



## Travel Insurance Policy

**Cover is for residents of the Republic of Ireland only  
when travelling with Air France**

### Important Telephone Numbers

Customer Services:	<b>00353 1 637 3625</b>
24hr emergency medical assistance (for medical emergencies or curtailment requests):	<b>UK +44 20 8603 9523</b>
24hr Legal helpline:	<b>UK +44 20 8603 9804</b>
Claims:	<b>00353 1 637 3626</b>

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## Summary of cover

The following is only a summary of the main cover limits. **You** should read the rest of this policy for the full terms and conditions.

Cover	Limit (up to)	Excess
Cancellation or curtailment	€3,350	€15
Emergency medical and associated expenses - In-patient benefit Accommodation and transport costs within your home country	€10 million €560 €50,000	€55 No excess €55
Loss of passport	€165	No excess
Delayed personal possessions	€110	No excess
Personal possessions	€1,650	€45
Personal money	€225	€45
Personal accident	€16,500	No excess
Missed departure	€335	No excess
Delayed departure	€110 – delay €3,350 - abandonment	No excess €15
Personal liability	€2 million	€170
Legal expenses	€11,000	No excess

### Note

Some sections of cover also have extra sub limits, for example the personal possessions section has a single article and **valuables** limit.

## Important information

Thank **you** for taking out Mondial travel insurance with **us**.

**Your** insurance receipt shows the sections of the policy **you** have chosen, the people who are covered and any special terms or conditions that may apply.

**Your** policy does not cover everything. **You** should read this policy carefully to make sure it provides the cover **you** need. If there is anything **you** do not understand **you** should contact **us**. **You** should call Mondial travel insurance on **00353 1 637 3625** or write to **us** at 551 Q House, Furze Road, Sandyford Industrial Estate, Dublin 18.

### Insurer

**Your** Mondial travel insurance is underwritten by Mondial Assistance Europe NV (during 2011 the insurer will change to AGA International SA) and administered in the Republic of Ireland by Mondial Assistance Ireland Limited. Mondial Assistance Europe NV customers will have their insurance policies automatically transferred to the new insurer AGA International SA and all terms and conditions of the policy will remain unchanged.

### How your policy works

**Your** policy and insurance receipt is a contract between **you** and **us**. **We** will pay for any claim **you** make which is covered by this policy and happens during the **period of insurance**.

Unless specifically mentioned, the benefits and exclusions within each section, apply to each **person insured**.

Certain words have a special meaning as shown under the heading 'Definition of words'. These words have been highlighted by the use of bold print throughout the policy document.

### Telling us about relevant facts

Before **you** travel **you** must tell **us** about anything that may affect **your** cover. If **you** are not sure whether something is relevant, **you** must tell **us** anyway. **You** should keep a record of any extra information **you** give **us**. If **you** do not tell **us** about something that may be relevant, **your** cover may be refused and **we** may not cover any related claims.

### Cancellation rights

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** insurance receipt and return all **your** documents for a refund of **your** premium.

**You** can contact **us** at 551 Q House, Furze Road, Sandyford Industrial Estate, Dublin 18, or Telephone **00353 1 637 3625**.

If during this 14 day period **you** have travelled, made a claim or intend to make a claim then **we** can recover all costs that **you** have used for those services.

Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

### Policy excess

Under some sections of **your** 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 **person insured**, for each section, for each claim incident. The amount **you** have to pay is the **excess**.

### Data protection

Information about **your** policy may be shared between Air France Services Limited, **us** and the **insurer** for underwriting and administration purposes.

**You** should understand that the sensitive health and other information **you** provide will be used by **us**, **our** representatives (if appropriate), the **insurer**, other insurers and industry governing bodies and regulators to process **your** insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). **We** have taken steps to ensure **your** information is held securely.

**Your** information may be used by **us**, the **insurer** and members of the Mondial Assistance Group and shared with Air France Services Limited for marketing and research purposes or to inform **you** from time to time about new products or services. If **you** do not want to receive marketing information please write to **us** at Mondial Assistance Ireland Limited, 511 Q House, Furze Road, Sandyford Industrial Estate, Dublin 18. **Your** request will then be forwarded to the **insurer's** UK branch at Mondial Assistance (UK) Limited, PO Box 1900, Croydon, CR90 9BA, United Kingdom. **You** have the right to access **your** personal records.

### Financial Services Compensation Scheme (FSCS)

For **your** added protection, the **insurer** is covered by the UK FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number **UK +44 20 7892 7300**, or by visiting their website at **www.fscs.org.uk**.

### Governing law

Unless agreed otherwise, Irish law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the Irish courts shall have exclusive jurisdiction.

### Third party rights

This contract of insurance is intended solely for the benefit of **you** and **us**. Unless otherwise specifically provided, nothing in this contract of insurance shall be construed to create any duty to, or standard of care with reference to, or any liability to, any person or entity not a party to this contract of insurance.

## Definition of words

When the following words and phrases appear in the policy document or insurance receipt, they have the meanings given below. These words are highlighted by the use of bold print.

### Accident

An unexpected event caused by something external and visible, which results in physical bodily injury, leading to total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the incident.

### Appointed adviser

The solicitor or appropriately qualified person, firm or company, including **us**, who is chosen to act for **you** in **your** claim for compensation.

### Area of cover

**You** will be covered to travel to any worldwide country as shown on **your** insurance receipt.

### Business associate

Any person in the Republic of Ireland that **you** work closely with, whose absence from work means that the director of **your** business needs **you** to cancel or curtail **your** journey.

### Channel Islands

Jersey, Guernsey, Sark, Alderney and Herm.

### Departure point

The airport, international train station or port where **your** outward **journey** to **your** destination begins and where **your** final **journey** back **home** begins (including any connecting transport **you** take later).

### Doctor

A legally qualified doctor holding the necessary certification in the country in which they are currently practising, other than **you** or a **relative**.

### Excess

The deduction **we** will make from the amount otherwise payable under this policy for each **person insured**, for each section, for each claim incident. For example a couple that both have **personal possessions** stolen from their bag and both incur a medical expense during the same **journey**, will have a total of four excesses deducted. Two of these will be for the two claims under section 5 (possessions) and two of these will be for the two claims under section 2 (medical).

### Family

Two adults and up to four of their children (including foster children) aged 17 and under if in full time education. All persons must live at the same address. Each adult can travel independently, however, all insured children must travel with at least one of the insured adults.

### Hazardous activity

The following activities are automatically covered:

- banana boating, cricket, cycling, deep sea fishing, fell walking, glacier walking, golf, hiking, horse riding (not competitions, show jumping, hunting, eventing, polo or rodeo), jet skiing, marathon running, mountain biking, netball, orienteering, parascending over water, ringos, running, safari trekking in a vehicle (must be an organised tour), scuba diving to a depth of 30 metres (if **you** hold a certificate of proficiency or **you** are diving with a qualified instructor), snorkelling, surfing, swimming, trekking, wakeboarding, walking, water skiing, windsurfing and zorbing.

There is no cover for:

- any professional sporting activity; or
- any kind of racing except racing on foot; or
- any kind of manual work.

**We** may be able to cover **you** for other activities that are not listed. Please contact Mondial travel insurance 00353 1 637 3625.

### Home

**Your** usual place of residence in the Republic of Ireland.

### Insurer

Mondial Assistance Europe NV (during 2011 the insurer will be AGA International SA). All Mondial Assistance Europe NV customers will have their insurance policies automatically transferred to the new insurer AGA International SA and all terms and conditions of the policy will remain unchanged.

### Journey

A trip that takes place during the **period of insurance** which begins when **you** leave **home** and ends when **you** get back **home** or to a hospital or nursing home in the Republic of Ireland, whichever is earlier.

- **you** will only be covered if **you** are aged 64 or under at the date **your** policy was issued.
- any other trip which begins after **you** get back is not covered.
- a trip which is booked to last longer than 31 days is not covered.
- **you** will only be covered if **your** trip includes travel arrangements booked through Air France.

**Legal action**

Work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by **you**:

- to the European Court of Justice, European Court of Human Rights or similar International body; or
- to enforce a judgment or legally binding decision.

**Legal costs**

Fees, costs and expenses (including any appropriate taxes) which **we** agree to pay for **you** in connection with **legal action**. Also, any costs which **you** are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs **we** agree to pay.

**Pair or set**

A number of items of **personal possessions** that belong together or can be used together.

**Period of Insurance**

Cancellation cover begins from the issue date shown on the insurance receipt and ends at the beginning of **your journey**. The cover for all other sections starts at the beginning of **your journey** and finishes at the end of **your journey**. All cover ends on the expiry date shown on the insurance receipt, unless **you** cannot finish **your journey** as planned because of death, injury or illness or there is a delay to the public transport system that cannot be avoided. In these circumstances, **we** will extend cover free of charge until **you** can reasonably finish that **journey**.

**Personal money**

Cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets, all held for private and not business purposes.

**Personal possessions**

Each of **your** suitcases, trunks and similar containers (including their contents) and articles worn or carried by **you** (including **your valuables** and passport).

**Redundancy**

Loss of permanent paid employment (except voluntary redundancy), after a continuous working period of two years with the same employer if **you** are aged 18 and over or 65 and under.

**Relative**

**Your** mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e).

**Resident**

A person who has their main **home** in the Republic of Ireland and has not spent more than six months abroad during the year before the policy was issued.

**Travelling companion**

Any person that has booked to travel with **you** on **your journey**.

**United Kingdom (UK)**

England, Scotland, Wales and Northern Ireland.

**Valuables**

Jewellery, watches, items made of or containing precious metals or semi/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), MP3 players, PDAs, electronic games, TVs and CDs, mini discs, DVDs, cartridges, video and audio tapes.

**We, our, us**

Mondial Assistance Ireland Limited (who administer the insurance and forward claim forms to the **insurer's UK** branch), and Mondial Assistance (UK) Limited, who administer the insurance and handle claims on behalf of the **insurer**.

**You, your, person insured**

Each person shown on the insurance receipt, for whom the appropriate insurance premium has been paid.

## 24-hour emergency medical assistance

Please tell **us** immediately about any serious illness or accident abroad where **you** have to go into hospital or **you** may have to return **home** early or extend **your** stay because of any illness or injury. If **you** are unable to do this because the condition is life, limb, sight or organ threatening, **you** should contact **us** as soon as **you** can. **You** must also tell **us** if **your** medical expenses are over **€250**. If **you** are claiming for a minor illness or accident **you** should, where possible, pay the costs and reclaim the money from **us** when **you** return. **You** can call 24 hours a day 365 days a year or email.

Phone **UK +44 20 8603 9523**, Textphone **UK +44 20 8666 9562**, Fax **UK +44 20 8603 0204**  
email **international\_dept@mondial-assistance.co.uk**

Please give **us your** age and **your** insurance receipt number. Say that **you** are insured with Mondial travel insurance.

Below are some of the ways the 24-hour emergency medical assistance service can help.

### Confirmation of payment

**We** will contact hospitals or **doctors** abroad and guarantee to pay their fees, providing **you** have a valid claim.

### Repatriation

If **our** medical advisers think it would be in **your** medical interests to bring **you** back to **your home** or to a hospital or nursing home in the Republic of Ireland, **you** will normally be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, **we** will use an air ambulance. **We** will consult the treating **doctor** and **our** medical advisers first. If **you** need to go **home** early, the treating **doctor** must provide a certificate confirming that **you** are fit to travel. Without this the airline can refuse to carry any sick or injured person.

**You** can contact **us** at any time day or night. **You** will be answered by one of **our** experienced assistance co-ordinators who **you** should give all relevant information to. Please make sure **you** have details of **your** policy before **you** phone.

## Reciprocal health arrangements

### European Health Insurance Card (EHIC)

- If **you** are travelling to other EU or European Economic Area (EEA) countries **we** would advise you to obtain the European Health Insurance Card (EHIC) which will entitle **you** to certain free health arrangements in the EEA.
- Information about EHIC can be obtained from the Health Service Executive. Visit **www.hse.ie** or call the HSE Info Line **1850 24 1850**.

### Australia

- If **you** are travelling to Australia **you** can enrol in Medicare which will entitle **you** to subsidised hospital treatments and medicines. **You** can do this by contacting a local Medicare office in Australia.
- All claims for refunds under the Medicare scheme must be made before **you** leave Australia. For more information on Medicare visit: **www.medicareaustralia.gov.au** or email: **medicare@medicareaustralia.gov.au**.

If **you** make use of these arrangements or any other worldwide reciprocal health arrangement which reduces **your** medical expenses, **you** will not have to pay an **excess**.

## Health declaration and health exclusions

These apply to the Cancellation or curtailment charges, Emergency medical and associated expenses and Personal accident sections.

**It is very important that you read and understand the following.**

- 1 **You** will not be covered for any directly or indirectly related claims arising from the following if at the time of taking out this insurance, **you**:
  - a are being prescribed regular medication;
  - b have received treatment for or had a consultation with a **doctor** or hospital specialist for any medical condition in the past 6 months;
  - c are being referred to, treated by or under the care of a **doctor** or a hospital specialist;
  - d are awaiting treatment or the results of any tests or investigations;

If **we** are unable to cover a medical condition, this will mean that any other **person insured** by **us** will not be able to make a claim arising from the medical condition(s). This may even apply if the person with the medical condition(s) purchases cover from another provider.

- 2 **You** will not be covered for any claim arising from a medical condition of someone **you** were going to stay with, a **travelling companion**, a **relative** or a **business associate** if **you** are aware of the medical condition at the time **your** policy was issued.
- 3 **You** will not be covered 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**.
- 4 **You** will not be covered if **you** know **you** will need medical treatment or consultation at any medical facility during **your journey**.
- 5 **You** will not be covered for any directly or indirectly related claim if, before **your journey**, a **doctor** diagnosed that **you** have a terminal condition.
- 6 **You** will not be covered if **you** were waiting for medical treatment or consultation at any medical facility or were under investigation for a medical condition when **your** policy was issued.
- 7 **You** will not be covered if **you** are travelling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.

### Note

This is not a private medical insurance policy and only gives cover for emergency medical treatment in the event of accident or unexpected illness occurring during **your journey**.

## General exclusions

The following exclusions apply to the whole of **your** policy:

**We** will not cover **you** for any claim arising from, or consisting of, the following:

- 1 A relevant fact that **you** knew about before **you** travelled, unless **we** agreed to it in writing.
- 2 War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'etat, terrorism, weapons of mass destruction.
- 3 Any epidemic or pandemic.
- 4 **You** not following any suggestions or recommendations made by the Department of Foreign Affairs, World Health Organisation or any government or other official authority. This includes where certain vaccinations or other preventative measures (such as malaria tablets) are recommended.
- 5 **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
- 6 Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
- 7 Any currency exchange rate changes.
- 8 The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under the Emergency medical and associated expenses and Personal accident sections).
- 9 **You** acting in an illegal or malicious way.
- 10 **You** not enjoying **your journey** or not wanting to travel.
- 11 Any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it says differently in the policy.

## Conditions

The following conditions apply to the whole of **your** policy. Please read these carefully as **we** can only pay **your** claim if **you** meet these:

- 1 **You** are a **resident** of the Republic of Ireland.
- 2 **You** take reasonable care to protect yourself and **your** property against accident, injury, loss and damage and act as if **you** are not insured and to minimise any potential claim.
- 3 **You** have a valid insurance receipt.
- 4 **You** accept that **we** will not extend the **period of insurance** if the original policy plus any extensions have either ended, been in force for longer than 31 days or **you** know **you** will be making a claim.
- 5 **You** contact **us** as soon as possible with full details of anything which may result in a claim and give **us** all the information **we** ask for. Please see section 'Making a claim' for more information.
- 6 **You** accept that no alterations to the terms and conditions of the policy apply, unless **we** confirm them in writing to **you**.
- 7 **You** are not aged 65 or over at the date **your** policy was issued.

### We have the right to do the following

- 1 Cancel the policy if **you** do not tell **us** about a relevant fact or if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not.
- 2 Cancel the policy and make no payment if **you** make a fraudulent claim. **We** may in these instances report the matter to the Gardai.
- 3 Only cover **you** for the whole of **your journey** and not issue a policy if **you** have started **your journey**.
- 4 Take over and deal with, in **your** name, any claim **you** make under this policy.
- 5 Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms (including Department of Social and Family Affairs forms), which will help **us** to recover any payment **we** have made under this policy.
- 6 With **your** or **your** Personal Representative's permission, get information from **your** medical records to help **us** or **our** representatives deal with any claim. This could include a request for **you** to be medically examined or for a postmortem to be carried out in the event of **your** death. **We** will not give personal information about **you** to any other organisation without **your** specific agreement.
- 7 Send **you home** at any time during **your journey** if **you** are taken ill or injured. **We** will only do this if the **doctor** treating **you** and **our** medical advisers agree. If there is a dispute, **we** will ask for an independent medical opinion.
- 8 Not accept liability for costs incurred for repatriation or treatment if **you** refuse to follow advice from the treating **doctor** and **our** medical advisors.
- 9 Only refund or transfer **your** premium if **you** decide that the policy does not meet **your** needs and **you** have contacted **us** within 14 days from the date **you** receive **your** policy and insurance receipt. **We** can recover all costs that **you** have used if **you** have travelled or made a claim or intend to make a claim.
- 10 Not to pay any claim on this policy (except under the Personal accident section) for any amounts covered by another insurance. In these circumstances **we** will only pay **our** share of the claim.
- 11 If **you** cancel or cut short **your journey** all cover provided on **your** policy will be cancelled without refunding **your** premium.
- 12 Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.

## Making a claim

To claim, please visit the website [www.mondialtravelclaims.com](http://www.mondialtravelclaims.com). This will lead **you** to **our** online claims notification service where claim forms can be obtained immediately via email or by downloading directly from the site.

Alternatively, please phone: **00353 1 637 3626** (Monday to Friday 8am – 6pm and Saturdays 9am – 12 noon Saturday)

Or write to: Mondial Assistance Ireland Limited, Claims Department, 511 Q House, Furze Road, Sandyford Industrial Estate, Dublin 18. **Your** claim form will then be forwarded to the **insurer's UK** branch for assessment at Mondial Assistance (UK) Limited, PO Box 1900, Croydon, CR90 9BA, United Kingdom.

Or email: [travel\\_claims@mondial-assistance.co.uk](mailto:travel_claims@mondial-assistance.co.uk)

**You** should fill in the form and send it to **us** as soon as possible with all the information and documents **we** ask for. It is essential that **you** provide **us** with as much detail as possible to enable **us** to handle **your** claim quickly. Please keep photocopies of all information **you** send **us**.

**You** will need to obtain some information about **your** claim while **you** are away. Below is a list of the documents **we** will need in order to deal with **your** claim.

### For all claims

- **Your** original **journey** booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out-of-pocket expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance **you** may have that may cover the same loss, such as household or private medical.
- As much evidence as possible to support **your** claim.

### Cancellation or curtailment

- If **you** need to curtail **your journey** call **UK +44 20 8603 9523**, textphone **UK +44 20 8666 9562** immediately to get **our** prior agreement.
- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to illness or injury a medical certificate will need to be completed by the treating **doctor**. A certified copy of the death certificate is required in the event of death.
- If **your** claim results from any other circumstances, please provide evidence of these circumstances.

### Medical expenses

- Always contact **our** 24-hour emergency medical service when **you** are hospitalised, require repatriation or where medical fees are likely to exceed **€250**.
- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** cannot go on **your** pre-booked excursions because of medical reasons, **you** should obtain a medical certificate from them confirming this.

### If your passport is lost, stolen or destroyed

- Written confirmation from the Consulate where the loss happened detailing the date of loss, notification of loss and replacement together with a written report from the police.

### Personal possessions and Personal money

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If appropriate, **you** should also report the theft, damage or loss to **your** courier or hotel / apartment manager and ask for a written report.
- Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged **personal possessions**.
- Confirmation, such as foreign exchange receipts and withdrawal slips, from **your** bank or bureau de change for issuing foreign currency, or suitable evidence for Euros.
- Keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the item will then belong to **us**.
- Obtain an estimate for repair for all damaged items.

### For loss or damage in transit claims, including delayed possessions

- Please obtain a Property Irregularity Report (PIR) from the airline or a carrier's report from the rail company, shipping line or their handling agent. This should be done within 7 days of the delay / loss / damage. **You** have 21 days to write to the airline confirming details of essential replacement items purchased.

#### Personal accident

- Detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies).
- Medical evidence from the treating **doctor** to confirm the extent of the injury and treatment given including, hospital admission / discharge.
- Full details of any witnesses, providing written statements where available.
- A certified copy of the death certificate if this applies.

#### Missed departure

- Detailed account of the circumstances causing **you** to miss **your** departure together with supporting evidence from the public transport provider or accident / breakdown authority attending the private vehicle **you** were travelling in.

#### Delayed departure

- Written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.

#### Personal liability

- A detailed account of the circumstances surrounding the claim, including photographs and video evidence (if this applies).
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not admit liability, offer to make any payment or correspond with any third party without our written consent.
- Full details of any witnesses, providing written statements where available.

#### Legal expenses

- Detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies) within 90 days of the event causing **your** claim.
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not reply to any correspondence from a third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

## Making a complaint

**We** aim to provide **you** with a first class policy and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

In the first instance, please contact:

The Customer Support Manager,  
Mondial Assistance Europe NV,  
C/O Mondial House,  
102 George Street,  
Croydon, CR9 1AJ  
United Kingdom.  
Telephone: **+44 20 8603 9853**  
Email: **customersupport@mondial-assistance.co.uk**

Please supply **us** with **your** name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time.

If **you** are not satisfied with **our** final response **you** can refer the matter to the **UK** Financial Ombudsman Service.

## Cancellation or curtailment charges - Section 1

If **you** think **you** may have to cut **your journey** short (curtail), **we** must be told immediately - see under the heading '24-hour emergency medical assistance' for more information.

### WHAT YOU ARE COVERED FOR

**We** will pay up to **€3,350** in total (including up to **€150** in total for excursions), for **your** part of unused personal accommodation, transport charges and other travel expenses which have been paid or where there is a contract to pay that cannot be recovered from anywhere else.

**We** will provide this cover in the following necessary and unavoidable circumstances:

#### Cancellation

If **you** cancel **your journey** before it begins because one of the following happens:

- The death, serious injury or serious illness of **you**, someone **you** were going to stay with, **a travelling companion**, or a **relative** or **business associate** of **you** or a **travelling companion**.
- **You** or a **travelling companion** is called for jury service in the Republic of Ireland or as a witness in a court in the Republic of Ireland
- **You** or a **travelling companion** is needed by the Gardai following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their home or usual place of business in the Republic of Ireland.
- **Your redundancy**

#### Curtailment

**You** cut **your journey** short (curtail) after it has begun because of one of the following:

- Anything mentioned in Cancellation except **redundancy**.
- **You** are injured or ill and are in hospital for the rest of **your journey**.

#### Note

**We** will calculate curtailment claims from the date it is necessary for **you** to return to the Republic of Ireland or the date **you** are hospitalised as an in-patient, for the rest of **your journey**. **We** will pay unused personal accommodation and other travel expenses based on each 24-hour period **you** have lost. If **you** need to be repatriated, **we** will not refund the cost of **your** unused return travel tickets. **We** will put the value of these tickets towards the extra transport costs **we** have to pay.

### WHAT YOU ARE NOT COVERED FOR

#### Under Cancellation and Curtailment

An **excess** of **€15**.

Any condition stated under Health declaration and health exclusions.

More than the minimum market value of equivalent travel tickets, if **your** travel tickets have been paid for using an airline mileage reward scheme.

Anything caused by:

- **you** not having the correct passport or visa;
- **your** carrier's refusal to allow **you** to travel for whatever reason;
- any restriction caused by the law of any country or people enforcing these laws;
- bankruptcy or liquidation of the company providing **your** transport or accommodation, their agents or any person acting for **you**;
- anything the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for;
- **your** vehicle being stolen or breaking down;
- **you** not wanting to travel or not enjoying **your journey**;
- riot, civil commotion, strike or lock-out;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
- **you** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction);
- the direct or indirect effect of **you** using alcohol or solvents;
- the death of any pet or animal.

### Under Cancellation

Any extra cancellation charges, because **you** did not tell the company providing **your** transport or accommodation, their agents or any person acting for **you**, as soon as **you** knew **you** had to cancel.  
Financial circumstances or unemployment, except caused by **redundancy** which **you** find out about after the date **your** policy or travel tickets for **your journey** were bought (whichever is the later).

### Under Curtailment

Cutting short **your journey** unless **we** have agreed.

Any costs when **you** do not get a medical certificate (from the **doctor** who treated **you** in the place where **you** were staying) which says it was necessary for **you** to come **home** because of death, injury or illness. **Our** medical advisers must have agreed with the reason and that **you** were fit to travel.

The cost of **your** original pre-booked tickets if **you** have not used them and **we** have paid extra transport costs.

**You** travelling on a motorcycle, unless the rider holds an appropriate valid licence and all **persons insured** are wearing crash helmets.

Anything caused by **you** taking part in a **hazardous activity** unless shown on **your** insurance receipt.

**Please refer to Sections General exclusions, Conditions and Making a claim that also apply.**

## Emergency medical and associated expenses - Section 2

If **you** are taken into hospital or **you** think **you** may have to come **home** early or extend **your journey** because of illness, injury or accident, or if **your** medical expenses are over **€250** **we** must be told immediately - see under the heading '24-hour emergency medical assistance' for more information.

### WHAT YOU ARE COVERED FOR

**We** will pay **you** or **your** Personal Representatives for the following necessary and unforeseen emergency expenses if **you** die, are injured, have an accident or are taken ill during **your journey**.

#### Cover outside the Republic of Ireland

Up to **€10 million** for reasonable fees or charges **you** incur for:

- **Treatment**  
medical, surgical, medication costs, hospital, nursing home or nursing services.
- **Transport and accommodation**  
reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** or to **you** from the Republic of Ireland on medical advice. This includes **your** repatriation to **your home** country if medically necessary.
- **Funeral expenses**  
the reasonable cost of transporting **your** body or ashes to **your home** or **we** will pay up to **€1,500** for **your** funeral expenses, in the place where **you** die outside the Republic of Ireland.
- **Search and rescue**  
mountain search and rescue services when deemed medically necessary.

**We** will also pay:

- **In-patient benefit**  
**€20** for each 24-hour period that **you** are in hospital as an in-patient up to **€560** in total during the **journey** as well as any fees or charges paid under **Treatment**.
- **Dental**  
Up to **€350** for emergency dental treatment to relieve sudden pain.
- **Excursions**  
Up to **€150** in total for **your** excursions that have been paid for before **your journey** began and that cannot be recovered from anywhere else, if **you** get written advice from a **doctor** that **you** cannot go on them, because of an injury or illness during **your journey**.

#### Cover within the Republic of Ireland

Up to **€50,000** for:

- **Transport and accommodation**  
Reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** or to **you** from within the Republic of Ireland on medical advice; and the reasonable cost of transporting **your** ashes or body **home**.

#### WHAT YOU ARE NOT COVERED FOR

##### Under Cover outside the Republic of Ireland except In-patient benefit and Excursions and under Cover within the Republic of Ireland

An **excess** of **€55**, unless **your** claim is reduced because **you** used an European Health Insurance Card or any other reciprocal health arrangement (see 'Reciprocal health arrangements' for more information).

The cost of replacing any medication **you** were using when **you** began **your journey**.

##### Under Cover outside the Republic of Ireland and Cover within the Republic of Ireland

Any condition stated under Health declaration and health exclusions.

Extra transport and accommodation costs which are of a higher standard to those already used on **your journey**, unless **we** agree.

Anything caused by:

- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **you** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
- **you** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction);
- the direct or indirect effect of **you** using alcohol or solvents;
- **you** travelling on a motorcycle, unless the rider holds an appropriate valid licence and all **persons insured** are wearing crash helmets;
- **you** taking part in any **hazardous activity** unless shown on **your** insurance receipt.

Any costs incurred 12 months after the date of **your** death, injury or illness.

Any costs for taxi fares and telephone calls (including mobile calls) resulting from an incident claimed for under this section.

##### Under Cover outside the Republic of Ireland - Treatment

Services or treatments **you** receive within the Republic of Ireland.

Services or treatments **you** receive which the **doctor** in attendance and **we** think can wait until **you** get back to the Republic of Ireland.

Medical costs over **€250**, in-patient treatment or repatriation which **we** have not authorised.

The extra costs of having a single or private room in a hospital or nursing home.

The cost of all treatment which is not directly related to the illness or injury that caused the claim.

##### Under Cover outside the Republic of Ireland - Funeral expenses

**Your** burial or cremation within the Republic of Ireland.

##### Under Cover outside the Republic of Ireland - Dental

Replacing or repairing false teeth or artificial teeth (such as crowns).

Dental work involving the use of precious metals.

**Please refer to Sections General exclusions, Conditions and Making a claim that also apply.**

## Loss of passport - Section 3

#### WHAT YOU ARE COVERED FOR

**We** will pay the following if **your** passport is lost, stolen or destroyed on **your journey**.

##### Costs for issuing a temporary passport

Up to **€165** in total for the cost of extra transport, accommodation and administration costs **you** have to pay to get a temporary passport to enable **you** to return to the Republic of Ireland.

##### Remaining value of original passport

The equivalent cost (based on the current replacement costs) of the period remaining on **your** passport that is lost stolen or destroyed.

#### WHAT YOU ARE NOT COVERED FOR

Any claim unless **you** get a letter from the consulate **you** reported the loss to.

**Please refer to Sections General exclusions, Conditions and Making a claim that also apply.**

## Delayed personal possessions - Section 4

### WHAT YOU ARE COVERED FOR

Up to **€110** in total for essential replacement items, if **your personal possessions** (this does not include **valuables**) are temporarily lost or stolen on **your** outward journey for more than 12 hours from when **you** arrived at **your** destination.

#### Note

**You** must send **us** the receipts for anything that **you** buy. If the items are permanently lost, **we** will take any amount that **you** are due to be paid under this section from the final claim settlement under the Personal possessions - section 5.

### WHAT YOU ARE NOT COVERED FOR

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

## Personal possessions - Section 5

### WHAT YOU ARE COVERED FOR

Up to **€1,650** in total for **your personal possessions** damaged, stolen, lost or destroyed on **your journey**.

The most **we** will pay for **valuables** is **€400** in total whether jointly owned or not. There is also a single article, **pair or set** limit of **€300**.

#### Note

It will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

### WHAT YOU ARE NOT COVERED FOR

An **excess** of **€45**.

More than the part of the **pair or set** that is stolen, lost or destroyed.

Breakage of or damage to:

sports equipment while it is being used, fragile articles, audio, video, computer, television, fax and phone equipment.

Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin.

The cost of replacing or repairing false teeth.

A claim for more than one mobile phone per **person insured**.

Loss or theft of, or damage to, the following:

- items for which **you** are unable to provide a receipt or other proof of purchase;
- films, tapes, cassettes, computer games, electronic games, mini-discs, DVDs, video and audio tapes, cartridges or discs, unless they were pre-recorded, in which case **we** will pay up to the replacement cost;
- goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents;
- **valuables** left in a motor vehicle;
- **valuables** carried in suitcases, trunks or similar containers unless they are on **your** person all the time;
- **valuables** unless they are on **your** person or locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**;
- contact or corneal lenses, unless following fire or theft;
- bonds, share certificates, guarantees or documents of any kind;
- **personal possessions** unless they are on **your** person, locked in the accommodation **you** are using on **your journey** or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle (no cover for **valuables**);
- **personal money** (see section 6);
- passport (see section 3);
- more than **€50** in total for total for tobacco, alcohol, fragrances and perfumes.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

## Personal money - Section 6

### WHAT YOU ARE COVERED FOR

Up to **€225** for loss or theft of **your personal money** (but no more than **€150** in cash in total, whether jointly owned or not) while on **your journey**.

### WHAT YOU ARE NOT COVERED FOR

An **excess** of **€45**.

Compensation unless **you** can provide receipts for the amount **you** had from the place where **you** got the currency.

Loss or theft of **personal money**, unless it is on **your** person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.

Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.

Loss or theft of travellers' cheques if the place where **you** got them from provides a replacement service.

More than the minimum market value of equivalent travel tickets, if **your** travel tickets have been paid for using an airline mileage reward scheme.

**Please refer to Sections General exclusions, Conditions and Making a claim that also apply.**

## Personal accident - Section 7

### WHAT YOU ARE COVERED FOR

**We** will pay **you** or **your** legal representative one of the following amounts for an **accident** during **your journey**.

#### Death

**€16,500** for death. (**We** will not pay more than **€1,650** if **you** are aged 15 or under at the time of the **accident**.)

#### Permanent loss

**€16,500** for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.

#### Physical disablement

**€16,500** for a permanent physical disability as a result of which there is no paid work which **you** are able to do. (**We** will not pay any compensation if **you** are aged 15 or under or aged 65 or over at the time of the **accident**.)

#### Note

Death benefit payments will be made to **your** Personal Representative.

### WHAT YOU ARE NOT COVERED FOR

Any condition stated under Health declaration and health exclusions.

Any claim arising more than one year after the original **accident**.

Anything caused by:

- **your** sickness, disease or gradually occurring conditions, physical or mental condition that is gradually getting worse unless shown on **your** insurance receipt;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
- **you** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction);
- the direct or indirect effect of **you** using alcohol or solvents;
- **you** travelling on a motorcycle, unless the rider holds an appropriate valid licence and all **persons insured** are wearing crash helmets;
- **you** taking part in any **hazardous activity** unless shown on **your** insurance receipt.

**We** will not pay more than one of the benefits resulting from the same injury.

**Please refer to Sections General exclusions, Conditions and Making a claim that also apply.**

## Missed departure - Section 8

### WHAT YOU ARE COVERED FOR

We will pay **you** up to **€335** in total for the cost of extra accommodation and transport which **you** have to pay to get to **your journey** destination or back **home** because **you** do not get to the **departure point** by the time shown in **your** travel itinerary (plans) because:

- public transport (including scheduled flights) does not run to its timetable; or
- the vehicle **you** are travelling in has an accident or breaks down.

### WHAT YOU ARE NOT COVERED FOR

Any claim unless **you**:

- get a letter from the public transport provider (if this applies) confirming that the service did not run on time;
- get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle **you** were travelling in;
- have allowed time in **your** travel plans for delays which are expected.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later).

Failure of public transport caused by a riot, civil commotion, strike or industrial action which began or was announced before **you** left **home** or where **you** could have reasonably made other travel arrangements.

**Please refer to Sections General exclusions, Conditions and Making a claim that also apply.**

## Delayed departure - Section 9

### WHAT YOU ARE COVERED FOR

Compensation if the flight, international train or sea vessel **you** are booked on is delayed at its **departure point** from the time shown in **your** travel itinerary (plans) because of:

- a serious fire, storm or flood damage to the **departure point**;
- industrial action;
- bad weather;
- mechanical breakdown of the international train or sea vessel; or
- the grounding of the aircraft due to a mechanical or a structural defect.

We will pay:

#### Delay

**€20** after the first full 12 hours of delay and **€10** after each extra delay of 12 hours up to **€110** in total; or

#### Abandonment

up to **€3,350** in total for **your** part of the unused costs of the **journey** which have been paid or where there is a contract to pay that cannot be recovered from anywhere else, if, after **you** have been delayed for more than 24 hours, **you** decide to abandon the **journey** before **you** leave the Republic of Ireland.

### WHAT YOU ARE NOT COVERED FOR

#### Under Delay and Abandonment

Anything which is caused by **you** not checking in at the **departure point** when **you** should have done.

Missed connections.

Compensation unless **you** get a letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later).

#### Under Abandonment

An **excess** of **€15**.

More than the minimum market value of equivalent travel tickets, if **your** travel tickets have been paid for using an airline mileage reward scheme.

**Please refer to Sections General exclusions, Conditions and Making a claim that also apply.**

## Personal liability - Section 10

If **you** are hiring a motorised or mechanical vehicle while on **your journey you** must make sure that **you** get the necessary insurance from the hire company. **We** do not cover this under **our** policy.

### WHAT YOU ARE COVERED FOR

**We** will pay up to **€2 million** plus any other costs **we** agree to in writing that relate to anything **you** cause during **your journey** for which **you** are legally liable and results in one of the following.

- Bodily injury of any person.
- Loss of or damage to property which **you** do not own and **you** or a relative have not hired, loaned or borrowed.
- Loss of or damage to the accommodation **you** are using on **your journey** that does not belong to **you** or a **relative**.

#### Note

Inform **us** as soon as **you** or **your** Personal Representatives are aware of a possible prosecution, inquest or fatal injury, which might lead to a claim under this section.

Please do not negotiate, pay, settle, admit or deny any liability to any third party, without **our** written consent.

### WHAT YOU ARE NOT COVERED FOR

An **excess** of **€170**.

Any liability for bodily injury or loss of or damage to property that comes under any of the following categories:

- something which is suffered by anyone employed by **you** or a **relative** and is caused by the work they are employed to do;
- something which is caused by something **you** deliberately did or did not do;
- something which is caused by **your** employment or employment of a **relative**;
- something which is caused by **you** using any firearm or weapon;
- something which is caused by any animal **you** own, look after or control;
- something which **you** agree to take responsibility for which **you** would not otherwise have been responsible for.

Any contractual liabilities.

Any liability for bodily injury suffered by **you**, a **relative** or **travelling companion**.

Compensation or other costs caused by accidents arising from **your** ownership or possession of any of the following:

- The use of any land or building except for the accommodation **you** are using on **your journey**;
- Motorised or mechanical vehicles and any trailers attached to them;
- Aircraft, motorised watercraft or sailing vessels.

**Please refer to Sections General exclusions, Conditions and Making a claim that also apply.**

## Legal expenses - Section 11

You can call our 24-hour legal helpline 365 days a year for advice on any travel related legal problem to do with your journey, arising under the laws of the Republic of Ireland.

Phone UK +44 20 8603 9804    Textphone UK +44 20 8666 9562

### WHAT YOU ARE COVERED FOR

If you die, are ill, or injured during your journey and you or your personal representative take legal action to claim damages or compensation for negligence against a third party we will do the following:

- Nominate an appointed adviser to act for you. If you and we cannot agree on an appointed adviser, the matter can be referred to an Alternative Resolution Facility.
- For each event giving rise to a claim pay up to €11,000 legal costs for legal action for you (but not more than €22,000 in total for all persons insured on this policy).

#### Note

- you must conduct your claim in the way requested by the appointed adviser;
- you must keep us and the appointed adviser fully aware of all facts and correspondence including any claim settlement offers made to you;
- we will not be bound by any promises or undertakings which you give to the appointed adviser, or which you give to any person about payment of fees or expenses, without our consent;
- we can withdraw cover after we have agreed to the claim, if we think a reasonable settlement is unlikely or that the cost of the legal action could be more than the settlement.

### WHAT YOU ARE NOT COVERED FOR

Any claim:

- not reported to us within 90 days after the event giving rise to the claim;
- where we think a reasonable settlement is unlikely or where the cost of the legal action could be more than the settlement;
- involving legal action between members of the same household, a relative, a travelling companion, or one of your employees;
- where another insurer or service provider has refused your claim or where there is a shortfall in the cover they provide;
- against a travel agent, tour operator or carrier, us, the insurer, another person insured under this policy or our agent.

Legal costs:

- for legal action that we have not agreed to;
- if you refuse reasonable settlement of your claim. You should use Alternative Resolution Facilities such as mediation in this situation;
- if you withdraw from a claim without our agreement. If this occurs legal costs that we have been paid must be repaid to us and all legal costs will become your responsibility;
- that cannot be recovered by us, you or your appointed adviser, when you receive compensation. Any repayment will not be more than half of the compensation you receive;
- awarded as a personal penalty against you or the appointed adviser (for example not complying with Court rules and protocols);
- for bringing legal action in more than one country for the same event.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

This policy is available in large print, audio and Braille.

Please contact us on  
Phone 00353 1 637 3625

and we will be pleased to organise an alternative for you.

Air France Services Limited, Plesman House, Cains Lane, Bedfont, Middlesex, TW14 9RL  
Registered number 03231479

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Mondial Assistance (UK) Limited acts as an agent for Mondial Assistance Europe NV and will act as an agent for AGA International SA with respect to the receipt of customer money and for the purpose of settling claims and handling premium refunds.

3023TVL (1) 06/11