



## Policy Summary – key information you need to be aware of

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy so please take time to read the policy document to make sure you understand the cover it provides. This policy is designed to offer protection for your travel arrangements as described in this policy summary.

**Insurer:** This 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.

**Type of Cover:** This is a travel policy that, subject to the terms, conditions and exclusions contained in the Policy Document, provides certain financial protection and medical assistance for your trip.

### Summary of Cover, Limits and Excesses

This is to certify that we, in consideration of the premium specified on your policy schedule, agree to indemnify you on this certificate of insurance in respect of:

Section	Description	Limit (per person)	Excess
<b>A</b>	Cancellation / curtailment	500 €	15 € **
<b>B</b>	Medical expenses	150,000 €	50 € **
	Emergency dental pain relief	200 €	50 €
<b>C</b>	Hospital benefit (maximum)	125 €	—
	Hospital benefit (per day)	25 €	—
<b>D</b>	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 €	—
<b>E1</b>	Personal Money	500 €	50 €
	Cash	100 €	—
	Cash (aged under 18)	50 €	—
<b>E2</b>	ATM theft & assault	350 €	—
<b>F1</b>	Travel delay (maximum)	240 €	—
	Travel delay (per 12 hours)	20 €	—
<b>F2</b>	Holiday Abandonment	500 €	50 € **
<b>G</b>	Missed departure	150 €	—
<b>H</b>	Travel disruption	150 €	—
<b>I</b>	Personal Liability	100,000 €	350 €
<b>J</b>	Legal expenses	2,000 €	100 €

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

### What to do in case of a medical emergency while you are away

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](mailto: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 - Ryanair - and reference number - **RYPATH12**.

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.

## Significant Exclusions and limitations

Exclusion / Limitation	Policy Reference
<p><b>Pre-existing Medical Conditions</b></p> <p>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 ensure you read the definition of pre-existing medical condition in your policy document.</p>	Section A, Section B
<p><b>Law and Jurisdiction</b></p> <p>Your policy is governed by English Law, unless you and the insurer have agreed otherwise.</p>	Explanation and guidance
<p><b>Territorial Limits</b></p> <p>Your policy provides cover for area 2 only: 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.)</p>	Summary of Cover
<p><b>Relative</b></p> <p>Means 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.</p>	Meaning of words
<p><b>Sports and leisure activities</b></p> <p>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.</p>	Appendix A

## Important information

### Period of Insurance

The policy you have purchased will run for the period of insurance shown on your insurance certificate.

### Cancellation Right

To arrange a refund please visit the following website <https://insurancerefunds.ryanair.com/>

### How to make a Claim

If you need to make a claim, please complete a claim form no later than 31 days after the event. Please visit the Ryanair Travel Insurance website for full details on how to make a claim.

### How to complain

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 outlined in your policy document.

### 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. Further information can be found in your policy document under "compensation scheme".

### 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 0PR, United Kingdom and is underwritten by certain Underwriters at Lloyds.

**The Insurer will pay** up to €2000 in total for each **Person-Insured** named on the Invoice and Airline Ticket for:

- 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
- 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 to that originally booked or
- b) If curtailment of the holiday is unavoidable -the cost of return flights to the point of departure to a similar standard to that originally booked.

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 below.

### **Significant Exclusions and Limitations**

The Person-Insured shall have obtained the approval of the Insurer prior to incurring the relevant costs.

Scheduled flights not booked within Austria, Belgium, Denmark, Czech Republic, Finland, France, Germany, Hungary, Ireland, Italy, Latvia, Lithuania, Malta, Netherlands, Norway, Poland, Portugal, Slovakia, Spain and Canary Islands, Sweden or United Kingdom prior to departure.

Insolvency of any scheduled airline which is in Chapter 11 or any threat of insolvency being known at the date of issue of the Certificate.

### **Claims Procedure**

Email: [info@ipplondon.co.uk](mailto:info@ipplondon.co.uk) within 14 days.