

## PRE-TRAVEL POLICY

### Policy section & cover provided

#### A1. Cancellation charges following your death, injury or illness

- charges for prepaid transport & accommodation

#### A2. Cancellation charges following death, injury or illness of a close business associate

- charges for prepaid transport & accommodation

## TRAVEL POLICY

### Policy section & cover provided

#### B1. Departure Delay

- delay after the first 12 hours
- delay for each following complete period of 12 hours
- up to a maximum

Abandonment (after 12 hours)

Missed departure

#### B2. Personal Possessions

- up to a maximum of
- up to a maximum for each individual item
- up to an overall total for valuables

Possessions delayed in transit for more than 12 hours (purchase of essential items)

#### B3. Personal Money

- up to a maximum of
- up to a maximum for cash on your person

Loss of travel documents

#### B4. Emergency medical expenses

- medical expenses outside your home country, up to a maximum of State hospital benefit
- for each full day you are confined to a hospital bed in a State hospital
- up to a maximum of

#### B5. Replacement Employee benefit

- travel and accommodation expenses for a replacement employee if you are unable to complete the trip due to illness / accident

#### B6. Curtailment (cutting short your trip)

- unused portion of costs

#### B7. Personal Liability

#### B8. Personal accident

- death
- loss of arms or legs
- if you are permanently unable to work after an accident on your trip

#### B9. Legal advice and expenses

#### B10. Winter Sports

- ski equipment (up to a maximum for each individual item)
- own ski equipment up to a maximum of
- hired ski equipment up to a maximum of

Loss of ski pack

Piste closure

- for each full day you cannot ski due to lack of snow
- up to a maximum of

#### B11. Golf Extension (OPTIONAL COVER – on payment of additional premium)

(available on payment of an additional premium)

- golf equipment up to a maximum for each individual item of
- own golf equipment to a maximum of
- hired golf equipment to a maximum of
- golf equipment delayed by over 12 hours
- loss of green fees
- hole in one

	Cover Provided		Policy Excess
	Silver	Gold	(Silver only)
	Up to €3,750	Up to €7,500	€75 Deposit only claims : €50
	Up to €3,750	Up to €7,500	€75 Deposit only claims : €50
	Cover Provided		Policy Excess
	Silver	Gold	(Silver only)
	€30	€60	
	€15	€30	
	€150	€300	Nil
	€3,750	€7,500	€75
	€1,125	€2,250	Nil
	€2,250	€4,500	€75
	€225	€450	
	€300	€600	
	€150	€300	Nil
	€750	€1,500	€75
	€225	€450	
	€375	€750	Nil
	€7,500,000	€15,000,000	€75
	€15	€30	
	€750	€1,500	Nil
	N/A	€7,750	Nil
	€3,750	€7,500	€75
	€1,500,000	€3,000,000	€150
	€7,500	€15,000	Nil
	€22,500	€45,000	Nil
	€22,500	€45,000	Nil
	€15,000	€30,000	€150
	€375	€750	€75
	€600	€1,200	€75
	€225	€450	€75
	€300	€600	
	€15	€30	
	€150	€300	Nil
	N/A	€200	Nil
	N/A	€1,000	Nil
	N/A	€300	Nil
	N/A	€300	Nil
	N/A	€225	Nil
	N/A	€100	Nil