

**Frequently Asked Question (FAQ's)  
Pilgrimage Travel Insurance Policy 2024**



FAQ	Customer Information
Who are Yes Insurance?	Yes Insurance is the trading name for an Irish registered company, Compare Now Limited, that is also regulated by the Central Bank of Ireland as an insurance intermediary. Their regulated number is C142189.
What is a Pilgrimage Travel Insurance Policy?	Pilgrimage Travel Insurance policy is a travel insurance policy designed specifically for travellers who book a pilgrimage tour through Joe Walsh Tours (JWT) travel agency. The policy is designed to cover those travellers visiting pilgrimage destinations e.g. Fatima, Lourdes, Camino and is a group travel policy covering all passengers who wish to be.
Who are the underwriters/insurers of the Travel Insurance Policy?	The policy is underwritten by White Horse Insurance Ireland dac. White Horse Insurance Ireland dac is registered in Ireland No. 306045. White Horse Insurance Ireland dac's registered office is Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland. White Horse Insurance Ireland dac is regulated by the Central Bank of Ireland. This can be checked by visiting their website at <a href="http://www.centralbank.ie">www.centralbank.ie</a> .
What is the Medical Declaration Form warranty on this policy?	This policy has a Medical Declaration Form requirement for passengers that have a Pre Existing Medical Condition. This condition makes it mandatory for a GP to complete and sign a Medical Declaration Form within 45 days prior to departure to declare that the passenger/insured person is fit to travel. The passenger/insured person must bring the completed form with them on their trip. Failure to adhere to this condition may result in a travel claim being declined. The Medical Declaration Form is available from the issuing agent, the Pilgrimage Tour Operator and included at the back of the policy wording.
What is the Health Warranty on this policy?	The insured person must be fit to undertake and complete the booked trip itinerary, must not be travelling against the advice of a medical practitioner and must not be travelling with the intention of receiving medical treatment.
How does the excess work or what is an excess?	Under most sections of the policy, claims will be subject to an excess. This means that you will be responsible for the first amount of each claim, per section and payable for each insured person. The amount you have to pay is the excess. The standard excess is €90. However, for claims related to Personal Liability and Overseas Legal Advice, the excess is €250.
Who do I call when travelling in the event of a Medical Emergency?	Call the Emergency Assistance Service on +44 1733 224 854. If you (or anyone insured under this policy) needs medical assistance or advice during a trip, please call the Emergency Assistance Service. The Emergency Assistance Service should only be contacted in the event of a medical emergency.

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<p>What is maximum age that can be insured on this policy?</p>	<p>At the time of purchasing this cover, the insured person must be aged 94 years or under on the purchase date of this policy and on the start date of the trip.</p>
<p>What are the eligibility requirements on this policy?</p>	<p>This policy is only available if the following conditions are met:</p> <p><b>A. Maximum Age</b> You must be 94 years old or younger on both the policy purchase date and the start date of your trip. Persons aged 80 to 94 years must advise their issuing agent or Pilgrimage Tour Operator of their age as an additional premium is payable.</p> <p><b>B. Residency</b> This policy is only available to you, if, on the purchase date of this policy:</p> <ul style="list-style-type: none"> <li>a) you permanently live in Ireland; and</li> <li>b) have been for the six months prior to the purchase date of this insurance; and</li> <li>c) you are registered with a medical practitioner in Ireland.</li> </ul>
<p>Is this policy like a Private Medical Insurance Policy such as Irish Life Health, Laya or VHI?</p>	<p>This is not a private medical insurance policy and only provides cover if you have an accident or a sudden serious illness that needs emergency treatment while you are abroad.</p> <p>If you plan to receive elective treatment (treatment that is not necessary, but which you have chosen to have) when you travel or choose to have any treatment abroad which is not an emergency, this will not be covered under the policy.</p> <p>If you need any medical treatment which results in a claim under this insurance, we will expect you to allow us or our representatives unrestricted and reasonable access to all of your medical records and information.</p>
<p>How do I make a claim under this policy if it is not a medical emergency assistance matter?</p>	<p>If you want to make a claim under this policy, you must phone us on +353 1 533 7356 or email us at <a href="mailto:claims@white-horse.ie">claims@white-horse.ie</a>.</p> <p>You need to tell us about your claim as soon as possible after any bodily injury, serious illness, incident, event or redundancy or discovering any loss, theft or damage which may give rise to a claim under this policy.</p>
<p>Do I need a European Health Insurance Travel Card (EHIC) (ROI) or a Global Health Insurance Card (GHIC) (Northern Ireland) to travel on this Pilgrimage Travel Policy?</p>	<p>If the insured intends to travel within the European Economic Area, we advise the insured must obtain a European Health Insurance Card (EHIC) to take with the insured when the insured travels.</p>
<p>What do I do if I need simple outpatient treatment while abroad (i.e. not a medical emergency)? E.g. tonsillitis, ear infection, etc.</p>	<p>For simple outpatient treatment, you can go to the local medical centre, clinic, etc. for treatment. You will need to pay the medical expenses yourself and claim these back on your return to your home area. Please beware of requests for you to sign for excessive treatment or charges.</p> <p>If in doubt regarding any such requests, please call the Emergency Assistance Service for guidance on +44 1733 224 854 or email us at <a href="mailto:claims@white-horse.ie">claims@white-horse.ie</a>.</p>

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I want to make a complaint about this policy, how do I do that?:	If you have cause for complaint, it is important that you know that we are committed to providing you with an exceptional level of service and customer care. We realise that things can go wrong and there may be occasions when you feel that we have not provided the service you expected. When this happens, we want to hear about it so that we can try to put things right.
A claim on your cover – White Horse Insurance Ireland dac Complaints Contact Details	For complaints regarding the handling of your claim, including any claim decision, please contact: The Customer Experience Manager, White Horse Insurance Ireland dac, Rineanna House, Shannon Free Zone, Shannon, Co. Clare. Email: <a href="mailto:complaints@white-horse.ie">complaints@white-horse.ie</a> .
A complaint on your cover and type of cover – Yes Insurance Complaints Contact Details	If you have any questions or need assistance, our customer support team is here to help. You can reach us at: Address: Customer Services Manager, Yes Insurance, 3rd Floor Latin Hall, Golden Lane, Dublin 8, D08 AFD0, Ireland. Email: <a href="mailto:complaints@yesinsurance.ie">complaints@yesinsurance.ie</a> . Phone: +353 1 270 9774.



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