Your Travel Insurance Policy

AVIVA

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About your Aviva Travel Insurance Policy

The following will apply to the entire policy.

Known Event

Aviva Travel Insurance covers **you** for unexpected and unforeseen events and circumstances, for example, if **you** have an accident while **you** are on holiday and need urgent medical treatment this will be covered.

There is no cover in relation to any event, incident or circumstances if, at the time **you** purchased **your** policy or booked **your trip** (whichever is later), **you** knew that, or **you** could reasonably be expected to have known that:

the event or incident had already occurred or was going to occur;

or the circumstances existed, or were going to exist,

and the event, incident or circumstances could reasonably be expected to affect **your** travel plans.

For example:

you would be reasonably expected to know of any event, incident or circumstances that had been widely reported in the media in Ireland+ at the time **you** booked **your trip** or bought your **policy** (whichever is later).

there is no cover for cancellation of **your trip** if **your** travel plans are disrupted because flights are cancelled or any government or authority

closes their borders or imposes restriction of movement and these cancellations or restrictions were in place or had been announced at the time **you** purchased **your cover** or booked **your** trip (whichever is later).

Please refer to General Exclusion 13.

Unrecoverable Costs

Your travel policy provides cover for unrecoverable costs. If **you** need to make a claim for travel, accommodation or related costs which **you** or any **insured person** has paid, **we** will consider claims for **your** costs which are unrecoverable from **your** travel and/or accommodation provider or agent, **your** debit/credit card company or similar organisations.

For example, if **your trip** is cancelled by your **tour** operator or booking agent you may have a right to a refund from them for some or all of the cost of **your trip**.

If **you** are not able to recover all of your costs and your circumstances are covered by the terms of your policy, **we** will consider costs **you** have been unable to recover.

When **you** make a claim, **we** may ask **you** for:

- proof of booking and any costs paid;
- details of any refund **you** have been able to obtain;
- evidence that **you** are not able to recover your costs elsewhere.

Please check this policy booklet carefully to ensure that **you** understand what is and isn't covered.

Important Travel Information for Your Insurance

Before **you** travel, it's a good idea to check the latest travel advice from the Department of Foreign Affairs (DFA) and the World Health Organization (WHO). They regularly update safety information for different countries.

Your travel insurance will not cover **trips** to places where the DFA advises:

- "Avoid non-essential travel" or
- "Do not travel"

To stay protected, please check the DFA website before you go. If **you** are unsure about the safety status of **your** destination, it's best to look it up or contact the DFA directly.

Frequently Asked Questions

To help you understand what **you** are covered for at a glance – **we** have highlighted some common questions below. If **you** have a question and cannot find the answer below or in the rest of this wording then please contact us at accidentandhealth@aviva.com.

Do I need to tell **Aviva** about my existing medical conditions?	No, **you** just need to make sure that the medical condition(s) do not conflict with the requirements for cover relating to **your** health. Full details of when a medical condition may not be covered can be found in the **"Your** Health" section on page 11.
Do I need to tell **Aviva** if any travel plans are reliant on the health of a **travelling companion** or a **close relative** not insured by this policy?	No, it only applies to existing medical conditions of insured persons. However, there is no cover under the Cancellation or Abandonment sections for any claim where, at the time of purchasing your policy or booking **your trip** (whichever is later), you knew that an illness or injury of a **close relative, travelling companion** or person you were travelling to stay with, could reasonably be expected to affect **your** travel plans.
Are holidays in the Republic of Ireland covered?	Yes, **our** policy covers holidays in the Republic of Ireland. **Your** holiday must involve at least 2 consecutive nights stay in pre-booked holiday accommodation. Please see **our** definition of "pre-booked holiday accommodation" on page 8.
Are winter sports holidays covered?	Winter sports holidays are only covered when **you** purchase the optional add-on available at an additional premium. If you have selected this cover, it will appear on your policy schedule.
Can I claim for cancellation of my **trip** if I have a problem with my travel documents, e.g. my passport is out of date/not arrived in time or my visa is invalid?	No. There is no cover under this policy for problems with **your** travel documents before you leave. Before **you** book a **trip**, check the entry requirements of the country **you** intend to visit with the local government embassy and/or the Department of Foreign Affairs website. If **your** passport is lost, stolen or damaged once **you** are abroad there is cover to help **you** in this situation. Please see the "Emergency Travel Document Expenses" section.

24-hour Medical Emergency Assistance Service

The cost of the Medical Emergency Assistance Service will be met under this insurance. The service will be governed by the terms, conditions and exclusions in this Travel Insurance policy and will be operated by **our** appointed Medical Emergency Assistance provider.

If **you** need help, please contact the Medical Emergency Assistance helpline as soon as possible.

+44 20 8137 3648

An experienced Medical Emergency Assistance co-ordinator will deal with **your** enquiry and make sure that:

- where necessary, hospitals are contacted;
- necessary medical fees are guaranteed; and
- medical advisers are consulted.

If any illness or injury means that **you** need to go into hospital as an in-patient or **you** are told by the treating **doctor** that **you** are going to require tests or investigations as an out-patient, **you** must contact the helpline before **you** make any arrangements. If this is not possible because the condition is serious, **you** must contact the helpline as soon as possible after **you** go into hospital.

If **you** need to return **home** for any reason, it is also important that **you** contact the helpline before **you** make any return journey arrangements. It may affect **your** claim if **you** do not contact the helpline.

Definitions

Wherever the following words or phrases appear in bold in this policy or on your policy schedule, they will have the following meanings unless otherwise shown for any policy section:

abandon/abandonment
Returning to the Republic of Ireland before **your** scheduled return date (including being transported back to a Republic of Ireland hospital by **us**) or being an in-patient in hospital for more than 24 hours during **your trip**.

area covered The area covered shown on **your** policy schedule which will be one of the following:

Europe
Albania, Algeria, Andorra, Austria, Azores, Belgium, Bosnia and Herzegovina, Bulgaria, Canary Islands, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Faroe Islands, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey and United Kingdom.

Worldwide excluding United States of America
Any country not listed above under **Europe**, excluding USA, and any country where the Department of Foreign Affairs advice is 'avoid non-essential travel' or 'do not travel'.

Worldwide including United States of America
Any country not listed above under **Europe**, excluding any country where the Department of Foreign Affairs advice is 'avoid non-essential travel' or 'do not travel'.

close business colleague
Someone **you** work with in the Republic of Ireland who has to be in work in order for **you** to be able to go on or continue a **trip**. A senior manager or director of the business must confirm this in the event of a claim.

close relative
Your mother, father, sister, brother, marital/civil or domestic partner who lives with **you**, fiancé(e), daughter, son, grandparent, grandchild, parent-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parent, step-child, step-sister, step-brother, aunt, uncle, cousin, nephew, niece, legal guardian or foster child.

doctor
A registered member of the medical profession practising in the Republic of Ireland who is not related to **you** or anyone **you** are travelling with.

excess/excesses
The amount(s) as shown on **your** policy schedule that **you** will have to pay towards any claim by an **insured person** under the section. If any one incident results in an **insured person** claiming under more than one section of the policy you will only have to pay a maximum of one excess per **insured person**.

excursions
Day **trips** and outings arranged through **your** travel or accommodation provider. This also includes **your** ski pack if Winter Sports cover is shown on your policy schedule and green fees if Golfing cover is shown on **your** policy schedule.

home
Your home address in The Republic of Ireland.

home territory
The Republic of Ireland

insured person
The person or people named on your policy schedule.

loss of one or more limbs
Loss of **your** hand or foot at or above the wrist or ankle, or the total and permanent loss of use of **your** entire hand, arm, foot or leg.

period of insurance - single or backpacker policies

Cancellation cover begins from the date that **you** purchased **your** policy and ends when you leave **your** home on the trip start date.

Cover under all other sections starts when you leave **your** home on the trip start date and continues until the trip end date.

period of insurance - annual policies

The period as shown on **your** policy schedule.

Each **trip you** make during the **period of insurance** is covered separately and is subject to all of the policy's terms, conditions and exclusions.

Cover for individual **trips** apply as follows:

Cancellation cover begins from the start date of the **period of insurance** or the date of booking each **trip** (whichever is later) and ends when **you** leave **your home** to start **your trip**.

Cover under all other sections starts when **you** leave **your home** at the start of **your trip** and continues for the duration of each **trip**.

We will cover trips booked during one period of insurance but not taking place until the next period of insurance if your annual multi-trip policy with us is still in force at the time of the incident resulting in a claim.

permanent total disablement
A permanent and total disability that means **you** cannot do any kind of job.

personal money
Cash (including foreign currency), travellers' cheques, non-refundable pre-paid event and entertainment tickets, travel tickets, passports, visas and driving licences.

point of international departure
The airport, port or station from which **you** will undertake international travel from or into the Republic of Ireland.

policy schedule
Your document which summarises the key details of your insurance cover, including who is insured, the period of insurance, the cover selected and the policy limits.

pre-booked holiday accommodation
A commercially run premises where a fee is charged which has been booked prior to the departure of **your trip**, including a pre-booked tent or caravan pitch but not including residential homes belonging to family or friends.

total loss of sight
Complete and permanent loss of sight.

travelling companion
A person **you** travel with, without whom **you** cannot make or continue **your trip**.

trip(s) Journeys beginning and ending in the Republic of Ireland that are either:

- holidays outside the Republic of Ireland;
- holidays within the Republic of Ireland, which include two or more consecutive nights' stay in pre-booked holiday accommodation.

unattended
Not in **your** full view or positioned where **you** are unable to prevent unauthorised taking of **your** property, unless it is left in a locked room or safe. Property left in a motor vehicle that **you** are not in unless the vehicle is locked and the items are placed out of view in an enclosed storage compartment, boot or luggage space.

resident of Republic of Ireland
An **insured person** whose main **home** is in the Republic of Ireland, who is registered with a **doctor** and who is liable to pay taxes in the **Republic of Ireland**. **You** must have been resident in the Republic of Ireland for at least 6 months at the time of buying **your** policy.

valuables
Jewellery, costume jewellery, watches, items made of or containing gold, silver, precious metal or precious stones, binoculars, handheld games consoles and equipment, mobile phones, audio visual, photographic, video camera, computer and television equipment, portable in-car and handheld satellite navigation devices.

we, us, our, Aviva
Aviva Insurance Ireland DAC

winter sports equipment
Skis, snowboard, boots, helmets, bindings or poles.

(Winter sports cover is optional and is only covered if shown on **your** policy schedule).

you, your, yours, yourself
The person or people named on **your** policy schedule.

Key

These boxes highlight information we want to particularly draw your attention to

These boxes give you additional helpful information

These boxes highlight what your policy does not cover

Information about your Travel Insurance Policy

This is **your** Travel Insurance policy.

Please read this policy booklet and the schedule enclosed carefully to make sure that **you** have the cover **you** need.

Your schedule will show the cover and limits applicable.

These are legal documents and should be kept in a safe place. Please take them with **you** when **you** travel as they are proof of **your** insurance and **you** may need them if **you** need to make a claim.

There are two optional covers available with this policy, listed below:

- Scuba Diving up to 30 metres
- Winter Sports Cover

Please refer to **your** policy schedule which will explain any optional covers that **you** may have purchased. You do not have to purchase the optional covers in order to purchase the main product.

For further information about the optional covers please visit www.aviva.ie/insurance/travel-insurance.

Please read this booklet carefully, keep it in a safe place and take it with **you** when **you** travel. It gives you full details of what is covered, what is not covered, and the conditions of cover

This policy covers you while you are on a trip during the period of insurance, provided that:

1. **you** are a resident of the Republic of Ireland;
2. **your** trip begins and ends in the Republic of Ireland;
3. for trips outside the Republic of Ireland, **you** have arranged **your** return journey before departure; and
4. for trips within the Republic of Ireland, **you** are staying for at least two consecutive nights in pre-booked holiday accommodation.

Your Health

You will not be covered under this policy if, when you bought the policy or before you booked **your trip**, any insured person:

- Is currently in a hospital or nursing **home**, or waiting to be admitted for treatment.
- Is waiting for a medical test, referral, or the results of any test or treatment—whether the condition is diagnosed or not.
- Is not taking their prescribed medication, or not taking it as directed.
- Is travelling against the advice of a qualified **doctor**.
- Is travelling to get medical, dental, or cosmetic treatment.
- Has a terminal illness.
- Is due to give birth within 12 weeks after the **trip** ends.

When **you** bought this policy, **you** confirmed that none of the above applied to **you** or anyone else covered.

You must be able to confirm this again before booking any **trip.** If you can't, please contact **us** before **you** travel.

Automatic extension of cover

If **you** cannot get back to the Republic of Ireland before **your** cover ends, **your** insurance will remain in force without additional premium for:

1. up to 14 days if any vehicle **you** are travelling in breaks down, or any vehicle, ship, train or aircraft in which **you** are travelling as a ticket holding passenger is cancelled or delayed; or
2. up to 30 days if **you** cannot return **home** due to **your** accidental injury or illness or quarantine.

We will also continue to pay for medical treatment under the Emergency Medical and Associated Expenses section for this period or any extended period that is considered medically necessary by our Medical Emergency Assistance provider and agreed by **us**.

Children

Unless agreed by **us** in writing, **insured persons** under 18 years of age (or 23 if in full-time education) will only be covered when they are travelling with an adult named on **your policy schedule**.

Policy limits

Each section of **your** policy has a limit on the amount **we** will pay under that section. Some sections also include other specific limits, for example, for any one item or limits for **valuables** in total.

These limits are noted on **your policy schedule**.

Reasonable care

You must take the same level of care as **you** would take if **you** did not have this insurance. You must take all reasonable precautions to protect **yourself** and prevent accidents, theft, loss or damage.

Reciprocal Health Agreements

Reciprocal health agreements may allow **you** to receive free or reduced-cost medical treatment in certain countries.

If **you** are travelling to countries within the European Economic Area (all EU countries plus Iceland, Liechtenstein, and Norway) **We** advise **You** to obtain a European Health Insurance Card (EHIC) to take with **You** when **You** travel. For more information about the EHIC, contact **Your** local Post Office or the Department of Health:

Department of Health and Children

50-58, Miesian Plaza
Baggot St. Lower
Dublin
DO2 XWI4

health.gov.ie

Please visit website below for further information website:
https://wservices/ehic/ehic.html

Scooters/Mopeds/Motorcycles

You are automatically covered, as a rider or passenger, if **you** hire a scooter, moped or motorcycle 125cc or under during **your trip** for incidental and recreational use, please note General Exclusion 8b.12

Trip Limit

For Single Trip or Backpacker policies, **you** must ensure that the **trip** duration shown on **your** policy schedule covers the whole **trip**.

It is essential that **your** selected **trip** duration covers **you** from when **you** leave the Republic of Ireland until **you** return to the Republic of Ireland.

For Annual Multi-Trip policies, **your trip** cannot exceed 31 days.

Choice of Law

The laws of the Republic of Ireland will apply to this contract.

Use of Language

All communications relating to this contract will be in English.

Making a Claim

1. Medical Expenses Only

   If **you** need emergency medical treatment while **you** are away, please contact **our** Medical Emergency Service on +44 20 8137 3648 right away. This service is included in **your** cover (see Emergency Medical and Associated Expenses).

   Important: If **you** contact **us** first, it might delay **your** treatment — so get the help **you** need immediately, then let us know as soon as **you** can.

2. All Other Claims

   For anything else (like lost luggage, **trip** cancellations, etc.), please contact **our** Travel Insurance Claims Team as soon as possible after it happens, but no later than 3 months after the date of the incident.

   - Log in to your My Aviva portal here and submit your claim online, or;
   - Email us at Avivaclaims@ie.sedgwick.com or call us on +353 (0)1 2611458 Monday to Friday from 9am to 5pm.

   When **you** get in touch, please include:

   - **Your** full name
   - **Your** address
   - **Your** policy number

Complaints Procedure

We aim to give excellent service to all our customers; however, we recognise that things may occasionally go wrong. We will do our best to deal with your complaint as effectively and quickly as possible. If you arranged your policy through Aviva Direct Ireland Limited, you can direct your complaint to them by phone at 1800 33 55 77, by email direct@aviva.ie or via the website www.aviva.ie. If your complaint relates to a claim, please let us know by: Phone 1800 147 147 or email at claimcomplaints@aviva.com. You can also write to the Aviva Ireland Complaints Team - Aviva Insurance Ireland DAC, Cherrywood Business Park, Dublin, Ireland, D18 W2P5.

If you are not satisfied after receiving your final response letter from Aviva, you can make a complaint to the Financial Services and Pensions Ombudsman. See contact details below:

Financial Services and Pensions Ombudsman ('FSPO'), at Lincoln House, Lincoln Place, Dublin 2, D02 VH29.

Phone: 01 567 7000

E-mail: info@fspo.ie

Website: www.fspo.ie

You will not lose your right to take legal action if you contact the Financial Services and Pensions Ombudsman.

Insurance Act 1936 (Section 93)

All money which is paid or may be paid by **us** to **you** under this policy will be paid in the Republic of Ireland.

Stamp Duties Consolidation Act 1999

The appropriate stamp duty has been or will be paid in line with Section 5 of the Stamp Duties Consolidation Act 1999.

Before You Leave Home

Cancellation

If this happens...	Am I covered?
I am due to go on holiday in 10 days and my **home** has been made uninhabitable by a flash flood – can I claim for cancellation?	Yes, **you** would be able to claim for cancellation of **your trip**.

If **you** unavoidably need to cancel **your trip, we** will pay for costs that each **insured person** has paid, and cannot get back, or which legally have to be paid for their own unused personal travel and accommodation (including **excursions** and unused kennel, cattery or professional pet sitter fees), up to the limits shown on **your** policy schedule, if after **you** took out **your** policy or booked **your trip** (whichever is later),

you have to cancel for any of the reasons listed below.

1. **You** are injured, fall ill, are quarantined or die.
2. One of the following people is seriously injured, falls seriously ill or dies:
   a) a **close relative**; or
   b) a **close business colleague**; or
   c) the person **you** were going to stay with.
3. **You** are called for jury service or as a witness in a court of law during the **period of insurance**.
4. **You** are made redundant.
5. **Your home** is made uninhabitable by fire, storm or severe/adverse weather.
6. An Garda Síochána need to speak to **you** because **your home** or place of work has been burgled.
7. **You** are denied boarding because there are too many passengers for the seats available and no suitable alternative flight could be provided within 12 hours.
8. **You** are the victim of a violent crime which has been dealt with by An Garda Síochána.

You will also be covered if a cancellation is unavoidable because **your travelling companion** is unable to travel due to any of the reasons listed above.

We will consider claims for **your** costs which are unrecoverable from **your** travel and/or accommodation provider or agent, **your** debit/credit card company or similar organisations.

We won't cover

1. Anything excluded under the **Your** Health section or General exclusions.
2. Any claim for dismissal, misconduct, resignation or voluntary redundancy.
3. Any claim for redundancy if **you** or your **travelling companion** knew of the redundancy when **you** took out **your** policy or when **you** booked **your trip** (whichever is later) or where **you** cannot provide written evidence that the reason **you** or **your travelling companion** left the job was due to redundancy.
4. Any claim where, at the time of purchasing **your** policy or booking **your trip** (whichever is later), **you** knew that an illness or injury of a **close relative, travelling companion** or person **you** were travelling to stay with, could reasonably be expected to affect **your** travel plans.

Special conditions

1. All claims resulting from injury, illness, quarantine or death must be supported by medical reports or a death certificate (or both) indicating the necessity to cancel **your trip**.
2. All claims must be supported by documentary evidence that **you** have been unable to obtain a refund from the travel and/or accommodation provider.

Excess

The **excess** is shown on **your** policy schedule.

The maximum you will have to pay is twice the **excess** if two or more **insured persons** cancel the same **trip**.

While You Are Travelling

Missed International Departure

This section does not apply for **trips** taken within the Republic of Ireland

If this happens...	Am I covered?
My flight from Dublin to Heathrow is delayed and this means I will miss my onward flight to Florida – am I able to make a claim?	Yes, the policy will cover additional costs (up to the limit shown on **your** policy schedule) to allow **you** to reach **your** final destination.

If **you** arrive too late at **your point of international departure** to check in and/or board **your** transport as a direct result of:

1. Delay or cancellation to scheduled public transport services or a connecting scheduled flight; or
2. Accidental damage to, or breakdown of the vehicle in which you are travelling. **We** will pay up to the limits shown on **your** policy schedule for extra travel and accommodation costs you have to pay to reach **your**:
   a) destination on **your** outward journey from the Republic of Ireland; or
   b) **home** on **your** return journey.

We won't cover

1. Anything mentioned in the General Exclusions section.
2. Any claim if **your trip** is solely within the Republic of Ireland.
3. Any claim where **you** have not allowed sufficient time, or done everything **you** reasonably can, to get to **the point of international departure** for the time specified on **your** ticket/itinerary.
4. Any claim where the carrier has offered **you** suitable alternative transport.

Special conditions

1. If **you** miss **your** transport due to one of the reasons listed above **you** must contact the carrier or their handling agent to see if a late arrival is possible or if alternative travel arrangements can be made.
2. **You** must request a report from the repairer or breakdown assistance provider if **you** are claiming because the vehicle you were travelling in had an accident or broke down.
3. **You** must request evidence from the transport provider if **your** scheduled public transport is delayed or cancelled.
4. All claims must be supported by documentary evidence of the costs **you** have incurred.

Delayed Departure after Check-in

Cover under this section only applies for **your** outward international journey from the Republic of Ireland and for **your** final international return journey to the Republic of Ireland.

Cover does not apply for any internal and/or onward connecting travel.

If this happens...	Am I covered?
My flight from Dublin to Paris has been delayed due to bad weather in France. Can I make a claim for the inconvenience?	**You** can claim a benefit for delayed departure only after **your** flight has been delayed for 12 hours; If **your** flight is delayed for 24 hours or cancelled by the airline **you** can claim for **abandonment** of your **trip**.

If the scheduled departure of the ship, aircraft or train on which **you** are booked to travel is delayed at the **point of international departure, we** will pay **you** either:

1. the benefit shown on **your** policy schedule for each full 12 hour period that the ship, aircraft or train is delayed; or
2. the cost of any prepaid travel, accommodation, excursions, and kennel, cattery or professional pet sitter fees that you cannot recover, up to the limit shown in your policy schedule, if the delay exceeds 24 hours and you choose not to travel.

We won't cover

3. Anything mentioned in the General Exclusions section.
4. More than one item under this section.
5. Any claim for internal and/or onward connecting travel.
6. Any claim if **your trip** is solely within the Republic of Ireland.
7. Any claim if a delay of the ship, aircraft or train on which you are booked to travel does not happen at your **point of international departure**.

Special conditions

We will work out the length of the delay from the date and time of your scheduled departure. **You** must have checked in at the specified time and provide written confirmation from the carrier or their handling agents of the actual date and time of departure and the reason for delay.

Excess

The **excess** is shown on **your** policy schedule.

Missed connection outside of the Republic of Ireland

If this happens...	Am I covered?
My train from Pisa to Rome was delayed meaning I missed my onward flight from Rome to Madrid. Can I make a claim for my expenses?	**You** can claim for any extra accommodation and travel costs so that **you** can reach **your** next destination as shown on your ticket or itinerary.

If as a direct result of a scheduled public transport service on which **you** are booked to travel not running to its published timetable, **you** miss a pre-booked onward connection outside of the Republic of Ireland, **we** will pay for extra accommodation and travel costs you have to pay to reach the next destination shown on **your** ticket/ itinerary.

We won't cover

1. Anything mentioned in the General Exclusions section.
2. Any claim where **you** have not allowed sufficient time to make the travel connections shown on **your** ticket/itinerary e.g. transfers between terminals, airports, ports or stations.
3. Any claim for missed connection in relation to a journey that was not pre-booked before **you** left the Republic of Ireland.
4. Any claim for **abandonment** of **your trip** following a missed connection.
5. Any claim made because **you** did not enjoy **your trip**.
6. Any claim caused by a strike or industrial action for which the dates had been publicly announced or reported by the media at the time **you** took out **your policy** or when **you** booked **your trip** (whichever is later).
7. Any claim where a possible reason for any delay was public knowledge or had been reported by the media when **you** took out **your** policy or when **you** booked **your trip** (whichever is later).
8. Any claim where **you** have not done everything you can reasonably do to get to the departure point for the time specified on **your** ticket/ itinerary.

Special condition

You must provide written confirmation from the carrier or their handling agents of the reason for the service not running to its published timetable.

Excess

The **excess** is shown on **your** policy schedule.

At Your Destination

Abandoning your holiday

If this happens...	Am I covered?
I can't go on my holiday because, my **travelling companion** has fallen at the airport and broken their leg and now won't be accompanying me – can I **abandon** my **trip**?	Yes, **you** will be able to claim for **abandonment** of **your trip**.

If **you** have to unavoidably **abandon your trip** and return **home** early **we** will pay up to the limits shown on your **policy** schedule for:

- additional travel costs (if **you** cannot use **your** return ticket); and/or
- accommodation costs (of a similar standard to the travel and/or accommodation **you** had booked for **your trip**); and/or
- unused accommodation costs that each **insured person** has paid and cannot get back (including **excursions** and unused kennel, cattery or professional pet sitter fees) if any of the reasons listed below happen after **you** have left **home**.

1. **You** are injured, fall ill, are quarantined or die.
2. One of the following people is seriously injured, falls seriously ill or dies:
   a) a **close relative**; or
   b) a **close business colleague**; or
   c) the person **you** were going to stay with.
3. **Your home** is made uninhabitable by fire, storm or severe/adverse weather.
4. An Garda Síochána need to talk to **you** because **your home** or place of work has been burgled.
5. **You** are the victim of a violent crime which has been dealt with by local police.

We will consider claims for **your** costs which are unrecoverable from **your** travel and/or accommodation provider or agent, **your** debit/credit card company, or similar organisations.

You will also be covered if **abandonment** is unavoidable because **your travelling** companion is unable to continue the **trip** due to one of the reasons listed above.

We won't cover

1. Anything excluded under the **Your** health section or General exclusions
2. Any claim which was not authorised by **our** Medical Emergency Assistance provider before **you** returned **home**.
3. Any claim for additional travelling costs if prior to **your** departure from the Republic of Ireland **you** have not purchased a return ticket back to the Republic of Ireland.

Special condition

1. If **you** need to return **home** and intend to make a claim under this section, **you** must phone the Medical Emergency Assistance provider as soon as reasonably possible.
2. If **you** cannot use **your** return ticket and **we** pay additional travel costs to allow **you** to **abandon your trip**, **your** unused travel ticket will then belong to **us**.
3. All claims resulting from injury, illness, quarantine or death must be supported by medical reports or a death certificate (or both) indicating the necessity to **abandon your trip.**

Excess

The **excess** is shown on **your** policy schedule.

The maximum **you** will have to pay is twice the **excess** if two or more **insured persons abandon** the same **trip**.

Emergency Medical and Associated Expenses

If this happens...	Am I covered?
I was at the water park with my family and I slipped and broke my arm – I'm currently in hospital and may require surgery. Can I claim for this?	Yes. **You** would be able to claim for any medically necessary treatment whilst on holiday

If **you** are injured, fall ill, are quarantined or die during **your trip, we** will cover **you** up to the limits shown on **your** policy schedule for:

1. Emergency Treatment

   a) emergency medical treatment (including rescue services to take **you** to hospital) outside of **your home** territory;

   b) dental treatment for emergency pain relief outside **your home** territory.

2. Associated Expenses

   a) extra charges for half board accommodation (of a similar standard to the accommodation **you** had booked for **your trip**) if it is medically necessary for **you** to stay after the date you were going to return **home**. **We** will also pay travel costs, which you have to pay to get back to **your home** if **you** cannot use **your** return ticket;

   b) the cost of burying or cremating **you** in the country where **you** die;

   c) the cost of returning **your** body or ashes to **your home**;

   d) the cost of getting **you home**, if it is medically necessary because **you** are seriously injured or fall seriously ill during **your trip** and **you** cannot use **your** return ticket.

If **our** Medical Emergency Assistance provider and the treating **doctor** agree that it is necessary, **we** will also pay travel and accommodation costs, under items 2a and 2d, for one relative or friend who has to stay with **you** or travel to be with **you**.

3. Holiday Disruption

   If **you** are claiming for medical expenses that are covered under this section, **we** will also pay **you** a benefit for each full 24 hours for the disruption to **your trip** up to the limits shown on **your** policy schedule if:

   1. **you** are in hospital receiving in-patient treatment for more than 24 consecutive hours; or

   2. **you** are confined to **your** accommodation on the advice of the treating **doctor** for more than 24 consecutive hours.

We won't cover

1. Anything excluded under the **Your** Health section or General exclusions
2. Any claim for:
   a) treatment received in **your home territory**;
   b) the cost of in-patient hospital treatment, outpatient treatment or going **home** early that **our** Medical Emergency Assistance provider has not agreed beforehand;
   c) the cost of any non-emergency treatment or surgery including exploratory tests which are not directly related to the illness or injury that **you** originally went to hospital for;
   d) any form of treatment that **your** treating **doctor** and **our** Medical Emergency Assistance provider think can reasonably wait until **you** return **home**;
   e) cosmetic surgery, unless considered necessary as a medical emergency and agreed with **our** Medical Emergency Assistance provider;
   f) medication which, at the time **your trip** started, **you** knew that **you** would need while **you** were away;
   g) any extra costs because **you** have requested a single or private room;
   h) treatment or services provided by a health spa, convalescent or nursing **home** or any rehabilitation centre;
   i) any treatment after **you** have returned **home**.
3. Costs incurred following **your** decision not to move hospital or return to the Republic of Ireland after the date when it was deemed safe for **you** to do so by our Medical Emergency Assistance provider and **your** treating **doctor**.
4. Any claim for Holiday Disruption:
   a) where the period in hospital or confined to accommodation is less than 24 consecutive hours;
   b) for any **insured person** not being treated as an in-patient or confined to their accommodation on medical advice;
   c) where there is no valid claim for Emergency Treatment.

Special conditions

1. **You** must phone the Medical Emergency Assistance helpline number before **you** make any arrangements if an illness or injury means that **you**:
   - need to seek emergency medical advice; or
   - are told by the treating **doctor** that **you** need to visit them for repeat treatments; or
   - that **you** are going to require tests or investigations as an out-patient; or
   - are told that **you** need to go into hospital as an in-patient.

   If **you** cannot call before **you** are admitted as an in-patient because the condition is serious, you must contact the Medical Emergency Assistance helpline number as soon as possible after **you** go into hospital.

   An experienced Medical Emergency Assistance co-ordinator will deal with **your** enquiry and make sure that where necessary:
   - hospitals are contacted; and/or
   - medical fees are guaranteed; and/or
   - medical advisers are consulted.
2. If **you** are injured or fall ill during **your trip**, **our** Medical Emergency Assistance provider may move **you** from one hospital to another and/or arrange for **you** to return to the Republic of Ireland at any time. They will only do this if they and the treating **doctor** think that it is safe for **you** to be moved or returned to the Republic of Ireland.

Excess

The **excess** is shown on **your** policy schedule.

Personal Accident

If this happens...	Am I covered?
I am on holiday and I have been involved in a road traffic accident which has resulted in my left leg being amputated – am I entitled to any benefit under this insurance?	Yes, **you** will be able to claim under this section for loss of a limb up to the limit shown on **your** policy schedule.

We will cover **you**, up to the limits shown on **your** policy schedule, if **you** suffer an accidental bodily injury during **your trip** which requires urgent and immediate medical attention that leads solely, directly and independently to **your**:

1. Death; or
2. **loss of one or more limbs** and/or the **total loss of sight** in one or both eyes; or
3. **permanent total disablement** after 104 weeks from the date **you** incurred the injury, (except where compensation is paid under item 2 above).

We won't cover

1. Anything mentioned in the General Exclusions.
2. Any claim for sickness, disease, nervous shock or naturally occurring condition or degenerative process.
3. Any claim as a result of **you** taking part in any activity where the Personal Accident section is specifically excluded in the Winter Sports section.
4. Any claim as a result of **you** taking part in an activity which is shown as excluded in the Leisure Activities section.

Special conditions

1. The death or disability must happen within one year of the accident.
2. **You** can only claim for one item under this section, regardless of the number of injuries sustained.
3. The benefit will be paid to **you** or **your** legal representative. If **you** die, the benefit will be paid into **your** estate.

Personal Liability

If this happens...	Am I covered?
I am on holiday staying in a rented villa booked through a local tour operator, the glass in the terrace door has been broken accidentally – will this policy cover me for the costs I have to pay to repair the damage?	Yes, **You** are covered for any money **you** legally have to pay after deduction of the **excess**. **You** are also covered for any legal costs or expenses that **you** have to pay in relation to the accident/damage.

We will cover **you** up to the limits shown in **your** policy schedule for:

1. any money that **you** legally have to pay that relates to an accident during **your trip**

   which causes:

   a) death or physical injury to any person;

   b) loss or damage to property;

   c) loss or damage to temporary **pre-booked holiday accommodation** which is not owned by **you**.

2. **We** will also pay legal costs and expenses incurred by **you** in relation to the accident.

You must obtain **our** consent in writing before incurring any cost or expense.

We won't cover

1. Anything mentioned in the General Exclusions section.
2. Any fines or exemplary damages (punishing, or aimed at punishing, the person responsible rather than awarding compensation) **you** have to pay.
3. Liability arising from:
   a) death or injury of members of **your** household or people who work for **you**;
   b) loss of or damage to property which belongs to **you** or is under:
      i. **your** control;
      ii. the control of a member of **your** household;
      iii. the control of people who work for **you**.
   c) **your** job;
   d) **your** involvement in paid or unpaid manual work or physical labour of any kind;
   e) **you** owning or occupying any land or building, unless **you** are occupying any temporary holiday accommodation, which is not owned by **you** in which case **you** will be responsible for the **excess** as shown on **your** policy schedule;
   f) **you** owning or using:
      i. animals (except domestic animals);
      ii. firearms (except sporting guns used for clay-pigeon shooting);
      iii. motorised vehicles;
      iv. vessels (except manually-propelled watercraft); or
      v. aircraft of any description, including unpowered flight.

Excess

The **excess** applicable to occupation of temporary **pre-booked holiday accommodation** is shown on **your** policy schedule.

Catastrophe cover

This section only operates if **you** have booked **your** accommodation independently and directly with the accommodation provider.

If this happens...	Am I covered?
My accommodation has been destroyed by fire and I now have nowhere to stay.	If **you** have booked **your** accommodation directly with the provider **we** will cover **you** for additional transport and accommodation costs to enable **you** to continue **your** holiday.

We will cover **you** up to the limits shown in **your** policy schedule for additional accommodation and/or transport costs to allow **you** to continue **your trip** if **you** are forced to move from your independently booked and prepaid accommodation, due to avalanche, earthquake, explosion, fire, flood, landslide, storm or tsunami occurring during **your trip**.

We won't cover

4. Anything mentioned in the General Exclusions.
5. Any transport costs incurred in returning to **your home**.
6. Any claim where the provider of the accommodation and the local or national authorities did not deem it necessary for **you** to leave **your** prepaid accommodation.

Special conditions

- Extra accommodation costs must be for a similar standard of accommodation to that in which **you** were originally staying.
- **You** must provide written confirmation from the provider of the accommodation and/or the local or national authorities that **you** were forced to leave **your** independently booked and prepaid accommodation and the reason for this.
- **You** must provide receipts for any extra accommodation or travel costs incurred if **you** are forced to move from **your** independently booked and prepaid accommodation.

Excess

The **excess** is shown on **your** policy schedule.

Emergency Travel Document Expenses

Contact the Travel Assistant helpline number shown at the front of this booklet for advice on how to obtain an Emergency Travel Document abroad.

If this happens...	Am I covered?
I've lost my passport during my **trip** and have had to pay for a temporary one to enable me to return **home** – am I covered?	Yes. Contact **us** on the Travel Assistant helpline and **we** will advise **you** on how to obtain a temporary or emergency passport. **You** need to report the loss to the local police and request a written police report.

We will pay up to the limits shown on **your** policy schedule for the cost of an Emergency Travel Document and extra travel, accommodation and communication expenses in relation to obtaining the new document; if **your** passport or visa is lost, stolen or damaged while you are outside of the Republic of Ireland and this would prevent **you** from leaving the country or continuing **your trip**.

If **you** are unable to use **your** return ticket to the Republic of Ireland, **we** will also pay towards the cost of additional travel expenses (of a similar standard **you** had booked for **your trip**) to allow **you** to return **home**.

We won't cover

1. Anything mentioned in the General Exclusions section.
2. Any loss or theft of **your** passport or visa if **you** do not report it to the local police within 24 hours of discovery or as soon as reasonably possible and request a written police report.
3. The cost of purchasing a new replacement passport or visa.
4. Any claim for travel and accommodation expenses if (replicated for the avoidance of doubt):
   a) you have not purchased your return ticket to the Republic of Ireland before you depart on your trip; or
   b) you are travelling on an open-ended ticket and have not confirmed a return date to the Republic of Ireland with the airline.
5. Any claim for travel and accommodation expenses of any other insured persons who could continue to travel without **you** but decide to stay with **you**.

Special conditions

1. **You** must always take reasonable care to keep **your** passport and visa safe. If **your** passport or visa is lost or stolen **you** must take all reasonable steps to get them back.
2. All claims must be supported by documentary evidence of the costs **you** have incurred.

Personal Money

If this happens...	Am I covered?
I've been a victim of a pick pocket and my cash has been stolen – am I covered?	Yes. **You** can claim for the theft of **your** cash up to the limits shown on **your** policy schedule.

We will cover **you** up to the limits shown in **your** policy schedule for loss or theft of **your personal money** during **your trip**.

We won't cover

1. Anything mentioned in the General Exclusions section.
2. Any loss or theft which **you** do not report to the police within 24 hours of discovery or as soon as reasonably possible and get a written report (where it is not possible to obtain a police report **you** must provide other independent proof of loss such as a letter from **your** transport company, accommodation provider, vehicle hire company or repairer).
3. Any **personal money** which is delayed, detained or confiscated by customs or other officials.
4. Loss or theft of bonds, securities or documents of any kind.
5. Loss or theft of **personal money** not carried in **your** hand baggage and fully accessible to **you** while **you** are travelling.
6. Theft of **personal money** which you have deliberately left **unattended**.
7. Theft of **personal money** from a locked room, safe, motor vehicle or caravan unless there is visible evidence of forcible and violent entry.
8. Shortages due to a mistake or loss due to a change in exchange rates.

Special conditions

1. **You** must always take reasonable care to keep **your personal money** safe. If **your personal money** is lost or stolen **you** must take all reasonable steps to get it back.
2. **You** must be able to provide evidence that **you** owned the lost or stolen **personal money** and how much it is worth, for example proof of withdrawal or a currency exchange receipt. If **you** do not, it may affect **your** claim.
3. **You** must report any loss or theft to the police within 24 hours of discovery or as soon as reasonably possible and request a written report (where it is not possible to obtain a police report **you** must provide other independent proof of the loss or theft such as a letter from **your** transport company, accommodation provider, vehicle hire company or repairer).

Excess

The **excess** is shown on **your** policy schedule.

Personal Property

If this happens...	Am I covered?
Another guest at the hotel that I was staying in stepped on my sunglasses by the pool and I can no longer use them – am I covered?	Yes. **You** can claim for damage to **your** personal property up to the limits shown on **your** policy schedule.

If **your** personal property is lost, stolen, or damaged while **you** are on holiday, **we** will help to cover the costs. Here's a quick summary of what **you** can claim:

Personal Belongings: Up to €1,500 per person.

- Mobility Aids (like wheelchairs or walking frames): Up to €500.
- Essential Clothing & Toiletries (if **your** bags are delayed 12+ hours): Up to €200.
- Hiring a Mobility Aid (if **yours** is lost or delayed): Up to €500.
- Courier Costs for Essential Medication or Aids (like glasses or hearing aids): Up to €300.

Note: The most **you** can claim for a single item or valuable (like a phone or watch) is €250.

What Counts as Personal Belongings?

- **Your** suitcase or bag and everything inside it.
- Mobility aids **you** own or are responsible for.
- **Valuables** like electronics, jewellery, or watches.
- Anything else **you** wear or carry (unless excluded below).

What Are **Valuables**?

Items like:

- Phones, laptops, tablets, and smartwatches.
- Jewellery, watches, sunglasses and items made of precious metals.
- Audio/video devices, gaming consoles, and navigation tools.

The full definition of Valuables is on Page 9.

Extra Help from **Aviva**

If **your** belongings or mobility aids are delayed or lost, **Aviva** can:

- Reimburse **you** for emergency purchases (like clothes or toiletries).
- Cover the cost of hiring a replacement mobility aid.
- Arrange and pay to courier essential medication or aids to **you**.

We won't cover

- The policy **excess** (**your** share of the cost).
- More than **€250** for any one item or set.
- More than **€250** total for **valuables**.
- **Valuables** stolen from a car unless locked in the boot or hidden and the car was broken into.
- Losses not reported to the police (and hotel, if applicable) within **24 hours**, or as soon as reasonably possible.
- Items already covered by another insurance policy.
- Items left **unattended** in public places or in cars without proper security.
- Damage from wear and tear, weather, insects, or electrical faults.
- Items like:
  - Household goods, business items, or documents;
  - Fragile items like glass or china;
  - Sports gear while in use (unless winter sports cover applies);
  - Mobility scooters left **unattended** without proper security;
  - Accessories or tyres of mobility scooters unless the scooter is also damaged;
  - Hired mobility aids not checked for damage before use.

Special Conditions

Personal Property lost or damaged while **you** are being repatriated **home** to the Republic of Ireland will need to be reported to the Assistance Company.

Delayed Baggage

If this happens...	Am I covered?
My baggage has been delayed by the airline – am I covered?	If **your** baggage is delayed for more than 12 hours **we** will pay up to the limit shown on **your** policy schedule if **you** need to replace essential items.

If **your** baggage is temporarily lost on the outward journey and **you** are without it for more than 12 hours, **we** will pay up to the limit shown on **your** policy schedule for replacement of essential items.

We won't cover

1. Anything mentioned in the General Exclusions section.
2. Any claim for baggage delayed or detained by customs or other officials.

Special conditions

To claim under this section, **you** must keep the receipts of anything **you** buy and get written confirmation from the carrier of the number of hours **you** were without **your** baggage.

Winter sports (Optional)

For Annual Multi-trip policies, winter sports covers you for a total of 31 days per trip.

For Single trip policies, cover is in place for the duration of the trip.

We'll cover you whilst taking part in most Winter sports activities while you are on a trip. The activities that are not covered are listed within this section.

You and all insured persons must take all reasonable precautions to protect yourselves against illness and injury, including making use of any appropriate safety equipment, including helmets, following any instructions provided (if taking part in an organised activity) and only taking part if medically fit to do so.

Some activities are excluded under the 'Accidental death and permanent disability' and 'Personal liability' sections, particularly those involving the use of aircraft, watercraft and mechanical or electrical vehicles. Please refer to section 'D. Accidental death and permanent disability' and 'E. Personal liability' for further information.

There is no cover for injury, illness or death while you're taking part in any winter sports activities, unless you have purchased the optional winter sports cover, and this is shown in your schedule.

What we'll cover

Winter sports equipment

1. We'll cover the insured person's owned or hired skis, snowboards, boots, helmets, bindings or poles if lost, stolen or accidentally damaged while on a trip, we'll also cover their lift pass if it's lost or stolen.
2. We'll pay for the hire of replacement equipment if the winter sports equipment is lost, stolen, accidentally damaged, or lost in transit for more than 12 hours.

We'll calculate the value of any item at the time of loss less a deduction for wear and tear and depreciation.

Age of winter sports equipment	What we'll pay
Less than 1 year old	90% of value
Less than 2 year old	70% of value
Less than 3 year old	50% of value
Less than 4 year old	30% of value
Over 4 year old	10% of value

Piste closure

This section does not apply to cross-country skiing.

If all pistes at the resort the insured person has booked are closed because of lack of snow, excessive snow, or high winds we'll pay a daily benefit up to the limit shown below.

Winter sports holiday disruption

1. We'll pay a benefit for each day that an insured person is medically certified as being unable to ski or board, as well as a proportionate refund of their non-refundable ski pack (lessons from a ski school, ski hire and lift pass).
2. We'll pay a benefit for additional travel and accommodation expenses if an insured person is delayed for more than 5 hours by avalanche or landslide and this means they can't reach their resort or it delays their departure from the resort on their return home.

The most we'll pay per person for:

- Winter sports equipment is €500
- Piste closure is €300 (€30 per day)
- Loss or theft of lift pass is €200
- Winter sports holiday disruption is €200 (€20 per day)
- A ski pack if you have a valid claim under winter sports holiday disruption is €500
- Hire of replacement equipment is €200

The €100 excess applies to claims for winter sports equipment only

We won't cover

- Any claim that happens as a result of any insured person participating in an activity listed as excluded under section 'I. Winter sports'.
- Winter sports equipment which has been deliberately left somewhere that isn't in the insured person's full view, with someone they know, or with their travel provider.
- Wear and tear, loss of value, or any damage caused by cleaning, repairing or restoring.
- Theft from an unattended motor vehicle unless it was locked and there is evidence of a break in.
- Loss or theft of skis or snow boards from motor vehicles, unless they are locked in a ski/board locker or carrier or secured to a ski/board rack with a lock.
- Any claim if your trip involves a cruise unless cover for cruises is shown on your policy schedule.
- Anything not covered in section 'G. Sports and Activities' and '6. General exclusions'.

Excluded activities

There is no cover for any claim that happens as a result of any insured person participating in the activities listed below or any financial loss as a result of an insured person being unable to participate in these activities.

Winter sports activities

- Bobsleigh, cresta, luge, skeleton
- Freestyle skiing/snowboarding
- Off-piste skiing/snowboarding (unless accompanied by a qualified guide at all times in areas the resort management consider to be safe)
- Heli-skiing
- Glacier skiing
- Ski flying, jumping, stunting, or surfing
- Ski mountaineering

Leisure Activities

We will cover **you** whilst **you** take part in most leisure activities. It is a general condition of this policy that **you** take all reasonable precautions to protect **yourself** against accidents and injury. This includes when **you** take part in sports and leisure activities where **you** must make use of any appropriate safety equipment and follow any instructions provided (if taking part in an organised activity). Please refer to the Personal Liability section for further exclusions.

We won't cover

1. **You** taking part in any Winter Sports activities, unless the upgrade is purchased. A list of activities which are covered by Winter Sports will be shown on **your** schedule.
2. **You** taking part in Scuba Diving, unless the upgrade is purchased. Specific terms and conditions will be shown on **your** schedule.
3. There is no cover at all for any injury or death if, during **your trip**, **you** take part in any leisure activity:
   a) that is shown below
   b) either as a professional or where **you** receive any financial reward or gain;
   c) for the purpose of practising for or taking part in:
      i. any speed or time trial or race of any kind;
      ii. any organised team competition or tournament;
   d) if **you** suffer from a medical condition which would normally prohibit **you** from participating in that activity;
   e) Where **you** have failed to follow all safety guidelines and use the necessary safety equipment.
4. There is no cover under the Cancellation or **Abandonment** sections for:
   a) any course or tuition fees, project costs, sponsorship fees or similar.
   b) cancellation of a leisure activity by the organiser of that activity.

Excluded Activities

You will not be covered whilst participating in any of these activities. There is no cover for any claim for injury, illness or death that happens while **you** are taking part in these activities or any financial loss as a result of **you** being unable to take part in these activities.

Land

- Adventure Racing/endurance events/Marathon/Ultramarathon/Multi-discipline events
- Big game hunting/hunting
- Boxing/Martial arts
- Caving/Potholing
- Charity and conservation work that is not organised through a registered organisation, is not voluntary or involves work at heights over 3 metres
- Cycle Racing
- Expeditions
- Free running/Parkour
- Mountain biking – other than trails graded as easy or moderate
- Mountaineering, Rock Climbing, Bouldering (outdoors) or Via Ferrata
- Track events involving the use of motor vehicles
- Trekking that involves an ascent to more than 5,000 metres altitude

Water

- Canyoning/Coasteering
- Cliff diving
- Free diving
- High diving
- Ice diving
- Kite surfing
- River sports involving rivers over grade 3
- Sailing/Yachting more than 12 miles from shore
- Water ski jumping

Aerial

- Base jumping
- Flying (other than as a fare paying passenger in a fully licensed passenger carrying aircraft)
- Gliding
- Hang gliding
- Parachuting
- Paragliding
- Sky diving/parachuting (other than tandem skydiving through licensed operator)

General Exclusions

These apply to the whole of your policy

This policy does not cover the following:

1. Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not contributed to by any other cause or event:
   a) war; invasion; act of a foreign enemy; hostilities or warlike operation or operations (whether war has been declared or not); civil war; revolution, rebellion or insurrection; civil commotion which is of such severity or magnitude that it can amount to or be likened to an uprising; military power (even if properly authorised by the duly elected government); usurped power; or
   b) any action taken to prevent, control or suppress, or which in any way relates to a) above.
2. Claims directly or indirectly caused by:
   a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
   b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of an assembly; or
   c) pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
3. Any claim for **your** death, illness, injury or disability resulting from:
   a) **your** suicide or attempted suicide; or

b) **your** misuse of alcohol or drugs or **your** consumption of alcohol or drugs (other than drugs taken under medical supervision and not for treating alcohol or drug addiction) to an extent which causes immediate or long-term physical or mental harm, or where **your** judgement is affected causing **you** to take actions **you** would not usually take; or

c) any exacerbation of an accepted existing medical condition caused by **your** misuse of alcohol or drugs.

4. Any claim where during the **trip you** deliberately put **yourself** at risk of death, injury, illness or disability (unless **you** were trying to save human life).
5. Any loss that is not specifically described in the cover sections of this policy, e.g. **we** will not pay for loss of earnings if **you** are unable to return to work due to injury or illness during **your trip**, or any payment which **you** would normally have made during **your** travels.
6. Claims resulting from any tour operator, travel agent, airline or other service provider becoming insolvent and not being able or willing to carry out any part of their duty to **you**.
7. Any incident which happens after the **trip** duration limit, shown on **your** policy schedule, has been exceeded.
8. Any claim for an incident which happens during the **trip** that results from:

a) **you** flying an aircraft or taking part in other aerial activities listed in the Leisure Activities section;

b) **you** riding or being a passenger on a scooter, moped or motorcycle:

- 125cc or under; unless **you** wear a crash helmet and, as a rider, **you** are fully licensed to use such a vehicle in the Republic of Ireland; or
- over 125cc; unless this is **your** mode of transport from the Republic of Ireland and **you** wear a crash helmet and appropriate protective clothing; and, as a rider, **you** are fully licensed and insured to use this vehicle in the Republic of Ireland. There is no cover for **trips** taken outside of Europe.

c) **you** driving any motorised vehicle, unless **you** are fully licensed to drive such a vehicle in the Republic of Ireland;

d) **you** driving or being a passenger in any motorised vehicle unless **you** have complied with all laws applying to use of that vehicle in the country **you** are visiting, for example, **you** must wear a seat belt where this is required by law;

e) **your** involvement in paid or unpaid manual work or physical labour of any kind, other than Charity and Conservation work (see further limitations in the Leisure Activities section);

f) business travel;

g) **you** taking part in a leisure activity listed in the Excluded Activities section;

h) **you** taking part in any winter sports activity unless Winter Sports cover is shown on **your** policy schedule;

i) **you** taking part in scuba diving activity unless Scuba Diving cover is shown on **your** policy schedule;

j) **you** taking part in exploration or scientific expeditions or being a crew member on a vessel travelling from one country to another;

k) **you** sitting on any balcony railing; jumping from or climbing on or over any balcony railing, ledge or wall.

9. Any claim resulting from a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication.

10. Any claim for:

a) unused travel or accommodation arranged by using air miles, loyalty or points based ownership schemes, timeshares or similar promotions;

b) management fees, maintenance costs or exchange fees associated with loyalty or points based ownership schemes, timeshares or similar promotions;

c) costs which are recoverable from **your** travel and/or accommodation provider or agent, **your** debit/credit card company (or similar organisation);

d) the refund of any costs **you** have paid for on behalf of persons not named on **your** policy schedule;

e) administration costs charged by **your** travel and/or accommodation provider in respect of obtaining a refund for unused travel and accommodation.

11. Any claim for refund of any course or tuition fees, project costs, sponsorship fees or similar (other than **your** pre-paid ski pack if Winter Sports cover is shown on **your** policy schedule).

12. Any claim because **you** do not feel like travelling, or **you** are not enjoying **your trip**.

13. There is no cover in relation to any event, incident or circumstances if, at the time **you** purchased **your** policy or booked **your trip** (whichever is later), **you** knew that, or **you** could reasonably be expected to have known that:
    - the event or incident had already occurred or was going to occur, or
    - the circumstances existed, or were going to exist and
    - that the event, incident or circumstances could reasonably be expected to affect your travel plans.
14. Any claim if **you** travel against the advice of the Department of Foreign Affairs or the government of any country to which **you** will travel, or where **you** do not follow any advice or measures put in place by any government or local authority in the Republic of Ireland or abroad, for example quarantine rules or curfews
15. Travel to sanctioned territories; this policy does not cover or indemnify **you** in respect of any liability loss, damage, cost, expense or any other benefit of whatsoever nature where the provision of any payment in respect of such liability loss damage cost expense or any other benefit under this policy would expose us to any sanction, prohibition or restriction under United Nations resolutions or any trade or economic sanctions laws or regulations, including those of the European Union, United Kingdom and United States of America

General Conditions

Keeping to policy conditions

1. **You** must keep to these conditions before **we** will make any payment under this policy.

    a) **You** are under a duty to answer all questions, which **we** ask, honestly and with reasonable care. The answers in any proposal, statement of fact, declaration and any other document provided by **you** to **us** for this insurance must be true and complete. Any proposal, statement of fact, declaration and any other document provided by **you** to **us** will form part of **your** contract with **us**.

    b) **You** or any other person on whose behalf payment is claimed must keep to the terms and conditions of this policy.

2. Maintaining Private Medical Insurance

    If you selected that **you** had Private Medical Insurance in place when **you** bought your Aviva Travel Insurance policy, **you** and anyone else covered by this policy must keep your Private Medical Insurance active by continuing to pay for it from the time **you** bought **your** policy and for the entire duration of any **trip**. If **you** believe that this will not be the case **you** must notify **us** at accidentandhealth@aviva.com as **you** may need to arrange a new policy.

3. Fraud

   You may lose all benefit under this policy if any claim is fraudulent in any way or if **you** or anyone acting on **your** behalf has used any type of fraud relating to this insurance policy (this includes exaggerating a claim, making a claim which is in any way false, or use of any false or stolen documents when making a claim). **You** may lose some or all benefit under this policy if you have not answered all questions, which **we** have asked, honestly and with reasonable care (including any answers or information **you** have provided to **us** that may have affected **our** decision to provide cover or in calculating the policy premium) or if **you** have used any false or stolen documents in applying for the cover provided under this policy.

   In the event of any fraud relating to this insurance policy **we** may cancel the policy and retain the premium paid.

What You Must Do if You Need to Make a Claim

1. Let **Us** Know Quickly
   - Log in to your My Aviva portal here and submit your claim online, or;
   - Email **us** at Avivaclaims@ie.sedgwick.com or call us on +353 (0)1 2611458 Monday to Friday from 9am to 5pm.
2. Send all information that you have about the incident to us within 30 days of knowing about anything that could lead to a claim.
3. Give **Us** Permission
   - Allow **us** (and our partners) to manage **your** medical claim and access any medical records needed.
4. Provide the Correct Documents
   - At **your** own cost, send **us** any documents **we** ask for, such as:
   - Medical certificates signed by a **doctor**
   - Police reports
   - Receipts or other proof of expenses
5. Take Care of **Your** Belongings
   - Do what **you** can to prevent further loss or damage.
   - Try to recover any lost or stolen items.
6. Send **Us** Legal Papers Immediately
   - If **you** receive any legal documents (like a court summons), send them to **us** straight away without replying to them.

What **You** Must NOT Do Without **Our** Permission:

- Admit fault or promise to pay anyone.
- Sell, give away, or throw out any items **you** are claiming for.

Our Rights as **Your** Insurer

We can choose to:

- Pay **your** claim (minus any **excess**), or repair, replace, or restore the item instead;
- Inspect and take possession of any claimed item;
- Handle any salvage (damaged items) reasonably;
- Manage the claim in **your** name, including legal matters;
- Pay all claims in euro;
- Require original medical certificates before paying certain claims;
- Request a medical exam or post-mortem (if legally allowed), at **our** cost;
- Arrange to bring **you home** (repatriate) if needed, unless a **doctor** advises against it.

Changing or Cancelling Your Travel Insurance

1. Cancelling Within 14 Days (Cooling-Off Period) (applicable only where the period of insurance has a duration of one month or more)

   If **you** are not happy with your policy and:

   - You haven't travelled yet, and
   - You haven't made a claim

   You can cancel within 14 days of buying it if the period of insurance is one month or more. We'll cancel your policy and give you a full refund.

2. Cancelling After 14 Days or where the period of insurance has a duration of less than one month.

For Annual Multi-Trip Policies:

- You can cancel at any time by writing to us.
- We'll cancel your policy from the date we receive your request (or a later date if you prefer).
- We'll refund part of your premium based on how long you've been covered, minus an administration fee.

For Single Trip Policies:

- You can cancel before your trip starts by contacting us.
- We will give you a partial refund based on how much of the policy you've used.
- No refund is given if your trip has already started

3. Making Changes to **Your** Policy

   If **your** travel plans or personal details change, please contact **us**. Even small changes might affect **your** cover, so it's important to let us know. **We'll** update **your** policy and send **you** new policy documents if needed.

When Your Travel Insurance Cover Ends Automatically

A. Single **Trip** Policies

   Your cover ends when **your trip** ends — unless something unexpected (like a medical emergency) delays **your** return.

   In that case, **your** cover will continue for the extra time needed, and **you** won't have to pay extra.

B. Annual Multi-Trip Policies

   Your cover ends on the expiry date noted in **your Policy Schedule**.

Cover for Children Ends When:

- They turn 18 (or 23 if still in full-time education), or earlier if:
- **Your** policy ends

If **your** holiday continues after **your** policy expires, or if **you** have booked a **trip** that starts after **your** policy ends, **you** will need to buy a new policy to stay covered. If **you** don't, any part of the **trip** after the expiry date won't be insured.

Aviva Insurance Ireland DAC

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