

GOLD TRAVEL INSURANCE

SCHEDULE OF BENEFITS

Please see below for the full list of Benefits, Limits and Excesses that apply to the level cover you have selected. This table of benefits should be read together with your Policy Wording as they all form part of your insurance contract with us.

Section	Cover Description	Sums Insured / Level of Benefit	Excess Each & Every Claim
A	Cancellation or Curtailment Charges	Up to €7,000 in total	€100 Age 65-70 €130 Age 71-85 €200 Age 86-95 €250
B	Emergency Medical, Repatriation and Other Expenses Including Dental Treatment	Up to €10,000,000 in total €200	€100 Age 65-70 €130 Age 71-85 €200 Age 86-95 €250
B1	Hospital Confinement Benefit	€25 per full 24 hours up to €2,500 in total	Nil
C	Personal Accident Item 1 – accidental death Item 2 – loss of limb(s) or loss of sight Item 3 – permanent total disablement Item 1 – Travel Accident – Whilst on public transport only	€64,000 €64,000 €64,000 €100,000	Nil
D	Delayed Departure Abandonment after full 24 hours delay	€50 for first full 12 hours delay then €25 for each additional full 12 hour period up to €600 in total Up to €7,000 in total	Nil Age 65-70 €130 Age 71-85 €200 Age 86-95 €250
D1	Missed Departure	Up to €1,800 in total	€65
E	Baggage Single Article/Pair/Set Limit Total Valuables Limit Spectacles/Sunglasses Limit Delayed Baggage (Minimum Delay of 12 hours)	Up to €3,000 in total €500 €500 €300 €250	€65 Nil
F	Personal Money, Passport & Documents Passport & Documents Limit	Up to €900 in total €300	€65
G	Extended Kennel and/or Cattery Fees	€35 per day up to €350 in total	Nil
H	Personal Liability Rented Accommodation Limit	Up to €2,500,000 in total Up to €120,000 in total	€250
I	Legal Expenses & Assistance	Up to €19,000 in total	€400
J	Mugging Benefit	€60 for each full 24 hours spent in hospital up to €1,200 in total	Nil
K	Hijack Cover	€60 for each full 24 hours up to €600 in total	Nil
L	Withdrawal of Services	€25 after full 24 hours then €25 for each additional full 24 hours up to €250 in total	N/A
M	Catastrophe	Up to €650 in total	N/A

EXTENSIONS AVAILABLE OR INCLUDED

These covers are added to your policy in addition to the above. Some of these extensions require you to pay an additional premium and will then only be covered if you have paid the additional premium where required and this is confirmed on your Travel Insurance Policy Schedule.

SECTION N – BUSINESS TRAVEL (Non-Manual Work Only)			
ADDITIONAL PREMIUM PAYABLE FOR BOTH SINGLE TRIP AND ANNUAL MULTI-TRIP INSURANCE			
N	Replacement Business Colleague	Up to €6,000 in total	€65
	Business Equipment Single Article/Pair/Set Limit	Up to €3,500 in total €1,800	€65

SECTION O – WINTER SPORTS EXTENSION			
UP TO 17 DAYS COVERED UNDER ANNUAL MULTI-TRIP INSURANCE			
ADDITIONAL PREMIUM PAYABLE FOR SINGLE TRIP INSURANCE			
O1	Ski Equipment Single Article/Pair/Set Limit	Up to €600 in total €300	€60
O2	Ski Equipment Hire	€60 per full 24 hours up to €300 in total	Nil
O3	Ski Pack	€60 per full 24 hours up to €600 in total	Nil
O4	Piste Closure	€30 per full 24 hours up to €600 in total	Nil
O5	Avalanche or Landslide Cover	€60 per full 24 hours up to €600 in total	Nil

SECTION P – GOLF COVER			
UP TO 17 DAYS COVERED UNDER ANNUAL MULTI-TRIP INSURANCE			
ADDITIONAL PREMIUM PAYABLE FOR SINGLE TRIP INSURANCE			
P1	Loss of Green Fees	€60 per full 24 hours up to €600 in total	Nil
P2	Golf Equipment Single Article/Pair/Set Limit	Up to €1,200 in total €300	€65
	Golf Equipment Hire	€60 per full 24 hours up to €300 in total	Nil
P3	Liability for Golf Buggies Whilst in Use	Up to €600,000 in total	€400
P4	Hole-in-One Cover	€200	Nil

SECTION Q – WEDDING / CIVIL PARTNERSHIP COVER			
ADDITIONAL PREMIUM PAYABLE FOR BOTH SINGLE TRIP AND ANNUAL MULTI-TRIP INSURANCE			
Q	Wedding Bands & Gifts Single Article/Pair/Set Limit	Up to €1,200 in total €600	€65
	Wedding Attire Single Article/Pair/Set Limit	Up to €1,200 in total €600	€65
	Wedding Photography/Video	Up to €600 in total	€65

SECTION R – SPECIAL EVENTS CANCELLATION OR CURTAILMENT CHARGES COVER			
ADDITIONAL PREMIUM PAYABLE FOR BOTH SINGLE TRIP AND ANNUAL MULTI-TRIP INSURANCE			
R	Cancellation or Curtailment	Limits Shown in Section A Maximum Single Ticket Cost Limit €500	€65