

# 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	Key benefits and features	Key exclusions or limitations
Section 1: Emergency medical assistance costs and related expenses					
Emergency medical treatment Age up to 69 years old Age 70 to 74 years old	€2,500,000 €2,500,000	€5,000,000 €2,500,000	€10,000,000 €2,500,000	Costs of emergency medical treatment (including rescue and assistance services), and includes related expenses for: <ul style="list-style-type: none"> <li>extra transport and accommodation;</li> <li>returning home if medically necessary;</li> <li>transport and accommodation of friend or relative to stay or travel with you;</li> <li>transport and accommodation of unattended children; and</li> <li>for returning your body or ashes to Republic of Ireland.</li> </ul>	<p>You or someone on your behalf must contact Ireland Assist as soon as possible if you need to go to hospital, arrange repatriation or need tests or surgery and/or incur costs over €250.</p> <p>We do not cover:</p> <ul style="list-style-type: none"> <li>the excess per person;</li> <li>non-essential treatment/expenses or anything known to be required at time of starting your trip;</li> <li>costs incurred in the Republic of Ireland; and</li> <li>any pre-existing medical condition.</li> </ul>
Funeral costs outside Republic of Ireland	€7,500	€7,500	€7,500	For costs if you die outside the Republic of Ireland.	
Hospital benefit section limit limit each 24 hour period	€500 €10	€750 €20	€1,500 €30	Benefit if you have to stay in hospital or are confined to your accommodation or quarantined. No excess applies if claiming under this event only.	
Dental treatment	€250	€500	€750	For emergency treatment for pain relief.	
Section 2: Personal accident					
Death age 16 and over age 15 and under	€5,000 €1,000	€15,000 €1,000	€30,000 €1,000	Benefit applies following accidental injury or death. No excess.	<p>We do not cover anything connected to:</p> <ul style="list-style-type: none"> <li>your job, manual work or physical labour; and</li> <li>activities not listed and/or activities specifically excluding personal accident.</li> </ul>
Loss of limb(s) and/or sight age 69 and under age 70 and over	€10,000 €5,000	€25,000 €12,500	€50,000 €25,000		
Permanent total disablement age 69 and under age 70 and over	€10,000 €5,000	€25,000 €12,500	€50,000 €25,000		

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Section 3: Baggage					
Section limit	€1,000	€1,500	€2,500	Cover for your baggage and valuables following damage, loss or theft.	We do not cover: <ul style="list-style-type: none"> <li>the excess per person;</li> <li>unattended baggage in your unlocked accommodation or left overnight in a vehicle;</li> <li>valuables unless with you at all times or locked in a safe or locked in your accommodation;</li> <li>theft unless evidence of force/forcible entry;</li> <li>personal money or sports equipment; and</li> <li>items in connection with your job.</li> </ul>
Valuables - inner limit	€200	€300	€500		
Single article limit	€150	€250	€350		
Section 3a: Baggage delay					
Section limit	Not available	€100	€300	Benefit for temporary loss of baggage for more than 12 hours on your outward journey. No excess applies.	We do not cover <ul style="list-style-type: none"> <li>claims for baggage delayed by customs or other officials.</li> </ul>
Section 4: Cancellation and cutting short a trip					
Travel fare, accommodation expenses and associated charges	€1,000	€5,000	€7,500	Cover for non-recoverable costs if you have to cancel or cut short your trip due to: <ul style="list-style-type: none"> <li>death, injury or illness of you or close relative/ business partner or someone you were to stay with;</li> <li>witness summons, jury service, compulsory quarantine or redundancy;</li> <li>your home being seriously damaged by fire, burglary, storm/flood within 7 days of your trip; and</li> <li>emergency posting outside Republic of Ireland, if you are a member of the forces or emergency services.</li> </ul>	We do not cover: <ul style="list-style-type: none"> <li>the excess per person;</li> <li>anything connected to circumstances you were aware of at start of cover or booking a trip (whichever is later);</li> <li>compensation for loyalty scheme points;</li> <li>anything connected to any government regulation and/or act; and</li> <li>failure of your service provider.</li> </ul>
Section 5: Travel delay and missed departure					
Travel delay section limit	Not available	€300	€500	Benefit for each 12 hour period if your public transport carrier departure is delayed. No excess if claiming under this event only. Cover for non-recoverable costs if you cancel after 12 hours delay.	We do not cover: <ul style="list-style-type: none"> <li>the excess per person;</li> <li>anything connected with circumstances you were aware of and/or public knowledge before booking a trip and/or buying cover;</li> <li>withdrawal of your service provider ordered by a government or regulatory authority or similar, closure of airspace, your point of departure or storm/severe snowfall, unless section 12 'Catastrophe, natural disaster and airspace closure' is insured; and</li> <li>messed connection(s) unless there was at least 3 hours between connection(s).</li> </ul>
limit first 12 hours		€20	€40		
limit subsequent 12 hours		€10	€20		
Missed departure	€100	€500	€1,000	If you miss your departure due to failure of public transport or your car is involved in an accident or breaks breaks down or is stolen (in the 12 hours prior to departure	
Missed connection	Not available	€250	€500	If you miss a connection due to events insured.	

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Section 6: Passport, documents and driving licence					
Section limit	€150	€250	€500	Cover for extra costs while replacement(s) are arranged following loss or theft.	<p>We do not cover:</p> <ul style="list-style-type: none"> <li>the excess per person; and</li> <li>items not with you unless in a locked safety deposit box or safe, or in your locked accommodation, or in care of your accommodation provider.</li> </ul>
Section 7: Personal money					
Personal money section limit in cash - inner limit:	€200	€350	€500	Cover for your personal money following loss or theft.	<p>We do not cover:</p> <ul style="list-style-type: none"> <li>the excess per person;</li> <li>items not with you unless in a locked safety deposit box or safe or in your locked accommodation; and</li> <li>theft unless evidence of force/forcible entry.</li> </ul>
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	Cover if you are legally liable for accidental death or injury to persons or loss or damage to property.	<p>We do not cover:</p> <ul style="list-style-type: none"> <li>the excess per policy;</li> <li>anything connected to your family, people working for you, your job, manual work or physical labour;</li> <li>activities not listed and/or activities specifically excluding personal liability; and</li> <li>firearms, animals, motorised vehicles, watercraft (unless manually propelled) and aircraft.</li> </ul>
Section 9: Legal expenses and advice					
Costs and expenses	€30,000	€60,000	€60,000	Cover for costs of legal advice and action to recover losses or damage against negligent third parties following your death or injury. No excess applies.	<p>We do not cover claims:</p> <ul style="list-style-type: none"> <li>which do not have reasonable prospects of success, or legal action we have not agreed to;</li> <li>relating to clinical negligence, a tour operator or agent; and</li> <li>relating to increased costs and expenses if you chose not to use our appointed representative.</li> </ul>
Section 10: Hijack					
Section limit limit each 24 hours	Not available	€500 €25	€1,000 €50	Benefit if your transport is hijacked and you are prevented from reaching your outward destination. No excess applies.	

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Section 11: Catastrophe, natural disaster and airspace closure					
Cancellation and cutting short a trip	Not available	Limits as section 4	Limits as section 4	Increases the events you have cover for (e.g. volcano, tsunami, fire, severe snowfall, or if a notice has been issued advising against all or all but essential travel to your destination). Cover applies for trips outside the Republic of Ireland and for additional benefits shown below.  For additional costs incurred.  For non-recoverable or extra costs of looking after your pets.  Benefit if you have to extend your stay due to events insured. No excess if claiming under this event only.	We do not cover: <ul style="list-style-type: none"> <li>the excess per person;</li> <li>anything connected with circumstances you were aware of and/or public knowledge before booking a trip and/or buying cover;</li> <li>losses recoverable from your service provider, government programme or similar;</li> <li>compensation for loyalty scheme points; and</li> <li>missed connection(s) unless there was at least 3 hours between connection(s).</li> </ul>
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	This optional extension provides cover for winter sports trip(s) for the activities listed in the policy. Includes cover for your own or hired equipment following loss, damage or theft and if you need to hire replacement(s). Additional benefits apply as shown below.  For additional accommodation/transport costs.  Benefit if all pistes at your resort are closed.  For unused fees, ski or lift pass, if due to illness or injury you are unable to take part in a pre-booked activity.  Cover following loss or theft.	We do not cover: <ul style="list-style-type: none"> <li>the excess per person;</li> <li>unattended equipment in your unlocked accommodation or left overnight in a vehicle;</li> <li>equipment while in use;</li> <li>theft unless evidence of force/forcible entry; and</li> <li>items in connection with your job.</li> </ul>
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	This optional extension provides cover for your own or hired equipment following loss, damage or theft and if you need to hire replacement(s). Additional benefits apply as shown below.  Cover applies for participation in an official competition only  If due to illness or injury you are unable to take part in a pre-booked activity, for unused costs of fees or tuition.	We do not cover: <ul style="list-style-type: none"> <li>the excess per person;</li> <li>unattended equipment in your unlocked accommodation or left overnight in a vehicle;</li> <li>equipment while in use; and</li> <li>items in connection with your job.</li> </ul>
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		

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Section 14: Cruise cover					
Baggage increased section limit valuables inner limit single article limit	Not available	€2,500 €750 €500	€3,500 €750 €500	This optional extension increases the limits for baggage to the total values shown here if your trip is a cruise of at least 5 days duration. Additional benefits apply as below.	We do not cover: <ul style="list-style-type: none"> <li>the excess per person;</li> <li>unattended baggage in your unlocked accommodation or left overnight in a vehicle;</li> <li>valuables unless with you or in a locked safe/safety deposit box or locked in your accommodation;</li> <li>theft unless evidence of force/forcible entry;</li> <li>personal money or any type of sports equipment; and</li> <li>items in connection with your job.</li> </ul>
Shore excursion or activity	Not available	€250	€500	If the vessel is unable to dock or due to illness/injury you are unable to take part in a pre-booked excursion or activity.	
Confinement/quarantine daily benefit section limit limit each 24 hours	Not available	€250 €25	€500 €50	Benefit following illness or injury if you are confined to your accommodation or are compulsorily quarantined. No excess if claiming under this event only.	
Section 15: Business cover					
Business equipment and samples section limit single article limit valuables inner limit	Not available	€1,000 €500 €750	€2,000 €1,000 €750	This optional extension provides cover for business trip(s) involving administrative duties only. Includes cover for your business equipment and samples following loss, damage or theft. Additional benefits apply as below.	We do not cover: <ul style="list-style-type: none"> <li>the excess per person;</li> <li>unattended equipment and samples in your unlocked accommodation or left overnight in a vehicle;</li> <li>valuables or business money unless with you or in a locked safe/safety deposit box or locked in your accommodation;</li> <li>theft unless evidence of force/forcible entry; and</li> <li>any type of sports equipment.</li> </ul>
Business money section	Not available	€500	€1,000	Cover for your business money following loss or theft.	
Employee replacement	Not available	€1,000	€2,000	For additional travel/accommodation costs if you are unable to meet your commitments due to the events insured.	
Section 16: Wedding Cover					
Wedding Rings	€0	€500	€1000	This optional extension provides cover for the bride and groom's wedding rings, attire, wedding gifts which are stolen, lost or damaged. It also provides cover for reasonable additional costs incurred if the photographs/video recordings of the wedding day are lost, stolen or damaged.  Please note that the photographer must be a professional photographer contracted by <b>you</b> to take the photographs/video recording of the wedding day.	We do not cover: <ul style="list-style-type: none"> <li>the excess per person;</li> <li>unattended baggage in your unlocked accommodation or left overnight in a vehicle;</li> <li>valuables unless with you at all times or locked in a safe or locked in your accommodation;</li> <li>theft unless evidence of force/forcible entry;</li> <li>personal money or sports equipment; and</li> <li>items in connection with your job.</li> </ul>
Wedding Attire	€0	€750	€1500		
Wedding Gifts	€0	€750	€1500		
Wedding Photography or Video recordings	€0	€350	€750		

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Excess					
Per person per claim (except personal liability, where excess is per policy)	€120	€90	€60	If a claim is made under more than one section (caused by the same event at same time), one excess applies and this will be the highest excess applicable.	
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	The policy covers the listed leisure activities provided you wear appropriate safety equipment and take appropriate safety precautions.	We do not cover: <ul style="list-style-type: none"> <li>• an activity undertaken as main purpose of a trip unless it's listed as an activity holiday or optional winter sports cover is insured;</li> <li>• activities on a professional or non-casual basis;</li> <li>• sports equipment (winter sports and golf equipment only apply where optional cover insured); and</li> <li>• winter sports unless optional cover insured and no activities involving ice climbing, ski acrobatics, ski flying, skiing against local authority or resort management warning/advice, ski-stunting, ski jumping, ski mountaineering, or bob sleighs, luges, bungees or skeletons.</li> </ul>
Winter sports activities	Not available	Optional	Optional	For winter sports activities listed in the policy. Applies where section 12 optional cover is insured	

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