



RYANAIR TRAVEL AND TRAVEL PLUS INSURANCE

Ryanair Travel Insurance Benefits*

- ✓ Cancellation Excess ONLY 15€
- ✓ 24 Hour Emergency Medical Assistance
- ✓ Medical expenses up to 150,000€
- ✓ Stolen or Lost Travel Documents
- ✓ Compensation for delayed Baggage
- ✓ Loss or damage to Personal Possessions

*Subject to Terms and Conditions

Schedule of Benefits

Section	Description	Limit (per person)	Excess
A	Cancellation / curtailment	500€	15€**
B	Medical expenses	150,000€	50€**
	Emergency dental pain relief	200€	50€
C	Hospital benefit (maximum)	125€	—
	Hospital benefit (per day)	25€	—
D	Baggage (maximum)	1,500€	50€
	Baggage single item limit	300€	—
	Baggage valuables limit	300€	—
	Lost / stolen passport / id card or visa	400€	50€
	Delayed baggage	200€	—
E1	Personal Money	500€	50€
	Cash	100€	—
	Cash (aged under 18)	50€	—
E2	ATM theft & assault	350€	—
F1	Travel delay (maximum)	240€	—
	Travel delay (per 12 hours)	20€	—
F2	Holiday Abandonment	500€	50€**
G	Missed departure	150€	—
H	Travel disruption	150€	—
I	Personal Liability	100,000€	350€
J	Legal expenses	2,000€	100€

**NB. INSUREDS AGED 65 AND OVER AT THE TIME OF BOOKING ARE SUBJECT TO DOUBLE EXCESSES

Ryanair Travel Plus Insurance Benefits* (if you have paid for Travel Plus)

- ✓ Scheduled Airline Failure Insurance up to 2,000€

* Subject to terms and conditions

Territorial Limits

Area 2: The Continent of Europe west of the Ural Mountains, Madeira, Canary Islands, Iceland, the Azores, Mediterranean Islands and non-European countries bordering the Mediterranean (excluding Algeria, Israel, Lebanon and Libya.)

CONTENTS PAGE

RYANAIR TRAVEL AND TRAVEL PLUS INSURANCE	1
EXPLANATIONS & GUIDANCE	4
RYANAIR TRAVEL INSURANCE	
THE MEANING OF WORDS.....	6
CLAIMS PROCEDURE	8
HOSPITAL TREATMENT ABROAD.....	8
SECTION A: CANCELLATION AND CURTAILMENT	9
SPECIAL CONDITION:	10
SECTION B: MEDICAL EXPENSES	10
SECTION C: HOSPITAL BENEFIT	12
SECTION D: PERSONAL EFFECTS, TRAVEL DOCUMENTATION AND DELAYED BAGGAGE	12
SECTION E1: PERSONAL MONEY	13
SECTION E2: ATM THEFT AND ASSAULT.....	14
SECTION F1: TRAVEL DELAY	14
SECTION F2: HOLIDAY ABANDONMENT	14
SECTION G: MISSED DEPARTURE	14
SECTION H: TRAVEL DISRUPTION	15
SECTION I: PERSONAL LIABILITY.....	15
SPECIAL CONDITIONS:	16
SECTION J: LEGAL EXPENSES.....	16
SPECIAL CONDITIONS:	17
GENERAL EXCLUSIONS WHICH APPLY TO ALL SECTIONS OF THE INSURANCE.....	18
GENERAL CONDITIONS WHICH APPLY TO YOUR WHOLE POLICY	20
COMPLAINTS PROCEDURE	21
COMPENSATION SCHEME	22
DATA PROTECTION ACT 1998	22
CLAIMS EVIDENCE	23
Appendix A – Acceptable sports and leisure activities	26
RYANAIR TRAVEL PLUS	
SCHEDULE AIRLINE FAILURE	27

YOUR SCHEDULE OF BENEFITS DETAILS THE SECTIONS OF THIS DOCUMENT UNDER WHICH YOU ARE COVERED

This is to certify that the Insurer, in consideration of the premium specified on your certificate of insurance or booking invoice, agrees to indemnify the Insured person(s) specified on the certificate of insurance or booking invoice in respect of the covers listed in the Schedule of Benefits.

Ryanair Travel Insurance is underwritten by Surestone Insurance dac, company registration number 340407 and registered office is located at Merrion Hall, Strand Road, Sandymount, Dublin 4, D04 P6C4. Surestone Insurance dac is authorised and regulated by the Central Bank of Ireland. Refer to the Travel Plus pages for Scheduled Airline Failure insurers and contact details.

If you wish to contact your insurer regarding your Ryanair Travel Insurance Policy, a claim or for any other reason please use the following contact details:

Policy queries – RAenquiries@osg.ie
Claims - Ryanair@osg.ie

This document only constitutes a valid insurance policy when it is issued in conjunction with a valid certificate of insurance or booking invoice between 01/02/2016 and 31/12/2016. All policies must expire prior to 31/12/2017.

IMPORTANT NOTICE

THE RYANAIR TRAVEL INSURANCE HAS BEEN SPECIFICALLY DESIGNED TO SUIT THE NEEDS OF RYANAIR TRAVELLERS.

IT IS IMPORTANT THAT YOU READ THE FOLLOWING INFORMATION REGARDING MEDICAL EXPENSES.

PLEASE NOTE: This policy does not cover Medical or Cancellation/Curtailment claims arising from either your or a close relative's Pre-existing Medical Condition. Please read "Health Conditions" overleaf and the definition of a Pre-existing Medical Condition.

Please read the attached certificate and ensure that it meets your needs before departure.

This is not a private medical insurance, treatment should always be sought in a medical facility which is subject to a reciprocal health arrangement.

Ryanair Travel Insurance is only available to passengers who reside within the European Economic Area.

EXPLANATIONS & GUIDANCE

READ THIS FIRST: IMPORTANT EXPLANATIONS AND GUIDANCE

The insurer draws your attention to some important features of your travel insurance policy. If you would like more information, please contact Ryanair if you feel the insurance may not meet your needs.

Health Conditions

Your policy excludes pre-existing medical conditions known to you concerning the health of you, your relatives, your travelling companions, business partners, or anyone whose ill health would force you to cancel or cut short your trip. Please read the definition of a pre-existing medical condition below.

Reciprocal Health Agreement

Travellers to European Union countries should carry a European Health Insurance Card (EHIC) available from The Department of Health. This will entitle them to benefit from the reciprocal health agreements which exist between certain European Countries. In the event of a claim being accepted for medical expenses which has been reduced by the use of a European Health Insurance Card, or Private Health Insurance, the deduction of the excess under Section B will not apply.

Property Claims

These claims are paid based on the value of goods at the time you lose them and not on a "new for old" or replacement cost basis. An amount for wear, tear and depreciation will be deducted. Certain items of personal property are not covered. Police reports are required for all losses involving theft and other losses require alternative appropriate reports, such as an Airline Property Irregularity Report, a Hotel Manager's report, etc.

Policy Document

You should read this document carefully. It gives you full details of what is and is not covered and the conditions of the cover. Cover will vary from policy to policy and insurer to insurer.

Conditions, Exclusions and Warranties

Conditions and exclusions will apply to individual sections of your policy, while general exclusions and conditions will apply to the whole of your policy. It is a condition of this policy that all material facts must be disclosed at the time of taking out this insurance. Failure to do so may result in non-liability for claims.

Acceptable Activities

You are automatically covered under the medical expenses sections of this policy, when you are participating in any of the Acceptable Sports and Leisure Activities listed in this policy. Any claims arising from participating in any other activities not listed will not be covered.

Personal Liability

There is no cover for Personal Liability claims arising directly or indirectly from or due to ownership, possession or use of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form of motorised leisure equipment; or your participation in any sport or leisure activity not listed as an Acceptable Sports and Leisure Activity.

Policy Limits

All sections of your policy have limits on the amount the insurer will pay under that section. There are specific limits under the Personal Effects and Baggage Section for: single items, valuables and items for which an original receipt, proof of purchase or an insurance valuation (obtained prior to loss) is not supplied.

Policy Excesses

Under most sections of the policy, claims will be subject to an excess. The excess will be applied per person, per section and per incident under which a claim is made. This means that you will be responsible for the first part of the claim. The amount you have to pay is the excess.

Reasonable Care / Unattended Property

You must exercise reasonable care to prevent illness, injury or loss or theft or damage to your property, as if uninsured. There is no cover for property left unattended in a place to which the general public has access. There is no cover for loss of money which was not carried on your person unless placed in a safety deposit box or similar locked, fixed receptacle.

Cooling Off Period

We hope you are happy with the cover this policy provides. However, if after reading this policy, this insurance does not meet with your requirements, please contact us within 14 (fourteen) days of issue, and providing travel has not taken place, we will refund your premium.

To arrange a refund please visit the following website

<https://insurancerefunds.ryanair.com/>

To help us process your request as quickly as possible please ensure you include the following information:

- 1.** Ryanair Booking Reference & flight details
- 2.** Full contact address for the booking
- 3.** Names and policy number of the passengers who wish to cancel their travel insurance

Providing you meet the criteria then your travel insurance refund request will be processed to the original form of payment within 7 working days of receipt of your e-mail.

Please note the 14 day cooling off period does not apply in the following countries – France, Italy, Portugal, Denmark, Sweden, Norway, Finland and Czech Republic.

Governing Law

Your policy is governed by English Law, unless you and the insurer have agreed otherwise.

Complaints Procedure

If you have any cause for complaint regarding this insurance, please refer to the complaints procedure.

Manual Employment

You will not be covered for any claim arising from any manual employment, except bar work and fruit picking (not involving the use of agricultural machinery at ground level).

Driving Abroad

Cover under the medical expenses section of this policy is extended to include claims arising as a consequence of you travelling as a driver or passenger in any private motor vehicle or motorcycle up to 125cc. It should be noted that no coverage exists under the personal liability section of this policy for claims arising out of the use or possession of a motorised vehicle. Therefore, you are urged to seek confirmation from the vehicle owner or hirer that this area of coverage is adequately provided for under an alternative insurance policy.

Travel Plus

If you have paid for Travel Plus (Scheduled Airline Failure Insurance) the cover, terms and conditions are detailed separately at the end of this document.

RYANAIR TRAVEL INSURANCE - THE MEANING OF WORDS

Any word defined below will have the same meaning wherever it is shown in your policy. We have listed the definitions in alphabetical order.

Accident, Accidental

A sudden, unexpected, unusual, specific, violent, external event, which occurs at a single identifiable time and place and independently of all other causes, resulting directly, immediately and solely in physical bodily injury which results in a loss.

Act of Terrorism

An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone, or on behalf of, or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Acceptable Sports & Leisure Activities

Acceptable sports and leisure activities are automatically included within the cover when participating on an amateur basis. The full list of acceptable activities is outlined in the appendix of this policy document.

Appointed Adviser

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

Cancellation Costs

Irrecoverable travel and accommodation expenses paid or contracted to be paid by you in respect of your trip (excluding Airport Departure Duty, or similar tax, where separately identified, credit card or administration charges).

Certificate

An Insurance validation certificate and Ryanair booking itinerary, which together validate and activate this insurance wording.

Close Business Associate

A person employed by the same business as you in your country of residence, whose absence from work or place of employment for one or more complete days at the same time as you, prevents the effective continuation of that business.

Common-Law Partner(s)

Any couple (including same sex couple) in a common-law relationship, or who have co-habited for at least 6 months.

Country of Residence

The country in which you live for the majority of the calendar year.

Curtailed Costs

Travel costs necessarily incurred to return you home before the booked return date and a pro-rata amount representing the total prepaid or contracted costs of accommodation, car hire and excursions attributable to each complete day which is not spent overseas excluding all costs attributable to the outward and return travel tickets, whether used or unused.

Excess

The first amount you, and each person named on the insurance certificate, have agreed to pay towards a claim under each Section of this policy.

Home

Your usual place of residence where you live for more than six months of the calendar year.

Insurer

Surestone Insurance dac

Legal Action

Work carried out to support a claim that the insurer has agreed to. This includes settlement negotiations, hearings in a Civil Court, arbitration and any appeals resulting from these hearings, but not any applications you make:

- To the European Court of Justice, European Court of Human Rights or a similar international organisation; or
- To enforce a Judgment or legally binding decision.

Legal Costs

Fees or related expenses (including VAT or the equivalent local goods and services tax) the insurers agree to pay in connection with your legal action.

Any costs which you are ordered to pay by a Court or arbitrator.

Material Fact

Any fact which is known to you, which is likely to influence the insurer in the acceptance or assessment of this insurance.

Medical Practitioner

A registered practicing member of the medical profession who is not related to you or any person with whom you are travelling.

Money

Bank and currency notes and coins and cheques.

Period of Insurance for a Single Trip

The trip duration, as shown in your certificate.

Cover under the cancellation section of your policy, starts from the date the certificate is issued and ends at the start of your trip.

The cover under all other sections of your policy, starts at your trip departure and ends on your return home or expiry of the policy, whichever is first.

Personal Effects

Luggage, clothing, valuables and personal items which are owned by you and have been either taken on the trip, or purchased during the course of the trip.

Excluding: *antiques, any property held or used for any business or professional purposes, bicycles, binoculars, bonds, coupons, documents of any kind, money, securities, keys or key-fobs, stamps, or travellers cheques, cellular or mobile phones, computer and telecommunication equipment of any kind (with the exception of iPods/MP3 players), computer games, all audio and all audio visual equipment and their accessories and handheld computers (e.g. PalmPilot. I Pad, Kindle Devices), contact or corneal lenses, diving equipment, furs, musical instruments, satellite navigation devices, spectacles, sunglasses.*

Policy

Your certificate, including the schedule of benefits, this policy wording and any endorsements.

Pre-existing Medical Condition

Any medical condition which has been suffered, or for which medical advice, treatment or medication has been received during a period of 24 months prior to the date of issue of this policy.

Public Transport

A train, bus, coach, ferry service or scheduled airline flight operating to a published timetable to join the booked travel itinerary.

Redundancy, Redundant

Becoming unemployed within the definitions of the UK Employment Protection Act. You must have been given a Notice of Redundancy and be receiving payment under the current redundancy payments legislation.

Relative

Brother, brother-in-law, common law partner, daughter, daughter-in-law, fiancé(e), grandchild, legal guardian, parent, parent-in-law, sister, sister-in-law, son, son-in-law, or spouse who live in your country of residence.

Resident

You have permanently resided within your country of residence for more than six months of the year prior to the time of arranging this insurance and at the time of your departure.

Serious Illness or Serious Injury

Any illness or injury which severely restricts your mobility, or which results in you being an in-patient in a hospital for more than 48 hours.

Single Article, Pair or Set of Articles

Any single article, two or more items of personal effects which are complementary or can be used or worn together.

Sports Equipment

Those items which are usually worn, carried, used or held during participation in a sporting activity).

Trip, Trip Duration

A journey which begins when you leave your home and ends on your return, during the period of insurance, to either

- your home, or
- a hospital or nursing home in your country of residence, following your repatriation.

Unattended

Means when you are not in full view of and not in a position to prevent unauthorised interference with your property or vehicle.

Us

Surestone Insurance dac.

Valuables

Animal skins, articles made of, or containing gold, silver or other precious metals, cameras, jewellery, leather goods, photographic equipment, precious or semi-precious stones, silks, telescopes, watches.

You, Your

All person(s), the names of whom are provided to the insurer at the time of premium payment.

CLAIMS PROCEDURE

HOSPITAL TREATMENT ABROAD

If you are admitted to hospital you must contact Global Response immediately on 00 44 1992 454271. If you do not, this could mean that we will not provide cover or we will reduce the amount we pay for medical expenses.

While you are away

What to do in the case of medical emergency

The emergency assistance provided for you by this Insurance is operated by Global Response. If you require any Inpatient or outpatient treatment, you must contact:

Global Response
Tel: 00 44 1992 454271
Email: operations@global-response.co.uk

Global Response may be able to guarantee costs on your behalf. When contacting Global Response, please state that your insurance is provided by Surestone Insurance dac and quote the appropriate scheme name and reference number:

Scheme name: Ryanair
Reference: RYRPATH12

Note: You must retain all receipts for medical & additional costs incurred and you are responsible for any policy excess and this should be paid by you at the time of treatment.

Returning early to your country of residence

If you have to return to your country of residence under Section A (Cancellation & Curtailment) or B (Emergency Medical and Treatment Expenses), the 24 hour medical emergency service must authorise this. If you do not, this could mean that we will not provide cover or we may reduce the amount we pay for your return to your country of residence. The 24 hour medical emergency service reserve the right to repatriate you should our medical advisors view you as being fit to travel, if you refuse to be repatriated then all cover under this policy will cease. The 24 hour medical emergency service may be contacted from anywhere in the world to provide assistance to you.

When you return home – making a claim

If you need to make a claim, please obtain a claim form from the Ryanair travel insurance website no later than 31 days after the event.

When returning the claim form, please include all relevant documentation as outlined in the Claims Evidence section of this policy document.

SECTION A: CANCELLATION AND CURTAILMENT

What is covered:

The insurer will pay up to the amount shown in the schedule of benefits, for your proportion of the cancellation costs, or curtailment costs which you have paid or you are contractually obliged to pay and which you cannot recover from any source, if it is necessary and unavoidable to cancel or cut short your trip as a result of:

- a. Death, serious injury or illness during the period of insurance of:
 - you, or
 - a person you are travelling with, or
 - a relative, or
 - a close business associate who lives in your country of residence, or
 - a friend or relative who lives abroad, with whom you were staying.
- b. You, or the person you are travelling with:
 - being required in your country of residence for jury service or as a witness in a court of law, or
 - being placed under compulsory quarantine, or
 - being required to be present by the police, as a result of your, or their home or usual place of business in your country of residence suffering a burglary within seven days before the start of your trip
 - suffering accidental damage to your, or their home that renders the home uninhabitable, within seven days before the start of your trip.
 - being made redundant, providing you qualify for redundancy payment under current redundancy legislation
 - being posted overseas or receiving emergency requirements of duty in the Armed Forces, Police, Fire,

Nursing or Ambulance Services.

What is not covered:

The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section A:

- a. the excess as shown in the Schedule of Benefits.
- b. any claim for curtailment which has not been approved by the Medical Emergency Assistance service prior to your return to your country of residence
- c. the cost of Airport Departure Duty, or similar tax, where separately identified.
- d. any claim which is not supported by written medical confirmation and clinical reports from medical service providers, as well as other proof of the happening of an event causing you to cancel or cut short your trip.
- e. any costs which you have paid or you are contractually obliged to pay, if your trip is cancelled for the following reasons:
 - claims arising directly or indirectly as a result of a pre-existing medical condition relating to you, your travelling companion, a relative or close business associate of yours or your travelling companion, or the person with whom you have arranged to stay whilst on the trip.
 - the person whose medical condition giving rise to the claim:
 - is travelling for the purpose of having medical treatment during the trip duration, or*
 - is travelling against the advice of a medical practitioner, or*
 - has received a terminal prognosis by a registered doctor before taking out this policy, or*
 - is on a hospital waiting list, or*
 - is awaiting the results of medical investigations.*
 - you have failed to have any recommended vaccines, inoculations or medications prior to your trip.

- you have failed to get the relevant passport or visa.
 - unlawful or criminal proceedings are instigated against you, or a person you are travelling with.
 - redundancy, which is not notified during the period of insurance.
 - your disinclination to travel for any reason, including phobias, anxiety or stress.
 - your personal financial circumstances, other than you being made redundant during the period of insurance, having received notice of redundancy after the date upon which the certificate was issued.
 - your late arrival at the airport or port after check in or booking in time
- f. any costs in respect of the following:
- *any claims arising directly, or indirectly from the cancellation or curtailment of travel arrangements, in any way caused by, or contributed to by any order or recommendation issued by a government, public or local authority. This includes, but is not limited to, orders or recommendations issued by any civil or federal aviation authority.*
 - *loss of air passenger duty.*
 - *unused timeshare property, air-miles or other benefits or promotions of this nature.*
 - *your loss of enjoyment of the trip, however caused.*
 - *your failure to advise us of any material fact prior to the issue of the certificate or prior to your departure on your trip.*
 - *unused portions of your original ticket, where repatriation has been made.*
 - *your travel expenses for you to return to your country of residence, if you do not already possess pre-paid return travel tickets.*
 - *any cancellation or curtailment costs, which the insurer would not have had to pay, had you notified*

the travel agent, tour operator or provider of transport or accommodation immediately after you knew you would be cancelling or curtailing your trip.

- *any costs incurred as a result of repairs to your private motor vehicle.*
- *any claim resulting from you, or a person you are travelling with being posted overseas or receiving an emergency requirement of duty, following an act of war, invasion or terrorism*
- *failure in provision of the booked itinerary including error, omission or default by the provider of any service forming part of the booked itinerary.*

SPECIAL CONDITION:

Curtailement must be authorised by the Assistance Company and in all circumstances confirmation from the Assistance Company that **IT IS MEDICALLY NECESSARY THAT YOU CURTAIL YOUR TRIP** will be required prior to incurring curtailment costs. If you curtail your trip due to an illness or death of a third party, family member or relative, then you must also contact the Assistance Company for authorisation of any curtailment costs; otherwise your claim may be declined. You must always take all reasonable steps to keep your costs to a minimum.

SECTION B: MEDICAL EXPENSES

What is covered:

If you become ill or are injured during the trip, the insurer will pay up to the amount shown in the Schedule of Benefits for:

- Medical and treatment expenses
 - reasonable medical, surgical and hospital expenses incurred outside your country of residence
 - emergency dental treatment incurred outside your country of residence solely for the immediate relief of pain, up to 200€.
- Funeral and Repatriation expenses. If you die during the trip, the insurer will pay for the following:

- the funeral expenses in the country where your death occurs up to 3,000€, providing that it is not your country of residence, or
 - the cost of returning your body or ashes home to your country of residence.
- c. Travel and accommodation expenses
- reasonable additional travel and room-only accommodation expenses incurred by you and one person travelling with you, as a result of you receiving medical advice from the insurer's medical advisors that your originally planned return journey home to your country of residence is impossible due to medical reasons. The most that the insurer will pay for accommodation costs is 1,000€ per person.

What is not covered:

The insurer will not pay for the following, in addition to the general exclusions, in respect of claims made under Section B:

- a. the excess, as shown in the Schedule of Benefits.
- b. any costs or expenses, if you have not advised the Medical Emergency Assistance service and received their agreement to these costs, in the event of you:
 - *dying, or*
 - *incurring medical or treatment expenses, or*
 - *being involved in an accident, or*
 - *being admitted to hospital, or*
 - *curtailing your trip due to medical reasons.*
 - *missing your flight due to medical reasons.*
- c. the costs of telephone calls or taxi fares, unless these have been approved by the Medical Emergency Assistance service.
- d. claims arising directly, or indirectly as a result of your pre-existing medical condition.
- e. any medical, hospital or treatment expenses incurred in your country of

residence.

- f. any medical or treatment expenses, or funeral, or repatriation expenses incurred as a result of participating in any activities other than those specified as Acceptable Sports & Leisure Activities.
- g. any medical, hospital, treatment, funeral or repatriation expenses if you:
 - *have received a terminal prognosis by a registered doctor, before taking out this policy, or*
 - *are travelling for the purpose of obtaining medical treatment, or*
 - *are travelling against the advice of a medical practitioner, or*
 - *are on a hospital waiting list, or*
 - *are awaiting the results of medical investigations.*
- h. any medical, hospital or treatment expenses, which in the opinion of the insurer's medical advisors, are not essential, or can be reasonably delayed until your return home to your country of residence.
- i. any costs arising from you arranging a single or private accommodation room in a hospital, clinic or nursing home.
- j. dental treatment which is not solely for the purpose of relieving immediate pain or suffering.
- k. any medical, hospital or treatment expenses, which have not been authorised at the time by a recognised registered medical practitioner
- l. any medical, hospital or treatment expenses, which you have incurred after you have refused the offer of repatriation when, in the opinion of the insurer's medical advisors, you are fit to travel.
- m. any physiotherapy or associated treatment costs, if they are not part of an on-going treatment programme for a serious injury, which in the opinion of the insurer's medical advisors, cannot be reasonably delayed until your return home
- n. non-continuous treatment
- o. any up-grades from economy class travel, unless the insurers medical advisors specify this to be necessary on

medical grounds.

- p. any costs or expenses if you do not have a pre-paid return ticket to your country of residence at the start of your trip.
- q. any medication or drugs which you know you will need at the start of the trip.
- r. the cost of any treatment or surgery, including exploratory tests, which are not directly related to the illness or injury, for which you went into hospital or clinic abroad.
- s. loss, or damage to false dentures, false limbs or other prosthetics, hearing aids, contact or corneal lenses or prescription spectacles.
- t. Any medical expenses or costs incurred more than 12 months after the date of accident or illness causing the expense.

SECTION C: HOSPITAL BENEFIT

What is covered:

The insurer will pay you the amount shown in the Schedule of Benefits, for every complete 24 hours you spend in a hospital abroad as an in-patient during your trip, as a direct result of you suffering accidental injury or illness, which is covered under Section B of this policy.

What is not covered:

The insurer will not pay for the following, in addition to the general exclusions, in connection with claims made under Section C, if you:

- are an in-patient at a hospital or clinic in your country of residence.
- are not receiving continuous treatment.
- are an in-patient at a hospital or clinic, which has not been authorised and arranged by the Medical Emergency Assistance service.

SECTION D: PERSONAL EFFECTS, TRAVEL DOCUMENTATION AND DELAYED BAGGAGE

What is covered:

- a. Personal Effects and Baggage

The insurer will pay for accidental loss, theft of or damage to your personal effects and baggage, subject to the provision of a written authoritative report confirming the loss, theft or damage, up to the amount shown in the Schedule of Benefits. The insurer will deduct the following amounts, for each item, in respect of wear and tear:

Age of item	Deduction
Up to 1 year old	15% of purchase price
Up to 2 years old	30% of purchase price
Up to 3 years old	50% of purchase price
Up to 4 years old	70% of purchase price
Up to 5 years old	80% of purchase price

b. Travel Documents

The insurer will pay for any reasonable expenses you incur whilst obtaining replacement passports, green cards, visas, accommodation vouchers and petrol coupons or travel tickets, which have been lost or stolen during the trip, up to the amount shown in the Schedule of Benefits.

c. Baggage Delay

The insurer will pay for the purchase of emergency replacement clothing, medication and toiletries, up to the amount shown in the Schedule of Benefits, if your personal effects are delayed or lost in transit on your outward journey for more than 24 hours.

What is not covered:

The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section D:

- a. the excess as shown in the Schedule of Benefits.
- b. claims for theft of your personal effects and baggage, if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number.
- c. claims arising from theft occurring in your hotel room or apartment, unless forcible and violent entry into or from your hotel room or apartment has occurred.

- d. more than 50€ per single item, up to a maximum of 150€ in total for any one claim, if you are unable to provide the original receipt, proof of purchase or an insurance valuation, which was obtained prior to the loss.
- e. any claim if the loss, damage or theft occurs during a journey or whilst in the custody of an airline or other carrier, and you have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR).
- f. wear, tear, or depreciation.
- g. loss, theft or damage arising from the delay, detention, seizure or confiscation by Customs or other officials.
- h. damage caused by the leakage of powder, liquid or any other substance carried within your personal effects or baggage.
- i. any breakage of fragile articles, unless the breakage is caused by fire or an accident involving the vehicle in which you are being carried.
- j. claims arising for loss, theft or damage to prams or buggies, wheelchairs, pedal cycles, motor vehicles, satellite navigation equipment, marine equipment, diving equipment, watercraft, surfboards, sailboards, or their related accessories, sports equipment.
- k. damage to, or loss or theft of your personal effects or baggage, if they have been left:
 - *unattended, in a public place, or*
 - *in the custody of a person who does not have an official responsibility for the safekeeping of the property, or*
 - *in an unattended motor vehicle, unless they have been taken from a locked boot between 8am-8pm local time and there is evidence of forced entry, which is confirmed by a police report.*
 - *loss or damage to sports equipment, whilst in use.*
 - *loss, theft or damage to:*
 - *anything being shipped as freight or under a Bill of Lading; or*
 - *dentures, bridgework, artificial limbs or hearing aids of any kind; or*
 - *items being carried on a vehicle roof rack.*
- l. loss, theft or damage to valuables, which at the time of such loss, theft or damage were located in checked-in luggage, or in an unattended motor vehicle.
- m. valuables stolen at any time whilst in transit, unless you are carrying them as hand luggage.
- n. any claim for baggage delay if you cannot supply receipts for the emergency replacement clothing, medication and toiletries purchased and written confirmation from the carrier as to the length of delay.

SECTION E1: PERSONAL MONEY

What is covered:

The insurer will pay for the loss or theft of your money and travellers cheques during your trip, whilst being carried on your person, or whilst left in a safe or safety deposit box in your trip accommodation, up to the amount shown in the Schedule of Benefits.

What is not covered:

The insurer will not pay for the following, in addition to the general exclusions, in connection with claims made under Section E1:

- the excess as shown in the Schedule of Benefits.
- any loss or theft of money, if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number.
- loss or theft of travellers cheques, if the issuer provides a replacement service.
- depreciation in value, currency changes or shortage caused by any error or omission.
- loss or damage arising from delay, seizure, confiscation or detention by Customs, or other officials.

SECTION E2: ATM THEFT & ASSAULT

What is covered:

The Insurer will reimburse you, up to the maximum shown in the Schedule of Benefits, for money withdrawn from an ATM during the period of insurance subsequently stolen from you, as a result of a robbery, within 30 minutes of the withdrawal. The incident must have occurred within close, or immediate, proximity of the ATM in order that the assault may reasonably be attributed to the ATM withdrawal.

What is not covered:

The Insurer will not pay for the following reasons, in connection with claims made under Section E2:

- Incidents where money was stolen from anyone other than you.
- Items, other than money, stolen within the same incident.
- Incidents occurring more than 30 minutes after the ATM withdrawal or occurring in a location which can reasonably be attributed to being unrelated to the ATM withdrawal.
- Costs relating to medical treatment incurred as a result of the assault.

SPECIAL CONDITIONS:

1. You must report the theft to the police within 4 hours of the attack/robbery.
2. You must report the incident to Us within 72 hours of the attack/robbery.
3. You must obtain a written report from the police which includes an incident number.
4. You must provide proof of the amount, date and time of the covered withdrawal.

Anything mentioned in GENERAL CONDITIONS

SECTION F1: TRAVEL DELAY

What is covered:

The insurer will pay you the amount shown in the Schedule of Benefits, if your planned first outward international flight from your home in your country of residence, or your final

inbound international flight to your home in your country of residence is delayed in departure for 12 hours or more due to:

- *strike, or*
- *industrial action, or*
- *adverse weather conditions, or*
- *mechanical breakdown of, or derangement of, the scheduled public transport on which you are booked to travel.*

SECTION F2: HOLIDAY ABANDONMENT

What is covered:

The insurer will pay, up to the amount shown in the Schedule of Benefits, for travel and accommodation expenses, which you have paid or for which you are contractually obliged to pay and which you cannot recover from any source:

- a. *if your holiday or journey is necessarily cancelled following a delay of 24 hours or more from the scheduled departure time due to:*
 - *strike, or*
 - *industrial action, or*
 - *adverse weather conditions, or*
 - *mechanical breakdown of, or derangement of, the scheduled public transport on which you are booked to travel.*

What is not covered:

The insurer will not pay the following, in addition to the general exclusions, in connection with claims made under Section F1 & F2:

- a. the excess as shown in the Schedule of Benefits.
- b. any compensation if you have not obtained written confirmation from the airline, railway or shipping company or their handling agents, which shows the reason for the delay or cancellation of your holiday, the scheduled departure time and the actual departure time of your flight, rail journey or sailing, if applicable.
- c. any claim arising from your failure to check-in as per your original itinerary

- d. any delay which is due to strike or industrial action which had started, or was announced before you took out this policy.
- e. compensation under both the travel delay and holiday abandonment sections of this policy.
- f. any claims arising directly, or indirectly from the delay of travel arrangements, in any way caused by, or contributed to by any order or recommendation issued by a government, public or local authority. This includes, but is not limited to, orders or recommendations issued by any civil or federal aviation authority.
- g. any additional compensation under Section G.

SECTION G: MISSED DEPARTURE

What is covered:

The insurer will pay you, up to the amount shown in the Schedule of Benefits, for reasonable additional accommodation and travel expenses, if you arrive at your last departure point from your country of residence, or the last departure point for your return trip to your country of residence, too late to board your booked flight, as a result of the following:

- a. scheduled public transport services failing to get you to your destination in time due to strike, industrial action, adverse weather conditions or mechanical breakdown.
- b. the private motor vehicle in which you were travelling suffering from a mechanical breakdown or failure.
- c. the private motor vehicle in which you were travelling being directly involved in a road traffic accident, which resulted in mechanical breakdown or failure.

What is not covered:

The insurer will not pay for the following, in addition to the general exclusions, in connection with claims made under Section G:

- a. the excess as shown in the Schedule of Benefits.
- b. any upgrade in accommodation.

- c. any claim arising as a result of you not having taken reasonable steps to complete the journey to the departure point on time.
- d. any claim, if the adverse weather, strike or industrial action was in existence or publicly declared before you started your journey to the departure point.
- e. any claim in respect of mechanical breakdown or failure, if your private motor vehicle has not been properly serviced and maintained.
- f. any repair costs to your private motor vehicle.
- g. any claims for vehicle breakdown or failure, which are not substantiated by a written report from a rescue service or properly qualified and commercially established provider of garage services.
- h. any additional compensation under Sections F1 or F2.

SECTION H: TRAVEL DISRUPTION

What is covered:

The insurer will pay you the amount shown in the Schedule of Benefits if Ryanair or its authorised agent advise you that your first outward or final return flight is to be cancelled due to the flight being delayed for in excess of four hours, the underwriter will pay you, up to the amount shown on the Schedule of Benefits, for any travel expenses and subsequent accommodation expenses you incur in purchasing alternative transport, either by air, sea, rail or road, to complete this trip.

What is not covered:

The Insurer will not pay for the following in addition to the general exclusions on page in connection with claims made:

- a. Any compensation in respect of travel arrangements, if you have not got written confirmation from Ryanair or its authorised agent, which shows the reason for the delay, the scheduled departure time, the expected duration of the delay of your flight or full details of any refund given in respect of an unused flight

- b. Any compensation if you have chosen to use the flight ticket, relating to the first or final outward flight that has been cancelled, at a later date for a totally separate trip
- c. Any delay which is due to strike or industrial action which had started or was announced before you took out this policy
- d. Any compensation for a flight cancellation, which is not due to a delay of in excess of four hours
- e. Compensation under more than one of the 'Travel Delay', 'Travel Disruption' and 'Holiday Abandonment' sections of this policy
- f. Your failure to check-in according to the itinerary supplied to you
- g. Any claims arising directly, or indirectly from the delay of travel arrangements, in any way caused by, or contributed to by any order or recommendation issued by a government, public or local authority. This includes, but is not limited to, orders or recommendations issued by any civil or federal aviation authority.

Any compensation which is payable, will take into account any refund you have received from Ryanair or its authorised agent in respect of any unused flight.

SECTION I: PERSONAL LIABILITY

What is covered:

The insurer will pay you or your personal representatives all reasonable and necessary costs up to the limit shown in the schedule of benefits if you accidentally injure someone or damage someone else's property, provided it does not belong to a member of your family, and you are legally liable.

What is not covered:

The insurer will not pay for the following, in addition to the general exclusions, in connection with claims made under Section I:

- a. the excess as shown in the Schedule of Benefits.
- b. claims arising directly or indirectly from, happening through or in consequence

of:

- *contractual liability, employer's liability, or liability to a member of your family, your travelling companions family, or to your travelling companion, or*
- *animals belonging to you, or in your care, custody or control; or*
- *wilful, malicious or unlawful acts, or the use of firearms or weapons of any kind; or*
- *the pursuit of trade, business or profession; or*
- *ownership or occupation of land or buildings, other than occupation only of any temporary residence for the purpose of your holiday; or*
- *the influence of intoxicating liquor or drugs.*
- c. any liability, injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of any motorised or mechanical vehicles, including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form of motorised leisure equipment.
- d. claims for legal fees and costs resulting from any criminal proceedings
- e. any claim where your liability is covered under any other policy
- f. any personal liability claim, which arises directly, or indirectly as a result of you participating in any activities other than those specified as Acceptable Sports & Leisure Activities.
- g. fines of exemplary damages (fines that aim to punish the person responsible, rather than awarding compensation to the victim) you have to pay
- h. compensation or legal costs arising directly or indirectly from the transition of any infectious or contagious disease or virus.

SPECIAL CONDITIONS:

You or your personal representatives must tell us as soon as you or your personal

representatives are aware of a possible legal claim, prosecution, inquest or injury, which might lead to a claim under this section.

You or your personal representatives must not negotiate, pay, admit or deny any liability to anyone else, without first getting the written permission of the insurers.

SECTION J: LEGAL EXPENSES

What is covered:

The Insurer will pay you or your personal representative up to the amount as shown in the Schedule of Benefits, to have an appointed adviser take legal action against third parties (excluding any member of your family, or your travelling companion's family, your travelling companion, business partner or employer) for any compensation owed to you arising directly from physical bodily injury to you, or your death during the period of insurance.

What is not covered:

The insurer will not pay for the following, in addition to the general exclusions, in connection with claims made under Section J:

- a. the excess as shown in the Schedule of Cover.
- b. legal expenses incurred without prior authorisation from the Insurer.
- c. claims arising where the Insurer considers your prospects of success in achieving a reasonable benefit to be insufficient.
- d. claims where legal costs and expenses are based directly or indirectly on the amount of an award.
- e. claims arising for travel and accommodation expenses, whilst in pursuit of a legal action.
- f. claims arising from your pursuing legal proceedings as part of, and/or on behalf of a group or organisation and/or as part of a class action.
- g. costs incurred in pursuance of any claim against the Insurer, the claims handler, the assistance company, the placing broker or Ryanair.

- h. claims occurring under criminal law.
- i. where there is a possibility of a claim being brought in more than one country, the insurer shall not be liable for costs if an action is brought in more than one country.
- j. any claim for legal costs where you are pursuing legal action relating directly, or indirectly to medical negligence, or alleged medical negligence.
- k. any claims reported more than 90 days after the commencement of the incident giving rise to such claims.

SPECIAL CONDITIONS:

Prior to incurring any legal expenses the insured should contact the Claims Department, in order to supply full details of the circumstances surrounding the potential claim.

You must comply with the following procedures when making a claim under section J:

You shall apply to the insurer for a written acknowledgement by the insurer of the existence of a potentially viable claim. The insurer shall not be responsible for any legal expenses incurred prior to its issuing you with a written acknowledgement of the existence of a potentially viable claim.

In the event that you are awarded compensation (by judgment or settlement), the insurer shall be entitled to recover from you, or on behalf of you, any sum paid to you under any section of this policy on account of the same incident for which compensation is received.

You must carry out your claim in whatever way the appointed adviser suggests.

You must keep us and the appointed adviser fully aware of all facts and correspondence you receive, including any claims settlement offers you are made.

You should not reply to any correspondence from anyone else about your claim without our written permission.

GENERAL EXCLUSIONS WHICH APPLY TO ALL SECTIONS OF THE INSURANCE

This insurance does not cover:

1. Any claims for travel outside your country of residence arising directly or indirectly from a pre-existing medical condition
2. Claims, (irrespective of your destination), arising directly or indirectly from you or anyone else upon whom your trip depends;
 - a. travelling or acting against medical advice
 - b. awaiting results of tests or medical investigations
 - c. being on a hospital waiting list for treatment
 - d. having received a terminal prognosis
 - e. suffering from anxiety, stress or depression (unless admitted as an in-patient)
 - f. failing to disclose a material fact at the time your policy commences and throughout the period of insurance.
3. Which are claims in any way caused or contributed to by:
 - a. the failure of; or
 - b. the fear of the failure of; or
 - c. the inability of any equipment or any computer programme to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date other than for loss, damage, expenses or consequential loss not otherwise excluded which itself results from the operation of an insured cause.
4. Any claims directly or indirectly caused by, occasioned by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the claim:
 - a. act of terrorism; or
 - b. nuclear detonation, reaction, nuclear radiation or contamination, howsoever such nuclear detonation, reaction, nuclear radiation or radioactive contamination may have been caused; or
 - c. war, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or martial law or confiscation by order of any government or public authority; or
 - d. seizure or illegal occupation; or
 - e. confiscation, requisition, detention, legal or illegal occupation, embargo, quarantine, or any result of any order of public or government authority which deprives you of the use or value of your property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade; or
 - f. discharge of pollutants or contaminants, which pollutants and contaminants shall include but not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment; or
 - g. chemical or biological release or exposure of any kind; or
 - h. attacks by electronic means including computer hacking or the introduction of any form of computer virus; or
 - i. threat or hoax, in the absence of physical damage due to an act of terrorism; or
 - j. any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.
 - k. prohibitive regulations by the government of any country.

- l. the tour operator, coach operator, transport company or hotel:
 - causing a delay in the commencement of the holiday
 - levying a surcharge, thus increasing the basic brochure price of the holiday.
 - m. failure to notify the hotel or holiday establishment, or tour operator or travel agent or booking agent or provider of transport immediately it is found necessary to cancel or curtail the travel arrangements.
5. Any claims arising directly or indirectly from you travelling against Foreign Office (or any government body) advice or where it is deemed unsafe for you to travel.
 6. Any claims arising directly or indirectly from you travelling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
 7. Any claims arising directly or indirectly from loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising there from, or any consequential loss or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from:
 - a. ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning of nuclear fuel, or
 - b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 8. Any claims arising directly or indirectly from you engaging in any illegal or criminal act.
 9. Any claims arising directly or indirectly from any unlawful act or criminal proceedings against the insured, or any other person on whom the holiday plans depend except this exclusion shall not apply in the event of your obligation to attend a Court of Law under subpoena as a witness, unless such obligation to attend falls within your occupational, professional or other similar capacity.
10. Any claims arising directly or indirectly from any consequential loss whatsoever (claims shall only be paid for those losses which are specifically stated under the terms of this policy, except as provided in Section D, relating to loss of travel documents).
 11. Any claims arising directly or indirectly out of your financial incapacity other than redundancy.
 12. Any claims which, but for the existence of this policy, would be covered under any other insurance policy (policies), including any amounts recovered by you from:
 - a. private health insurance; or
 - b. EHIC payments; or
 - c. any reciprocal health agreements; or
 - d. airlines; or
 - e. hotels; or
 - f. home contents insurers; or
 - g. any other recovery by you, which is the basis of a claim.
 - h. exercising your rights under any EU regulations or similar.
 13. Any claims arising directly or indirectly from the tour operator, airline or any other company, firm or person either becoming insolvent or being unable to or unwilling to fulfil any part of their obligation.
 14. Any claims arising directly or indirectly from your death, serious injury or illness as a result of participating in any activity on your trip other than those listed as Acceptable Sports & Activities
 15. Any claims arising directly or indirectly from:
 - a. wilful, self inflicted injury or illness; or
 - b. committing or attempting to commit suicide; or
 - c. wilful exposure to danger, except in an attempt to save a human life; or
 - d. solvent abuse; or
 - e. being under the influence of alcohol

- or drugs, except those prescribed by a registered medical practitioner and not those drugs prescribed for drug addiction; or f) a failure to obtain any recommended vaccines, inoculations or medications prior to your trip departure; or
- f. sexually transmitted diseases; or
 - g. Acquired Immune Deficiency syndrome (AIDS); or
 - h. HIV (Human Immunodeficiency Virus) and/or any HIV related illness and/or any mutant derivative or variations thereof.
16. Any claims arising directly or indirectly from anxiety, stress or depression; except where previously undiagnosed at the time you took out this policy.
 17. Any claims arising directly or indirectly from you entering into, exiting from an aircraft or descending from an aircraft; which is not a fully licensed passenger carrying aircraft in which you are travelling as a passenger or a member of the crew for the purpose of undertaking any trade or technical operation therein or thereon.
 18. Any claims arising directly or indirectly from your wilful exposure to peril. You must exercise reasonable care to prevent illness, injury or loss or damage to your property as if uninsured.
 19. Any claims arising directly or indirectly from you being engaged in any employment during your trip unless agreed by us and any additional premium paid.
 20. Any claims which have not been proven and the amount of the claim substantiated.
 21. Claims for loss of enjoyment, however caused.
 22. Any loss whereby any period of disability or loss whatsoever is increased through your own act or omission.
 23. Third party rights and no party other than you may claim benefit under the terms of this insurance.
 24. Failure in provision of any part of the booked itinerary including error, omission, or default by the provider of any service forming part of the booked itinerary.
 25. Any claims arising directly or indirectly from you engaging in any manual work except those defined under Acceptable Sports & Leisure Activities.
 26. Any claim arising from routine treatment or care which could have been reasonably expected to arise during your period of insurance.
 27. Any claim arising from closure of airspace as a result of volcanic ash.

GENERAL CONDITIONS WHICH APPLY TO YOUR WHOLE POLICY

1. It is a condition that all material facts have been disclosed to us. Failure to do so may affect your rights under this insurance. Following a change in material fact disclosed to us by you during the period of insurance, we reserve the right to amend or cancel your insurance, providing you with a pro-rata refund of premium. If you are in any doubt as to whether a fact is 'material', then for your own protection it should be disclosed to us.
2. You must tell us as soon as possible about any change in risk which affects your policy, including you, a person you are travelling with, a close business associate or relative receiving confirmation of a medical condition or currently being under medical investigation, a change in the sporting or leisure activities you intend to participate in during your trip or any additional person(s) to be insured under the policy. We have the right to reassess your policy and premium after you have advised us of any relevant information. If you do not advise us of all the relevant information, we may quote the wrong terms, reject or reduce your claim, or your policy may become invalid.
3. If your cover does not meet your requirements, please notify us within 14 days of receiving your policy and return all your documents for a refund of your premium. If during this 14-day period

you have travelled, made a claim or intend to make a claim, we are entitled to recover all costs we have incurred for your use of those services.

4. Whilst participating in any Acceptable Sport & Leisure Activity, you must take reasonable care at all times to ensure your own safety and the safety of those around you. Such reasonable care involves following the directions of any instructor and (or) expedition leader and following the normal and reasonable safety procedures suggested or recommended by the recognised controlling body of the sport or activity concerned, or the safety procedures commonly exercised in pursuing the sport or activity in question at all times.
5. You or your legal representatives must provide us with all policies, information and evidence we require and in the format we require.
6. You shall submit to medical examination at your expense, except post mortem which we reserve the right to have undertaken at our own expense.
7. Ryanair No-Show letter Fee
Any Ryanair 'No-Show' letter fee incurred by the claimant as part of a claim against this policy will be fully refunded by the claim handler with any successful claim (see Ryanair FAQ section for "No-show" administration fee details)
8. Any items which become the subject of a claim for damage must be retained, until your claim is settled, for our inspection and shall be forwarded to us upon request at your or your legal personal representative's expense. All such items shall become our property following final settlement of the claim.
9. In the event of any occurrence which may give rise to a claim under this policy, you must take all reasonable steps to minimise any loss arising out of such a claim.
10. You must exercise due care and attention at all times for the safety of your property and take all reasonable steps to prevent accident, loss or damage.

11. You must notify any claim to us within 31 days after the incident giving rise to the loss. All documents, <certificates / schedules> and medical evidence required in support of a claim should be furnished at your expense. We will reserve the right to decline liability for any claim notified after this date.
12. This insurance is non-transferable. No premium will be refunded, either in full or on a pro-rata basis, after the expiry of the initial 14 day cooling off period.
13. This policy shall be governed by and construed in accordance with the Law of England
14. We may, at its own expense, take proceedings in your name to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this insurance and any amount so recovered shall belong to us. Where a full recovery is made, we agree to return your excess.
15. Our liability shall be conditional upon the observance by you of the terms and conditions of this insurance and the truth and completeness of the statements and answers supplied by you and on your behalf. If a claim is in any respect false or if any fraudulent means or devices are used by you or anyone acting on your behalf to obtain any benefits from this insurance, all benefits under this insurance shall be forfeited and no return of premium shall be due.
16. If at the time of loss, damage or liability covered under this policy, you have any other insurance or guarantee which covers the same loss, damage or liability, we will only pay a rateable share of the claim.

COMPLAINTS PROCEDURE

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints procedure below:

SALE OF THE POLICY

Complaints regarding the SALE OF THE

POLICY please visit: <http://frd.ie/help/>

In all correspondence please state your insurance is provided by Surestone Insurance dac and quote RYRPATH12.

If your complaint about the sale of your policy cannot be resolved by the end of the next working day, Ryanair will pass it to:

Customer Relations Department
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ
Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

CLAIMS

Complaints regarding a CLAIM should be addressed to: Customerservices@osg.ie

In all correspondence please state your insurance is provided by Surestone Insurance dac and quote RYRPATH12.

If your complaint about your claim cannot be resolved by the end of the next working day, OSG will pass it to:

Customer Relations Department
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ
Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

If it is not possible to reach an agreement, you have the right to make an appeal to the Hungarian Financial Supervisory at:

Krisztina Krt 39, H-1013 Budapest
Phone: 06-40-203-776
E-mail: ugyfelszolgalat@pszaf.hu
Web: www.pszaf.hu

The above complaints procedure is in addition to your statutory rights as a consumer.

COMPENSATION SCHEME

Surestone Insurance dac is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

DATA PROTECTION ACT 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

CLAIMS EVIDENCE

For all claims we will require your travel details and Originals of your flights tickets, booking invoice and itinerary.

We will require the following evidence where relevant as well as any other relevant information that we may ask you for

Section A – Cancellation and Curtailment

1. A medical certificate from the treating medical practitioner explaining why it was necessary for you to cancel or curtail the trip.
2. In the case of death causing cancellation or curtailment of the trip, the original death certificate.
3. Booking confirmation together with a cancellation invoice from Ryanair, tour operator or provider of accommodation.
4. 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.
5. Your unused travel tickets / Unused flight details.
6. Original Receipts or bills for any costs, charges or expenses claimed for.
7. The Global Response reference number to confirm that you contacted the emergency assistance service.
8. In the case of compulsory quarantine a letter from the relevant authority or the treating medical practitioner.
9. In the case of jury service or witness attendance the court summons. (subject to wording)
10. The letter of redundancy for redundancy claims. (Subject to wording)
11. A letter from the commanding officer concerned, confirming cancellation of authorised leave or call up for operational reasons.(Subject to wording)
12. In the case of serious damage to your home a report from the Police or relevant authority.
13. Private Medical Insurance Policy Schedule.

Section B – Medical Expenses

1. Original Receipts or bills for all in-patient/out-patient treatment or emergency dental treatment received.
2. A medical certificate from the treating medical practitioner explaining why it was necessary for you to cancel or curtail the trip.
3. In the event of death, the original death certificate and receipts or bills for funeral, cremation or repatriation expenses.
4. The Global Response reference number to confirm that you contacted the emergency assistance service.
5. Original Receipts or bills for taxi fares to or from hospital claimed for, stating details of the date, name and location of the hospital concerned.
6. Original Receipts or bills for any other transport, accommodation or other costs, charges or expenses claimed for.
7. Private Medical Insurance Policy Schedule.

Section C – Hospital Benefit

Confirmation in writing from the hospital, relevant authority or the treating medical practitioner of the dates on which you were admitted and subsequently discharged from hospital, compulsory quarantine or confinement to your accommodation.

Section D – Baggage and Passport

1. An original Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
2. A Property Irregularity Report from Ryanair or a letter from the carrier where loss, theft or damage occurred in their custody, as well as confirmation of any payment made.
3. A letter from your tour operator's representative, hotel or accommodation provider where appropriate.
4. Original Receipts for items lost, stolen or damaged.
5. A letter from Ryanair confirming the time and date your baggage was returned to you along with any payment made.
6. Used flight details and luggage tags.
7. Report from a reputable supplier confirming item(s) is/are damaged beyond economical repair.
8. Original Receipts or bills for any transport and accommodation expenses claimed for.
9. Household Insurance Policy Schedule.

Section D – Baggage Delay

1. A property Irregularity Report from Ryanair or a letter from the carrier where loss, theft or damage, occurred in their custody, as well as confirmation of any payment made.
2. A letter from your tour operator's representative, hotel or accommodation provider where appropriate.
3. Original Receipts for items of clothing, medication or toiletries replaced if your baggage is temporarily lost in transit for more than 12 hours.
4. A letter from Ryanair/the carrier confirming the time and date your baggage was returned to you along with any payment made.
5. Used flight details and luggage tags.
6. Household Insurance Policy Schedule.

Section E2 - ATM Theft & Assault

1. You must obtain a written report from the police which includes an incident number.
2. You must provide proof of the amount, date and time of the covered withdrawal.

Section F1 & F2 – Delayed Departure/Abandonment

1. Full details of your planned travel itinerary.
2. A letter from Ryanair confirming the numbers of hours delay, the reason for the delay and confirmation of your check in time.
3. Your unused travel tickets / Flight Details.
4. Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
5. If you chose to abandon your trip you must forward confirmation from Ryanair that you did not travel. This must detail the time and date of when you could have next been accommodated to travel.
6. In the case of abandonment claims, your booking confirmation together with written details from you 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.

Section G – Missed Departure

1. Full details of your planned travel itinerary.
2. Your unused travel tickets / Flight Details.
3. Original Receipts or bills for any transport or accommodation costs claimed for.
4. Written evidence to support reason for scheduled public transport services failing to get you to your destination in time due to strike, industrial action, adverse weather conditions or mechanical breakdown.
5. Written evidence from Licensed Repair Unit to support the private motor vehicle in which you were travelling suffering from a mechanical breakdown or failure.
6. Police Report and/or Report from Licensed Repair Unit to evidence that the private motor vehicle in which you were travelling being directly involved in a road traffic accident, which resulted in mechanical breakdown or failure.

Section I – Personal Liability

1. Full details in writing of any incident.
2. Any writ, summons, letter of claim or other document must be sent to us as soon as you receive it.

Appendix A – Acceptable sports and leisure activities

The following activities are automatically included within the cover when participating on an amateur basis:

- abseiling (within organisers guidelines)
- administrative, clerical or professional occupations
- aerobics
- amateur athletics (track and field)
- archaeological digging
- archery
- assault course
- badminton
- banana boating
- baseball
- basketball
- beach games
- billiards/snooker/pool
- body boarding (boogie boarding)
- bowls
- camel riding
- canoeing (up to grade 2 rivers)
- clay pigeon shooting
- climbing (on climbing wall only)
- cricket
- croquet
- curling
- cycling (no racing)
- deep sea fishing
- driving any motorised vehicle for which **you** are licensed to drive in the **country of residence** (other than in motor rallies or competitions)
A helmet must be worn when using motorised two or three wheeled vehicles.
- falconry
- fell walking/running
- fencing
- fishing
- fives
- flying as a fare paying passenger in a fully licensed passenger
- carrying aircraft
- football (amateur only and not main purpose of trip)
- glass bottom boats/bubbles
- go karting (within organisers guidelines)
- golf
- handball
- horse riding (excluding competitions, racing, jumping and hunting)
- hot air ballooning (organised pleasure rides only)
- hovercraft driving/passenger
- hurling (amateur only and not main purpose of trip)
- indoor climbing (on climbing wall)
- jet boating (no racing)
- jet skiing (no racing)
- jogging
- karting (no racing)
- kayaking (up to grade 2 rivers)
- korfball
- mountain biking (no racing)
- netball
- octopush
- orienteering
- paint balling/war games (wearing eye protection)
- pony trekking
- power boating (no racing and non-competitive)
- quad biking (no racing)
- racket ball
- rambling
- refereeing (amateur only)
- ringos
- roller skating/blading/in line skating (wearing pads and helmets)
- rounders
- rowing (no racing)
- running (non-competitive and not marathon)
- sailing/yachting (if qualified or accompanied by a qualified person and no racing)
- sand boarding
- sand dune surfing/skiing
- sand yachting
- scuba diving up to depth of 18 metres (if qualified or accompanied
- by qualified instructor and not diving alone)
- shooting/small bore target/rifle range
- shooting (within organisers guidelines)
- skateboarding (wearing pads and helmets)
- sledging (not on snow)
- snorkelling
- softball
- spear fishing (without tanks)
- speed sailing
- squash
- students working as counsellors or university exchanges for
- practical course work (non manual)
- surfing
- swimming
- swimming with dolphins
- table tennis
- tall ship crewing (no racing)
- ten pin bowling
- tennis
- trampolining
- tree canopy walking
- trekking/hiking/walking up to 2,000 metres above sea level
- tug of war
- volleyball
- wake boarding
- water polo
- water skiing/water ski jumping
- wind surfing/sailboarding
- wind tunnel flying (pads and helmets to be worn)
- zip lining/trekking (safety harness must be worn)
- zorbing/hydro zorbing/sphering

RYANAIR TRAVEL PLUS (if applicable) – SCHEDULED AIRLINE FAILURE INSURANCE

This cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 OPR, United Kingdom and is underwritten by Certain Underwriters at Lloyd's (**The Insurer**).

The Insurer will pay up to €2,000 in total for each **Person-Insured** named on the Invoice and on the Airline Ticket for:

1. Irrecoverable sums paid in advance in the event of Insolvency of the scheduled airline not forming part of an inclusive holiday prior to departure or
2. In the event of Insolvency after departure:
 - a) Additional pro rata costs incurred by the Person-Insured in replacing that part of the flight arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements; or
 - b) If curtailment of the holiday is unavoidable the cost of return flights to the point of departure to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

PROVIDED THAT in the case of a) and b) above where practicable the Person-Insured shall have obtained the

approval of the Insurer prior to incurring the relevant costs by contacting the Insurer as set out under the **Claims Procedure**.

The Insurer will not pay for:

1. Scheduled flights not booked within Austria, Belgium, Denmark, Czech Republic, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Malta, Netherlands, Norway, Poland, Portugal, Slovakia, Spain and Canary Islands, Sweden or United Kingdom prior to departure.
2. Any costs resulting from the Insolvency of:
 - a) Any scheduled airline which is insolvent or in respect of which any

prospect of Insolvency is known at the date of the Insured's application under this policy

- b) Any scheduled airline that is bonded or insured elsewhere (even if the bond is insufficient to meet the claim)
 - c) any scheduled airline in Chapter 11, its equivalent or any threat of insolvency being known as at the Insured's date of application for this Policy
3. The financial failure of any travel agent, tour organiser, booking agent or consolidator with whom the insured has booked a scheduled flight
 4. Any loss for which a third party is liable or which can be recovered by other legal means
 5. Any losses which are not directly associated with the incident that caused the Insured to claim. For example, loss due to being unable to reach a pre booked hotel, villa, car hire or cruise following the financial failure of an airline.
 6. Any loss where this insurance policy was issued more than 14 days after the flight booking date.

Claims Procedure: -International Passenger Protection claims **only** - any occurrence which may give rise to a claim should be advised as soon as reasonably practicable and in any event within 14 days to:

IPP Claims Office
IPP House, 22-26 Station Road
West Wickham
Kent BR4 OPR. United Kingdom
Telephone: +44 (0)20 8776 3752
Facsimile: +44 (0)20 8776 3751
Email: info@ipplondon.co.uk
Website: www.ipplondon.co.uk

IPP will only accept claims submitted up to six months after the failure.

Any claims submitted after the six month period will NOT be processed.

ALL OTHER CLAIMS -REFER TO YOUR INSURANCE DOCUMENT AND SEE ALTERNATIVE CLAIMS PROCEDURE.

This Certificate is only a summary of the protection provided. A copy of the Master Policy wording providing full details of the terms and conditions of this Insurance is available from the Policyholder upon request.

NOTES ON SCHEDULED AIRLINE FAILURE - PPIP(B)

We Cover:

Any scheduled airline (not forming part of an inclusive holiday) booked in Austria, Belgium, Denmark, Czech Republic, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Malta, Netherlands, Norway, Poland, Portugal, Slovakia, Spain and Canary Islands, Sweden or United Kingdom in the event of the Insolvency of the airline for:

- All monies paid prior to flight departure in respect of airfare(s);
- The cost of a return airfare(s) to Austria, Belgium, Denmark, Czech Republic, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Malta, Netherlands, Norway, Poland, Portugal, Slovakia, Spain and Canary Islands, Sweden or United Kingdom or onward flight(s) in order to complete the pre-arranged journey at the same standard as booked.

We Do Not Cover:

The travel agent, booking agent or consolidator.