

TRAVEL INSURANCE

Insurance Product Information Document

Company: White Horse Insurance Ireland dac

Insurance undertaking authorised by the Central Bank of Ireland.

Authorisation No. C33607.

Registered Office: Rineanna House, Shannon Free Zone, Shannon, Co. Clare, Ireland.

Product:
Love Holidays
Premier Single Trip

This document is intended to provide a summary of the main coverage and exclusions of your travel insurance policy. It provides general information only – you will receive a copy of the full terms and conditions of your cover.

What is this type of insurance?

This policy is a travel insurance policy that provides cover for each insured person as summarised under "What is insured?" below.



What is insured?

- ✓ Cancellation
- ✓ Curtailment
- ✓ Emergency Medical Expenses
- ✓ Hospital Benefit
- ✓ Personal Accident
- ✓ Baggage and Personal Belongings
- ✓ Personal Money
- ✓ Loss of Passport, Driving Licence and Visa Expenses
- ✓ Travel Disruption
- ✓ Missed Departure
- ✓ Uninhabitable Accommodation
- ✓ Personal Liability
- ✓ Legal Expenses
- ✓ Hijack
- ✓ Withdrawal of Services
- ✓ Sports and Activities



What is not insured?

- ✗ The policy excess shown on the summary of cover for any incident. This applies to each insured person making a claim.
- ✗ You are not covered for medically related claims where a certificate has not been obtained if you cancel your trip due to:
 - (a) stress, anxiety, depression or any other mental or nervous disorder that you are suffering from you must provide (at your own expense) a medical certificate from a consultant specialising in the relevant field.
 - (b) any other bodily injury, serious illness, disease or complications of pregnancy and childbirth, you must provide (at your own expense) a medical certificate from a medical practitioner stating that this necessarily and reasonably prevented you from travelling on your booked trip.
- ✗ Any costs recoverable from another source.
- ✗ You not following the advice or recommendation made by the Department of Foreign Affairs (DFA), World Health Organization (WHO) or any government or other official authority. This includes where:
 - Certain vaccinations or other preventative measures (such as malaria tablets) are recommended.
 - The Department of Foreign Affairs (DFA) against all travel, or all but essential travel.
 - You have travelled against the advice of a local authority at any destination you are travelling from, through or to.
- ✗ Any circumstances which you knew about at the time the trip was booked, unless you could not reasonably have expected such circumstances to result in a claim.
- ✗ Any claim for pregnancy which falls outside the definition of complications of pregnancy and childbirth.
- ✗ The cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory test(s), treatment(s) or surgery which are not directly related to the injury which necessitated your admittance to hospital.
- ✗ Any costs recoverable from another source.
- ✗ This policy does not provide compensation for loss of holiday or loss of enjoyment.



Are there any restrictions on cover?

- ! Cover for cancellation and curtailment is provided for specific circumstances only and as stated in the policy wording.
- ! You must be aged 70 or under, registered with a medical practitioner in Ireland and permanently resident in Ireland for six months prior to the date of issue of this policy.
- ! Trip durations are restricted to a maximum duration period and financial limits apply to individual cover sections.
- ! There may be cover restrictions on any undeclared medical condition(s) or for any declared medical condition(s) which we have not agreed to cover.
- ! This insurance policy is not designed to insure known or publicly announced events and restricted cover for COVID is provided under Section 1 - Cancellation, Section 2 - Curtailment and Section 3 - Emergency Medical Expenses.
- ! If the Department of Foreign Affairs has issued travel restrictions specifically related to COVID and you commence your trip whilst COVID travel restrictions are in effect, you are insured to travel, however there is no cover whatsoever under any section of the policy for claims directly or indirectly related to COVID.

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Where am I covered?

- ✓ Cover is provided for a trip made by you within the area of travel shown on your certificate of insurance which begins and ends in Ireland during the period of insurance.



What are my obligations?

- You must exercise reasonable care for the safety and supervision of your personal baggage & valuables.
- You must answer, to the best of your knowledge, any question(s) we have asked you at the time of buying this policy, where your answer(s) may have affected our decision to provide you with this policy.
- You must follow our claims process which can be found in your policy documentation.
- All claims must be submitted as soon as reasonably possible from the date of your return to Ireland.



When and how do I pay?

Payment can be made by debit or credit card.



When does the cover start and end?

Cancellation cover starts from the date you have purchased this insurance policy and ends when you leave your home to commence the trip.

All other sections of cover start from when you leave your home to commence the trip. Cover applies for the duration of the booked trip (or earlier return to Ireland) including the period of travel directly to the departure point and back home directly afterwards, not exceeding 24 hours in each case.

If your return is unavoidably delayed for an insured reason, cover will be extended free of charge for up to 30 days maximum. All other sections of cover start from when you leave your home to commence the trip. Cover applies for the duration of the booked trip (or earlier return to Ireland), including the period of travel directly to the departure point and back home directly afterwards, not exceeding 24 hours in each case.



How do I cancel the contract?

If the cover does not meet your requirements, please notify us within 14 days of receiving your policy documentation for a refund of your premium. If during this 14-day period you have travelled, made a claim, or intend to make a claim, then we are entitled to recover all costs for those services that you have used. If the notice of cancellation is received outside the 14-day cooling-off period, no premium will be refunded, however discretion may be exercised in exceptional circumstances, such as bereavement or a change to the policy resulting in us declining to cover your medical conditions.