

# Trabolgan Holiday Centre Limited Travel Insurance

## Summary of Cover

This is a summary of cover and does not contain all the terms and conditions which can be found in the Group Policy document number IAS84638 a copy of which is available upon request from Trabolgan Holiday Centre Limited or from Aon MacDonagh Boland, the Intermediary. Please take time to make sure you understand the cover it provides. Cover is underwritten by Chubb European Group Limited.

### What is the Injury and Travel Insurance?

The Insurance provides benefits or covers the costs of persons who, during the period of insurance, suffer an injury resulting in death or disablement; incur cancellation, curtailment or alteration expenses; are the subject of stolen or lost personal belongings or money or require to be indemnified should they become liable for some unintentional personal injury or damage to property of others.

### Who can be covered?

- A. Persons, aged under 85, who have arranged a holiday with Trabolgan Holiday Centre Limited
- B. Any Partner, aged under 85, of a person described in Category A whilst accompanying the person described in Category A
- C. Any Child of a person described in Categories A or B whilst accompanying them.

### When does cover operate

Cover for cancellation starts as soon as the holiday is booked and the premium has been paid. Cover under the other sections operates during the holiday and includes direct travel to and from home.

### Pre-requirements for cover to apply

As with most insurance policies, other than life assurance, the policy covers only unexpected and unforeseen events. You should note the following:

The Insured Person must not be currently under treatment, taking medication, or receiving follow up consultation for any of the following conditions:

- 1. cancer;
- 2. any heart/circulatory-related condition (including hypertension, angina, stroke etc); or
- 3. any chronic lung/breathing-related condition (excluding asthma suffered in isolation and controlled by the use of one or two inhalers); or
- 4. a clinically diagnosed psychiatric disorder, anxiety or depression.

The Insured Person must not be:

- 1. receiving or waiting for medical treatment at a hospital or nursing home;
- 2. waiting for investigation or referral, or the results of any investigation, medical treatment or surgical procedure, for any condition; whether diagnosed or undiagnosed
- 3. choosing not to take prescribed medication, or the correct dose of prescribed medicine;
- 4. travelling against the advice of a medically qualified doctor;
- 5. travelling to obtain medical, dental or cosmetic treatment;
- 6. travelling with a terminal condition;
- 7. aged 85 or over on the date the policy is bought.

Please complete in BLOCK CAPITALS:

Insured Person(s)	Age
1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	
11.	
12.	

### Dates of travel

Starting: \_\_\_\_\_

Ending: \_\_\_\_\_

### Telephone No.

\_\_\_\_\_

### Premium

€ \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Authorised Signature: \_\_\_\_\_

\_\_\_\_\_

Dated: \_\_\_\_\_

Significant Features and Benefits	Significant or Unusual Exclusions or Limits	Policy Section that contains further details									
<p><b>Section A - Cancellation, Alteration, Curtailment, Replacement and/or Rearrangement Expenses - up to €1,500</b></p> <p>Covers the costs relating to the necessary cancellation, alteration, curtailment, replacement and/or rearrangement expenses of a journey due to:</p> <ol style="list-style-type: none"> <li>the death, injury, or illness of the Insured Person, immediate family members, a close business associate or a friend or relative with whom the Insured Person had arranged to travel; or</li> <li>jury service, attendance under subpoena as a witness at a court of law, or compulsory redundancy which qualifies for payment under the Employment Protection (Consolidation) Act 1978 or subsequent amendment thereof, compulsory quarantine on the orders of the treating Qualified Medical Practitioner or Complications of Pregnancy of the Insured Person, or the Insured Person's immediate family members.</li> </ol>	<p>This section does not cover:</p> <ul style="list-style-type: none"> <li>When travelling against the advice of a medical practitioner</li> <li>When the purpose of the trip is to receive medical treatment or medical advice</li> <li>Disinclination to travel</li> <li>Voluntary redundancy or resignation</li> <li>Adverse changes to financial circumstances Any expenses incurred due to strike, labour dispute, mechanical breakdown or failure of transport if existed prior to journey</li> <li>Any expenses incurred as a result of changes made by any Public Authority or Government</li> <li>Default of any provider of transport or accommodation</li> <li>The first €35 of each claim for each Insured Person</li> </ul>	<p>Cover - Page 13 Exclusions - Page 18</p>									
<p><b>Section B. Injury - up to €20,000</b></p> <p>Accidental bodily injury which causes:</p> <table border="0" data-bbox="124 837 592 954"> <thead> <tr> <th></th> <th style="text-align: center;">Adult</th> <th style="text-align: center;">Child</th> </tr> </thead> <tbody> <tr> <td>1. Death</td> <td style="text-align: center;">€20,000</td> <td style="text-align: center;">€10,000</td> </tr> <tr> <td>2. Permanent Disabling Injury - up to:</td> <td style="text-align: center;">€20,000*</td> <td style="text-align: center;">€20,000*</td> </tr> </tbody> </table> <p>*Benefit will be paid relative to the severity of the injury in accordance with a scale of injuries e.g. loss of sight or loss of a limb - 100% loss of a toe - 10%:</p>		Adult	Child	1. Death	€20,000	€10,000	2. Permanent Disabling Injury - up to:	€20,000*	€20,000*	<p>This section does not cover:</p> <ul style="list-style-type: none"> <li>Suicide or deliberate self harm</li> <li>post traumatic stress disorder, psychological or psychiatric condition</li> <li>repetitive stress (strain) injury or syndrome</li> <li>driving under the influence of alcohol</li> <li>disease or any physical defect, injury or illness which existed before the Journey</li> <li>any physical defect, infirmity or medical condition for which medical advice or treatment has been received within the 24 months prior to an Insured Person's effective date of cover</li> </ul>	<p>Cover - Pages 10/11 Exclusions - Page 18</p>
	Adult	Child									
1. Death	€20,000	€10,000									
2. Permanent Disabling Injury - up to:	€20,000*	€20,000*									
<p><b>Section C. Personal Belongings - up to €2,000</b></p> <p>Cover for loss, theft or damage to personal belongings whilst on a insured journey up to the amount shown in the schedule Maximum any one article - €350 Maximum for Valuables - €350</p>	<p>This section does not cover:</p> <ul style="list-style-type: none"> <li>Vehicles or accessories</li> <li>Items not kept in a locked boot or compartment of unattended vehicle</li> <li>Wear and tear, vermin, moth, climate conditions, breakdown</li> <li>Loss or damage caused by airline or other transport carrier including freight</li> <li>Loss due to confiscation or detention by customs</li> <li>Household furniture, household appliances or equipment</li> <li>Business equipment</li> <li>The first €35 of each claim</li> </ul> <p>All claims must be reported to the Police or appropriate authority with 48 hours of the loss or theft and a written report obtained.</p>	<p>Cover - Page 14 Exclusions - Page 19</p>									
<p><b>Section D. Money - up to €250</b></p> <p>Cover for loss, theft or damage to money whilst on an insured journey up to the amount shown in the schedule.</p>	<p>This section does not cover:</p> <ul style="list-style-type: none"> <li>Loss due to confiscation or detention by customs</li> <li>Loss due to devaluation or shortages due to error or omission</li> <li>The first €35 of each claim</li> </ul> <p>All claims must be reported to the Police or appropriate authority with 48 hours of the loss or theft and a written report obtained.</p>	<p>Cover - Page 14 Exclusions - Page 20</p>									
<p><b>Section E. Personal Liability - up to €2,000,000</b></p> <p>Covers legal costs and damages which the insured person becomes legally liable to pay as a result of having caused death or injury to a third party or damage to their property</p>	<p>This section does not cover liability for:</p> <ul style="list-style-type: none"> <li>Bodily injury to any person in the course of being engaged in the activities of the insured persons' employer</li> <li>Bodily injury to insured persons' immediate family</li> <li>Property belonging or in custody of an insured person</li> <li>Mechanically propelled vehicle, aircraft, hovercraft, watercraft or firearms</li> <li>The ownership, possession or occupation of land or buildings, immobile property or caravans</li> <li>Any wilful or malicious act Punitive or exemplary damages</li> </ul> <p>No admission, offer, promise or indemnity to be made without the consent of Chubb.</p>	<p>Cover - Page 15 Exclusions - Page 20</p>									

## **General Exclusions applicable to whole policy (See Pages 12 to 14 of the Policy)**

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War; radioactivity; armed forces; scuba diving; mountaineering; drink driving; flying other than as a passenger; illegal acts; self-injury or suicide; drug abuse; HIV/AIDS; treatment for symptoms which should reasonably have been treated before travelling; persons aged 85 or over.

## **Duration of Policy**

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The Group Policy will remain in force for 12 months from the date of commencement and is annually renewable on the 1st January.

## **Period of Cover**

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Cover for Cancellation commences on the date the holiday is booked provided that this insurance is purchased at the same time. Cover under all other sections applies to journeys that take whilst the Group Policy is in force and includes travel directly to and from the Insured Person's home.

## **Right of Cancellation**

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The Insured Person may withdraw from the cover provided by this Policy at any time by giving notice to the Insured. No refund of Premium may be payable. The Insured may not cancel this Policy.

## **How to Claim**

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1) Should you wish to make any other claim you should contact:

Aon MacDonagh Boland  
Metropolitan Buildings  
James Joyce Street  
Dublin 1

T (01) 2666000  
F (01) 2666620

Or

The Claims Department  
Chubb European Group Limited  
5, George's Dock  
IFSC  
Dublin 1

T (01) 4401700  
F (01) 4401701  
E IRLclaims@chubb.com

To avoid delays in settling your Claim:

- 1) Indicate the type of claim (e.g. cancellation, injury, illness, personal belongings, money or personal liability, etc.)
- 2) Substantiate your claim by attaching the applicable statement, receipts or accounts.

## **Complaints Procedure**

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Both Chubb and AON MacDonagh Boland are dedicated to providing a high quality service and want to maintain this at all times. If you are not satisfied with our service please contact;

Aon MacDonagh Boland  
Metropolitan Buildings  
James Joyce Street  
Dublin 1

T (01) 2666000  
F (01) 2666620 or

The Customer Service Manager  
Chubb European Group Limited  
5 George's Dock  
International Financial Services Centre  
Dublin 1

T 1800 707170  
E cust.servIR@chubb.com  
F 01 - 440 1701

quoting your Policy details, so we can deal with your complaint as soon as possible.

If not satisfied with Chubb's final response, an Insured Person can ask the Financial Services Ombudsman Bureau (FSOB) to review their case.

Financial Services Ombudsman Bureau  
3rd Floor  
Lincoln House  
Lincoln Place  
Dublin 2

Lo Call 1890 882090  
T 01 - 662 0899  
F 01 - 662 0890  
W www.financialombudsman.ie.

The existence of these complaint procedures does not reduce an Insured Person's Statutory Rights relating to this Policy. For further information about Statutory Rights an Insured Person should contact the National Consumer Agency.

**Chubb. Insured.<sup>SM</sup>**