

Travel Insurance

Insurance Product Information Document

Company: White Horse Insurance Ireland dac

Insurance undertaking authorised by the Central Bank of Ireland

Authorisation number C33607

Registered Office: Rineanna House, Shannon Free Zone, Shannon, Co. Clare, Ireland.

Product:
Pilgrimage

This document is intended to provide a summary of the main coverage and exclusions of your travel insurance policy. It provides general information only – you will receive a copy of the full terms and conditions of your cover. Please contact your issuing agent for a full copy of the policy terms and conditions if you do not receive this when you purchase this insurance.

What is this type of insurance?

This policy is a travel insurance policy that provides cover for each insured person as summarised under “What is insured?” below.



What is insured?

- ✓ Curtailment
- ✓ Emergency Medical and Other Expenses
- ✓ Hospital Benefit
- ✓ Personal Accident
- ✓ Baggage, Baggage Delay and Passport
- ✓ Personal Money & Travel Documents
- ✓ Delayed Departure
- ✓ Missed Departure
- ✓ Natural Catastrophe
- ✓ Personal Liability
- ✓ Overseas Legal Advice and Expenses
- ✓ Government Travel Advice



What is not insured?

- ✗ Travelling to receive medical treatment during the trip, or travelling with the knowledge that you are likely to need medical treatment.
- ✗ Travelling to a country or specific area or event to which the Department of Foreign Affairs (DFA) or the World Health Organization has issued travel restrictions. If the DFA has issued travel restrictions specifically related to COVID and you commence your trip whilst COVID travel restrictions are in effect, you are insured to travel, however there is no cover whatsoever under any section of this policy for claims related to COVID during your trip.
- ✗ Your medical conditions if the Medical Declaration Form is not completed by your general practitioner within 45 days of the trip start date and it must accompany you on your trip.
- ✗ Any circumstances you knew about before the purchase date of this insurance, or at the time you booked your trip, which could reasonably be expected to give rise to a claim.
- ✗ Baggage, personal money or valuables left unattended.
- ✗ Failure to comply with the Important Conditions Relating to Health section.
- ✗ Your self-exposure to needless peril (except in an attempt to save human life).
- ✗ Any claims during your trip for any medical condition you have or have had if your general practitioner has not completed the Medical Declaration Form.
- ✗ Any claims resulting directly or indirectly from the following circumstances:
 - i. Any medical condition for which you are traveling against the advice of a general practitioner or would be traveling against the advice of a general practitioner had you sought their advice.
 - ii. Any medical condition for which you are travelling with the intention of obtaining medical, dental or cosmetic treatment (including surgery or investigation) or advice outside Ireland.
 - iii. Any medical condition for which you are not taking the recommended treatment or prescribed medication as directed by a general practitioner and/or medical practitioner.
 - iv. Your travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
 - v. Waiting for the results of any medical investigations, treatments, or surgical procedures related to a diagnosed or undiagnosed medical condition, where the results were still pending before you departed from Ireland.
 - vi. Any medical condition for which you are waiting for investigation or referral, or are on a waiting list at a hospital or clinic.
 - vii. A diagnosis of a terminal condition.



Are there any restrictions on cover?

- ! Medical conditions will only be covered if the Medical Declaration Form is completed by your general practitioner within 45 days of the trip start date and it must accompany you on your trip.
- ! You must be aged 94 years or under on the purchase date of this policy and the start date of your trip.
- ! You must permanently live in Ireland and have been resident for the 6 months prior to the date of buying this insurance and you are registered with a medical practitioner in Ireland.
- ! We have the right to refuse to pay any claim if the Important Conditions Relating to Health are not met.
- ! 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.
- ! Trip durations are restricted to a maximum duration period and financial limits apply to individual cover sections.
- ! Cover for curtailment is provided for specific circumstances only and as stated in the policy wording
- ! We may refuse to refund you any expenses for which you cannot provide receipts, bills or proof of ownership such as an original receipt, bank or credit card statement(s).



Where am I covered?

- ✓ Cover is provided for a trip made by you within the area of travel shown on your certificate of insurance.



What are my obligations?

- You must be fit to undertake and complete the booked trip itinerary.
- You must not be travelling against the advice of a medical practitioner.
- You must not be travelling with the intention of receiving medical treatment.
- Each insured person must complete Sections A and B of the Medical Declaration Form and bring the completed form with them on their trip.
- If you have an existing medical condition, Section C of the Medical Declaration Form must be completed by your GP within 45 days of the trip start date otherwise your existing condition will be excluded.
- The Medical Declaration Form must accompany you on your trip.
- You must use Reciprocal Health Agreements such as EHIC or GHIC.
- You must take all reasonable precautions to avoid bodily injury, serious illness, loss, theft or damage.
- You must take all practical steps to protect your property from loss or damage and to recover property that has been lost or stolen.
- Under most sections of the policy, claims will be subject to an excess.
- You need to tell us about your claim as soon as possible after any bodily injury, serious illness, incident, event, or discovering any loss, theft or damage which may give rise to a claim under this policy.
- If you need any medical treatment which results in a claim, we will expect you to allow us or our representatives unrestricted and reasonable access to all of your medical records and information.
- You must take care to provide full and accurate information where requested.

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When and how do I pay?

You pay for the policy via your travel agent. Payment can be made by debit or credit card.



When does the cover start and end?

Cover starts when you start your trip. All cover will end when you return home or when your trip reaches the end date on your certificate of insurance.



How do I cancel the contract?

You may cancel this policy within 14 days of receipt of the policy by writing to the issuing agent at the address shown on the Cover Schedule/certificate of insurance during the cancellation period. Any premium already paid will be refunded to you providing you have not travelled, no claim has been made or is intended to be made and no incident likely to result in a claim has occurred.

You may cancel this policy at any time after the cancellation period by writing to the issuing agent at the address shown on the Cover Schedule/certificate of insurance, however if you cancel after 14 days, no premium refund will be made.