

Travel summary of cover

Please note that full details of benefits, features, conditions and exclusions can be found within the policy document. It is important that you read and fully understand the policy document as it forms the basis of the contract.

Benefits	Essentials	Extra	Platinum
Section 1: Emergency medical assistance costs and related expenses			
Emergency medical treatment			
Age up to 69 years old	€2,500,000	€5,000,000	€10,000,000
Age 70 to 74 years old	€2,500,000	€2,500,000	€2,500,000
Funeral costs outside Republic of Ireland	€7,500	€7,500	€7,500
Hospital benefit section limit	€500	€750	€1,500
limit each 24 hour period	€10	€20	€30
Dental treatment	€250	€500	€750
Section 2: Personal accident			
Death			
age 16 and over	€5,000	€15,000	€30,000
age 15 and under	€1,000	€1,000	€1,000
Loss of limb(s) and/or sight			
age 69 and under	€10,000	€25,000	€50,000
age 70 and over	€5,000	€12,500	€25,000
Permanent total disablement			
age 69 and under	€10,000	€25,000	€50,000
age 70 and over	€5,000	€12,500	€25,000
Section 3: Baggage			
Section limit	€1,000	€1,500	€2,500
Valuables - inner limit	€200	€300	€500
Single article limit	€150	€250	€350
Section 3a: Baggage delay			
Section limit	Not available	€100	€300
Section 4: Cancellation and cutting short a trip			
Travel fare, accommodation expenses and associated charges	€1,000	€5,000	€7,500
Section 5: Travel delay and missed departure			
Travel delay section limit		€300	€500
limit first 12 hours	Not available	€20	€40
limit subsequent 12 hours		€10	€20
Missed departure	€100	€500	€1,000
Missed connection	Not available	€250	€500

Benefits	Essentials	Extra	Platinum
Section 6: Passport, documents and driving licence			
Section limit	€150	€250	€500
Section 7: Personal money			
Personal money section limit in cash - inner limit:	€200	€350	€500
age 16 and over	€100	€200	€300
age 15 and under	€50	€75	€100
Section 8: Personal liability			
Section limit	€1,300,000	€2,000,000	€3,000,000
Section 9: Legal expenses and advice			
Costs and expenses	€30,000	€60,000	€60,000
Section 10: Hijack			
Section limit	Not available	€500	€1,000
limit each 24 hours		€25	€50
Section 11: Catastrophe, natural disaster and airspace closure			
Cancellation and cutting short a trip	Not available	Limits as section 4	Limits as section 4
Travel delay, missed departure or connection or not continuing a trip	Not available	Limits as section 5	Limits as section 5
Additional accommodation and/or transport costs	Not available	€500	€1,000
Kennel, cattery or professional pet sitter fees	Not available	€250	€500
Extending your stay benefit section limit each 24 hours	Not available	Not available	€1,000 €100
Section 12: Winter Sports cover (Age up to 69 years only)			
Own winter sports equipment	Not available	€750	€1,000
Hired winter sports equipment	Not available	€250	€500
Hire of replacement winter sports equipment	Not available	€100	€250
Delay due to avalanche	Not available	€200	€500
Piste closure section limit limit each 24 hours	Not available	€200 €20	€500 €50
Winter sports activity and ski pack	Not available	€250	€500
Ski/lift pass	Not available	€100	€250
Section 13: Golf cover			
Own golf equipment	Not available	€750	€1,000
Hired golf equipment	Not available	€250	€500
Hole In One	Not available	€100	€250
Golfing fees (green fees, hire/tuition fees, buggy or golf trolley)	Not available	€250	€500
Section 14: Cruise cover			
Baggage increased section limit		€2,500	€3,500
valuables inner limit	Not available	€750	€750
single article limit		€500	€500
Shore excursion or activity	Not available	€250	€500
Confinement/quarantine daily benefit section limit limit each 24 hours	Not available	€250 €25	€500 €50

Benefits	Essentials	Extra	Platinum
Section 15: Business cover			
Business equipment and samples section limit	Not available	€1,000	€2,000
single article limit		€500	€1,000
valuables inner limit		€750	€750
Business money section	Not available	€500	€1,000
Employee replacement	Not available	€1,000	€2,000
Section 16: Wedding Cover			
Wedding Rings	€0	€500	€1000
Wedding Attire	€0	€750	€1500
Wedding Gifts	€0	€750	€1500
Wedding Photography or Video recordings	€0	€350	€750
Excess			
Per person per claim (except personal liability, where excess is per policy)	€120	€90	€60
Trip duration – maximum number of days each trip			
Single trip	90	90	90
Annual multi-trip	45	45	62
Winter sport optional cover	Not available	22	31
Activities			
Leisure activities	As per policy	As per policy	As per policy
Winter sports activities	Not available	Optional	Optional

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