

Section – Travel Disruption Extension

(only operative if indicated in the validation certificate and appropriate premium paid)

This extension to the policy provides the following amendments to the insurance, specifically for costs and expenses that are not recoverable from any other source.

Extended Cancellation or Curtailment charges cover

What is covered

Section A – Cancellation or curtailment charges is extended to include the following cover.

We will pay You up to €1,000 for any irrecoverable unused travel and accommodation costs (and other pre-paid charges) which You have paid or are contracted to pay, together with any reasonable additional travel expenses incurred if:

- a) You were not able to travel and use Your booked accommodation or
- b) the Trip was Curtailed before completion

as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which You are travelling issuing a directive:

1. prohibiting all travel or all but essential travel to or
2. recommending evacuation from

the country or specific area or event to which You were travelling, providing the directive came into force after You purchased this insurance or booked the Trip (whichever is the later), or in the case of Curtailment after You had left Ireland or the United Kingdom to commence the Trip.

Extended Delayed Departure cover

What is covered

Section K1 – Delayed departure is extended to include the following cover.

We will pay You one of the following amounts:

1. If the scheduled Public Transport on which You are booked to travel is cancelled or delayed, leading to Your departure being delayed for more than 12 hours at the departure point of any connecting Public transport in Ireland or the United Kingdom or to Your overseas destination or on the return journey to Your Home we will pay You

- a) €20 for the first completed 12 hours delay and €10 for each full 12 hours delay after that, up to a maximum of €100 (which is meant to help you pay for telephone calls made and meals and refreshments purchased during the delay) provided You eventually continue the Trip.

2. We will pay you up to €1,000 for either:

- a) any irrecoverable unused accommodation and travel costs (and other pre-paid charges) which You have paid or are contracted to pay because You were not able to travel and use Your booked accommodation as a result of:
 - i) the scheduled Public transport on which You were booked to travel from Ireland or the United Kingdom being cancelled or delayed for more than 12 hours or
 - ii) You being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours

and You choose to cancel Your Trip because the alternative transport to Your overseas destination offered by the Public Transport operator was not reasonable or

- b) suitable additional accommodation (room only) and travel expenses necessarily incurred in reaching Your overseas destination and/or in returning to Ireland or the United Kingdom as a result of:

- i) the Public Transport on which You were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off or
- ii) You being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours

and You choose to make other travel arrangements for Your Trip because the alternative transport offered by the scheduled Public Transport operator was not reasonable. The amount payable will be calculated after deduction of the amount of the refund on Your ticket(s) together with any compensation from the Public Transport operator.

You can only claim under subsections 1. or 2. for the same event, not both.

If the same costs, charges or expenses are also covered under any other section of this policy You can only claim for these under one section for the same event.

Extended Missed Departure cover

What is covered

Section I – Missed departure cover is extended to include the following cover.

- a) We will pay You up to €500 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching Your overseas destination or returning to Ireland or the United Kingdom if You fail to arrive at the departure point in time to board any onward connecting Public Transport on which You are booked to travel, following completion of the initial international journey, including connections within Ireland or the United Kingdom on the return journey to Your Home

as a result of:

1. the failure of other scheduled Public Transport or
2. strike, industrial action or adverse weather conditions or
3. You being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.

If the same expenses are also covered under any other section of this policy You can only claim for these under one section for the same event.

Accommodation Cover

What is covered

We will pay You up to €1,000 for either:

1. any irrecoverable unused accommodation costs (and other pre-paid charges which You have paid or are contracted to pay because You were not able to travel and use Your booked accommodation or
2. reasonable additional accommodation and transport costs incurred:

- a) up to the standard of Your original booking, if You need to move to other accommodation on arrival or at any other time during the Trip because You cannot use Your booked accommodation or
- b) with the prior authorisation of the Emergency Assistance Service to repatriate You to Your Home if it becomes necessary to Curtail the Trip

as a result of, fire, flood, earthquake, explosion, tsunami, landslide, avalanche, volcanic eruption, hurricane, storm or an outbreak of food poisoning or an infectious disease affecting Your accommodation or resort.

You can only claim under one of subsections 1. or 2. of What is covered for the same event, not both.

If the same costs and charges are also covered under any other section of this policy You can only claim for these under one section for the same event.

Special conditions relating to claims (applicable to all extended sections of cover)

1. If You fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as You find out it is necessary to cancel the Trip, the amount We will pay will be limited to the cancellation charges that would have otherwise applied.
2. You must get (at Your own expense) written confirmation from the provider of the accommodation (or their administrators), the local Police or relevant authority that You could not use Your accommodation and the reason for this.
3. For Curtailment claims only: You must tell the Emergency Assistance Service as soon as possible of any circumstances making it necessary for You to return Home and before any arrangements are made for Your repatriation.
4. You must check in, according to the itinerary supplied to You unless Your tour operator or airline has requested You not to travel to the airport.
5. You must get (at Your own expense) written confirmation from the scheduled Public Transport operator (or their handling agents) of the cancellation, number of hours of delay or involuntarily denied boarding and the reason for these together with details of any alternative transport offered.
6. You must comply with the terms of contract of the scheduled Public Transport operator and seek financial compensation, assistance or a refund of Your ticket from them, in accordance with the terms and/or (where applicable) Your rights under EU Air Passengers Rights legislation in the event of denied boarding, cancellation or long delay of flights.
7. You must get (at Your own expense) written confirmation from the scheduled Public Transport operator/accommodation provider that reimbursement will not be provided.

What is not covered (applicable to all extended sections of cover)

1. The first €50 of each and every claim, per incident claimed for, under this section by each Insured Person (except claims under subsection 1. a) of What is covered under the Extended delayed departure cover above)
2. The cost of Airport Departure Duty/Tax (whether irrecoverable or not).
3. Travel tickets paid for using any airline mileage reward scheme, for example Air Miles.
4. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
5. Claims arising directly or indirectly from:
 - a) Strike, industrial action, cancellation of Public Transport or a directive prohibiting all travel or all but essential travel, to the country or specific area or event to which You were travelling, existing or being publicly announced by the date You purchased this insurance or at the time of booking any Trip.
 - b) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which You are travelling.
 - c) Denied boarding due to Your drug use, alcohol or solvent abuse or Your inability to provide a valid passport, visa or other documentation required by the Public Transport operator or their handling agents.
6. Any costs incurred by You which are recoverable from the providers of the accommodation (or their administrators) or for which You receive or are expected to receive compensation or reimbursement.
7. Any costs incurred by You which are recoverable from the Public Transport operator or for which You receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
8. Any accommodation costs, charges and expenses where the Public Transport operator has offered reasonable alternative travel arrangements.
9. Any costs for normal day to day living such as food and drink which You would have expected to pay during Your Trip.
10. Claims arising within 7 days of the date You purchased this insurance or the time of booking any Trip, whichever is the later.
11. Anything mentioned in the general exclusions applicable to all sections of the policy.

Claims evidence

We will require (at Your own expense) the following evidence where relevant:

- A copy of the advice against all travel or all but essential travel issued by the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or the regulatory authority in a country to/from which You are travelling.
- Booking confirmation together with a cancellation invoice from Your travel agent, tour operator or provider of transport/accommodation.
- In the case of Curtailment claims, written details from Your travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the Trip.
- Your unused travel tickets.
- A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of Your check in times.
- Written confirmation from the scheduled Public Transport operator (or their handling agents) of the cancellation, number of hours of delay or involuntarily denied boarding and the reason for these together with details of any alternative transport offered.
- Written confirmation from the company providing the accommodation (or their administrators), the local Police or relevant authority that You could not use Your accommodation and the reason for this.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- Any other relevant information relating to Your claim under this section that We may ask You for.