

This is a summary of the AA Ireland Travel Insurance Policy which is underwritten by Inter Partner Assistance. It does not contain the full terms and conditions of cover, but highlights the main benefits and significant exclusions to help you decide if the policy meets your needs. The types of cover available are single, annual multi trip and backpacker as shown in the table at the end of this document. Your travel insurance certificate will show the type of cover you have selected. Full details are in the Policy wording booklet.

A specimen Policy wording booklet is available to download from our website, or on request, and will be sent to you automatically if you choose to take out a policy. It is important that you read the Policy wording booklet carefully when you receive it. Where a heading is underlined in this policy summary, full details can be found in your Policy wording booklet.

## **TYPE OF INSURANCE AND COVER**

Travel insurance for single trips, annual multi trips and backpacker trips - *your travel insurance certificate will show your selected cover.*

Golf and business equipment cover may also be included - *your travel insurance certificate will show if you've selected these options.*

Some Winter Sports and/or other hazardous sports and activities may also be included - *your travel insurance certificate will show if you've selected these options.*

## **CONDITIONS**

- It's essential that you refer to the important conditions relating to the health section in the Policy wording booklet as failure to comply with these conditions may jeopardise your claim or your cover.
- You must tell us as soon as possible of any changes to your circumstances that may affect your travel insurance policy. If you do not tell us about relevant facts or changes, your policy may not be valid.
- If you're travelling to Australia and you need medical treatment you must enrol with a local Medicare office.

Special conditions apply to each section of your policy so please refer to the Policy wording booklet for full details.

## **POLICY EXCESSES**

Unless you have selected to waive the excess – (*your travel insurance certificate will show if you've selected this option*), your policy has an excess which applies to each claim, per section, per insured person for each separate incident. The policy excess, applicable to the cover purchased is shown in the schedule of benefits on page 2 of the Policy wording booklet.

## **SIGNIFICANT OR UNUSUAL EXCLUSIONS AND LIMITATIONS**

- Maximum trip durations are as follows:
  - Single Trips: 365 days
  - Annual Multi Trips: Unlimited number of trips per policy period with maximum individual trip durations of up to 45 days. Winter Sports restricted to 17 days per policy period.
  - Backpacker Trips: 365 days
- Activities and practices shown on pages 13 and 14 in the Policy wording booklet are excluded unless shown as operative on your travel insurance certificate. Please also read the general exclusions section of the Policy wording booklet.
- Travelling to a country, specific area or event to which the travel advice unit of the Department of Foreign Affairs, World Health Organisation (WHO) or similar body has advised against all or all but essential travel.
- Wilful, self inflicted injury, solvent abuse, alcohol abuse and the use of drugs.
- Unlawful actions and any subsequent legal proceedings brought against you.

### **Section A - Cancellation or Curtailment charges**

- Redundancy caused by misconduct, resignation, voluntary redundancy or where notification of redundancy was given prior to the application for this policy.

### **Section B - Emergency medical and other expenses**

- Treatment or surgery which in the opinion of the medical practitioner in attendance and AXA Assistance can be delayed until your return to Ireland.
- Expenses incurred as a result of a tropical disease where the recommended inoculations have not been undertaken.
- Medication, which prior to departure is known to be required.

### **Section E - Baggage, Baggage delay and passport**

- Valuables or your passport left unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
- Business goods, samples or tools used in connection with your occupation.
- Baggage contained in an unattended motor vehicle between 9 p.m. and 8 a.m. or between 8 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.
- Sports equipment whilst in use and ski equipment.
- Contact or corneal lenses, hearing aids, dental or medical fittings and other items are excluded - please refer to your Policy wording booklet for the full list.
- Baggage left unattended at any time.

### **Section F - Personal money**

- Personal money left unattended at any time unless in a hotel safe or safety deposit box.
- Loss or theft of traveller's cheques where you haven't complied with the issuing agent's conditions.

### **Section G - Personal liability**

- Pursuit of any trade, business or profession, or the ownership of any vehicles, aircraft or mechanically operated watercraft.

### **Section P - Overseas legal expenses and assistance**

- Claims against a carrier, or the Travel Agent or Tour Operator, Inter Partner Assistance or their agents, AXA Assistance or their agents, AA Ireland, or someone you were travelling with.

### **Section Q – Winter Sports (optional cover)**

- Ski equipment contained in or stolen from an unattended motor vehicle between 9 p.m. and 8 a.m. or between 8 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.
- Ski equipment left unattended in a place to which the general public has access.
- Deductions for wear and tear will be made - see policy wording booklet for full details.

### **Section R - Business Equipment (optional cover)**

- Business equipment contained in or stolen from an unattended motor vehicle between 9 p.m. and 8 a.m. or between 8 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.
- Business equipment in the custody of a carrier.
- Business equipment left unattended in a place to which the general public has access.
- Deductions for wear and tear will be made - see policy wording booklet for full details.

### **Section S - Golf cover (optional cover)**

- Golf equipment contained in or stolen from an unattended motor vehicle between 9 p.m. and 8 a.m. or between 8 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.
- Golf equipment left unattended in a place to which the general public has access.
- Deductions for wear and tear will be made - see policy wording booklet for full details.

### **DURATION OF THE POLICY**

For Single Trip and Backpacker travel insurance, this will be from the date you arrange cover until the completion of your trip, but not in any case exceeding the period shown on the validation certificate. For Annual Multi Trip travel insurance this will be from the start date of cover shown on the validation certificate for individual trips during a 12 month period.

### **CANCELLATION PERIOD**

You are free to cancel this policy at any time. If you wish to cancel within 14 days of receipt of the policy documents, you may by writing to us for a full 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. If you cancel after the first 14 days of receipt of the policy documents then no premium refund will be made. See General conditions applicable to the whole policy in the Policy wording booklet.

### **MAKING A CLAIM**

For all claims call us on 01 431 1204. Claims must be made within 31 days of the event which may give rise to a claim.

### **COMPLAINTS**

Does Your complaint relate to:

#### **A. Your policy?**

If A, You need to, contact AA Ireland Travel Insurance on Tel: 01 617 9988 or post to AA Ireland, Travel Insurance, 56 Drury Street, Dublin 2

#### **B. A claim on Your policy?**

If B, You need to, contact AXA Assistance Claims Centre on Tel: 01 431 1204 or post to AXA Assistance Claims Centre, Kilmartin N6 Retail Park, Athlone, Co. Westmeath.

Complaints can subsequently be referred to the Financial Ombudsman Service. Full details can be found in the Policy wording booklet.

## SIGNIFICANT FEATURES AND BENEFITS

The table shows the maximum benefits you can claim. Some sections are optional - please refer to your travel insurance certificate for your selected cover.

### AA Ireland Travel Insurance – Schedule of Benefits, Limits and Excesses

Section	Description	Single Trip & Annual Multi Trip Cover Limit	Excess per Insured person	Backpacker Cover Limit	Excess per Insured person
A	<b>Cancellation or Curtailment</b>	Up to €6,000	€75 (€20 Loss of deposit)	Up to €3,000	€75 (€25 Loss of deposit)
B	<b>Emergency Medical Expenses and other expenses</b> Including emergency assistance services	Up to €11,000,000	€75	Up to €5,000,000	€125
C	<b>Hospital Benefit</b>	€20 per day up to €700	N/A	NO COVER	N/A
D	<b>Personal Accident</b> Loss of limbs or sight Permanent Total Disablement Death benefit	Max Benefit Up to €32,000 €32,000 €32,000 €32,000	N/A	Max Benefit Up to €10,000 €10,000 €10,000 €5,000	N/A
E	<b>Baggage, Baggage Delay and Passport</b> Single Item Limit Valuables Limit in total Unreceipted Items Limit Unreceipted Single Item Limit Delayed Baggage (after 12 hours) Replacement of Passport Emergency Passport Travel	Up to €3,000	€75	Up to €1,000	€75
		€350 €350 Up to €300 €75 Up to €150 (€50 per day) Up to €350 Up to €350	N/A	€150 €150 Up to €300 €75 NO COVER Up to €100 Up to €100	N/A
F	<b>Personal Money and Documents</b> Cash Limit Cash (aged under18) Documents Limit	Up to €700 €350 €50 €350	€75	Up to €200 €200 €50 €200	€75
G	<b>Personal Liability</b>	Up to €2,250,000	€250	Up to €1,000,000	€250
H	<b>Delayed Departure</b>	€20 per 12 hour period Up to €700	N/A	NO COVER	N/A
I	<b>Holiday Abandonment</b>	Up to €6,000 (after 24 hours)	€75	Up to €3,000 (after 24 hours)	€75
J	<b>Missed Departure</b>	Up to €800	€75	Up to €600	€75
K	<b>Catastrophe</b>	Up to €1,000	€75	NO COVER	N/A
L	<b>Mugging Benefit</b>	€40 per day up to €400	N/A	NO COVER	N/A
M	<b>Withdrawal of Services</b>	€50 per day up to €500	N/A	NO COVER	N/A
N	<b>Kennel/Cattery Fees</b>	€20 per day up to €100	N/A	NO COVER	N/A
O	<b>Third Party Supplier Insolvency</b>	Up to €2,000	€75	NO COVER	N/A
P	<b>Overseas Legal Expenses and Assistance</b>	Up to €30,000	€250	Up to €15,000	€250
<b>OPTIONAL SECTIONS</b>					
<b>Winter Sports cover (available upon payment of an additional premium and shown in the travel insurance certificate)</b>					
Q1	<b>Ski Equipment</b> Owned Hired Single Item Limit Unreceipted Items Limit Unreceipted Single Item Limit	Up to €1,000 Up to €600 €250	€75	NO COVER	N/A
		Up to €300 €75			
Q2	<b>Ski Hire</b>	€30 per day up to €600	N/A	NO COVER	N/A
Q3	<b>Ski Pack Ski Pass</b>	€50 per day up to €600	N/A	NO COVER	N/A
Q4	<b>Piste Closure</b>	€30 per day up to €600	N/A	NO COVER	N/A
Q5	<b>Avalanche Closure</b>	Up to €600	€75	NO COVER	N/A
<b>Business cover (available upon payment of an additional premium and shown in the travel insurance certificate)</b>					
R1	<b>Business Equipment</b> Single Item Limit Computer Equipment Single Item Limit Samples Limit Unreceipted Items Limit Unreceipted Single Item Limit Delayed Business Equipment Emergency Courier of Essential Business Equipment	Up to €2,000 €750 €1,500 €500 Up to €300 €75	€75	NO COVER	N/A
		€100 per day up to €300 Up to €500	N/A		
R2	<b>Business Equipment Hire</b>	€150 per day up to €750	N/A	NO COVER	N/A
R3	<b>Business Money</b> Cash Limit	Up to €1,000 €500	€75	NO COVER	N/A
<b>Golf cover (available upon payment of an additional premium and shown in the travel insurance certificate)</b>					
S1	<b>Golf Equipment</b> Single Item Limit Unreceipted Items Limit Unreceipted Single Item Limit	Up to €1,000 €250	€75	NO COVER	N/A
		Up to €300 €75			
S2	<b>Golf Equipment Hire</b>	€30 per day up to €300	N/A	NO COVER	N/A
S3	<b>Non Refundable Golfing Fees</b>	€75 per day up to €300	N/A	NO COVER	N/A