

SUMMARY TERMS AND CONDITIONS

When buying travel insurance through Annualtravelinsurance.com you will not receive advice or a recommendation from us for travel insurance. We may ask some questions to narrow down the selection of products that we will provide details on, but you will need to make your own choice as to whether to proceed and purchase the product.

Please note the below is a summary only and does not constitute the full policy Terms and Conditions. Please refer to the Policy Wording for full terms, conditions and exclusions.

1. You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:
 - a) supply accurate and complete answers to all the questions we or the administrator may ask as part of your application for cover under the policy;
 - b) to make sure that all information supplied as part of your application for cover is true and correct;
 - c) tell us of any changes to the answers you have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that your policy is invalid and that it does not operate in the event of a claim

2. IMPORTANT CONDITIONS RELATING TO HEALTH

It is a condition of this policy that if you or any person insured on this policy have or have had any medical condition(s) for which you/they are taking prescribed medication or are waiting to receive, or have received treatment (including surgery, tests or investigations) within the last 2 years that you/they will not be covered under the below policy sections for any claims arising directly or indirectly from this medical condition(s) unless you/they contact **Medical Screening** on **0818 286 524** and they have agreed in writing to cover your/their medical condition(s).

- ✓ Section A – Cancellation or Curtailment Charges,
- ✓ Section B – Emergency Medical and Other Expenses,
- ✓ Section C – Hospital Benefit,
- ✓ Section D – Personal Accident
- ✓ Section X3 - Green Fees

For a list of medical conditions which do not require medical screening and further details on what is not covered in respect of medical conditions please see your Policy Wording, Section – Important Conditions Relating to Health.

*PRIVATE HEALTH INSURANCE MEMBERS

If you hold a valid private health insurance with a minimum of €55,000 of inpatient medical cover abroad and have declared your Private Health Insurance details to your issuing Agent, then you do not need to contact the medical screening line as detailed above.

Important note: If your private health insurance does not provide cover for the full duration of your trip abroad as stated on your validation certificate you will still be required to contact the medical screening line to declare your medical conditions.

3. IMPORTANT EXCLUSIONS RELATING TO HEALTH

It is a condition of this policy that you will not be covered under Section A – Cancellation or curtailment Charges, Section B – Emergency Medical and Other Expenses, Section C – Hospital Benefit, Section D – Personal Accident and Section X3 – Green Fees for any claims arising directly or indirectly from:

- A. At the time of taking out this policy or at the time of booking the trip:
 - i) Any medical condition for which you or a close relative or a travelling companion are aware of but for which you have not had a diagnosis.
 - ii) Any medical condition for which you or a close relative or a travelling companion have received a terminal prognosis.
 - iii) Any medical condition for which you or a close relative or a travelling companion are on a waiting list for or have the knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home.
- B. At any time
 - i) Any medical condition you have in respect of which a medical practitioner has advised you not to travel or would have done so had you sought his/her advice but despite this you still travel.
 - ii) Any surgery, treatment or investigations for which you intend to travel outside of Ireland to receive (including any expenses incurred due to the discovery of other medical conditions during and/or complications arising from these procedures).
 - iii) Any medical condition for which you are not taking the recommended treatment or prescribed medication as directed by a medical practitioner.
 - iv) Your travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.

You should also refer to the general exclusions detailed in the policy wording.

4. If you have a medical emergency abroad or need to curtail your trip then you must always contact the **Emergency Assistance Company** on **+353 91 560 637** as outlined in the Policy Wording, otherwise your claim will not be covered.
5. You and all insured persons have been resident in Ireland for the past six months.
6. All trips abroad must begin and end in Ireland.

7. There is no cover if you have already departed or commenced your journey unless you have purchased this insurance using Wi-Fi connection whilst travelling on an aircraft or train but before you reach your first international destination.
8. Winter Sport activities which are covered include guided cross country skiing (Nordic skiing), mono skiing, off piste skiing or snowboarding except in areas designated as unsafe by local resort management unless accompanied by a locally qualified guide, recreational racing, skiing, snowboarding, snowmobiling and snow sledging.
9. We will not pay for claims arising directly or indirectly from any circumstances you are aware of at the time of taking out this policy that could reasonably be expected to give rise to a claim on this policy.
10. Family cover means up to two adults and any number of their children, step children or foster children aged under 19 (or under 24 yrs if living at home and in full time education), accompanying their parents or legal guardian insured on the same policy travelling on any trip to the same destination. Under annual multi trip cover each adult is also insured to travel on their own. Each insured person under 16 is also insured to travel independently from their parents provided each child is accompanied by a responsible adult 18 years or over. Each insured person between 16 and 17 are only insured to travel independently from their parents provided each child is travelling on an organised school or college trip only with a responsible adult 18 years or over.
11. Couple cover means two adults, including same-sex, in a common law relationship or who have been co-habiting for at least 6 months.
12. Unless stated otherwise quotations provided by the system for new insurances are valid for that day only provided that the information you have given is correct and does not change.
13. You may cancel your policy within 14 days of receipt of the policy documents by contacting us on **0818 444 555**. Any premium already paid will be refunded providing you have not travelled and no claim has been made. The policy will be cancelled with effect from its date of issue.

Automatic Renewal Service (Annual Policies Only)

14. To make sure you have continuous cover under your policy, we will aim to automatically renew (auto-renew) your policy when it runs out, unless you tell us not to. Each year we will notify you 6 weeks before the renewal date of your policy, and tell you about any changes to the premium or the policy terms and conditions.

If you do not want us to auto-renew your policy, just call us on **0818 444 555**, otherwise we will collect the renewal premiums from your credit card or debit card.

You should also note that your renewed policy will only be valid when:

- you have told us about any changes to your policy details (including any changes in health conditions) as you will still be required to contact the medical screening company to declare any pre-existing medical conditions; and
- your credit card or debit card details have not changed.

In some cases we may not be able to automatically renew your policy; we will let you know at the time if this is the case. For the facilitation of the auto renewal service we will assume that your details have not changed and you have the permission of the card holder unless you inform us otherwise.