

# 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:  
J1 Travel Insurance

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.
- ✓ **Curtailement:** 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 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 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.
- ✓ **Trip 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 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 21 days of departing Ireland, due to death, bodily injury or serious illness we will pay you up to €750 towards your paid costs of participation in the J1 programme.
- ✓ **Loss of Salary:** If you are hospitalised as an inpatient for more than five days, outside of Ireland, we will pay up to €500 towards your loss of salary if you are unable to attend your place of work.
- ✓ **Scheduled Airline Failure:** If your scheduled airline becomes insolvent and you cannot depart Ireland as booked, we will pay for the travel costs that you cannot recover. Alternatively, if your scheduled airline becomes insolvent whilst you are on your trip, we will pay for the additional flight costs you incur. The maximum amount this section will pay during the period of insurance is €1,000.
- ✓ **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.

#### 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 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 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 up to €1,000 for the additional travel and accommodation expenses you incur to return to Ireland 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?
- X The policy excess, unless you have paid the additional premium to waive the excess and this is shown on your validation certificate.
  - X Your participation in or practice of any professional sports or professional entertaining.
  - X You being unable to travel because you were forced to cancel your trip, abandon your trip or your return journey is delayed because you chose, were legally required to or were recommended to quarantine or isolate as a result of exposure to an infectious disease including COVID.
  - X You choosing to cancel or abandon your trip as a result of the Department of Foreign Affairs or a local government authority advising against travel because of any infectious disease, including COVID.
  - X Any circumstances known prior to the date this insurance is purchased or the time of booking the trip which could reasonably be expected to give rise to a claim.
  - X Your travel to a country, specific area or event to which the Department of Foreign Affairs ([www.dfa.ie/travel/travel-advice](http://www.dfa.ie/travel/travel-advice)) has issued travel restrictions. If the Department of Foreign Affairs has issued travel restrictions specifically related to COVID and you commence your trip 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 claims directly or indirectly related to COVID during your trip.
  - X Any COVID claims arising within 28 days of the date you purchased this insurance or the time of booking any trip, whichever is the later, except where the insurance is purchased within 48 hours of booking the trip.

- #### Are there any restrictions on cover?
- Cover is not available to persons aged over 49 years at the time of purchasing this insurance.
  - Cover for cancellation and curtailment is provided for specific circumstances only and as stated in the policy wording.
  - This policy is only available to you if you are registered with a medical practitioner in Ireland, you are permanently resident in Ireland and have been for the six months prior to the date of issue of this insurance.
  - Trip durations are restricted to a maximum duration period and financial limits 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.
  - This insurance policy is not designed to insure known or publicly announced events. Restricted cover for COVID is provided under Section A - Cancellation or Curtailment Charges, and Section B - Emergency Medical and Other Expenses only.

- #### ✓ Where am I covered?
- Cover is provided for a trip made by you within the area of travel shown on your validation certificate which begins and ends in Ireland during the period of insurance.

- #### What are my obligations?
- You must provide complete and accurate information to White Horse Insurance Ireland dac when applying for and throughout the life of this insurance policy.
  - You must take all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take all practical steps to safeguard your property from loss or damage and to recover property lost or stolen.
  - In the event of a serious illness or bodily injury which may lead to inpatient hospital treatment or before any arrangements are made for repatriation you must contact the Emergency Assistance Service.
  - Under most sections of the policy, 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 J1 programme. Payment can be made by debit or credit card.

- #### When does the cover start and end?
- Cancellation cover applies from the time you pay us the insurance premium and when your validation certificate is issued.  
Cancellation cover ceases upon your departure from Ireland. All other cover starts when you start your trip and 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 this policy within 14 days of receipt of the policy documents (the Cancellation Period) by writing to the issuing agent at the address shown on your validation certificate.  
Any premium already paid will be refunded to you providing the departure date on your policy has not passed, 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.
- You may cancel this policy at any time after the cancellation period by writing to the issuing agent at the address shown on your validation certificate. If you cancel after the cancellation period, no premium refund will be made.  
We reserve the right to cancel the policy by providing 21 days notice by registered post to your last known address. No refund of premium will be made.