bank of Ireland and is a private company limited by shares registered in Ireland under number 148094 with registered office at RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16. The policy is arranged by 123 Money Ltd trading as 123.ie (123.ie), whose registered office is RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16 (Company Number: 323099). 123.ie is a wholly owned subsidiary of RSA Insurance Ireland DAC.

### Private Health Insurance

If you confirmed that you have Private Health Insurance with cover for medical expenses abroad when purchasing this insurance, it will be noted on your Travel Insurance Schedule. This means you are agreeing to the following:

1. You already have Private Health Insurance in force.
2. It covers each person insured under this insurance for a degree of medical expenses cover while abroad.
3. You are familiar with and fully comply with the rules of your Private Health Insurance.
4. Your Private Health Insurance will remain in force for the duration of the trip or any number of trips to be insured under an annual multi trip policy

**Please note:** The amount of medical expenses cover your Private Medical Insurance may provide will typically depend on your insurer and the plan you have chosen. You have received a discount on your Travel Insurance and therefore in the event of a claim, your Private Health Insurance will pay the claim up to the maximum amount covered under that policy and any amount above that limit will be covered under this Travel Insurance Policy.

Please ensure to carry details of your Private Health Insurance with you during your trip and in the event of a medical expenses claim, you can contact Healix (contact details on page 3) who will liaise with your Private Health Insurance provider in relation to your claim.

If you have any queries in relation to the above, please contact 123.ie on 1890 242 123 or email [travel@123.ie](mailto:travel@123.ie).

### Your travel insurance

This policy wording along with your Insurance Schedule forms the basis of Your contract of insurance. Together, these documents explain what you are covered for. The policy wording contains conditions and exclusions which you should be aware of. You must keep to all the terms and conditions of the insurance. Different levels of cover apply depending on whether you have bought a Bronze, Silver, Gold or Extended Stay Insurance.

Please read this policy wording to make sure that the cover meets your needs and please check the details outlined within your Insurance Schedule to make sure that the information shown is correct.

## Please note Important Information

### Health Conditions

This Insurance contains conditions relating to your health, the health of people travelling with you and the health of others who might not be travelling with you, but on whose health the trip may depend (this would include a Relative or a Business Associate). In particular, We do not cover claims arising from medical problems which you or they had before the policy was purchased. Please see general exclusion number 1 for further details.

If there is a change in the state of health of Yourself, anyone travelling with you, a Relative or Business Associate occurring after you have bought this insurance but before you travel, and upon whom your trip depends, you must contact 123.ie immediately on 1890 242 123 or e-mail [travel@123.ie](mailto:travel@123.ie). We have the right to alter the terms of cover in line with the change in risk.

### Health Agreements

If you are travelling to a country in the European Union, you should take a European Health Insurance Card (EHIC) with you. Application forms to obtain an EHIC are available from your local Health Office or you can download an application form from the following website: [www.ehic.ie](http://www.ehic.ie). This entitles European citizens to benefit from the health

### Contract Law

The insurer that you have entered into a contract with is RSA Insurance Ireland DAC. The parties to a contract of insurance covering a risk submitted in the Republic of Ireland, are permitted to choose the law applicable to the contract. We propose that the contract will be governed by Irish law.

Communications between you and Us about this policy will be in English.

### Premium

All monies which become or may become due under this Policy will in accordance with Section 93 of the Insurance Act 1936 be payable and paid in the Republic of Ireland in Euro unless We specifically say otherwise. Stamp Duty has been or will be paid in accordance with Section 5 of the Stamp Duties Consolidation Act 1999 (as amended).

### Cooling-Off Period / Right to withdraw

You have the right to withdraw from your policy, provided You have not commenced your trip or made a claim within 14 days of the latest of:

- (1) the starting date of cover; or
- (2) the date on which You receive the full terms and conditions of Your policy.

Withdrawal effectively means that no policy was ever in place and You may exercise this right by contacting 123.ie in writing. Should you exercise this right we will refund You any part of Your premium You have paid.

### Cancelling Your Policy

You may cancel Your policy at any time by contacting 123.ie in writing confirming the required date of cancellation.

We may cancel Your policy by giving You 30 days notice in writing at Your last known address.

No refund of premium will be allowed once cover under any section of Your policy has commenced.

If You have any questions about the cover provided under this insurance or You would like more information, please contact 123.ie on 1890 242 123 or email [travel@123.ie](mailto:travel@123.ie)

agreements which exist between countries in the European Union/EEA. If you are travelling to Australia or New Zealand and you need medical treatment, you should enrol with Medicare or the equivalent scheme of these countries. Further information is available from the following website: [www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au).

If you present your EHIC to the treating doctor or hospital if you need medical treatment within the European Union or you enrol with Medicare when travelling to Australia or New Zealand, this will save you paying the excess under section B1 (Medical and other expenses outside of the Republic of Ireland) if your medical costs are reduced as a result of using your EHIC or Medicare being involved.

### Residency

You and all other persons insured on this insurance must have lived in the Republic of Ireland for at least six of the last 12 months before you bought or renewed this insurance.

### Sports and activities

You may not be covered when you take part in certain sports or activities. For certain activities, cover under section G (Personal Accident) and section H (Personal Liability) will not apply. If you intend to take part in a

## Please note Important Information Continued

sport or activity during your trip, please note that cover is available for the activities listed in the two highlighted sections provided:

- You follow the safety guidelines for the activity concerned and where applicable you use the appropriate and recommended safety equipment;
- The activity is not the main purpose of Your trip;
- The activity is not part of a competition or tournament; and
- The activity is not on a professional basis.

If you have any questions or if you wish to take part in an activity not shown in the highlighted sections, you must contact 123.ie on 1890 242 123 or e-mail [travel@123.ie](mailto:travel@123.ie) before taking part to make sure that cover is provided.

Amateur athletics, angling, archery, badminton, banana boating, basketball, boardsailing, bowling, bridge walking (supervised by a fully trained guide), bungee jumps (three jumps), cave tubing or river tubing, cricket, curling, cycling, fell walking, gymnastics, handball, husky sledge driving, ice skating, jogging (not including marathons), mountain biking (not including downhill racing and extreme terrain), netball, orienteering, parasailing, parascending (over water), rambling, ringos, roller blading (inline skating and skateboarding), running (not including marathons), safari trekking in a vehicle or on foot (only as part of an officially organised tour and not including the personal use of firearms), sand boarding, scuba diving (qualified, maximum depth 30 metres), sleigh rides (as part of an officially arranged excursion), snorkelling, squash, surfing, swimming, swimming with dolphins (as part of an officially arranged excursion), table tennis, tennis, ten pin bowling, trekking (under 2,000 metres altitude), triathlons, volleyball, wake boarding, water polo, waterskiing and white or black water rafting (grades 1 to 4).

Cover is provided for the activities listed in the highlighted section below, however, no cover is available under section G (Personal Accident) and section H (Personal Liability).

Baseball, camel or elephant riding (supervised by a fully trained guide), canoeing, canopy walking or tree top walking, conservation or charity work (educational and environmental -working with hand tools only), cycle touring, dragon boat racing, dune and wadi bashing, football, go-karting, golf, hiking (over 2,000 metres but under 6,000 metres altitude), hockey, horse riding (not polo, hunting, jumping), hot-air ballooning (officially organised pleasure rides only), jet boating, jet skiing, kayaking, kite surfing (over water), motorcycling over 50cc (not racing), mud bugging, paintballing (wearing eye protection), passenger (in private or small aircraft or helicopter), rowing, trekking (over 2,000 metres but under 6,000 metres altitude), windsurfing and yachting (no racing or crewing) inside territorial waters and zip lining.

### Cover Options Available Trip options and durations Single Trip

One trip of up to 365 days. Single Trip travel insurance provides cover for a one-off holiday or short break.

### Annual Multi-Trip

This gives you cover to travel as many times as you like within the period of insurance provided no single trip lasts longer than 45 days. If you have purchased a Silver or Gold Insurance, cover is included at no additional premium for winter sports for up to 17 days in total within the period of insurance. Adults are entitled to travel independently. Children under 18 years of age are only entitled to travel separately to the main insured person if they are travelling with a Relative, guardian or person with a legal duty of care. Unless specified to the contrary herein, cover is only provided in the Republic of Ireland if you stay in pre-booked accommodation for at least one night away from where you usually live.

### Extended Stay

Extended Stay Travel Insurance provides cover for trips of over 3 months, for example, travelling the world, volunteering for charity work abroad, enjoying a career break or taking a gap year after university.

### Please note:

Unless you have bought an Annual Multi-Trip Insurance, it does not matter how long you buy cover for; it ends when you return to the Republic of Ireland.

If you travel for longer than the trip duration limits, cover will cease on the final day of the trip limit.

### Geographical Areas

#### • United Kingdom

England, Scotland, Wales, the Channel Islands and the Isle of Man.

#### • Europe

Andorra, Austria, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Canary Islands, Croatia, Czech Republic, Denmark, Egypt, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Mediterranean Islands (including Majorca, Menorca, Ibiza, Corsica, Sardinia, Sicily, Malta, Gozo, Crete, Rhodes and other Greek Islands, Northern and Southern Cyprus), Moldova, Monaco, Morocco, Netherlands, Norway, Poland, Portugal, Romania, Russian Federation (West of Urals), Serbia and Montenegro, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey and Ukraine.

#### • Australia and New Zealand

#### • Worldwide excluding USA, Canada and the Caribbean

#### • Worldwide including USA, Canada and the Caribbean

### Trip

Cover under section A (You Cancelling Your trip) starts at the time you book the trip or pay the insurance premium, whichever is later. If you have arranged an Annual Multi-Trip Insurance, cover under section A (You Cancelling Your trip) starts at the time that you book the trip or the start date shown on your Insurance Schedule, whichever is later.

Cover under all other sections starts when you leave your Home address in the Republic of Ireland (but not more than 24 hours before the booked departure time) or from the start date shown on your Insurance Schedule, whichever is the later.

Cover ends when you return to your Home address in the Republic of Ireland (but not more than 24 hours after your return to the Republic of Ireland) or at the end of the period shown on your Insurance Schedule, whichever is earlier.

Cover cannot start after you have left the Republic of Ireland. If you are travelling on a one-way trip, cover ends 24 hours after you first leave immigration control in your final country of destination or at the end of the period shown on Your Insurance Schedule, whichever is sooner.

### Trip extensions

If, once you have left the Republic of Ireland and before the end date of the period of insurance, you decide you want to extend your insurance, please contact 123.ie. Extensions can usually only be considered if there has been no change in your health (or that of a Relative or Business Associate), you are not waiting for a claim to be settled and you do not know of a reason for a claim to arise. However, should there have been a change in health or a claim arose under the original insurance, then We may still be able to consider the extension provided full details are passed to 123.ie for consideration.

If, due to unexpected circumstances beyond your control which fall within the conditions of this cover, your holiday cannot be completed within the period of insurance outlined in your Insurance Schedule, cover will be extended for you at no extra cost for up to 30 days. This also applies to one person travelling with you who is authorised to stay with you by Healix if the extension is due to medical reasons.

All requests for more than 30 days must be authorised by Healix.

## Data Protection Notice

123.ie and RSA Insurance Ireland DAC ('we''us''our') are the registered data controllers in relation to personal information held about you for the purposes of the Data Protection Acts. The information that you provide and any other information provided by any third party in connection with or in relation to your application will be held by us on a computer database and/or in any other way.

We abide by the Data Protection Acts 1988 and 2003. If you have any queries with regards to Data Protection you may contact us or alternatively the Office of the Data Protection Commissioner; Canal House, Station Road, Portlarlinton, Co. Laois, Ireland, Tel +353 57 868 4800.

We collect and may continue to collect certain information about you or any individuals connected to your Policy ('data subjects') in the course of conducting our relationship with you. This information will be processed for the purpose of underwriting and managing your insurance policy, administering claims and preventing fraud. It may also be used in compliance with regulatory, legal and tax laws and for participation in internal or market-level statistical exercises. For this purpose, information may be shared in confidence with third parties both inside and outside the European Economic Area such as trustees, professional advisers and reputable external agencies, service providers, regulatory bodies and authorities, private investigators, other insurance and financial services companies (directly or via a central register) and as required by law. We will ensure that transfers of data are lawful and that your information is kept securely and only used for the purposes for which it was provided.

We may check the information you provide against other information available to the public (such as court judgments). If you give us false information or fail to disclose information and we suspect fraud, we will record this. We may share information about you with companies within the RSA Insurance Group and we may also participate in industry databases such as those operated by Insurance Ireland for the purpose of sharing of information among insurance companies as a check against non-disclosure and to assist in preventing, detecting and/or protecting our customers and ourselves from fraud. We may also search fraud prevention agencies and databases to:

- Help make decisions about the provision and administration of insurance and related services for you ;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches.

It may be necessary for us to collect sensitive data (such as medical conditions or criminal convictions) relating to you and others named on the insurance policy. Please do not send us any genetic test results. It is your responsibility to get consent from the other people named on your policy before sharing their sensitive information with us. We record telephone conversations for verification and training purposes.

### Insurance Link Database

Information about claims (whether by our customers or third-parties) made under policies that we provide is collected by us when a claim is made and is placed on an insurance industry database of claims known as Insurance Link. This information may be shared with other insurance companies, self insurers or statutory authorities. This information includes the claimant's name, address and date of birth and the type of injury or loss suffered.

Insurance companies share claims data:

- a) to ensure that more than one claim cannot be made for the same personal injury or property damage
- b) to check that claims information matches what was provided when insurance cover was taken out
- c) when required, to act as a basis for investigating claims when our recorded information is incorrect or when we suspect that insurance fraud is being attempted.

The purpose of Insurance Link is to help us identify incorrect information and fraudulent claims and, therefore, to protect customers. RSA also reserve the right to use Insurance Link information at underwriting stage. More information about Insurance Link can be found at [www.inslink.ie](http://www.inslink.ie)

Guidelines for sharing your information with other insurance companies, self-insuring organisations or statutory authorities are contained in the Data Protection Commissioner's Code of Practice on Data Protection for the Insurance Sector which is available at [www.dataprotection.ie](http://www.dataprotection.ie).

### Right of Access

You have the right of access to the personal data held about you by us by sending a signed written request to: 123 Data Manager; 123.ie, PO Box 12123, Dublin 18 / The Data Protection Manager; RSA Insurance Ireland DAC, RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16. A fee may be charged for this (€35). To ensure that 123.ie satisfies itself about the identity of the person making the request so it does not disclose personal data to a party who is not entitled to it under the Data Protection Act, the person making the request will need to provide 123.ie with their name, address(es), date of birth and any policy IDs/numbers that they have along with a copy of their photo identification.

You also have the right to require us to correct any inaccuracies in the information we hold about you by sending us a written request.

### Other Products and Services

In the future, 123.ie would like to use your Personal Information with your consent for the purpose of offering you other products and services which may be of interest to you. For this purpose, and occasionally also for market research and statistical purposes, information may be shared with third parties such as trustees, professional advisers, reputable external agencies, and service providers. This information may be provided to you by post or email.

**By proceeding with the application, you are giving us permission to process your details for the above purposes, including checking with third parties or accessing State or other official records to verify whether the details you have given are accurate and complete and you are confirming that you have fully explained to each person who requires this insurance cover why we asked for this information and what we will use it for. You are also confirming each person has agreed to this.**

## Healix

### 24-Hour Assistance

#### What to do in the event of a medical emergency

Our global assistance service is operated by Healix.

When You telephone Healix, Your call will be answered by an experienced assistance co-ordinator who will help You with Your problem.

#### How to contact Healix

Tel: +44 20 8763 3074

Fax: +44 20 8763 3035

E-mail: [internationalhealthcare@healix.com](mailto:internationalhealthcare@healix.com) When calling please quote Your travel Policy number on Your schedule, to assist You can transfer the number into the space below:

#### E-mail Contacts

An online new case notification form is available on the Healix website:

[www.healix-international.com/services/new-case-notification/](http://www.healix-international.com/services/new-case-notification/)

Click on the holiday/leisure traveller email address to create a new case notification.

For ongoing enquiries You can e-mail direct on [internationalhealthcare@healix.com](mailto:internationalhealthcare@healix.com)

### Emergency Medical Expenses

For emergency medical expenses which do not require the assistance of Healix, please pay Your costs directly and contact the 123.ie Travel Claims Service, OSG Travel Claims, Merrion Hall, Strand Road, Sandymount, Dublin 4 (1890 200 123) within a reasonable period on returning Home from Your journey.

#### Medical Assistance

If You require medical assistance, Healix will ensure that where appropriate:

- Hospitals or clinics will be contacted and any necessary fees guaranteed.
- Doctors and hospitals abroad will be contacted in their own language, where necessary.
- Healix medical advisors are consulted at an early stage on the possibility of arranging for the sick or injured person to be returned Home and the best method of transportation to be adopted. Specially equipped air ambulances are available for critical cases. Whenever necessary the patient will be escorted by a medical attendant.
- Assistance will be provided upon arrival in Ireland where medically necessary.

## General Definitions

Any word or expression defined below will have the same meaning wherever it appears in Your Policy. Please also refer to the individual section details for further definitions.

#### Business Associate

Any person whose absence from business for one or more complete days at the same time as Your absence prevents the proper continuation of that business.

#### Children

All children of the insured or the insured's Partner who are:

- (a) permanently resident with the Insured Person and
- (b) in full time education and
- (c) aged under 18 throughout the insured journey

#### Home

Your usual place of residence within the Republic of Ireland.

#### Insurance Schedule

The document showing the names and other details of all the people insured under this Policy Document and any special conditions that apply.

#### Manual Labour

Work involving physical labour; for example but not limited to, construction, installation and assembly. This does not include bar and restaurant staff, music and singing, or fruit picking (not involving machinery).

#### Pair or set of items

A number of items associated as being similar or complementary or used together.

#### Partner

A person who you live with who is either your husband or wife, common law husband or common law wife, civil partner; fiancé or fiancée, boyfriend or girlfriend.

#### Private Health Insurance

A health insurance contract as defined in the Irish Health Insurance Acts, which incorporates cover for Medical Expenses whilst abroad.

#### Relative

Your Partner and your or your Partner's parent, brother, sister, son, daughter (including adopted or fostered Children), grandparent, grandchild, step parent, stepchild, stepbrother, stepsister or next of kin.

#### Valuables

Photographic, audio, video and electrical equipment (including cds, dvds, video and audio tapes and electronic games), MP3 players, computer equipment, binoculars, antiques, jewellery, watches, furs, silks, precious stones and articles made of or containing gold, silver or precious metals.

#### War

War; whether declared or not, or any warlike activities including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other goals.

#### We/Our/Us

RSA Insurance Ireland DAC.

#### You/Your

Each insured person named on the Insurance Schedule.

## General Exclusions applicable to all sections of Your Policy

Your policy wording excludes loss, damage, cost, expense or legal liability of whatsoever nature directly or indirectly caused by, resulting from or in connection with, any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

### We will not pay

any claim directly or indirectly arising or resulting from:

- 1 Any claim where at the time of taking out this insurance, the following apply.
  - (a) The claim relates to a medical condition or an illness or death related to a medical condition which You or any person who your trip depends on (this would include a Relative or a Business Associate) knew about before you bought this insurance.  
You must make sure you tell Us about any change in the state of health of Yourself, anyone travelling with you, a Relative or Business Associate occurring after you have bought this insurance but before you travel.  
Please refer to the Health conditions section of this Policy Document for further details.
  - (b) You are travelling against the advice of a medical practitioner.
  - (c) You are travelling with the purpose of receiving medical treatment abroad.
  - (d) You or any person who your trip depends on are receiving or waiting for hospital investigation or treatment for any undiagnosed condition or set of symptoms.
  - (e) You or any person who your trip depends on having been given a terminal prognosis.
- 2 Any claim relating to an incident which you were aware of at the time you took out this insurance or at the time of booking the trip and which could reasonably be expected to lead to a claim.
- 3 Any claim if you, or any person whose condition may give rise to a claim, are suffering from or have suffered from any diagnosed psychological or psychiatric disorder, anxiety or depression.
- 4 Any claim arising out of War, civil War, invasion, revolution or any similar event.
- 5 Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for strikes or industrial action which were not public knowledge when you booked your trip).
- 6 Loss or damage to any property, or any loss, expense or liability arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
- 7 Any claim if you already have a more specific insurance covering this (for example, if an item you are claiming for under section FI (Personal belongings and baggage) is a specified item on your household contents insurance policy).
- 8 Any claim arising from using a two-wheeled motor vehicle over 50cc as a driver or passenger if you are not wearing a crash helmet, or the driver does not hold an appropriate driving licence.
- 9 Any consequential losses (losses which are not listed under the headings 'The Cover' in sections A to O, for example, loss of earnings if you cannot work after you have been injured or the cost of replacement locks if your keys are stolen).
- 10 Any claim arising from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to you.
- 11 Any claim resulting from you travelling to a country where the Department of Foreign Affairs has advised against all but essential travel.
- 12 Any claim arising from you being involved in any deliberate, malicious, reckless, illegal or criminal act.
- 13 Motor racing, rallying or vehicle racing of any kind.
- 14 Any claim arising from you flying other than as a fare paying passenger in a fully licensed passenger carrying aircraft or as a passenger in a private or small aircraft or helicopter.
- 15 Any claim involving you taking part in Manual Labour or in any sport or activity not listed on page 2, unless the activity has been authorised by Us. Please see the Sports and activities section for further details.
- 16 Any claim relating to winter sports unless you have purchased the necessary insurance to provide cover for this.
- 17 Any claim arising from
  - your suicide or attempted suicide; or
  - you injuring yourself deliberately or putting yourself in danger (unless you are trying to save a human life).
- 18 Any claim arising directly or indirectly from using alcohol or drugs (unless the drugs have been prescribed by a doctor) or you are affected by any sexually transmitted disease or condition.
- 19 Any costs which you would have been liable to pay had the reason for the claim not occurred (for example, the cost of food which you would have paid for in any case).
- 20 Any claim arising as a result of you failing to get the inoculations and vaccinations that you need.
- 21 Any claim arising from you acting in a way which goes against the advice of a medical practitioner.
- 22 Any claim under this policy which

### We will not pay

- 23 any claim under this policy which
  - (a) would breach economic, financial or trade sanctions ("sanctions") imposed under the law of the country in which this policy is issued or would otherwise provide cover; or
  - (b) would breach sanctions imposed by the European Union or the United Kingdom if any coverage, indemnity, payment or other benefit had been provided under an insurance contract issued by an insurer in the United Kingdom.

## Section A

### You Cancelling Your trip

**Please note:** No cover is provided under this section if you have purchased Bronze Insurance.

#### The Cover

We will provide this cover if the cancellation of Your trip is necessary and unavoidable as a result of the following.

- 1 You dying, becoming seriously ill or being injured.
- 2 The death, serious illness or injury of a Relative, Business Associate, a person who you have booked to travel with or a Relative or friend living abroad who you had planned to stay with. The incident giving rise to the claim must have been unexpected and not something you were aware of when you took out this insurance.
- 3 You being made redundant, as long as you are entitled to payment under the current redundancy payments law and that, at the time of booking your trip, you had no reason to believe that you would be made redundant.
- 4 You or a person who you have booked to travel with being called for jury service (and your request to postpone your service has been rejected) or attending court as a witness (but not as an expert witness).
- 5 If the Gardai or relevant authority needs you to stay in the Republic of Ireland after a fire, storm, flood, burglary or vandalism to your Home or place of business within seven days before you planned to leave on your trip.
- 6 If you are a member of the armed forces or police, fire, nursing or ambulance services which results in you having to stay in the Republic of Ireland due to an unforeseen emergency or if you are posted overseas unexpectedly.
- 7 If after the time you booked your trip, the Department of Foreign Affairs advises against all but essential travel to your intended destination.
- 8 Pregnancy or childbirth but only if necessitated by
  - i) bodily injury following an accident; or
  - ii) pregnancy related illness or complications which was not known to the Insured at the time of taking out this Insurance or booking the trip

We will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which you have paid or have agreed to pay under a contract and which you cannot get back;
- the cost of excursions, tours and activities which you have paid for and which you cannot get back; and
- the cost of visas which you have paid for and which you cannot get back.

**Please note:** If payment has been made using frequent flyer points, air miles, loyalty card points or the like, settlement of Your claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

#### Claims evidence required for section A

- Insurance Schedule
- Proof of travel cost (confirmation invoice, travel tickets, unused excursion, tour or activity tickets)
- Cancellation invoice or letter confirming no refund is due
- A medical certificate which We will supply for the appropriate doctor to complete
- An official letter confirming: redundancy, emergency posting overseas, the need for you to remain in the Republic of Ireland
- Summons for jury service

**Please note:** This is not a full list and We may request other evidence to support your claim.

#### Exclusions to Section A

##### We will not pay

- (1) The excess of €75 (or €35 if the claim relates to loss of deposit) which will apply for each trip that you have booked and for each insured person.
- (2) Cancelling your trip because of a medical condition or an illness or death related to a medical condition which you knew about and which could reasonably be expected to lead to a claim. This applies to You, a Relative, Business Associate or a person who you are travelling with, and any person you were depending on for the trip.
- (3) You not wanting to travel.
- (4) Any extra costs resulting from you not telling the holiday company as soon as you know you have to cancel your trip.
- (5) You being unable to travel due to your failure to obtain the passport or visa you need for the trip.
- (6) Airport taxes and associated administration fees shown in the cost of Your flights.
- (7) Costs which have been paid for on behalf of a person who is not listed on Your Insurance Schedule.
- (8) For any claims relating to cover which is specifically insured under Section K1.

## Section B

### Section B1: Medical and Emergency Travel Expenses outside of the Republic of Ireland

**Please note:** If you are admitted into hospital as an inpatient for more than 24 hours, someone must contact Healix on your behalf immediately. If you have Private Health Insurance and it is noted on your schedule and you are admitted into hospital as an inpatient for more than 24 hours and the estimated total cost of your medical expenses abroad is likely to exceed 50% of the medical expenses cover provided by your Private Health Insurance, someone must contact Healix on your behalf immediately (please see the Healix section for further details).

#### The Cover

We will pay up to the amount shown in the table of benefits (or if you have Private Health Insurance and it is noted on your schedule, We will pay up to amount shown in the table of benefits in excess of the amount payable by your Private Health Insurance) for the necessary and reasonable costs as a result of you becoming ill, being injured or dying during your trip. This includes:

- 1 Emergency medical, surgical and hospital treatment and ambulance costs.
- 2 Up to €300 for emergency dental treatment as long as it is for the immediate relief of pain only.
- 3 The cost of Your return to the Republic of Ireland earlier than planned if this is medically necessary and Healix approve this.
- 4 If you cannot return to the Republic of Ireland as you originally planned and Healix approve this, We will pay for:
  - Extra accommodation (room only) and travel expenses (economy class unless a higher grade of travel is confirmed as medically necessary and authorised by Healix) to allow you to return to the Republic of Ireland; and
  - Extra accommodation (room only) for someone to stay with you and travel Home with you if this is necessary due to medical advice; or
  - Reasonable expenses for one Relative or friend to travel from the Republic of Ireland to stay with you (room only) and travel Home with you if this is necessary due to medical advice.
- 5 Up to €7,000 for the cost of returning your body or ashes to the Republic of Ireland or up to €3,000 for the cost of the funeral and burial expenses in the country in which you die if this is outside the Republic of Ireland.

#### Please note:

- 1) If the claim relates to your return travel to the Republic of Ireland and you do not hold a return ticket, We will deduct from your claim an amount equal to your original carriers published one way airfare (based on the same class of travel as that paid by you for your outward trip) for the route used for your return
- 2) Pregnancy or childbirth expenses are included but only if necessitated by
  - i) bodily injury following an accident; or
  - ii) incurred for pregnancy related illness or complications requiring emergency treatment which was not known to the Insured at the time of taking out this Insurance or booking the trip

### Section B2: Additional Hospitalisation Benefit

**Please note:** This section does not apply to trips taken within the Republic of Ireland. Cover is only provided under this section if you have purchased Gold Insurance.

#### Exclusions to Section B1 and B2

##### We will not pay

- (1) The excess of €150 which will apply for each incident. The excess will be reduced to nil if your medical expenses have been reduced by you using the European Health Insurance Card or Medicare or equivalent schemes (please refer to the Health agreements section for further details).
- (2) Any medical treatment that you receive because of a medical condition or an illness related to a medical condition which you knew about and which could reasonably be expected to lead to a claim.
- (3) Any treatment or surgery which Healix thinks is not immediately necessary and can wait until you return to the Republic of Ireland. The decision of Healix is final.
- (4) The extra cost of a single or private hospital room unless this is medically necessary (and covered under your Private Health Insurance where Private Health Insurance is noted on your schedule).
- (5) Any search and rescue costs (costs charged to you by a government, regulated authority or private organisation connected with finding and rescuing an individual. This does not include medical evacuation costs by the most appropriate transport).
- (6) Any costs for the following:
  - telephone calls (other than the first call to Healix to notify them of the medical problem);
  - taxi fares (unless a taxi is being used in place of an ambulance to take you to or from a hospital) and;
  - food and drink expenses (unless these form part of Your hospital costs if you are kept as an inpatient).
- (7) Any medical treatment and associated costs you have to pay if you have refused to come back to the Republic of Ireland and Healix considered you were fit to return Home.
- (8) Any treatment or medication of any kind that you receive after you return to the Republic of Ireland.

The following additional exclusion applies if you have Private Health Insurance and it is noted on your schedule.

- (9) Any medical costs incurred during your trip where either:
  - a) the injury or illness is not covered by your Private Health Insurance; or
  - b) the injury or illness is covered by your Private Health Insurance, but the total cost of treatment will not exceed the total sum insured of the cover they provide; or
  - c) the amount is recoverable under your Private Health Insurance.

#### Special Definitions Applying to Section B1 and B2

##### Hospital

Any institution outside the Republic of Ireland or outside the country in which the Insured Person is normally resident which meets fully every one of the following criteria:

- (a) maintains permanent and full time facilities for the care of overnight resident patients and
- (b) has diagnostic and therapeutic facilities for the surgical and medical diagnosis, treatment and care of injured and sick persons by, or under the supervision of, a staff of Medical Practitioners and
- (c) continuously provides 24 hours a day nursing service supervised by State Registered Nurses or nurses with equivalent qualifications and
- (d) is not other than incidentally:
  - (i) a mental institution;

## Section B Continued

### The Cover

We will pay up to the amount shown in the table of benefits if, after an accident or illness that is covered under section B1 (Medical and other expenses outside of the Republic of Ireland) of this insurance, you go into hospital as an inpatient. We will pay a benefit of €15 for each complete 24 hour period that you are kept as an inpatient.

**Please note:** This benefit is only payable for the time that you are kept as an inpatient abroad and ceases if you go into hospital upon your return to the Republic of Ireland. This amount is meant to help you pay any extra expenses such as taxi fares and phone calls.

- (ii) a nursing or convalescent home or a place for rest or for the aged or
- (iii) a place for drug addicts or alcoholics.

### Claims evidence required for sections B1 and B2

- Insurance Schedule
- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for your expenses
- Proof of your hospital admission and discharge dates and times (for claims under section B2)
- A copy of your Private Health Insurance certificate including details of the cover provided (if Private Health Insurance is noted on your schedule)

**Please note:** This is not a full list and We may require other evidence to support your claim.

## Section C

### Cutting your trip short

**Please note:** If you need to return Home to the Republic of Ireland earlier than planned, you must contact Healix immediately (please see Healix section for further details). No cover is provided under this section if you have purchased Bronze Insurance.

### The Cover

We will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which you have paid or have agreed to pay under a contract and which you cannot get back;
- the cost of excursions, tours and activities which you have paid for either before you left the Republic of Ireland or those paid for locally upon your arrival overseas and which you cannot get back; and
- reasonable additional travel costs to return back to the Republic of Ireland if it is necessary and unavoidable for you to cut short your trip.

We will provide this cover if the cutting short of Your trip is necessary and unavoidable as a result of the following.

1. You dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a Relative, Business Associate, a person who you are travelling with or a Relative or friend living abroad who you are staying with.
3. If the Gardai or relevant authority need you to return Home to the Republic of Ireland after a fire, storm, flood, burglary or vandalism to your Home or place of business.
4. If you are a member of the armed forces or police, fire, nursing or ambulance services which results in you having to return Home to the Republic of Ireland due to an unforeseen emergency or if you are posted overseas unexpectedly.
5. Pregnancy or childbirth but only if necessitated by
  - i) bodily injury following an accident; or
  - ii) pregnancy related illness or complications which was not known to the Insured at the time of taking out this Insurance or booking the trip

**Please note:** If payment has been made using frequent flyer points, airmiles, loyalty card points or the like, settlement of Your claim will be based upon the lowest available published flight fare for the flight originally booked if they are nontransferable.

### Exclusions to Section C

#### We will not pay

- (1) The excess of €75 for each insured person and for each incident.
- (2) Cutting short your trip because of a medical condition, or an illness or death related to a medical condition which you knew about at the time you purchased this cover and which could reasonably be expected to lead to a claim. This applies to you, a Relative, Business Associate or a person who you are travelling with, and any person you were depending on for the trip.
- (3) Any claims where Healix have not been contacted to authorise your early return back to the Republic of Ireland.
- (4) If you have to cut short your trip and you do not return to the Republic of Ireland, We will only be liable for the equivalent costs which you would have incurred had you returned to the Republic of Ireland.
- (5) You being unable to continue with your travel due to your failure to obtain the passport or visa you need for the trip.
- (6) The cost of Your intended return travel to the Republic of Ireland if We have paid additional travel costs for you to cut short your trip.

### Claims evidence required for section C

- Insurance Schedule
- Proof of travel cost (confirmation invoice, flight tickets)
- Invoices and receipts for your expenses
- An official letter confirming: the need for your return to the Republic of Ireland, emergency posting overseas

**Please note:** This is not a full list and We may require other evidence to support your claim

**Please note:** We will calculate claims for cutting short your trip from the day you return to the Republic of Ireland or the day you go into hospital as an inpatient. Your claim will be based solely on the number of complete days you have not used.

## Section D

### Missed Departure

**Please note:** This section does not apply to trips taken solely within the Republic of Ireland and no cover is provided under this section if you have purchased Bronze Insurance. This section does not provide cover for connecting flights.

#### The Cover

We will pay up to the amount shown in the table of benefits for the reasonable extra costs of travel and accommodation you need to arrive at your booked holiday destination if you cannot reach the first international departure point on the outward or return from or to the Republic of Ireland because:

- public transport services (please refer to the definition of 'public transport' below ) fail due to poor weather conditions, a strike, industrial action or mechanical breakdown; or
- the vehicle in which you are travelling is directly involved in an accident or suffers a mechanical breakdown (this would not include your vehicle running out of fuel, oil or water or suffering a flat tyre, puncture or flat battery).

#### Claims evidence required for section D

- Insurance Schedule
- Proof of travel (confirmation invoice, flight tickets)
- Invoices and receipts for your expenses
- An official letter confirming the reason for your late arrival and the length of the delay

**Please note:** This is not a full list and We may require other evidence to support your claim.

#### Exclusions to Section D

##### We will not pay

- (1) The excess of €75 for each insured person and for each incident.
- (2) Any claims where you have not allowed enough time to reach your final booked international departure point at or before the recommended time.
- (3) Any claims where you have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.
- (4) Any claims relating to your own vehicle suffering a mechanical breakdown if you are unable to provide evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.
- (5) For the withdrawal from service temporarily or permanently of any ship or aircraft on the orders or recommendation of any Port Authority or the Air Navigation Services or any similar body in any country.

#### Special Definitions Applying to this Section

##### Public transport

Bus, coach, ferry, sea vessel or train which operates according to a published timetable. Please note this does not include aeroplanes.

## Section E

### Section E1: Travel Delay

**Please note:** You are entitled to claim under section E1 or E2 but not both sections. Cover is only provided under sections E1 and E2 if you have purchased Gold Insurance. This section does not provide cover for connecting flights.

#### The Cover

We will pay up to the amount shown in the table of benefits if your first international departure from or to the Republic of Ireland by aircraft, sea vessel, coach or train is delayed for more than 12 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown. We will pay a benefit of €15 for each complete 12 hour period that you are delayed, as long as you eventually go on the holiday.

### Section E2: Abandoning your trip

#### The Cover

We will pay up to the amount shown in the table of benefits if it is necessary for You to cancel your trip if your departure from the Republic of Ireland by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown.

We will pay for the following costs which you have already paid for and cannot get back:

- travel and accommodation expenses;
- excursions, tours and activities; and
- visas.

**Please Note:** If payment has been made using frequent flyer points, airmiles, loyalty card points or the like, settlement of Your claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

#### Exclusions to Sections E1 and E2

##### We will not pay

- (1) The excess of €75 for each insured person and for each incident (this only applies if you are claiming under section E2).
- (2) Any claims where you have not checked in for your trip at the first international departure point at or before the recommended time.
- (3) Any claims where you have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.
- (4) For the withdrawal from service temporarily or permanently of any ship or aircraft on the orders or recommendation of any Port Authority or the Air Navigation Services or any similar body in any country.
- (5) For any claims relating to cover which is specifically insured under Section K2.

#### Claims evidence required for sections E1 and E2

- Insurance Schedule
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Official confirmation that your pre paid expenses cannot be refunded (abandoning your trip only)

**Please note:** This is not a full list and We may require other evidence to support your claim.

## Section F

### Section F1: Personal Belongings and Baggage

**Please note:** Cover is only provided under this section if you have purchased Gold Insurance.

#### The Cover

We will pay for items which are usually carried or worn by travellers for their individual use during a trip. We will pay up to the amount shown in the table of benefits for items owned (not borrowed or rented) by You which are lost, stolen or damaged during your trip.

#### Please note:

- Payment will be based on the value of the property at the time it was lost, stolen or damaged. An allowance may need to be made for wear, tear and loss of value depending on the age of the property.
- The maximum amount We will pay for any one item, Pair or set of items is €350. Please refer to the definition of 'Pair or set of items' in the General Definitions section of the policy.
- The maximum amount We will pay for Valuables in total is €350. Please refer to the definition of 'valuables' in the General Definitions section of the policy.
- The maximum We will pay for property which is lost or stolen from an unattended motor vehicle is €150 for each insured person as long as the property was kept in a locked boot, a locked and covered luggage compartment or a locked glove compartment and there is evidence of forced and violent entry to the vehicle.

### Section F2: Delayed Baggage

**Please note:** No cover is provided under this section if you have purchased Bronze Insurance or Extended Stay Insurance.

#### The Cover

We will pay up to the amount shown in the table of benefits for buying essential items if your baggage is delayed in reaching you on your outward international journey for more than 24 hours. We will pay up to €30 for each complete 12 hour period for the essential items that you buy.

**Please note:** You must get written confirmation of the length of the delay from the appropriate airline or transport company and you must keep and produce all receipts for the essential items you buy. If your baggage is permanently lost and not returned to you within two months of the end of Your trip We will take any payment We make for delayed baggage from your overall claim for baggage.

### Section F3: Personal Money

**Please note:** No cover is provided under this section if you have purchased Bronze or an Extended Stay Insurance.

#### The Cover

We will pay up to the amount shown in the table of benefits for the loss or theft of the following if you can provide evidence you owned them and evidence of their value (this would include receipts, bank statements or cash-withdrawal slips):

- Cash; and
- Travellers cheques (if these cannot be refunded by the provider).

**Please note:** The maximum amount We will pay for cash carried by one person, whether jointly owned or not, is the cash limit as shown in the table of benefits (or €50 for Children under 16 years of age).

### Exclusions to Sections F1, F2, F3 and F4

#### We will not pay

- (1) The excess of €75 for each insured person and for each incident (this does not apply if you are claiming under section F2).
- (2) Property you leave unattended in a public place.
- (3) Any claim for loss or theft to personal belongings and baggage, personal money or passports and travel documents which you do not report to the police within 24 hours of discovering it and which you do not get a written police report for.
- (4) Any claim for loss, theft, damage or delay to personal belongings and baggage which you do not report to the relevant airline or transport company within 24 hours of discovering it and which you do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to your property is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
- (5) Any loss or theft of Your passport which you do not report to the consular representative of Your Home country within 24 hours of discovering it and get a written report for.
- (6) Any loss, theft or damage to Valuables which You do not carry in your hand luggage while you are travelling.
- (7) Money, passports and travel documents which you do not carry with you unless they are being held in locked safety deposit facilities.
- (8) Claims arising due to an unauthorised person fraudulently using Your credit or debit cards.
- (9) Claims where You are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
- (10) Breakage of fragile objects or breakage of sports equipment while being used (unless your claim is for damage to winter sports equipment and the appropriate premium for winter sports has been paid).
- (11) Damage due to scratching or denting unless the item has become unusable as a result of this.
- (12) Shortages due to variations in exchange rates.
- (13) If your property is delayed or held as a result of Customs, the police or other officials legally holding it.
- (14) Loss of jewellery (other than wedding rings) while swimming or taking part in dangerous activities.
- (15) Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within your baggage.
- (16) Loss, theft or damage to contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, mobile phones, bicycles and their accessories, motor vehicles and their accessories, marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).

## Section F Continued

### Section F4: Passport and Travel Documents

**Please note:** Cover is only provided under this section if you have purchased Gold Insurance or Extended Stay Insurance.

#### The Cover

We will pay up to the amount shown in the table of benefits for the cost of replacing the following items belonging to You in the event of loss, theft or damage:

- Passport;
- Travel and admission tickets; and
- Visas.

**Please note:** The cost of replacing Your passport includes the necessary and reasonable costs you pay overseas associated with getting a replacement passport to allow you to return back to the Republic of Ireland (this would include travel costs to the local Embassy as well as the cost of the emergency passport itself). A claim for the lost or stolen passport would be calculated according to its expiry date – depending upon how many years there were left to run on the original passport, an unused pro-rata refund would be made of its original value.

#### Claims evidence required for sections F1 to F4

- Insurance Schedule
- Loss or theft to property or money – police report
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags
- Delay by an airline – written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for emergency purchases
- Loss or theft of a passport – police report, consular report, receipts for additional expenses to get a replacement passport overseas
- Proof of value and ownership for property and money

**Please note:** This is not a full list and We may require other evidence to support your claim.

#### Important information:

- \* You must act in a reasonable way as if uninsured to look after your property and not leave it unattended or unsecured in a public place.
- \* You must carry Valuables and money with you when you are travelling. When you are not travelling, keep your money and passport with you at all times or leave them in a locked safety deposit box.
- \* You must report all losses, thefts or delays to the relevant authorities and obtain a written report from them within 24 hours of the incident.
- \* You must provide 123.ie Claims Services with all the documents they need to deal with Your claim, including a police report, a property irregularity report, receipts for the items being claimed as applicable.

## Section G

### Personal Accident

#### The Cover

We will pay up to the amount shown in the table of benefits to you or your executors or administrators if you are involved in an accident during your trip which solely and independently of any other incident results in one or more of the following within 12 months of the date of the accident.

- 1 Complete loss of limb (meaning permanent loss by physical separation at or above the wrist or ankle or permanent and total loss of use of a limb). A limb means an arm, hand, leg or foot.
- 2 Loss of sight in one or both eyes (meaning physical loss of an eye or the loss of a substantial part of sight of an eye). A substantial part means the degree of sight after the accident is 3/60 or less on the Snellen scale after correction with spectacles or contact lenses. (At 3/60 on the Snellen scale something can be seen at 3 foot which should be seen at 60 foot.)

- 3 Permanent total disablement (meaning a disability which prevents you from working in any job which you are suitably qualified for and which lasts 12 months from the date of the accident and, at the end of those 12 months, is in Our medical advisor's opinion, not going to improve).
- 4 Death.

**Please note:** We will only pay for one personal accident benefit for each insured person during the period of insurance shown on your Insurance Schedule. If you are under 16 years of age, a reduced Death benefit of €7,000 will apply.

#### Claims evidence required for Section G

- Please phone 123.ie Claims Services on (1890 200 123) for advice

## Section H

### Personal Liability

#### The Cover

We will pay up to the total amount shown in the table of benefits if, within the period of insurance shown on your Insurance Schedule, you are legally liable for accidentally:

- 1 injuring someone; or
- 2 damaging or losing someone else's property.

#### Exclusions to Section H

##### We will not pay

- (1) any liability claims arising from an injury or loss or damage to property:
  - a. owned by you, a member of Your Relative or household or a person you employ; or

## Section H Continued

### Personal Liability

#### Important Information:

- \* You must give 123.ie Claims Services notice of any cause for a legal claim against you as soon as you know about it and send them any documentation relating to a claim.
- \* You must help 123.ie Claims Services and give them all information they need to allow them to take action on your behalf.
- \* You must not negotiate, pay, settle, admit or deny any claim unless you get 123.ie Claims Services' permission in writing.
- \* We will have complete control over any legal representatives appointed and any proceedings, and We will be entitled to take over and carry out in your name your defence of any claim or to prosecute for Our own benefit any claims for indemnity, damages or otherwise against anyone else.

#### Claims advice for section H

- Do not admit liability, offer or promise compensation.
- Give details of Your name, address and travel insurance.
- Take photographs and videos, and get details of witnesses if you can.
- Tell 123.ie Claims Services immediately about any claim that is likely to be made against you and send them all the documents that you receive.

- a. owned by you, a member of Your Relative or household or a person you employ; or
  - b. in the care, custody or control of you or of Your Relative or household or a person you employ.
- (3) Any liability claims for death, disease, illness, injury, loss or damage:
- a. to members of Your Relative or household, or a person you employ;
  - b. arising in connection with your trade, profession or business;
  - c. arising in connection with a contract you have entered into;
  - d. arising due to you acting as the leader of a group taking part in an activity;
  - e. arising due to you owning, possessing, using or living on any land or in buildings, except temporarily for the purposes of the trip; or
  - f. arising due to you owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals (other than horses, domestic cats or dogs), firearms or weapons.

## Section I

### Legal Expenses

#### The Cover

1. We agree to provide the insurance in this section, as long as:
  - (a) the premium has been paid, and
  - (b) the date of occurrence of the insured incident is during the Period of Insurance.
  - (c) any legal proceedings will be dealt with by a court, or other body which DAS agree to.
  - (d) for civil cases it is always more likely than not that You will recover damages (or obtain any other legal remedy which DAS have agreed to) or make a successful defence.
2. If a representative is appointed by DAS, We will pay costs and expenses for insured incidents under this policy.
3. For Bodily Injury claims, We will pay the application fee required by the injuries board (IB) or relevant body outside the Republic of Ireland.
4. For insured incidents, DAS will help in appealing or defending an appeal as long as You tell DAS within the time limits allowed that You want DAS to appeal. Before We pay the costs and expenses for appeals, DAS must agree that it is always more likely than not that the appeal will be successful.
5. The most We will pay for all claims resulting from one or more event arising at the same time or from the same originating cause is the amount as shown on your Insurance Schedule per Insured person.

#### INSURED INCIDENTS.

At Your or Your Relative's request, DAS will negotiate for Your legal rights following an event which causes the death of, or Bodily Injury to You during the Insured Journey.

This includes assisting You throughout claims and legal advice service to register Your claim with Injuries Board (IB) or relevant body outside the Republic of Ireland.

#### HELPLINES.

The following Helplines can only be accessed within the Republic of Ireland

#### Exclusions to Section I We will not pay

1. Any claim relating to the following:
  - (a) any illness or Bodily Injury (including food poisoning) which develops gradually or is not caused by specific or sudden accident; or
  - (b) defending Your legal rights other than in defending a counter-claim; or
  - (c) a motor vehicle owned or used by, or hired or leased to You; or
  - (d) deep vein thrombosis or its symptoms that result from an insured person travelling by air.
2. The cost of obtaining a medical report when registering a claim with the Injuries Board (IB).

#### WHAT IS NOT COVERED BY THIS SECTION OF THE POLICY.

1. A claim where You have failed to notify DAS of the insured incident within a reasonable time of it happening and where this failure adversely affects the prospect of successfully recovering damages (or getting any other legal remedy that We have agreed to) or of making a successful defence.
2. An incident or matter arising before the start of this policy.
3. Costs and expenses incurred before DAS written acceptance of a claim.
4. Fines, penalties, compensation or damages which You are ordered to pay by a court or other authority.
5. An insured incident intentionally brought about by You.
6. A legal action that You take which DAS or the representative have not agreed to, or where You do anything that hinders DAS or the representative.
7. A claim relating to Your alleged dishonesty or alleged violent behaviour.
8. A claim relating to written or verbal remarks which damage Your reputation.

## Section I Continued

### Legal Expenses

DAS provide these services 24 hours a day, seven days a week during the Period of Insurance. To help DAS check and improve Our service standards, We record all calls, except those to the Counselling Service.

#### LEGAL ADVICE SERVICE

We will give You confidential legal advice over the phone on any legal problem, under the laws of the Republic of Ireland or the United Kingdom.

To contact this service please phone 1850 670 747.

#### HEALTH & MEDICAL INFORMATION SERVICE

We will give You information over the phone on health and fitness, and nondiagnostic advice on medical matters. Advice can be given on allergies, the side effects of drugs and how to improve general fitness.

To contact this service please phone 1890 254 164.

#### COUNSELLING

We will provide You with a confidential counselling service over the phone including, where appropriate, onward referral voluntary and/or professional services.

To contact the counselling service please phone DAS on 1850 670 407. These calls are not recorded.

### CONDITIONS WHICH APPLY TO THIS SECTION OF THE POLICY.

#### An insured person must:

- 1 (a) keep to the terms and conditions of this Insurance
- (b) try to prevent anything happening that may cause a claim
- (c) take reasonable steps to minimise the loss
- (d) send everything DAS ask for in writing
- (e) give DAS full and truthful details in writing of any claim as soon as possible and give DAS any information they need.
- 2 (a) DAS can take over and conduct, in the name of the insured person, any claim or legal proceedings at any time. DAS can negotiate any claim on behalf of You.
- (b) You are free to choose a representative (by sending DAS a suitably qualified person's name and address) if:
  - (i) DAS agree to start court proceedings and it becomes necessary for a lawyer to represent Your interests in those proceedings; or
  - (ii) there is a conflict of interest.
- (c) In circumstances except those in 2(b) above, DAS are free to choose a representative.
- (d) Any representative will be appointed by DAS to represent You according to their standard terms of appointment. The representative must co-operate fully with DAS at all times.
- (e) DAS will have direct contact with the representative.
- (f) You must co-operate fully with DAS and the representative and must keep DAS up to date with the progress of the claim.
- (g) You must give the representative any instructions that DAS require.
- 3 (a) You must tell DAS if anyone offers to settle a claim.
- (b) Should You not accept a reasonable offer to settle a claim, We may refuse to pay any further costs and expenses.
- (c) We may decide to pay You the amount of damages that You are claiming, or which is being claimed against You, instead of starting or continuing legal proceedings.
- 4 (a) You must tell the representative to have legal costs and expenses taxed, assessed or audited, if DAS ask for this.
- (b) You must take every step to recover costs and expenses that We have to pay and must pay Us any costs and expenses that are recovered.

10. A dispute with Us or DAS not otherwise dealt with under condition 7.
11. A claim directly or indirectly caused by or resulting from any device failing to recognise, interpret or process any date as its true calendar date.
12. Judicial review.
13. We will not pay for Costs & Expenses which have been incurred by the Representative on a contingency fee basis.
14. Any claim caused by, contributed to by or arising from:
  - (a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel
  - (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it.
  - (c) War; invasion, foreign enemy hostilities (whether War be declared or not), civil War; rebellion, revolution, military force or coup.
  - (d) pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.

## Section I Continued

### Legal Expenses

- 5 If the representative refuses to continue acting for You with good reason or if You dismiss the representative without good reason, the cover We provide will end at once unless DAS agree to appoint another representative.
- 6 If You settle a claim or withdraws it without DAS agreement, or do not give suitable instructions to a representative, the cover We provide will end at once and We will be entitled to reclaim any costs and expenses We have paid.
- 7 If You and DAS disagree about the choice of representative, or about the handling of a claim, DAS and You can choose another suitably qualified person to decide the matter: DAS and You must both agree to the choice of this person in writing. Failing this, We will ask the president of the Law Society of Ireland to choose a suitably qualified person. All costs of resolving the disagreement must be paid by the party whose argument is rejected.
- 8 DAS may, at their discretion, require You to obtain, at Your expense, an opinion from a lawyer, accountant or other suitably qualified person chosen by You and DAS, as to the merits of a claim or proceedings. If the chosen person's opinion indicates that it is more likely than not that You will recover damages (or obtain any other legal remedy that DAS have agreed to) or make a successful defence, We will pay the cost of obtaining the opinion.
- 9 We will not pay any claim covered under any other policy, or any claim that would have been covered by any other policy if this policy did not exist.
- 10 This policy is governed by the Laws of the Republic of Ireland.

### SPECIAL DEFINITIONS APPLYING TO THIS SECTION

#### 1. DAS

DAS Legal Expenses Insurance Company Limited which administers the independent claims handling service on Our behalf in respect of claims under this section only.

#### 2. REPRESENTATIVE

The lawyer, accountant or other suitably qualified person, who has been appointed by Us to act for an Insured Person in accordance with the terms of this policy.

#### 3. DATE OF OCCURRENCE

The date of occurrence or the date of the event which may lead to a claim. If there is more than one event arising at different times from the same originating cause, the date of occurrence is the date of the first of these events.

#### 4. COSTS AND EXPENSES

##### (a) Legal Costs

All reasonable and necessary costs chargeable by the representative on a party/party basis.

##### (b) Opponents Costs

Costs incurred by opponents in civil cases if an insured person has been ordered to pay them, or pays them with the agreement of DAS.

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority of the United Kingdom and regulated by the Central Bank of Ireland for conduct of Business rules. The regulatory system which applies is different to that which applies in the UK.

### HOW TO MAKE A CLAIM

Once You have sent DAS the details of Your claim and they have accepted it, DAS will start to resolve Your legal problem.

Always report Your claim to DAS in writing and as soon as possible. DAS can send You a claim form to help You do this.

DAS normally deal with claims through their Legal Claims Centre however sometimes they use appointed lawyers.

Send Your claims to

DAS Group  
Europa House  
Harcourt Centre  
Harcourt Street  
Dublin 2

## Section J

### Hijack

**Please note:** Cover is only provided under this section if you have purchased Gold Insurance.

#### The Cover

We will pay up to the amount shown in the table of benefits if the aircraft or sea vessel in which you are travelling is hijacked for more than 24 hours.

**Please note:** You must get written confirmation from the appropriate transport company stating how long the hijack lasted.

#### Important Information

- \* **We will** have complete control over any legal representatives appointed and any proceedings.
- \* **You must** follow Our advice or that of Our agents in handling any claim.
- **You must** get back all of Our expenses where possible and you must pay Us any expenses you do get back.

#### Claims evidence required for sections J

- Insurance Schedule
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the length of the hijack

**Please note:** This is not a full list and We may require other evidence to support your claim.

## Section K

### Catastrophe Cover (incl Volcanic Ash)

**Please note:** This section does not apply to trips taken within the Republic of Ireland. Cover is only provided under this section if you have purchased Gold Insurance.

#### Section K1: Cancelling your trip

We will pay up to the amount shown in the table of benefits if it is necessary for Your trip to be cancelled due to a Catastrophe.

We will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which you have paid for or have agreed to pay under a contract and which you cannot get back;
- the cost of excursions, tours and activities which you have paid for and which you cannot get back; and
- the costs of visas which you have paid for and which you cannot get back.

**Please note:** If payment has been made using frequent flyer points, airmiles, loyalty card points or the like, settlement of Your claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

#### Section K2: Travel Delay

We will pay up to the amount shown in the table of benefits if your departure from the Republic of Ireland is delayed for more than 12 hours due to a Catastrophe. We will pay a benefit of €10 for each complete 12 hours delayed, as long as you eventually go on the trip.

#### Section K3: Uninhabitable Accommodation

We will pay up to the amount shown in the table of benefits for the cost you pay or agree to pay overseas for travel expenses and providing other similar accommodation to allow you to continue with your trip if you cannot stay in your booked accommodation as a result of a Catastrophe.

#### Section K4: Stranded Abroad

We will pay up to the amount shown in the table of benefits if you are unable to return to the Republic of Ireland on your scheduled return date due to a Catastrophe.

We will pay up to the amount shown in the table of benefits for reasonable additional and unexpected:

- accommodation expenses
- cost of travel to an alternative point of departure

#### Special definitions applying to Sections K1 to K4 Catastrophe

Fire, flood, earthquake, storm, lightning, explosion, hurricane, tsunami, volcanic activity or major outbreak of infectious disease.

#### Exclusions to Section K1

##### We will not pay

- (1) The excess of €75 for each insured person and for each incident.
- (2) For any costs which are recoverable from any other source.
- (3) For any expenses met by any airline under EU Regulation 261/2004 or any such similar national regulation.
- (4) Airport taxes and associated administration fees shown in the cost of Your flights.
- (5) You not wanting to travel.
- (6) For any claim where you knew at the time of buying this insurance or booking your trip that you would be unable to travel.
- (7) For any claim resulting from you travelling against the advice of the appropriate national or local authority.

#### Exclusions to Section K2

##### We will not pay

- (1) For any claims where you have not obtained written confirmation from the appropriate transport company or other authority stating the reason for the delay and how long the delay lasted.

#### Exclusions to Section K3

##### We will not pay

- (1) The excess of €75 for each insured person and for each incident.
- (2) For any expenses that you can get back from your tour operator, airline, hotel or other service provider.
- (3) For any claim resulting from you travelling against the advice of the appropriate national or local authority.

#### Exclusions to Sections K4

##### We will not pay

- (1) For any costs which are recoverable from any other source.
- (2) For any costs where You fail to get written confirmation from the appropriate authority stating the nature of the Catastrophe and how long the Catastrophe lasted.
- (3) For any claim for additional travel expenses if prior to the notification of the Catastrophe you had not purchased Your return ticket to the Republic of Ireland.

#### Claims evidence required for Sections K1 to K4

- Insurance Schedule
- Proof of travel cost (confirmation invoice, travel tickets, unused excursion, tour or activity tickets)
- Cancellation invoice or letter confirming no refund is due
- An official letter confirming the cause and length of the delay
- An official letter confirming the cause of the Catastrophe and how long it lasted
- Invoice and receipts for your expenses

**Please note:** This is not a full list and We may request other evidence to support your claim.

## Winter Sports Cover

**Please note:** Sections L, M, N and O only apply if you have purchased our Single Trip with Wintersports policy. If you have purchased Silver or Gold Annual Multi-Trip Insurance, cover is provided for up to 17 days in total within your period of insurance.

### Section L1: Winter Sports Equipment

#### The Cover

We will pay up to the amount shown in the table of benefits for winter sports equipment owned or hired by you which is lost, stolen or damaged during your trip.

#### Please note:

- An allowance will be made for wear, tear and loss of value on claims made for winter sports equipment owned by you as follows.
  - Up to 12 months old - 90% of purchase price
  - Up to 24 months old - 70% of purchase price
  - Up to 36 months old - 50% of purchase price
  - Up to 48 months old - 30% of purchase price
  - Up to 60 months old - 20% of purchase price
  - Over 60 months old - 0%
- The maximum amount We will pay for any one item, Pair or set of items is €150. Please refer to the definition of 'Pair or set of items' in the General Definitions section of the policy.
- You must bring any damaged winter sports equipment you own back to the Republic of Ireland for inspection.

### Section L2: Winter Sports Equipment Hire

#### The Cover

We will pay up to the amount shown in the table of benefits for the cost of hiring winter sports equipment for each 12 hour period if winter sports equipment owned by you is:

- delayed in reaching you on your outward international journey for more than 12 hours: or
- lost, stolen or damaged during your trip.

**Please note:** You must keep receipts for the winter sports equipment that you hire. You must bring any damaged winter sports equipment back to the Republic of Ireland for inspection.

#### Claims evidence required for sections L1 and L2

- Insurance Schedule
- Loss or theft – police report
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags
- Delay by an airline – written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of winter sports equipment.
- Proof of value and ownership

**Please note:** This is not a full list and We may require other evidence to support your claim.

#### Special Definitions applying to Sections L1 and L2

##### Winter Sports

Skiing, land-skiing, mono-skiing, cross-country skiing, heliskiing, off-piste skiing (only when accompanied by an official guide), snow boarding, ski boarding, snow mobile (no cover under section H - Personal liability), sledging, tobogganing or ice skating.

##### Winter sports equipment

Skis, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings.

#### Exclusions to Section L1 & L2

- (1) The excess of €75 for each insured person and for each incident (this does not apply if you are claiming under section L2).
- (2) Any claim for loss or theft which you do not report to the police within 24 hours of discovering it and which you do not get a written police report for.
- (3) Any claim for loss, theft, damage or delay to winter sports equipment which you do not report to the relevant airline or transport company within 24 hours of discovering it and which you do not get a written report for: In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to your winter sports equipment is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
- (4) Winter sports equipment you have left unattended in a public place unless the claim relates to skis, poles or snowboards and you have taken all reasonable care to protect them by leaving them in a ski rack between 8am and 6pm.
- (5) Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

## Section M

### Ski Pack

#### The Cover

We will pay up to the amount shown in the table of benefits for the unused percentage of Your ski pack which you have already paid for and cannot get back if you become ill or are injured during your trip and cannot take part in the winter sports activities as planned. A ski pack includes ski school fees or ski tuition fees, your lift pass and winter sports equipment that you have hired.

#### Claims evidence required for sections M

- Insurance Schedule
- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for your prepaid ski pack
- An official letter from the treating doctor in the resort to confirm your inability to take part in the planned winter sports activities

**Please note:** This is not a full list and We may require other evidence to support your claim.

**Please note:** Your claim will be based on the number of complete days you have not used. You must get written confirmation of the nature of Your illness or injury from the treating doctor in the resort along with confirmation of how many days you were unable to ski.

## Section N

### Piste Closure

**Please note:** This section only applies between 1 December and 15 April for travel to the Northern hemisphere or between 1 May and 30 September for travel to the Southern hemisphere.

#### The Cover

We will pay up to the amount shown in the table of benefits if, as a result of not enough snow, too much snow or high winds in your booked holiday resort, all lift systems are closed for more than 24 hours. We will pay for either:

- 1 the cost of transport to the nearest resort up to €30 for each complete 24 hour period; or
- 2 a benefit of €30 for each complete 24 hour period that you are not able to ski and there is no other ski resort available.

#### Claims evidence required for sections N

- Insurance Schedule
- Proof of travel (confirmation invoice, flight tickets)
- An official letter from the management of the resort confirming the cause and length of the closure
- Receipts for your travel expenses if you travel to the nearest resort

**Please note:** This is not a full list and We may require other evidence to support your claim.

## Section O

### Avalanche Cover

#### The Cover

We will pay up to the amount shown in the table of benefits for the necessary and reasonable travel and accommodation expenses that you pay or agree to pay overseas if you are prevented from arriving at or leaving your booked ski resort for more than 12 hours from the scheduled arrival or departure time because of an avalanche.

**Please note:** You must get written confirmation from the appropriate authority stating the reason for the delay and how long the delay lasted.

#### Exclusions to Section O

(1) The excess of €75 for each insured person and for each incident.

#### Claims evidence required for sections O

- Insurance Schedule
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Invoices and receipts for your extra travel and accommodation expenses

**Please note:** This is not a full list and We may require other evidence to support your claim.

## General Conditions applying to all sections of Your Policy

The following conditions apply to all sections of this insurance. You must tell Us if you know about anything which may affect Our decision to accept your insurance (for example, if you are planning to take part in a dangerous activity while you are on holiday). If you are not sure whether to tell Us, tell Us anyway.

- 1 You must take all reasonable steps to avoid or reduce any loss covered under this insurance.
- 2 You must give 123.ie Claims Services all the documents they need to deal with any claim. You will be responsible for the costs involved in doing this. For example, in the event of a cancellation claim you will need to supply proof that you were unable to travel, such as a medical certificate completed by your doctor.
- 3 You must reimburse Us and/or assist Us fully in recovering any money that We have paid under the insurance and which you are also entitled to recover from anyone else or from other insurers (including the Department of Social Welfare).
- 4 If you try to make a fraudulent claim or if any fraudulent means or devices are used when trying to make a claim, this insurance may become void and the premium you have paid may be forfeited. Any benefits already paid to you must be repaid in full.
- 5 You must agree to have a medical examination if We ask. If you die, We are entitled to have a post-mortem examination.
- 6 You must pay Us back any amounts that We have paid to you which are not covered by the insurance.
- 7 After a claim has been settled, any salvage you have sent into 123.ie Claims Services will become Our property.

## Important Claim and Customer Information

### Claim Providers

123.ie Claims Services are administered by OSG Travel Claims who are chartered loss adjusters and provide travel insurance claims administration services on behalf of RSA Insurance Ireland DAC.

### If You need to make a claim

You must register a claim by contacting:

123.ie Claims Services  
OSG Travel Claims  
Merrion Hall  
Strand Road  
Dublin 4  
Phone: 1890 200 123  
Email: [travel@osg.ie](mailto:travel@osg.ie)

A claim form will be issued as soon as OSG are notified of Your claim alternatively You can download a claim form from [www.osgtravelclaims.ie](http://www.osgtravelclaims.ie).

**Please note:** All claims must be notified as soon as it is reasonably practical after the event which causes the claim. If Our position is prejudiced by the late notification of a claim then this may affect Our acceptance of a claim.

### Customer Service Complaints Procedure

We are committed to providing our customers with a high standard of service at all times. If you have a complaint in connection with the services provided by 123.ie or in relation to your policy please contact:

The Complaints Manager,  
123.ie,  
PO Box 12123,  
Dublin 18,  
Phone 1890 231 123, Outside Ireland 00353 1 5246 000  
Email: [complaints@123.ie](mailto:complaints@123.ie)  
Web: [www.123.ie](http://www.123.ie)

If you have a complaint in relation to the treatment of a claim please contact the Customer Service team at:  
RSA Insurance Ireland DAC.  
RSA House  
Dundrum Town Centre  
Sandyford Road  
Dublin 16  
Telephone 1890 290100, Outside Ireland 00353 1 2901000  
Email: [complaints@ie.rsagroup.com](mailto:complaints@ie.rsagroup.com)

In the event of your complaint not being resolved to your satisfaction you may contact  
Insurance Ireland,  
39 Molesworth Street,  
Dublin 2  
Tel: 01 6761914  
[www.insuranceireland.eu](http://www.insuranceireland.eu)  
or the

Financial Services Ombudsman's Bureau,  
3rd Floor,  
Lincoln House,  
Lincoln Place,  
Dublin 2  
Tel: 01 6620899 or 1890 882090  
[www.financialombudsman.ie](http://www.financialombudsman.ie)

## Table of Benefits

Section		SINGLE AND ANNUAL MULTI TRIP COVER						EXTENDED STAY		
		BRONZE		SILVER		GOLD				
		Limit Per Person	Excess Per Person	Limit Per Person	Excess Per Person	Limit Per Person	Excess Per Person	Limit Per Person	Excess Per Person	
A	You Cancelling Your trip	Nil	Nil	€1,500	€75	€7,000	€75	€1,500	€75	
B1	Medical and Emergency Travel Expenses	€1,000,000	€150	€3,000,000	€150	€10,000,000	€150	€1,500,000	€150	
B2	Additional Hospitalisation Benefit	Nil	Nil	Nil	Nil	€15 per day up to €3,000	Nil	Nil	Nil	
C	Cutting your trip short	Nil	Nil	€1,500	€75	€7,000	€75	€1,500	€75	
D	Missed Departure	Nil	Nil	€450	€75	€1,000	€75	€450	€75	
E1	Travel Delay	Nil	Nil	Nil	Nil	€15 per 12 hours up to €450	Nil	Nil	Nil	
E2	Abandoning your trip	Nil	Nil	Nil	Nil	€7,000	€75	Nil	Nil	
F1	Personal Belongings and Baggage <i>Single Article Limit</i> <i>Valuables Limit</i>	Nil	Nil	Nil	Nil	€3,000	€75	€700	€75	
		Nil	Nil	Nil	Nil	€350	€75	€150	€75	
F2	Delayed Baggage	Nil	Nil	€250	Nil	€450	Nil	Nil	Nil	
F3	Personal Money <i>Cash Limit</i>	Nil	Nil	€250	€75	€450	€75	Nil	Nil	
		Nil	Nil	€150	€75	€300	€75	Nil	Nil	
F4	Passport and Travel Documents	Nil	Nil	Nil	Nil	€350	€75	€250	€75	
G	Personal Accident <i>Death (aged under 16 years)</i>	€10,000	Nil	€15,000	Nil	€35,000	Nil	€10,000	Nil	
		€7,000	Nil	€7,000	Nil	€7,000	Nil	€7,000	Nil	
H	Personal Liability	€1,000,000	€360	€1,000,000	€360	€2,500,000	€360	€1,000,000	€360	
I	Legal Expenses	€5,000	Nil	€10,000	Nil	€35,000	Nil	€10,000	Nil	
J	Hijack	Nil	Nil	Nil	Nil	€150 per day up to €1,000	Nil	Nil	Nil	
K1	Catastrophe <i>incl Volcanic Ash</i>	Cancelling Your trip	Nil	Nil	Nil	Nil	€3,000	€75	Nil	Nil
K2	Catastrophe <i>incl Volcanic Ash</i>	Travel Delay	Nil	Nil	Nil	Nil	€10 per 12 hours up to €300	Nil	Nil	Nil
K3	Catastrophe <i>incl Volcanic Ash</i>	Uninhabitable Accommodation	Nil	Nil	Nil	Nil	€1,000	€75	Nil	Nil
K4	Catastrophe <i>incl Volcanic Ash</i>	Stranded Abroad	Nil	Nil	Nil	Nil	€100 per day up to €700	Nil	Nil	Nil
Winter Sports Cover is only available if you have purchased a Single Trip with Wintersports Insurance or if you have bought Silver or Gold Annual Multi-Trip Insurance, cover is available for up to 17 days within the period of insurance.										
L1	Winter Sports Equipment <i>Single Article Limit</i>	Nil	Nil	€700	€75	€700	€75	Nil	Nil	
		Nil	Nil	€150	€75	€150	€75	Nil	Nil	
L2	Winter Sports Equipment Hire	Nil	Nil	€30 per day up to €300	Nil	€30 per day up to €300	Nil	Nil	Nil	
M	Ski Pack	Nil	Nil	€300	Nil	€300	Nil	Nil	Nil	
N	Piste Closure	Nil	Nil	€30 per day up to €300	Nil	€30 per day up to €300	Nil	Nil	Nil	
O	Avalanche Cover	Nil	Nil	€300	€75	€300	€75	Nil	Nil	

## Important Contact Details

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### Helpline prior to travel

Phone: 1890 242 123

Email: [travel@123.ie](mailto:travel@123.ie)

Phone lines are open Monday to Friday between 8:00am and 6:00pm

### Medical Assistance - Healix

Phone: + 44 20 8763 3074

Fax: + 44 20 8763 3035

Email: [internationalhealthcare@healix.com](mailto:internationalhealthcare@healix.com)

Phone lines are open 24 hours a day, 7 days a week

### Claims - 123.ie Claims Services

123.ie Claims Services

OSG Travel Claims

Merrion Hall

Strand Road

Dublin 4

Phone: 1890 200 123

Email: [travel@osg.ie](mailto:travel@osg.ie)

The claims department are open Monday to Friday between 9:00am and 5:00pm. Claims forms can also be downloaded from [www.osgtravelclaims.ie](http://www.osgtravelclaims.ie)

123.ie Travel Insurance is arranged by 123 Money Limited.  
It is underwritten by RSA Insurance Ireland DAC.

123 Money Limited trading as 123.ie is regulated by the Central Bank of Ireland.

123.ie is a wholly owned subsidiary of RSA Insurance Ireland DAC.

RSA is a registered business name of RSA Insurance Ireland Designated Activity Company (DAC). RSA Insurance Ireland DAC trading as RSA is regulated by the Central Bank of Ireland and is a private company limited by shares registered in Ireland under number 148094 with registered office at RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16.