

# Travel Insurance

## Insurance Product Information Document

Company: 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: guard.me Multirisk Ireland

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 receive a copy of the full terms and conditions of your cover.

### What is this type of insurance?

This policy is a medical expenses travel insurance policy that provides cover for each insured person as summarised under “What is insured” below.



#### What is insured?

##### EMERGENCY MEDICAL, REPATRIATION AND OTHER EXPENSES

- ✓ If you fall ill or suffer an injury whilst on your trip, we will pay up to €10,000,000 for your emergency medical expenses and transport costs. This includes medical practitioners' fees, hospital expenses, medical treatment, ambulance and nursing fees and charges incurred.
- ✓ We will also pay for emergency dental treatment for the immediate relief of pain to your natural teeth up to €300 incurred outside of your home country.

##### HOSPITAL BENEFIT

- ✓ If you are hospitalised as an inpatient whilst on your trip, or are confined to your accommodation on the order of a medical practitioner outside of your home country as a result of bodily injury or serious illness you sustain, we will pay you €20 compensation for each complete 24 hour period that you spend in hospital or are confined to your accommodation, up to a maximum of €100.

##### PERSONAL ACCIDENT AND PUBLIC TRANSPORT ACCIDENT

- ✓ We will pay you up to €25,000 if you suffer a bodily injury caused by an accident during a trip or if you suffer a bodily injury caused by an accident whilst travelling on public transport, which within 12 months directly results in your
  - Death; or
  - Loss of sight; or
  - Loss of limb(s); or
  - Permanent Total Disability.

##### PERSONAL LIABILITY

- ✓ We will pay you up to €2,000,000 against any amount you become legally liable to pay as compensation for any claim or series of claims arising from any event occurring during a trip outside of your home country in respect of accidental:
  1. Bodily injury, death, serious illness or disease to any person who is not in your employment or who is not a relative, close relative or member of your household.
  2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of you, a friend, a close relative, anyone in your employment or any member of your household other than any temporary holiday accommodation occupied (but not owned) by you.



#### What is not insured? (...continued)

##### EMERGENCY MEDICAL AND REPATRIATION EXPENSES

- ✗ Any claim for pregnancy which falls outside of the definition of complications of pregnancy and childbirth. This section is designed to provide cover for unforeseen events, accidents, serious illness and diseases and normal childbirth would not constitute an unforeseen event.
- ✗ Any expenses incurred as a result of your decision not to be repatriated after the date when in the opinion of the Emergency Assistance Service, it is safe to do so.
- ✗ Any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury.
- ✗ Any form of treatment or surgery which in the opinion of the medical practitioner in attendance and/or the Emergency Assistance Service can be reasonably delayed until your return to your home country.
- ✗ Any claim arising from your failure to obtain any recommended vaccines, inoculations or medications prior to your trip.

##### HOSPITAL BENEFIT

- ✗ Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the bodily injury or serious illness which necessitated your admittance into hospital.
- ✗ Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.

##### PERSONAL ACCIDENT AND PUBLIC TRANSPORT ACCIDENT

- ✗ Any claim for public transport accident when you are not travelling on public transport.
- ✗ Any disability or death that is caused by a worsening of physical health (e.g. a stroke or a heart attack) and not as a direct result of a bodily injury.
- ✗ Payment under permanent total disability one year before the date you sustain bodily injury.
- ✗ You being the driver, rider or passenger of a quad bike, all-terrain vehicle or motorcycle when you are not wearing a crash helmet, whether legally required locally or not.

##### PERSONAL LIABILITY

- ✗ Liability which has been assumed by you which would not apply had you not agreed to take on the liability.
- ✗ Pursuit of any any business, trade, profession or occupation or the supply of goods or services.
- ✗ Ownership, possession or use of mechanically propelled vehicles, automobile, aircraft, watercraft (other than surfboards or manually propelled rowboats, punts, or canoes) or any mechanically propelled conveyance.
- ✗ Activities or volunteer work organised by, or under the auspices of, a charitable, voluntary, not for profit, social or similar organisation when liability for such activities or work should reasonably be included within the organisation's own Public Liability policy.
- ✗ The transmission of any communicable disease or virus.



#### What is not insured?

##### GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THE POLICY

- ✗ Any claims for COVID where you have not received a positive PCR test result.
- ✗ Self-exposure to needless peril and / or travelling against medical advice.
- ✗ Any claims relating to you drinking too much alcohol, your alcohol abuse or your alcohol dependency.
- ✗ Any circumstances known to you before taking out your policy or at the time of booking any trip which could reasonably have been expected to lead to a claim under this policy.
- ✗ Your travel to a country, specific area or event to which the Department of Foreign Affairs has issued travel restrictions. If the Department of Foreign Affairs or a regulatory authority in a country to/from which you are travelling has issued travel restrictions specifically related to COVID and you commence your trip or holiday whilst COVID travel restrictions are in effect, you are insured to travel however there is no cover whatsoever under any section of this policy for any claim directly or indirectly related to COVID during your trip or holiday.



#### Are there any restrictions on cover?

- ! Existing medical conditions are not covered.
- ! The maximum age limit for all benefits is 70 years inclusive.
- ! Trip durations are restricted to a maximum duration period and financial limits apply to individual cover sections.
- ! You using a motorised vehicle unless you have a full and valid current driving licence that permits the use of such vehicles in your country of temporary residence or your holiday destination.
- ! Your participation in or practice of any other sport or activity, manual work or racing unless it is referenced as being covered under the policy section entitled sports and activities.



### Where am I covered?

- ✓ You are covered for trips made to Ireland (being your country of temporary residence whilst insured by this policy).
- ✓ Additionally, you are covered for holidays within or outside your country of temporary residence up to a maximum duration of up to 21 days per holiday, which begins and ends within the period of insurance.



### What are my obligations?

- You must take all reasonable care and precautions to prevent a claim happening. You must act as if you are not covered and take steps to minimise your loss as much as possible and take reasonable steps to prevent a further incident.
- In the event of a claim, you must notify us as soon as possible from when you become aware that you need to make a claim.
- You must contact the Emergency Assistance Service if you are admitted as an inpatient.
- You must take care to provide full and accurate information where requested. This includes your destination, duration and age for anyone to be insured under this policy.
- Under most sections you will be responsible for paying the first amount for each and every claim per incident, per section for each insured person. This is known as your excess.
- You must provide all necessary documentation requested by us at your expense. If you do not provide this any claim may be refused.
- You must not admit, deny, settle, reject, negotiate or make any arrangement for any claim without our permission.
- You must tell us and provide full details in writing immediately if someone is holding you responsible for damage to their property or bodily injury to them. You must immediately send us any writ or summons, letter of claim or other document relating to your claim.



### When and how do I pay?

The premium is due immediately on issue of the insurance and upon renewal of the contract. The premium must be paid to your school, institution or agency only, as the policyholder.



### When does the cover start and end?

Cover under this policy commences on the start date as stated on the certificate of insurance or when you depart your home country to commence your trip, whichever is later.

All cover automatically ends on the earliest occurrence of a below listed event (whichever event is sooner):

- a) The cover end date as shown on your most recent certificate of insurance; or
- b) You no longer meet the eligibility criteria; or
- c) Your visa is revoked or has expired; or
- d) Your period of insurance has expired; or
- e) Following emergency repatriation to your home country; or
- f) We no longer underwrite this policy.



### How do I cancel the contract?

Cancellation by the insured person applies as follows:

#### **Cancellation within 14 working days of the purchase date:**

You may not cancel this policy; however, you may choose to end your cover and your entitlements to all benefits under this policy by writing to the policyholder within 14 working days of the purchase date. Please contact the policyholder for a premium refund providing you have not travelled, and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

#### **Cancellation after 14 working days of the purchase date:**

You may choose to end your cover and your entitlements to all benefits under this policy by writing to the policyholder 14 working days after the purchase date. If you cancel outside of the terms of the Statutory Cancellation Rights, referenced above, the policyholder will not receive a premium refund.