

AIG Travel Insurance
30 North Wall Quay
International Financial Services Centre,
Dublin 1, D01 R8H7

Call us on 01 208 1422 or email
layahealthcare.travelinsurance@ie.sedgwick.com
www.layahealthcare.ie

Policy Number: HST66927

Schedule of Insurance – Annual Multi Trip Travel Insurance

Policy Name:	Eir
Underwritten by:	AIG Europe S.A.
Arranged by:	Laya Healthcare
Insured Person:	Named employees of 'Eir' declared to AIG Europe S.A. and their spouse and children who have an active Laya Healthcare Private Medical Insurance Plan in force.

NOTE: This Laya Healthcare Travel Plan is only available if all insured persons already have a Laya Healthcare Private Medical Insurance plan in force that includes cover for emergency medical expenses abroad. This insurance is only valid whilst that Laya Healthcare Private Medical Insurance plan remains valid.

This Policy Schedule must be read in conjunction with the Policy Booklet.

Cover:	Laya Healthcare Medicare Travel Insurance Policy Document
Cover applies:	Worldwide (excluding Cuba, Iran, Syria, North Korea or the Crimea region). Covers holidays not exceeding 45 consecutive days. Winter sports cover is included in this cover.

Period of Insurance: both dates inclusive

Effective From: 1st January 2024

Expiry Date: 31st December 2024 or whenever you cancel your Laya Healthcare Private Medical Insurance policy, whichever happens first.

Age Limit: 75

NOTE: Please make sure that you and each person insured ALWAYS take the contact details of the MEDICAL EMERGENCY SERVICE provided by Laya Healthcare Private Medical Insurance Plan.

Should an insured person incur medical expenses, be admitted to hospital abroad or be repatriated to Ireland on medical grounds, he or she must in the first instance call the Laya Healthcare medical assistance number + 353 (0) 21 422 2204 and follow the procedures appropriate to their Laya Healthcare Private Medical Insurance Plan

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This travel insurance policy requires that all insured persons are currently covered by a Laya Healthcare Private Medical Insurance Plan that includes cover for emergency medical expenses abroad.

This travel insurance is only applicable if all insured persons can agree to the following statements:

1. The insured person is currently insured under a Laya Healthcare Private Medical Insurance policy that covers medical expenses abroad and will maintain that Private Medical Insurance policy that covers medical expenses abroad for the duration of this travel insurance policy.
2. The insured person is not aware of any reason any holiday should be cancelled or curtailed
3. All persons to be insured are [residents of the Republic of Ireland](#)
4. I understand that anybody travelling on a trip will NOT be covered if he or she is:
 - receiving or on a waiting list for treatment at a hospital or nursing home
 - travelling against the advice of a medically qualified doctor
 - travelling for the purpose of obtaining medical treatment
 - travelling after being given a terminal prognosis
 - aged 75 or over on the date the policy starts
 - due to give birth within 14 weeks of the date the trip ends
5. You may not be covered when you take part in certain sports or activities. A list of activities and sports which are covered are detailed in the policy wording.
6. neither I nor any other person to be insured has been:
 - refused insurance, or had an insurer cancel or refuse to renew insurance or impose special terms
 - convicted of, or has a prosecution pending for, any offence involving dishonesty of any kind
7. I accept that Annual Multi-Trip cover means that I may make multiple journeys of up to a maximum of 45 days duration each
8. No person insured will travel to Cuba, Iran, Syria, North Korea or the Crimea region during the policy period.

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Summary of Benefits Annual Multi-Trip Travel Insurance

The following table shows a comparative summary of the main benefits provided.

Important Notes:

1. Please see below summary of cover which details excess for each benefit
2. The information below is a summary of cover. Full cover details are ONLY provided in the policy wording

Benefits	Annual Multi Trip	
	Sum insured to:	Excess *
Cancelling your trip	€ 5,000	€ 90
Medical Expenses	€ 5,000,000	The amount recoverable under your private medical insurance
Hospital benefit	€15 per day up to €2,000	Nil
Cutting your trip short	€ 5,000	€ 90
Missed departure	€ 800	€ 90
Missed connection	€ 500	€ 90
Travel delay	€15 per 12 hours up to €300	Nil
Abandoning your trip	€ 5,000	€ 90
Personal belongings and baggage	€ 2,000	€ 90
Delayed baggage	€ 300	Nil
Personal money	€ 500	€ 90
Passport and travel documents	€ 300	€ 90
Personal accident	€ 25,000	Nil
Personal liability	€ 2,000,000	€ 250
Legal expenses	€ 25,000	€ 250
Hijack	€100 per day up to €1,000	Nil
Uninhabitable accommodation	€ 500	€ 90
Winter sports equipment (Including single article limit €100)	€ 500	€ 90
Winter Sports equipment hire	€25 per day up to €200	Nil
Lift Pass	€ 200	€ 90
Ski Pack	€ 200	Nil
Piste Closure	€20 per day up to €200	Nil
Avalanche Cover	€ 250	€ 90

*When claiming under certain sections listed in the tables above, you have to pay the first part of a claim. The excess will apply to each person claiming, and to each incident and to each section which a claim is made under. When dealing with claims under section A where you are claiming for cancelling more than one trip due to one incident, an excess for each person claiming and for each trip will be deducted.

Laya Healthcare Travel Insurance is underwritten by AIG Europe S.A. AIG Europe S.A. is authorised by the the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances, and is regulated by the Central Bank of Ireland for conduct of business rules. Laya Healthcare Limited, trading as Laya Healthcare and Laya Life, is regulated by the Central Bank of Ireland.

Laya Healthcare Limited. Directors: D. Clancy (Managing Director), D.O. O'Connor, Prof. A. O'Doherty, M. Condon, L. O'Dwyer.

Registered Office: Eastgate Road, Eastgate Business Park, Little Island, Co Cork, T45 E181. Registered in Ireland No. 242048. Laya Healthcare Limited is a private company limited by shares.

Insurance provided by Elips Insurance Limited (Inc. Liechtenstein) trading as Laya Healthcare. Laya Healthcare Limited, trading as Laya Healthcare and Laya Life, is regulated by the Central Bank of Ireland.

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Important Information:

Your Completed Application Form is a precise record of the information you provided us when applying for this insurance cover. Your acceptance of this insurance policy confirms that your answers have been provided honestly and with reasonable care. Please note that failure to do so may result in your policy being cancelled or we may refuse to deal with any claims or reduce the amount of a claim payment, as detailed under the Impact of Misrepresentation section, which you should read carefully.

This is an important document for you to read carefully and to retain in a safe place.

Your Completed Application Form shall be read in conjunction with Your Policy Insurance Schedule and Your Policy Wording.

This laya healthcare Insurance Policy Schedule sets out details of the insurance cover you have purchased.

Please carefully check the insurance cover information confirmed in this document, to ensure that the cover benefits detailed sufficiently meet your insurance cover protection needs. If they do not, please contact the laya healthcare travel team immediately. You must contact us **immediately** or **as soon as reasonably possible**, if any of the answers or information provided is inaccurate or has changed beyond what was reasonably contemplated when the contract of insurance was concluded.

Cooling-off Period

You have 14 working days from the start date of your laya healthcare insurance policy to cancel the cover without penalty. You will however be charged a pro rata premium for the period you were on cover. We will require your cancellation request to be in writing (by email or letter) with your policy number details included. Your cancellation will only take effect upon our receipt of your written cancellation request.

Your Right to Cancel

"If at any time, you decide to cancel your policy (provided the duration of the contract is not less than one month), and you do so in writing, by email or letter, AIG will not impose any financial cost other than the cost of the premium for the period of cover.

However, if you have arranged your insurance policy through an authorised and regulated insurance intermediary you may also be liable to pay a fee to that intermediary. Your intermediary's terms of business, will confirm such information for you."

Alteration of risk

You must contact us **immediately** or **as soon as reasonably possible**, if any of the **answers or information provided is inaccurate or has changed** beyond what was reasonably contemplated when the contract of insurance was concluded.

The Impact of any Misrepresentation by you, is as follows:

(a) Innocent Misrepresentation:

Where you have answered all questions in your application form honestly and with reasonable care but where you made an innocent misrepresentation (that is, one that is neither negligent nor fraudulent) we will pay any covered claim event subject to the terms and conditions of your policy.

(b) Negligent Misrepresentation:

If you make a negligent misrepresentation or fail to take reasonable care in completing your application form your cover may not fully operate and in the event of a claim we will exercise one of the following remedies:

(a) If knowing the full details we would not have entered into the insurance contract, we may avoid the contract, refuse all claims and return any premiums paid by you.

(b) If we would have entered into the insurance contract, but on different terms (excluding terms relating to the premium), the contract may be treated as if it had been entered into on those terms.

(c) If we would have entered into the insurance contract but have charged a higher premium, we may reduce proportionately the amount to be paid on your claim.

(d) Where there is no outstanding claim under the insurance contract, we may either:

(i) give notice to you that in the event of a claim we will exercise the remedies in paragraphs (a) to (c), or

(ii) terminate the contract by giving reasonable notice to you.

(c) Fraudulent Misrepresentation:

If you make a fraudulent misrepresentation or where any conduct by you involves fraud of any kind we shall be entitled to avoid the contract of insurance and refuse any claims.