

## Travel Policy Summary

This document only outlines the main benefits and exclusions of the Allianz Travel policy. The full benefits, terms and conditions, limitations and exclusions are contained in the policy, a copy of which is available upon request. Please take time to read your policy and policy schedule to ensure that you understand the cover provided by the policy. Details of the persons insured, period of insurance, level of cover and chosen sections are shown on your policy schedule. The different sections of cover that are available on an Allianz Travel policy are detailed below. Your policy may not include all of these sections or all of the covers within a section. Please refer to your policy schedule for details.

Cover	Gold		Silver		Bronze		Backpacker	
	Limit (up to)	Excess	Limit (up to)	Excess	Limit (up to)	Excess	Limit (up to)	Excess
<b>1 Cancellation or curtailment</b> - Excursions	€5,500 €150	€55	€2,750 €150	€75	€550 €150	€100	€2,750 €150	€100
<b>2 Emergency medical and associated expenses</b> - In-patient benefit - Funeral expenses - Dental - Excursions - Transport / accommodation in home country	€10 million €1,000 (€50/day) €1,500 €350 €150 €1,000	€55	€5 million €550 (€25/day) €1,500 €350 €150 €1,000	€75	€1 million €220 (€10/day) €1,500 €350 €150 €1,000	€100	€5 million €550 (€25/day) €1,500 €350 €150 €1,000	€100
<b>3 Loss of passport</b>	€275	Nil	€165	Nil	No cover	N/A	€165	Nil
<b>4 Delayed possessions</b>	€220 after 12 hrs	Nil	€165 after 12 hrs	Nil	€55 after 12 hrs	Nil	€165 after 12 hrs	Nil
<b>5 Personal possessions</b> - Single item, pair or set - Valuables limit - Tobacco, alcohol, fragrances	€2,200 €330 €550 €50	€55	€1,650 €330 €440 €50	€75	No cover	N/A	€1,650 €330 €440 €50	€100
<b>6 Personal money</b> - Cash	€550 €275	€55	€550 €275	€75	No cover	N/A	€550 €275	€100
<b>7 Personal accident</b>	€22,000	Nil	€16,500	Nil	€5,500	Nil	€16,500	Nil
<b>8 Missed departure</b>	€825	Nil	€550	Nil	€275	Nil	€550	Nil
<b>9 Delayed departure</b> - Delay  - Abandonment	€330 (€30 1 <sup>st</sup> 12hrs, €15 / extra 12hrs) €5,500 (after 24hrs)	Nil €55	€280 (€20 1 <sup>st</sup> 12hrs, €10 / extra 12hrs) €2,750 (after 24hrs)	Nil €75	€110 (€10 / 12hrs) €550 (after 24hrs)	Nil €100	€280 (€20 1 <sup>st</sup> 12hrs, €10 / extra 12hrs) €2,750 (after 24hrs)	Nil €100
<b>10 Personal liability</b>	€2 million	€55	€2 million	€75	€1 million	€165	€2 million	€100
<b>11 Legal expenses</b>	€27,500	Nil	€27,500	Nil	No cover	N/A	€27,500	Nil
<b>12 Catastrophe</b>	€500	Nil	No cover	N/A	No cover	N/A	No cover	N/A
<b>13 Mugging</b>	€250	Nil	No cover	N/A	No cover	N/A	No cover	N/A
<b>14 Pet care</b>	€100	Nil	No cover	N/A	No cover	N/A	No cover	N/A
<b>Additional covers</b>								
<b>15 Winter sports cover</b> Ski pack Delayed ski equipment Ski equipment (own) - single item Ski equipment (hired) Piste closure Avalanche closure	€330 €330 after 12 hrs €440 €330 €220 €220 (€20/day) €275 (€25/day)	€55 Nil €55 €55 €55 Nil Nil	€330 €330 after 12 hrs €440 €330 €220 €220 (€20/day) €275 (€25/day)	€75 Nil €75 €75 €75 Nil Nil	€330 No cover No cover No cover No cover €220 (€20/day) €275 (€25/day)	€100 N/A N/A N/A N/A Nil Nil	€330 €330 after 12 hrs €440 €330 €220 €220 (€20/day) €275 (€25/day)	€100 Nil €100 €100 €100 Nil Nil
<b>16 Golf cover</b> Green fees Delayed golf equipment Golf equipment (single item) Hole in one	€400 (€80/day) €220 (€20/12 hrs) €1,650 (€300) €55	€55 Nil €55 Nil	€400 (€80/day) €220 (€20/12 hrs) €1,650 (€300) €55	€75 Nil €75 Nil	No cover No cover No cover No cover	N/A N/A N/A N/A	No cover No cover No cover No cover	N/A N/A N/A N/A
<b>17 Wedding cover</b> Wedding rings Wedding gifts Wedding clothes Wedding photographs / video	€500 /ring €1,000 /couple €1,500 /couple €750 /couple	€55 €55 €55 €55	€500 /ring €1,000 /couple €1,500 /couple €750 /couple	€75 €75 €75 €75	No cover No cover No cover No cover	N/A N/A N/A N/A	No cover No cover No cover No cover	N/A N/A N/A N/A
<b>18 Business cover</b> Replacement business associate Business equipment - single item, pair or set Business samples	€1,000 €550 €300 €275	€55 €55 €55 €55	€825 €330 €100 €165	€75 €75 €75 €75	No cover No cover No cover No cover	N/A N/A N/A N/A	No cover No cover No cover No cover	N/A N/A N/A N/A

These are the main restrictions and exclusions that apply to your Allianz Travel Policy. Please read your policy and your schedule for full details.

Important information about pre-existing medical conditions	Significant exclusions or limitations	Policy section
<p>Your policy does not cover directly or indirectly related claims arising from the following, if in the 12 months before taking out this insurance, you:</p> <ul style="list-style-type: none"> <li>• have been prescribed medication;</li> <li>• have received treatment or attended a medical practitioner for any medical condition;</li> <li>• have attended a hospital or clinic as an out-patient or in-patient;</li> <li>• have been referred for tests, investigations, treatment, surgery or are awaiting results;</li> <li>• have been diagnosed as having a terminal illness</li> </ul> <p><b>Unless</b> the condition(s) has/have been declared to us and we have confirmed cover in writing.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>• Any claim unless you are fit to travel and able to undertake your planned journey.</li> <li>• Any claim if you travel against the advice of a doctor or where you would have been if you had sought their advice before beginning your journey.</li> <li>• Any claim if you know you will need medical treatment or consultation at any medical facility during your journey.</li> <li>• Any claim if you had any undiagnosed symptoms for which you were awaiting investigations or consultations or the results of investigations and where the underlying cause had not been established.</li> <li>• Any claim if you are travelling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.</li> </ul>	Health declaration and health exclusions.
Significant features and benefits (all benefits are per person unless otherwise stated)	Significant exclusions or limitations	Policy section
<p><b>Cancellation &amp; curtailment</b> We will pay up to the amount shown in your summary of cover if you cancel your journey before it begins, or you cut your journey short, due to certain necessary circumstances. The circumstances covered are listed in the Policy Document.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>• Any claim where you are unable to comply with the health declaration and health exclusions.</li> <li>• You not wanting to travel or not enjoying your journey.</li> <li>• Any claim caused by anything the company providing your transport or accommodation, their agents or any person acting for you or your conference organiser is responsible for.</li> <li>• Any incident where you do not have a medical certificate from the doctor treating you abroad that says you need to return home early.</li> </ul>	1
<p><b>Emergency medical and associated expenses</b> We will pay up to the amount shown in your summary of cover if you are taken into hospital or you need to come home early or extend your journey because of illness or accident.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>• Any claim where you are unable to comply with the health declaration and health exclusions.</li> <li>• Travelling on a motorcycle unless the rider has an Irish motorcycle driving licence and crash helmets are worn.</li> <li>• Medical expenses in your home country.</li> </ul>	2
<p><b>In-patient benefit</b> We will pay up to the amount shown in your summary of cover if you are admitted to hospital as an in-patient during your journey, to pay for meals, phone calls and travel.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>• As Emergency medical and associated expenses above.</li> </ul>	2
<p><b>Loss of passport</b> We will pay up to the amount shown in your summary of cover for transport and accommodation costs to get a temporary passport, and the equivalent value of the remaining period if it is lost or stolen on your journey.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>• Any claim if you do not get a confirmation of the replacement passport costs from the consulate.</li> </ul>	3
<p><b>Delayed personal possessions</b> We will pay up to the amount shown in your summary of cover to purchase essential items if your personal possessions are delayed for more than 12 hours on your outward journey.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>• Anything which you do not have a receipt for.</li> <li>• Any claim if you do not get a letter from the carrier confirming the delay.</li> </ul>	4
<p><b>Personal possessions</b> We will pay up to the amount shown in your summary of cover if your personal possessions are damaged lost or stolen on your journey. Single item and valuable limits apply. A deduction may be made for wear, tear and loss of value.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>• Any claim not supported by a police report.</li> <li>• Any items left unattended unless they are locked in your accommodation or the luggage compartment of a motor vehicle.</li> <li>• Valuables carried in suitcases or left in a motor vehicle.</li> <li>• Damaged items if you do not keep the items for repair or inspection.</li> <li>• Personal money.</li> </ul>	5
<p><b>Personal money</b> We will pay up to the amount shown in your summary of cover if your personal money is lost or stolen on your journey. Cash limits apply while cash is carried on you, whether jointly owned or not.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>• Any claim not supported by a police report.</li> <li>• Any claim unless you provide currency exchange receipts showing the amount.</li> <li>• Loss or theft of personal money unless it is on your person, locked in a safe or safety deposit box, or locked in your accommodation.</li> </ul>	6

Significant features and benefits (all benefits are per person unless otherwise stated)	Significant exclusions or limitations	Policy section
<p><b>Personal accident</b></p> <p>We will pay up to the amount shown in your summary of cover if following an accident during your journey, your injuries lead to death, total loss of sight / limb or permanent disability. An accident must be caused by something external and visible.</p> <p>The amount payable for death is reduced if you are aged 15 or under. See policy for full details.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>Anything caused by an illness.</li> <li>Suicide.</li> <li>Any claim for permanent physical disability if you are aged 15 and under or 76 and over at the time of the accident.</li> <li>Any claim arising more than one year after the original accident.</li> </ul>	7
<p><b>Missed departure</b></p> <p>We will pay up to the amount shown in your summary of cover for extra transport and accommodation if you arrive at your departure point too late to board your booked transport due to:</p> <ul style="list-style-type: none"> <li>public transport not running to its timetable; or</li> <li>the vehicle you are travelling in has an accident or breaks down.</li> </ul>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>Any claim unless you get a letter from the transport provider confirming the delay or get confirmation from the authority who attended the accident or breakdown.</li> </ul>	8
<p><b>Departure delay</b></p> <p>If your departure is delayed because of reasons listed in the policy document by more than 12 hours we will pay up to the amount shown in your summary of cover for each 12 hour period you are delayed. Alternatively we will pay for abandoning your journey if you choose to cancel your holiday after a 12 hour delay before you leave your home country.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>Any claim unless you get a letter from the transport provider confirming the delay.</li> <li>Anything caused by you not checking in when you should have done.</li> <li>Any delay which was announced before you bought your policy or travel tickets.</li> </ul>	9
<p><b>Personal liability</b></p> <p>We will pay up to the amount shown in your summary of cover for costs that you are legally liable for due to any of the following that you cause during your journey:</p> <ul style="list-style-type: none"> <li>bodily injury of another person</li> <li>loss or damage to other people's property.</li> </ul>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>Any claim if you admit liability.</li> <li>Any accidents caused by your possession of any motorised or mechanical vehicle.</li> <li>Anything which happens to anyone employed by you or a relative.</li> <li>Bodily injury suffered by you, your relative or travelling companion.</li> </ul>	10
<p><b>Legal expenses</b></p> <p>We will pay up to the amount shown in your summary of cover to take legal action for compensation as a result of your death, illness or injury during your journey. You must pay this amount back out of any compensation you receive.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>Any costs not agreed by us.</li> <li>Any claim against a travel agent, tour operator, carrier or us.</li> <li>Any claim not notified to us within 90 days.</li> </ul>	11
<p><b>Catastrophe</b></p> <p>We will pay up to the amount shown in your summary of cover for extra transport and accommodation costs you have to pay as a result of a catastrophe occurring during your journey.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>Any claim where it is confirmed that it is safe to stay in the area.</li> <li>Circumstances you already knew about before you travelled.</li> </ul>	12
<p><b>Mugging</b></p> <p>We will pay up to the amount shown in your summary of cover if you are hospitalised following a mugging during your journey.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>Any claim not supported by a police report.</li> </ul>	13
<p><b>Pet care</b></p> <p>We will pay up to the amount shown in your summary of cover for extra kennel or cattery fees if you are delayed in returning home because of death injury or illness or there is a delay to the public transport you are using.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> <li>Any claim unless you get a letter from the transport provider confirming the delay.</li> </ul>	14

Additional cover		
Significant features and benefits (all benefits are per person unless otherwise stated)	Significant exclusions or limitations	Policy section
<b>Winter sports</b> Cover only applies when the extra premium has been paid and this is shown on your policy schedule.	<ul style="list-style-type: none"> <li>Annual multi-trip policies will only provide up to 17 days winter sports cover during the period of insurance when the appropriate premium has been paid.</li> </ul>	15
<b>Ski pack</b> We will pay up to the amount shown in your summary of cover in total for your ski pack costs that have been paid if: <ul style="list-style-type: none"> <li>you cancel or cut short your journey;</li> <li>you cannot ski because of an injury or illness during your journey.</li> </ul>	Cover is not provided for: <ul style="list-style-type: none"> <li>Any claim where you are unable to comply with the health declaration and health exclusions.</li> <li>You not wanting to travel or not enjoying your journey.</li> <li>Any claim caused by anything the company providing your transport or accommodation, their agents or any person acting for you or your conference organiser is responsible for.</li> <li>Any incident where you do not have a medical certificate from the doctor treating you abroad that says you need to return home early or you are unable to ski because of your injury / illness.</li> </ul>	15
<b>Delayed ski equipment</b> We will pay up to the amount shown in your summary of cover to purchase essential items if your ski equipment is delayed for more than 12 hours on your outward journey.	Cover is not provided for: <ul style="list-style-type: none"> <li>Any claim if you do not get a letter from the carrier confirming the delay.</li> <li>Any claim if you do not provide receipts for the hired equipment.</li> </ul>	15
<b>Ski equipment</b> We will pay up to the amount shown in your summary of cover for ski equipment you own or hire that is damaged lost or stolen on your journey. A single item limit applies. A deduction may be made for wear, tear and loss of value.	Cover is not provided for: <ul style="list-style-type: none"> <li>Any claim for theft not supported by a police report.</li> <li>Ski equipment unless you take reasonable precautions to protect it.</li> <li>Anything which you cannot provide a receipt or proof of ownership for.</li> <li>Damaged items if you do not keep the items for repair or inspection.</li> </ul>	15
<b>Piste closure</b> We will pay up to the amount shown in your summary of cover if you cannot ski at your pre-booked ski resort because the ski lifts and ski schools are closed due to adverse weather conditions.	Cover is not provided for: <ul style="list-style-type: none"> <li>Any claim if you do not get a letter from the ski-lift operators confirming the piste closure.</li> <li>Any claim if the ski lifts and schools are closed for any other reason.</li> </ul>	15
<b>Avalanche closure</b> We will pay up to the amount shown in your summary of cover in total for extra accommodation and transport costs to get you to your destination or back home because of an avalanche in your resort.	Cover is not provided for: <ul style="list-style-type: none"> <li>Any claim if you do not get a letter from the relevant authority confirming the avalanche.</li> </ul>	15
<b>Golf cover</b> Cover only applies when the extra premium has been paid and this is shown on your policy schedule.		16
<b>Green fees</b> We will pay up to the amount shown in your summary of cover in total for your green fees costs that have been paid if: <ul style="list-style-type: none"> <li>you cancel or cut short your journey;</li> <li>you cannot play golf because of an injury or illness during your journey.</li> </ul>	Cover is not provided for: <ul style="list-style-type: none"> <li>Any claim where you are unable to comply with the health declaration and health exclusions.</li> <li>You not wanting to travel or not enjoying your journey.</li> <li>Any claim caused by anything your travel provider, their agents or any person acting for you is responsible for.</li> <li>Any incident where you do not have a medical certificate from the doctor treating you abroad that says you need to return home early or you are unable to use your green fees because of your injury / illness.</li> </ul>	16
<b>Delayed golf equipment</b> We will pay up to the amount shown in your summary of cover to purchase essential items if your golf equipment is delayed for more than 12 hours on your outward journey.	Cover is not provided for: <ul style="list-style-type: none"> <li>Any claim if you do not get a letter from the carrier confirming the delay.</li> <li>Any claim if you do not provide receipts for the hired equipment.</li> </ul>	16
<b>Golf equipment</b> We will pay up to the amount shown in your summary of cover for golf equipment you own or hire that is damaged lost or stolen on your journey. A single item limit applies and a deduction may be made for wear, tear and loss of value	Cover is not provided for: <ul style="list-style-type: none"> <li>Any claim for theft not supported by a police report.</li> <li>Golf equipment unless you take reasonable precautions to protect it.</li> <li>Anything which you cannot provide a receipt or proof of ownership for.</li> <li>Damaged items if you do not keep the items for repair or inspection.</li> </ul>	16
<b>Hole in one</b> We will pay up to the amount shown in your summary of cover if you get a hole in one during a round of golf during your journey.	Cover is not provided for: <ul style="list-style-type: none"> <li>Any claim unless you get a letter from the golf club confirming your hole in one.</li> </ul>	16

Additional cover		
Significant features and benefits (all benefits are per person unless otherwise stated)	Significant exclusions or limitations	Policy section
<b>Wedding cover</b> Cover only applies when the extra premium has been paid and this is shown on your policy schedule.		17
<b>Wedding rings, wedding gifts, wedding clothes</b> We will pay up to the amount shown in your summary of cover for wedding rings, wedding gifts or wedding clothes that are damaged lost or stolen on your journey. A deduction may be made for wear, tear and loss of value.	Cover is not provided for: <ul style="list-style-type: none"> <li>Any claim for theft not supported by a police report.</li> <li>Any claim unless you take reasonable precautions to protect your items.</li> <li>Anything which you cannot provide a receipt or proof of ownership for.</li> <li>Damaged items if you do not keep the items for repair or inspection.</li> </ul>	17
<b>Wedding photos / videos</b> We will pay up to the amount shown in your summary of cover to reprint the photos / replace the video for reasons shown in the policy document.	Cover is not provided for: <ul style="list-style-type: none"> <li>Any claim unless you get written confirmation from the photographer of the reason for their non-attendance.</li> </ul>	17
<b>Business cover</b> Cover only applies when the extra premium has been paid and this is shown on your policy schedule.		18
<b>Replacement business associate</b> We will pay up to the amount shown in your summary of cover to send a business colleague to complete your business itinerary .	Cover is not provided for: <ul style="list-style-type: none"> <li>Any claim where you are unable to comply with the health declaration and health exclusions.</li> <li>Any costs which we have not authorised.</li> </ul>	18
<b>Business equipment, Business samples</b> We will pay up to the amount shown in your summary of cover for business equipment and samples that are damaged lost or stolen on your journey. A single item limit applies and a deduction may be made for wear, tear and loss of value.	Cover is not provided for: <ul style="list-style-type: none"> <li>Any claim for theft not supported by a police report.</li> <li>Business equipment or business samples unless you take reasonable precautions to protect them.</li> <li>Anything which you cannot provide a receipt or proof of ownership for.</li> <li>Damaged items if you do not keep the items for repair or inspection.</li> </ul>	18
Significant features	What is not covered	Policy section
<b>Excess</b>	<ul style="list-style-type: none"> <li>Under some sections of the policy you will have to pay an excess. This means that you will be responsible for paying the first part of the claim for each incident. We will deduct one excess for each person insured, for each section of the policy, for each incident.</li> </ul> <p>The amount of the excess is shown in your summary of cover.</p>	1, 2, 5, 6, 9, 10, 15, 16, 17 and 18
<b>Consequential loss</b>	<ul style="list-style-type: none"> <li>Any loss caused as a direct or indirect result of anything you are claiming for, including loss of earnings or loss of enjoyment.</li> </ul>	General exclusions
<b>Residency</b>	<ul style="list-style-type: none"> <li>The policy is only available to residents of the Republic of Ireland.</li> </ul>	Conditions
<b>Trip limit</b>	<p><b>For single trip policies</b></p> <ul style="list-style-type: none"> <li>The policy can be purchased for trips up to 180 days duration.</li> </ul> <p><b>For annual multi-trip policies</b></p> <ul style="list-style-type: none"> <li>The policy does not cover any part of a trip that is longer than 35 days duration. This limit can be increased to 60 or 90 days when the extra premium has been paid.</li> </ul>	Definition of words
<b>Age limits</b>	<p><b>For single trip policies</b></p> <ul style="list-style-type: none"> <li>There is no maximum age on single trip policies.</li> </ul> <p><b>For annual multi-trip policies</b></p> <ul style="list-style-type: none"> <li>Annual multi-trip policies are only available to persons aged 64 or under at the date the policy is issued.</li> </ul> <p><b>For backpacker policies</b></p> <ul style="list-style-type: none"> <li>Backpacker policies are only available to persons aged 35 or under at the date the policy is issued.</li> </ul>	Conditions