

TRAVEL INSURANCE

Insurance Product Information Document

White Horse Insurance Ireland dac

Insurance Undertaking authorised
by the Central Bank of Ireland.

Authorisation No C33607

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

Product: Sayit J1 Programme

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

What is this type of insurance?

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



What is insured?

- ✓ **Cancellation:** If you cancel your holiday, we will pay you up to €2,500 for the travel and accommodation costs that you cannot recover directly.
- ✓ **Curtailment:** If you cut short your holiday, we will pay you up to €2,500 for the travel and accommodation costs that you cannot recover directly.
- ✓ **Emergency Medical and Other Expenses:** If you fall ill or suffer an injury whilst on your holiday, we will pay you up to €6,500,000 for your emergency medical expenses and transport costs.
- ✓ **Dental Expenses:** If you need emergency dental treatment (natural teeth only) whilst on your holiday, we will pay up to €250 for your emergency dental expenses.
- ✓ **Personal Accident:** If you suffer an accident on your holiday that results in your total permanent disablement, a loss of limb or your death, we will pay you (or your estate) up to €38,000 in compensation.
- ✓ **Baggage and Passport:** If your baggage is lost, stolen or damaged during your holiday, we will pay you up to €1,200 for these items, less a deduction for the wear, tear and depreciation in the value of each item. Also, the most we will pay for valuables is €200 and for a single article is €200. In addition, we will also pay up to €250 for reasonable additional travel and accommodation expenses to obtain an emergency passport, outside of Ireland, and up to €250 for reasonable additional travel costs if you cannot travel on your pre-booked return flight following the loss or theft of your passport.
- ✓ **Personal Money and Documents:** If your money or travel documents are lost, stolen or damaged during your holiday, we will pay you up to €250 in total. The most we will pay for cash is €200 and the most we will pay for travel documents is €250.
- ✓ **Personal Liability:** If during your holiday, you accidentally injure someone else or damage their property, we will pay you up to €2,500,000 for costs and damages that you become legally liable to pay as a result of a claim being made against you.
- ✓ **Missed Departure:** If you miss your outward or return journey home, we will pay you up to €500 for additional travel and/or accommodation costs to get you on your trip or to return you home.
- ✓ **Holiday Abandonment:** If the departure of your final, outward journey with a public transport provider is delayed for more than 24 hours, and you choose to cancel your trip, we will pay you up to €2,500 for the travel and accommodation costs that you cannot recover directly.
- ✓ **Legal expenses:** If during your holiday you are injured, suffer an illness or die, for reasons caused by someone else, we will pay you up to €15,000 for your legal costs to take civil action against the third party for compensation.
- ✓ **Student Loans:** If you sustain a bodily injury that prevents you from attending university or another third level institution, we will pay you up to €1,000 in respect of an outstanding loan in your name through a regulated financial institution which was arranged by you for the purpose of the payment of fees or attending university or other third level institutions.

- ✓ **Programme Costs:** If you need to curtail your trip, within 28 days of departing Ireland or the UK, due to death, bodily injury or serious illness we will pay you up to €750 towards your paid costs of participation in the Sayit J1 programme.
- ✓ **Loss of Salary:** If you are hospitalised as an inpatient for more than five days, outside of Ireland or the UK, we will pay up to €500 towards your loss of salary if you are unable to attend your place of work.
- ✓ **Government Travel Advice:** If a government travel notice is issued for your destination within 14 days of your original travel date and you are advised not to travel, we will pay you up to €500 for any cancellation fees you incur for pre-paid travel and accommodation costs and school or university fees paid to colleges.
- ✓ **Scheduled Airline Failure:** If your scheduled airline becomes insolvent and you cannot depart Ireland or the UK as booked, we will pay you up to €1,000 for the travel costs that you cannot recover. If your scheduled airline becomes insolvent whilst you are on your trip, we will pay up to €1,000 for additional flight costs you incur.
- ✓ **Tropical Diseases Screening & Treatment:** We will pay you up to €200 for medical expenses necessarily incurred in undergoing tropical medical screening and treatment in Ireland or the UK.

Optional Covers

Optional covers are not covered as standard. You must pay us an additional premium to be covered for optional cover and this additional purchase will be shown on your validation certificate.

Winter Sports: If you participate in a specified winter sports activity, we will pay you up to €6,500,000 for your emergency medical and other expenses. In addition, if your ski equipment is lost, stolen or damaged we will pay you up to €500 (€300 for hired ski equipment) for these items less a deduction for wear, tear and depreciation in the value of each item. Also, the most we will pay for a single article is €150.

Under our winter sports cover, we will also pay you:

- €30 for each complete 24 hour period, up to a maximum of €300, for you to hire ski equipment if your own ski equipment is lost, stolen, damaged or delayed.
- €30 for each complete 24 hour period, up to a maximum of €300 for your ski pack if you suffer a bodily injury or serious illness and cannot ski.
- €30 for each complete 24 hour period, up to a maximum of €300, for the cost of transport organised by the tour operator to an alternative site if due to a lack of snow your resort is closed and you cannot ski, and;
- up to €300 for the cost of transport organised by the tour operator to an alternative site if an avalanche results in the closure of skiing facilities in your resort and it is not possible to ski.

Exam Failure: We will pay you up to €1,000 for the additional travel and accommodation expenses you incur to return to Ireland or the UK to retake public or university exams. This cover also extends to include your return travel costs to your overseas destination.

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What is not insured?

- ✗ The policy excesses.
- ✗ Your participation in or practice of any professional sports or professional entertaining.
- ✗ Travelling against medical advice.
- ✗ Cutting short your holiday when not medically necessary.
- ✗ Certain sports and activities.
- ✗ Self-exposure to needless peril.
- ✗ Baggage, money or valuables left unattended.
- ✗ Any claims relating to you drinking too much alcohol, your alcohol abuse or your alcohol dependency.
- ✗ Any circumstances known to you at the time of purchase which may result in a claim.
- ✗ Travel to a country or specific area or event to which the Travel Advice Unit of the Foreign Affairs and/or the World Health Organisation has advised against all, or against all but essential travel.



Are there any restrictions on cover?

- ! This policy is available for Republic of Ireland residents only.
- ! Cover is not available to persons aged 49 or over at the time of purchasing this insurance.
- ! Trip durations are restricted to a maximum duration period.
- ! Financial limits and excesses apply to individual cover sections.
- ! There may be cover restrictions on any medical condition which you have not declared or for any declared medical conditions which we have not agreed to cover. To declare a medical condition please call us on 0818 221 409.



Where am I covered?

- ✓ Cover is provided for a trip made by you within the area of travel shown on your validation certificate.



What are my obligations?

- You must provide us with honest, accurate and complete information for anyone to be insured under this insurance policy.
- You must take all reasonable precautions to avoid injury, serious illness, disease, loss, theft or damage and also take all practical steps to safeguard your property from loss or damage and to recover property which is lost or stolen.
- In the event of a claim, you must notify us as soon as possible.
- 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 or 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.



When and how do I pay?

You pay for the policy when you enroll into the Sayit J1 programme.
Payment can be made by debit or credit card.



When does the cover start and end?

Cancellation cover starts when you buy this insurance policy and ends when you start your trip. All other cover starts when you start your trip. Cover ends when you return to Ireland or when you reach the end date on your validation certificate.



How do I cancel the contract?

You may cancel within 14 days of purchase to receive a full refund provided you have not travelled, no claim has been made and no incident likely to give rise to a claim has occurred. To cancel your insurance please contact your issuing agent.
You can also cancel this cover outside of the aforementioned 14 days, although no refund of the premium you have paid will be made to you.