

# Travel insurance

## Insurance product information document

### White Horse Insurance Ireland dac

Insurance undertaking authorised by the Central Bank of Ireland

Authorisation number C33607

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

**Product: Essential policy**  
**- annual multi trip**

This document is intended to provide a summary of the main cover and exclusions of your travel insurance policy. It provides general information only - you will also 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 during your holiday for each insured person, as summarised under the 'What is insured?' section below.



#### What is insured?

- ✓ **Cancelling your holiday:** If you cancel your holiday, we will pay you up to £500 for the travel and accommodation costs that you cannot recover directly.
- ✓ **Emergency medical and other expenses:** If you fall ill or suffer an injury, we will pay up to £10,000,000 for your emergency medical and other expenses.
- ✓ **Dental expenses:** If you need emergency dental treatment (natural teeth only), we will pay up to £1,000 for your emergency dental expenses.
- ✓ **Hospital benefit:** If you are admitted to hospital, we will pay you £50 compensation for each complete 24-hour period that you spend in hospital (up to £500).
- ✓ **Personal accident:** If you suffer an accident that results in your total permanent disability, a loss of a limb or your death, we will pay you (or your estate) up to £25,000 in compensation.
- ✓ **Baggage:** If your baggage is lost, stolen or damaged, we will pay you up to £500 for these items, less a deduction for loss in value due to wear and tear of each item. Also, the most we will pay for gadgets is £400, for valuables £300 and for a single article £250. Delayed baggage is covered up to £150.
- ✓ **Personal money, passport and documents:** If your money, passport or documents are lost, stolen or damaged, we will pay you up to £400 in total or £200 for cash.
- ✓ **Delayed departure:** If your outward or return international journey is delayed for more than 12 hours, we will pay you £25 compensation for each complete 12-hour period that you are delayed (up to £250).
- ✓ **Abandoned travel:** If your outward international journey is delayed for more than 12 hours, and you choose to cancel your holiday, we will pay you up to £500 for the travel and accommodation costs that you cannot recover directly.
- ✓ **Missed departure:** If you miss your outward or return journey, we will pay you up to £500 for the extra travel and accommodation costs to get you on your holiday or to return you home.
- ✓ **Personal liability:** If you accidentally injure someone else or damage their property, we will cover up to £1,000,000 per policy for costs and damages that you become legally liable to pay as a result of a claim being made against you.
- ✓ **Legal protection:** If you are injured, suffer an illness or die, for reasons caused by someone else, we will pay up to £20,000 (or £50,000 per policy) for your legal costs to take civil action against the third party for compensation.
- ✓ **Cutting short your holiday:** If you cut short your holiday, we will pay you up to £5,000 for the travel and accommodation costs that you cannot recover directly.

#### Optional cover

Optional cover is not standard under this policy. You must pay us an extra premium for optional cover, and all added cover will be shown on your insurance certificate.

**Winter sports:** If you take part in a winter sports activity specified in your policy, we will pay up to £10,000,000 for your emergency medical and other expenses. Also, if your ski equipment is lost, stolen or damaged we will pay you up to £750, less a deduction for loss in value due to wear and tear of each item. The most we will pay for a single article or a pair or set of articles is £500. Under our winter sports cover, we will also pay you:

- £30 for each complete 24-hour period (up to £510) for you to hire ski equipment if your own ski equipment is lost, stolen, damaged or delayed;
- up to £600 for your ski pack if you suffer a bodily injury or serious illness and cannot ski; and
- £50 for each complete 12-hour period (up to £500) for your expenses to travel to another resort, if there is an avalanche or lack of snow at your resort that means it is not possible for you to ski as planned.

**Wedding cover:** If you are getting married overseas, we will pay:

- up to £250 per insured person if your wedding rings are lost, stolen or damaged;
- up to £1,000 per insured couple if your wedding gifts are lost, stolen or damaged;
- up to £1,500 per insured person if your wedding attire is lost, stolen or damaged; and
- up to £750 per wedding for the reasonable costs of reprinting or retaking photographs.

**Cruise cover:** If you are going on a cruise holiday, we will pay up to £10,000,000 for your emergency medical and other expenses. Also, if your baggage is lost, stolen or damaged, we will extend your existing baggage cover to pay you up to £5,000, less a deduction for loss in value due to wear and tear of each item. We also offer an extended gadget financial limit of £2,000, an extended valuables limit of £1,000 and an extended single article limit of £1,000.

Under our cruise cover, we will also pay you:

- £50 for each scheduled shore trip you have paid for and which you have missed as a result of the ship on which you are travelling being unable to dock at the scheduled destination (up to £300);
- £50 for each complete 24-hour period (up to £300) that you are confined to your cabin because of your illness; and
- up to £300 for unused excursions you have booked.

**Golf cover:** If you are going on a golfing holiday, we will pay you up to £2,000 for the loss, theft of or damage to your golf equipment and also £100 per complete 24-hour period (up to £1,000) for you to hire replacement golf equipment if your own golf equipment is lost, stolen, damaged or delayed.

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### What is not insured?

- X The policy excess. Under this insurance policy, the policy excess is usually £150 per insured person, per section of cover, per claim.
- X Travelling against medical advice.
- X Cutting short your holiday when not medically necessary.
- X Certain sports and activities.
- X Baggage left unattended.
- X Valuables left unattended at any time.
- X Suicide or attempted suicide and solvent or drug abuse.
- X Any claims relating to you drinking too much alcohol, your alcohol abuse, or your dependence on alcohol.
- X Any circumstances you knew about at the time you bought this policy which may result in a claim.
- X Travel to a country or specific area to which the Travel Advice Unit of the Foreign and Commonwealth Office or the World Health Organization has advised against all, or against all but essential, travel.



### Are there any restrictions on cover?

- The United Kingdom means England, Scotland, Wales and Northern Ireland only.
- This policy is only available to you if you permanently live in the United Kingdom.
- You must be registered with a medical practitioner in the United Kingdom.
- Cover is not available to anyone who is aged 70 or over on the date you buy this policy.
- A maximum holiday length of 45 days applies for each holiday you take.
- Financial limits and excesses apply to individual sections of cover.
- There may be cover restrictions on any medical condition (or conditions) which you have not declared or for any declared medical condition which we have not agreed to cover.
- Gadgets that are more than two years old on the date you start your holiday are not covered.



### Where am I covered?

- ✓ Cover is provided for any holiday within the area of travel shown on your insurance certificate. Each holiday must begin and end in the United Kingdom.



### What are my obligations?

- You must provide us with honest, accurate and complete information about anyone who is insured under this policy.
- You must take all reasonable precautions to avoid injury, serious illness, loss, theft or damage and also take all practical steps to protect your property from loss or damage and to recover property which is lost or stolen.
- If you want to make a claim, you must tell us as soon as possible.
- You must use reciprocal health agreements such as EHIC (Europe) or Medicare (Australia).
- You must contact our Emergency Assistance Service if you are admitted as an inpatient.
- You must take care to provide full and accurate information when we ask. This includes your destination, the length of your holiday, and the ages of anyone to be insured under this policy.
- You must declare any existing medical condition (or conditions) to us when you buy this policy.



### When and how do I pay?

You can pay for this policy in our stores, online or on your mobile, using a debit or credit card.



### When does the cover start and end?

Cancellation cover under this policy begins on the start date. All other cover starts when you begin your holiday.

This cover ends when you return to the United Kingdom; when your holiday reaches the end date on your insurance certificate or when you have been on holiday for 45 days, whichever happens first.



### How do I cancel the contract?

You can cancel this policy by phoning 01733 224 965 or by emailing [customerservice@white-horse.ie](mailto:customerservice@white-horse.ie)

If you cancel within 14 days of buying this cover you can get a full refund of the premium you have paid, as long as you have not travelled or made a claim and there has not been an incident likely to give rise to a claim.

You can also cancel this cover after the 14-day period but we will not refund any premium you have paid.

If you have a complaint about your policy or a claim, contact the Customer Experience Manager, White Horse Insurance Ireland dac. If we cannot resolve your complaint, you may want to contact the Financial Services and Pensions Ombudsman. You can find full details of addresses and contact numbers in the Making a complaint section of your policy wording.