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: Multirisk - GuardMe

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 travel insurance policy that provides cover for each insured person as summarised under "What is insured?" below.

What is insured?

- ✓ Rearrangement or Curtailment
  - Rearrangement
  - Curtailment
- ✓ Delayed Departure
- ✓ Missed Departure
- ✓ Baggage Delay
- ✓ Baggage, Personal Money and Travel Documents
- ✓ Emergency Medical, Repatriation and Other Expenses
  - Emergency Medical Assistance
  - Repatriation Expenses
  - Funeral Expenses or Burial Costs
  - Emergency Dental Expenses
- ✓ Hospital Benefit
- ✓ Personal Accident and Public Transport Accident
- ✓ Personal Liability
  - Bodily Injury, Death, Serious Illness or Disease
  - Property Damage to Trip, Holiday or Rental Accommodation
- ✓ Death During a Trip

What is not insured?

- ✗ Your travel to a country, specific area or event to which the government of your country of temporary residence or other regulatory authority in a country in which you are travelling to/from has issued travel restrictions.
- ✗ Existing medical conditions or failing to keep to the terms of the 'Important Conditions Relating to Health' section.
- ✗ You travelling against professional medical advice or would be travelling against the advice of a medical practitioner had you asked their advice.
- ✗ Your wilfully, self-inflicted injury or serious illness, sexually transmitted diseases, solvent abuse, alcohol abuse or your alcohol dependency or drug use (other than drugs taken in accordance with treatment prescribed and directed by a medical practitioner, but not for the treatment of drug addiction or alcohol dependency).
- ✗ Circumstances known to you before the policy purchase date or booking any trip which could reasonably have been expected to lead to a claim.
- ✗ You failing to obtain, hold, produce or maintain the required immigration, work, residence or similar visas, permits or documents.
- ✗ Pandemic or epidemic unless specifically listed as covered.
- ✗ Any claim that occurs outside of your period of insurance.
- ✗ Your self-exposure to needless peril (except in an attempt to save human life).
- ✗ Your own unlawful action or any criminal proceedings against you or any loss or damage deliberately carried out or caused by you.
- ✗ Your loss of enjoyment
- ✗ Using a motorised vehicle unless you have a full and valid current driving licence that permits the use of such vehicles.
- ✗ Any sport or activity unless listed under the Sports and Activities section.
- ✗ Manual work or any professional sports or professional entertaining.
- ✗ Baggage, money or valuables left unattended.

Are there any restrictions on cover?

- ! The insured person must be an international student (or their immediate family and/or their group leader travelling with the international student) attending an international programme on a trip.
- ! You must hold a valid visa for the full duration of the period of insurance.
- ! You must be under 75 years old on the Cover Start Date of the period of insurance.
- ! You must comply with the Important Conditions Relating to Health section to have the full protection of your policy. There is no cover under this policy for any existing medical condition(s) not listed in the list of acceptable medical conditions in the policy wording.
- ! You must take all reasonable precautions to avoid bodily injury, serious illness, loss, theft or damage.
- ! If you purchase this insurance policy after leaving your home country while already on your trip and/or your trip has already started, there is a mandatory 14-day waiting period following the purchase date, during which no coverage applies.
- ! Cover under Section A - Rearrangement or Curtailment is provided for specific circumstances only and as stated in the policy wording.

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Where am I covered?

- ✓ Trips: You are covered for trips made to your country of temporary residence where you are undertaking your international programme.
- ✓ Holidays: You are covered for holidays within or outside your country of temporary residence, excluding holidays in your home country, for up to 21 consecutive days per holiday, provided the holiday begins and ends within the period of insurance.

What are my obligations?

- Claim notification should be made as soon as possible after any bodily injury, serious illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may lead to a claim under this policy.
- If you suffer a serious illness or bodily injury which leads to you being an inpatient in hospital or before any arrangements are made for repatriation, you must contact the Emergency Assistance Service.
- You must take all reasonable precautions to avoid injury, serious illness, disease, loss, theft or damage and take all reasonable steps to safeguard your property from loss or damage and to recover any lost or stolen property.
- You must take care to answer all questions honestly and to the best of your knowledge. You must not make any misrepresentation of a fact that could influence us in accepting this insurance.
- If, at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability, then you must disclose this to us at the time of submitting a claim.
- 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.

When and how do I pay?

The premium is due immediately on the issue date of the insurance policy. The premium must be paid directly to your school, institution or agency only, as the policyholder.

When does the cover start and end?

Section A – Part 1: Rearrangement cover commences on the issue date on the most recent summary of insurance.

All other cover under this policy commences on the Cover Start Date as stated on the summary 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 the insured person(s) most recent summary of insurance; or
b) the insured person(s) no longer meets the eligibility criteria; or
c) the insured person(s) visa is revoked or has expired; or
d) the insured person(s) period of insurance has expired; or
e) following emergency repatriation to the insured persons 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.