Etihad Airways Travel Policy Wording
General information about this insurance

Insurance providers
Etihad Airways travel insurance is underwritten by AIG Europe S.A., an insurance undertaking with R.C.S. Luxembourg number B 218806. AIG Europe S.A. has its head office at 35 D Avenue J.F. Kennedy, L-1855, Luxembourg, http://www.aig.lu/. AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances 7, boulevard Joseph II, L-1840 Luxembourg, GD de Luxembourg, Tel.: (+352) 22 69 11 - 1, caa@caa.lu, http://www.caa.lu/.

AIG Europe S.A. Ireland branch is an insurance company and has its registered branch office at 30 North Wall Quay, International Financial Services Centre, Dublin 1, D01 R8H7 and branch registration number 908876 and is regulated for conduct of business in Ireland by the Central Bank of Ireland. Contact details of the Central Bank of Ireland are P.O. Box 559, North Wall Quay, Dublin 1, D01 F7X3. Telephone: 1890 77 77 77. Fax: 01 6716561. E-mail: enquiries@centralbank.ie. Web: http://www.centralbank.ie.

If a solvency and financial condition report of AIG Europe S.A. is available, it can be found at http://www.aig.lu/.

Insurance Compensation Fund
You may be entitled to compensation from the scheme in the unlikely event that AIG Europe S.A. cannot meet its obligations. The maximum amount that could be available in respect of any sum due to a policyholder is 65% of the sum due or EUR 825,000, whichever is the lesser.

Further information on the Insurance Compensation Fund is available on the Central Bank of Ireland's website though the following link: https://www.centralbank.ie/regulation/industry-market-sectors/insurance-reinsurance/solvency-ii/insurance-compensation-fund

AIG Europe S.A, Ireland branch does not provide advice or any personal recommendation about this product.

This policy reflects the demands and needs of a person who wishes to purchase travel insurance benefits.

You may purchase the product separately from the insurance.

Your travel insurance
This policy document along with your policy schedule and confirmation email forms the basis of your contract of insurance. Together, these documents explain what you are covered for. The policy document contains conditions and exclusions which you should be aware of. You must keep to all the terms and conditions of the insurance.

Different levels of cover apply depending on whether you have bought a Basic Plan or an Essential Plan. Please read this policy document to make sure that the cover meets your needs and please check the details outlined within your policy schedule and confirmation email to make sure that the information shown is correct.

Law
This insurance will be governed by Irish Law unless we agree otherwise before the insurance starts. All communication in respect of this insurance will be in English.

Stamp Duty
Stamp duty has or will be paid to the Revenue Commissioners in accordance with the provisions of the composition agreement entered into with them under section 5 of the Stamp Duties Consolidation Act 1999.

How we use Personal Information
AIG Europe S.A. is committed to protecting the privacy of customers, claimants and other business contacts.

“Personal Information” identifies and relates to you or other individuals (e.g. your partner or other members of your family). If you provide Personal Information about another individual, you must (unless we agree otherwise) inform the individual about the content of this notice and our Privacy Policy and obtain their permission (where possible) for sharing of their Personal Information with us.

The types of Personal Information we may collect and why — Depending on our relationship with you, Personal Information collected may include: contact information, financial information and account details, credit reference and scoring information, sensitive information about health or medical conditions (collected with your consent where required by applicable law) as well as other Personal Information provided by you or that we obtain in connection with our relationship with you. Personal Information may be used for the following purposes:

- Insurance administration, e.g. communications, claims processing and payment
- Make assessments and decisions about the provision and terms of insurance and settlement of claims
- Assistance and advice on medical and travel matters
- Management of our business operations and IT infrastructure
- Prevention, detection and investigation of crime, e.g. fraud and money laundering
- Establishment and defence of legal rights
- Legal and regulatory compliance (including compliance with laws and regulations outside your country of residence)
• Monitoring and recording of telephone calls for quality, training and security purposes
• Market research and analysis

Sharing of Personal Information - For the above purposes Personal Information may be shared with our group companies and third parties (such as brokers and other insurance distribution parties, insurers and reinsurers, credit reference agencies, healthcare professionals and other service providers). Personal Information will be shared with other third parties (including government authorities) if required by laws or regulations. Personal Information (including details of injuries) may be recorded on claims registers shared with other insurers. We are required to register all third party claims for compensation relating to bodily injury to workers’ compensation boards. We may search these registers to prevent, detect and investigate fraud or to validate your claims history or that of any other person or property likely to be involved in the policy or claim. Personal Information may be shared with prospective purchasers and purchasers, and transferred upon a sale of our company or transfer of business assets.

International transfer - Due to the global nature of our business, Personal Information may be transferred to parties located in other countries (including the United States, China, Mexico Malaysia, Philippines, Bermuda and other countries which may have a data protection regime which is different to that in your country of residence). When making these transfers, we will take steps to ensure that your Personal Information is adequately protected and transferred in accordance with the requirements of data protection law. Further information about international transfers is set out in our Privacy Policy (see below).

Security of Personal Information – Appropriate technical and physical security measures are used to keep your Personal Information safe and secure. When we provide Personal Information to a third party (including our service providers) or engage a third party to collect Personal Information on our behalf, the third party will be selected carefully and required to use appropriate security measures.

Your rights – You have a number of rights under data protection law in connection with our use of Personal Information. These rights may only apply in certain circumstances and are subject to certain exemptions. These rights may include a right to access Personal Information, a right to correct inaccurate data, a right to erase data or suspend our use of data. These rights may also include a right to transfer your data to another organisation, a right to object to our use of your Personal Information, a right to request that certain automated decisions we make have human involvement, a right to withdraw consent and a right to complain to the data protection regulator. Further information about your rights and how you may exercise them is set out in full in our Privacy Policy (see below).

Privacy Policy - More details about your rights and how we collect, use and disclose your Personal Information can be found in our full Privacy Policy at: https://www.aig.ie/privacy-policy or you may request a copy by writing to: Data Protection Officer, AIG Europe S.A., 30 North Wall Quay, International Financial Service Centre, Dublin 1 or by email at: dataprotectionofficer.ie@aig.com.

Price
The price payable for this insurance is the premium (including applicable government levies and premium taxes). This premium, the rate at which any applicable government levies and/or premium taxes are applied are separately specified in your policy schedule.

Commission & Fees
When Etihad Airways sell you a policy, Etihad Airways receive commission from the insurer which is a percentage of the total premium.

Your right to cancel the Insurance
If this cover is not suitable for you and you want to cancel your insurance, you must contact AIG Customer Service by e-mailing travel.ie@aig.com, writing to the Travel Department at AIG Europe S.A., Ireland Branch, 30 North Wall Quay, International Financial Services Centre, Dublin 1 or calling us on 1800 344 55 within 14 days of buying your insurance or the date you receive your insurance documents. We will refund the premium you have paid within 5 working days of the date you contact us to ask to cancel the insurance provided you have not travelled, made a claim or an event which could give rise to a claim has not occurred before you asked to cancel the insurance within the 14-day period.

Our right to cancel the Insurance
We have the right to cancel this insurance by giving at least 30 days notice in writing to you at your last known address. A pro rata refund of the premium paid will be made to you from the date we cancel the insurance.

Claims providers
AIG Claims Services is administered by OSG Travel Claims who are chartered loss adjusters and provide travel insurance claims administration services on behalf of AIG Europe S.A..

If you have any questions
If you have any questions about the cover provided under this Insurance or you would like more information, please Contact us on 1800 344 455 or e-mail travel.ie@aig.com
Important things you need to know about your insurance before you travel

Health conditions
This insurance contains conditions relating to your health, the health of people travelling with you and the health of others who might not be travelling with you, but on whose health the trip depends (this would include a relative or a business associate). In particular, we do not cover claims arising from medical problems which you or they had before the cover started. Please see general exclusion number 1 on page 6 for further details.

If there is a change in the state of health of yourself, anyone travelling with you, a relative or business associate occurring after you have bought this insurance but before you travel, and upon whom your trip depends, you must contact AIG Customer Service immediately on 1800 344 455 or e-mail travel.ie@aig.com. We have the right to alter the terms of cover in line with the change in risk.

Health agreements
If you are travelling to a country in the European Union, you should take a European Health Insurance Card (EHIC) with you. Application forms to obtain an EHIC are available from your local Health Office or you can download an application form from the following website: www.ehic.ie. This entitles European citizens to benefit from the health agreements which exist between countries in the European Union/EEA. If you are travelling to Australia or New Zealand and you need medical treatment, you should enrol with Medicare or the equivalent scheme of these countries. Further information is available from the following website: www.humanservices.gov.au

If you present your EHIC to the treating doctor or hospital if you need medical treatment within the European Union or you enrol with Medicare when travelling to Australia or New Zealand, this will save you paying the excess under section B1 (Medical and other expenses outside of the Republic of Ireland) if your medical costs are reduced as a result of using your EHIC or Medicare being involved.

Residency
You and all other persons insured on this insurance must have lived in the Republic of Ireland for at least six of the last 12 months before you bought this insurance.

Travel delays - EC Regulations
This policy is not designed to cover costs which are met under the EC Regulation No. 261/2004. Under this Regulation if you have a confirmed reservation on a flight, and that flight is delayed by between 2 and 4 hours (length of time depends on the length of your flight) the airline must offer you meals, refreshments and hotel accommodation. If the delay is more than 5 hours, the airline must offer to refund your ticket. The Regulations should apply to all flights, whether budget, chartered or scheduled, originating in the EU, or flying into the EU using an EU carrier.

If your flight is delayed or cancelled due to a natural catastrophe, you must in the first instance approach your airline and clarify with them what costs they will pay under the Regulation.

If you would like to know more about your rights under this Regulation, additional useful information can be found on the Irish Aviation Authority website (www.iaa.ie).

Sports and activities
You may not be covered when you take part in certain sports or activities. For certain activities, cover under section G (Personal accident) and section G (Personal liability) will not apply. If you intend to take part in a sport or activity during your trip, please note that cover is available for the activities listed in the two boxes below provided:

- You follow the safety guidelines for the activity concerned and where applicable you use the appropriate and recommended safety equipment;
- The activity is not the main purpose of your trip;
- The activity is not part of a competition or tournament;
- The activity is not on a professional basis.

If you have any questions or if you wish to take part in an activity not shown in the boxes below, you must contact AIG Customer Service on 1800 344 455 or e-mail travel.ie@aig.com before taking part to make sure that cover is provided.

Amateur athletics, angling, archery, badminton, banana boating, basketball, boardsailing, bowling, bridge walking (supervised by a fully trained guide), bungee jumps (three jumps), cave tubing or river tubing, cricket, curling, cycling, fell walking, gymnastics, handball, husky sledging, ice skating, jogging (not including marathons), mountain biking (not including downhill racing and extreme terrain), netball, orienteering, parapenting, parascending (over water), rambling, ringos, roller blading (inline skating and skateboarding), running (not including marathons), safari trekking in a vehicle or on foot (only as part of an officially organised tour and not including the personal use of firearms), sand boarding, scuba diving (qualified, maximum depth 30 metres), sleigh rides (as part of an officially arranged excursion), snorkelling, squash, surfing, swimming, swimming with dolphins (as part of an officially arranged excursion), table tennis, tennis, ten pin bowling, trekking (under 2,000 metres altitude), triathlons, volleyball, wake boarding, water polo, waterskiing and white or black water rafting (grades 1 to 4).

Cover is provided for the activities listed in the box below, however, no cover is available under section G (Personal accident) and section H (Personal liability).

Baseball, camel or elephant riding (supervised by a fully trained guide), canoeing, canopy walking or tree top walking, conservation or charity work (educational and environmental - working with hand tools only), cycle touring, dragon boat racing, dune and wadi
bashing, football, go-karting, golf, hiking (over 2,000 metres but under 6,000 metres altitude), hockey, horse riding (not polo, hunting, jumping), hot-air ballooning (officially organised pleasure rides only), jet boating, jet skiing, kayaking, kite surfing (over water), motorcycling over 50cc (not racing), mud buggying, paintballing (wearing eye protection), passenger (in private or small aircraft or helicopter), rowing, trekking (over 2,000 metres but under 6,000 metres altitude), windsurfing and yachting (no racing or crewing) inside territorial waters and zip lining.

Cover options available

Trip options and durations
One trip of up to 90 days.
- It does not matter how long you buy cover for, it ends when you return to the Republic of Ireland.
- If you travel for longer than the trip duration limits, cover will cease on the final day of the trip limit unless your trip cannot be completed within the period of insurance due to reasons beyond your control which fall within the conditions of this insurance.

Policy options
Individual
Adult aged between 18 and 65 years.
Children aged between 3 months and under 18 years.
Please note: The person buying this insurance must be 18 years of age or over at the date of purchase.

Period of Insurance
Cover under Cancellation starts at the time you book the trip or pay the insurance premium, whichever is later. Cover under all other sections starts when you leave your home address in the Republic of Ireland (but not more than 24 hours before the booked departure time) or from the start date shown on your policy schedule, whichever is the later. Cover ends when you return to your home address in the Republic of Ireland (but not more than 24 hours after your return to Republic of Ireland or at the end of the period shown on your policy schedule, whichever is earlier. Cover cannot start after you have left the Republic of Ireland. Each trip must begin and end in the Republic of Ireland and does not include one-way journeys.

Geographical Areas
- Worldwide excluding USA and Canada
- Worldwide including USA and Canada
Please note – No cover is provided under this policy for any trips in, to or through Afghanistan, Cuba, Iran, North Korea or the Crimea region.

Important claim information

Medical and other emergencies
The Medical Emergency Assistance Company, AIG Assistance Services, will provide immediate help if you are ill, injured or die outside the Republic of Ireland. They provide a 24-hour emergency service 365 days a year. The contact details are as follows:

Phone: +44 (0) 1273 723 146
Email: uk.assistance@travelguard.com

Please have the following information available when you contact AIG Assistance Services so that your case can be dealt with swiftly and efficiently:
- Your name and address;
- Your contact phone number abroad;
- Your policy number shown on your policy schedule; and
- The name, address and contact phone number of your GP.

Please note: This is not a private medical insurance. If you go into hospital abroad and you are likely to be kept as an inpatient for more than 24 hours or if your outpatient treatment is likely to cost more than €700, someone must contact AIG Assistance Services for you immediately. If they do not, we may provide no cover or we may reduce the amount we pay for medical expenses.

If you have to return to the Republic of Ireland under section C (Cutting your trip short) or section B1 (Medical and other expenses outside of the Republic of Ireland) AIG Assistance Services must authorise this. If they do not, we may provide no cover or we may reduce the amount we pay for your return to the Republic of Ireland.
If you need to make a claim
You must register a claim by contacting;

AIG Claims Services,
OSG Travel Claims,
Merrion Hall, Strand Road, Dublin 4.
Phone: (01) 2611540
E-mail: travel@osg.ie

Please note: All claims must be notified as soon as it is reasonably practical after the event which causes the claim. If our position is prejudiced by the late notification of a claim then this may affect our acceptance of a claim.

AIG Claims Services are open Monday to Friday between 9am and 5pm. A claim form will be sent to you as soon as you tell them about your claim. Claim forms can also be downloaded from www.osgtravelclaims.ie

Fraud
This contract of insurance is based on mutual trust. We provide cover and we assume that any claims you make are genuine. Our experience in handling claims enables us to detect many of those which are fraudulent and this includes those which are exaggerated. We investigate every claim and if we believe that a fraudulent claim is being made we will inform the police. This may result in criminal prosecution.

Customer service
If you feel you have cause for complaint you should contact your broker or you should write to our Customer Complaints Officer at AIG Europe S.A., Ireland Branch, 30 North Wall Quay, International Financial Services Centre, Dublin 1. Phone: (01) 2081400.
E-mail: customercomplaints.ie@aig.com.

If the complaint is not resolved to your satisfaction, you should contact the General Manager, AIG Europe S.A., Ireland Branch, 30 North Wall Quay, International Financial Services Centre, Dublin 1.

At any stage, you may contact the following:
Insurance Ireland, 5 Harbourmaster Place, IFSC, Dublin 1. Phone: (01) 676 1820. Fax: (01) 676 1943.
E-mail: info@insuranceireland.eu Website: www.iif.ie

The Central Bank of Ireland, PO Box 559, Dame Street, Dublin 2. Phone: 1890 777777 Fax: (01) 671 6561. E-Mail: enquiries@centralbank.ie Website: www.centralbank.ie

The Financial Services and Pensions Ombudsman (FSPO), Lincoln House, Lincoln Place, Dublin 2. Phone: Low call 1890 882 090 or (01) 662 0899. Fax: (01) 662 0890. E-mail: info@fspo.ie Website: www.fspo.ie

General exclusions

General exclusions apply to all sections of this insurance. In addition to these general exclusions, please also refer to ‘What you are not covered for’ under each policy section as this sets out further exclusions which apply to certain sections.

We will not cover the following.
1. Any claim where at the time of taking out this insurance, the following apply.
   a. The claim relates to a medical condition or an illness or death related to a medical condition which you or any person who your trip depends on (this would include a relative or a business associate) knew about before you booked this insurance.
      You must make sure you tell us about any change in the state of health of yourself, anyone travelling with you, a relative or business associate occurring after you have bought this insurance but before you travel. Please refer to the Health conditions section on page 4 of this policy document for further details.
   b. You are travelling against the advice of a medical practitioner.
   c. You are travelling with the purpose of receiving medical treatment abroad.
   d. You or any person who your trip depends on are receiving or waiting for hospital investigation or treatment for any undiagnosed condition or set of symptoms.
   e. You or any person who your trip depends on, have been given a terminal prognosis.
2. Any claim relating to an incident which you were aware of at the time you took out this insurance or at the time of booking the trip and which could reasonably be expected to lead to a claim.
3. Any claim if you, or any person whose condition may give rise to a claim, are suffering from or have suffered from any diagnosed psychological or psychiatric disorder, anxiety or depression.
4. Any claim arising out of war, civil war, invasion, revolution or any similar event.
5. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for strikes or industrial action which were not public knowledge when you booked your trip).
6. Loss or damage to any property, or any loss, expense or liability arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.

7. Any claim if you already have a more specific insurance covering this (for example, if an item you are claiming for under section F1 (Personal belongings and baggage) is a specified item on your household contents insurance policy).

8. Any claim arising from using a two-wheeled motor vehicle over 50cc as a driver or passenger if you are not wearing a crash helmet, or the driver does not hold an appropriate driving licence.

9. Any consequential losses (losses which are not listed under the headings ‘What you are covered for’ in sections A to X, for example, loss of earnings if you cannot work after you have been injured or the cost of replacement locks if your keys are stolen).

10. Any claim arising from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to you.

11. Any claim resulting from you travelling to a country to which the Department of Foreign Affairs have allocated a security status of ‘Avoid non-essential travel’ or ‘Do not travel’

12. Any claim arising from you being involved in any deliberate, malicious, reckless, illegal or criminal act.

13. Motor racing, rallying or vehicle racing of any kind.

14. Any claim arising from you being in, entering, or leaving any aircraft other than as a fare-paying passenger in a fully-licensed passenger-carrying aircraft.

15. Any claim involving you taking part in manual labour or in any sport or activity unless the activity has been authorised by us. Please see the Sports and activities section on page 4 & 5 of this policy document for further details.

16. Any claim relating to winter sports.

17. Any claim arising from
   - your suicide or attempted suicide; or
   - you injuring yourself deliberately or putting yourself in danger (unless you are trying to save a human life).

18. Any claim arising directly or indirectly from using alcohol or drugs (unless the drugs have been prescribed by a doctor) or you are affected by any sexually transmitted disease or condition.

19. Any costs which you would have been liable to pay had the reason for the claim not occurred (for example, the cost of food which you would have paid for in any case).

20. Any claim arising as a result of you failing to get the inoculations and vaccinations that you need.

21. Any claim arising from you acting in a way which goes against the advice of a medical practitioner.

22. Any claim arising under this insurance for any trip in, to or through the following countries; Cuba, Iran, Syria, North Korea or the Crimea Region.

23. Any claim arising under this insurance if you are on any official government or police database of suspected or actual terrorists, members of terrorist organisations, drug traffickers or illegal suppliers of nuclear, chemical or biological weapons.

**General definitions**

Wherever the following words or phrases appear in bold in this document they will always have the meanings listed below.

**Business associate**
Any person who works at your place of business and who, if you were both away from work at the same time, would prevent the business from running properly.

**Children**
Children of the insured or the insured’s partner who are under 18 years of age at the date of buying this insurance and are either in full time education or living with them.

**Flood**
A general and temporary covering of water of two or more acres of normally dry land.

**Home**
Your usual place of residence within the Republic of Ireland.

**Manual labour**
Work involving physical labour, for example, but not limited to, construction, installation and assembly. This does not include bar and restaurant staff, music and singing, or fruit picking (not involving machinery).

**Natural Catastrophe**
Volcanic eruption, flood, tsunami, earthquake, landslide, hurricane, tornado or wildfire.

**Pair or set of items**
A number of items associated as being similar or complementary or used together.

**Partner**
A person who you live with, who is either your husband or wife, common law husband or common law wife, civil partner, fiancé or fiancée, boyfriend or girlfriend.

Policy Schedule
The certificate of insurance showing the names and other details of all the people insured under this policy document and any special conditions that apply.

Relative
Your partner and your or your partner’s parent, brother, sister, son, daughter, (including adopted or fostered children), grandparent, grandchild, step-parent, stepchild, stepbrother, stepsister or next of kin.

Trip
Your holiday or journey starting from the time that you leave your home in the Republic of Ireland or from the start date shown on your schedule, whichever is the later, until arrival back at your home address in the Republic of Ireland.

Valuables
Photographic, audio, video and electrical equipment (including cds, dvds, video and audio tapes and electronic games), MP3 players, computer equipment, binoculars, antiques, jewellery, watches, furs, silks, precious stones and articles made of or containing gold, silver or precious metals.

War
War, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other goals.

We, us, our
AIG Europe S.A..

You, your
Each insured person named on the policy schedule. Each person must have lived in the Republic of Ireland for at least six of the last 12 months and have paid the appropriate premium.

General conditions
The following conditions apply to all sections of this insurance. You must tell us if you know about anything which may affect our decision to accept your insurance (for example, if you are planning to take part in a dangerous activity while you are on holiday). If you are not sure whether to tell us, tell us anyway.

1. You must take all reasonable steps to avoid or reduce any loss covered under this insurance.
2. You must give AIG Claims Services all the documents they need to deal with any claim. You will be responsible for the costs involved in doing this. For example, in the event of a cancellation claim you will need to supply proof that you were unable to travel, such as a medical certificate completed by your doctor.
3. You must reimburse us and/or assist us fully in recovering any money that we have paid under the insurance and which you are also entitled to recover from anyone else or from other insurers (including the Department of Social Welfare).
4. If you try to make a fraudulent claim or if any fraudulent means or devices are used when trying to make a claim, this insurance may become void and the premium you have paid may be forfeited. Any benefits already paid to you must be repaid in full.
5. You must agree to have a medical examination if we ask. If you die, we are entitled to have a post-mortem examination.
6. You must pay us back any amounts that we have paid to you which are not covered by the insurance.
7. After a claim has been settled, any salvage you have sent into AIG Claims Services will become our property.
8. We shall not be deemed to provide cover and we shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us, our parent Company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Sections of cover
Section A – Cancelling your trip
What you are covered for
We will pay up to the amount shown in the table of benefits for:
• travel and accommodation expenses which you have paid or have agreed to pay under a contract and which you cannot get back;
• the cost of excursions, tours and activities which you have paid for and which you cannot get back; and
• the cost of visas which you have paid for and which you cannot get back.
Please note: If payment has been made using frequent flyer points, airmiles, loyalty card points or the like, settlement of your claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover if the cancellation of your trip is necessary and unavoidable as a result of the following.

1. **You** dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a relative, business associate, a person who you have booked to travel with or a relative or friend living abroad who you had planned to stay with. The incident giving rise to the claim must have been unexpected and not something you were aware of when you took out this insurance.
3. You being made redundant, as long as you are entitled to payment under the current redundancy payments law and that, at the time of booking your trip, you had no reason to believe that you would be made redundant.
4. You or a person who you have booked to travel with being called for jury service (and your request to postpone your service has been rejected) or attending court as a witness (but not as an expert witness).
5. If the police or relevant authority needs you to stay in the Republic of Ireland after a fire, storm, flood, burglary or vandalism to your home or place of business within seven days before you planned to leave on your trip.
6. If you are a member of the armed forces or police, fire, nursing or ambulance services which results in you having to stay in the Republic of Ireland due to an unforeseen emergency or if you are posted overseas unexpectedly.
7. If after the time you booked your trip the Department of Foreign Affairs have allocated a security status of ‘Avoid non-essential travel’ or ‘Do not travel’ to your intended destination.
8. If you become pregnant after the date you arranged this insurance cover and you will be more than 26 weeks pregnant at the start of or during your trip. Or, if you become pregnant after the date you arranged this insurance cover and your doctor advises that you are not fit to travel due to complications in your pregnancy.

**What you are not covered for**

1. The excess as shown the table of benefits (or €35 if the claim relates to loss of deposit) which will apply for each trip that you have booked and for each insured person.
2. Cancelling your trip because of a medical condition or an illness or death related to a medical condition which you knew about and which could reasonably be expected to lead to a claim. This applies to you, a relative, business associate or a person who you are travelling with, and any person you were depending on for the trip.
3. You not wanting to travel.
4. You being unable to travel due to your failure to obtain the passport or visa you need for the trip.
5. Airport taxes and associated administration fees shown in the cost of your flights.
6. Costs which have been paid for on behalf of a person who has not taken out insurance cover with AIG.

**Claims evidence required for section A**

- Policy schedule
- Proof of travel cost (confirmation invoice, travel tickets, unused excursion, tour or activity tickets)
- Cancellation invoice or letter confirming no refund is due
- A medical certificate which we will supply for the appropriate doctor to complete
- An official letter confirming: redundancy, emergency posting overseas, the need for you to remain in the Republic of Ireland
- Summons for jury service

Please note: This is not a full list and we may request other evidence to support your claim.

**Section B – Cutting short your trip**

Please note: If you need to return home to the Republic of Ireland earlier than planned, you must contact the Medical Emergency Assistance Company immediately (please see the Medical and other emergencies section on page 5 for further details).

**What you are covered for**

We will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which you have paid or have agreed to pay under a contract and which you cannot get back;
- the cost of excursions, tours and activities which you have paid for either before you left the Republic of Ireland or those paid for locally upon your arrival overseas and which you cannot get back; and
- reasonable additional travel costs to return back to the Republic of Ireland if it is necessary and unavoidable for you to cut short your trip.

Please note: If payment has been made using frequent flyer points, air miles, loyalty card points or the like, settlement of your claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover if the cutting short of your trip is necessary and unavoidable as a result of the following.

1. You dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a relative, business associate, a person who you are travelling with or a relative or friend living abroad who you are staying with.
3. If the police or relevant authority need you to return home to the Republic of Ireland after a fire, storm, flood, burglary or vandalism to your home or place of business.
If you are a member of the armed forces or police, fire, nursing or ambulance services which results in you having to return home to the Republic of Ireland due to an unforeseen emergency or if you are posted overseas unexpectedly.

What you are not covered for

1. The excess as shown in the table of benefits for each insured person and for each incident.
2. Cutting short your trip because of a medical condition, or an illness or death related to a medical condition which you knew about and which could reasonably be expected to lead to a claim. This applies to you, a relative, business associate or a person who you are travelling with, and any person you were depending on for the trip.
3. Any claims where the Medical Emergency Assistance Company have not been contacted to authorise your early return back to the Republic of Ireland.
4. If you have to cut short your trip and you do not return to the Republic of Ireland we will only be liable for the equivalent costs which you would have incurred had you returned to the Republic of Ireland.
5. You being unable to continue with your trip due to your failure to obtain the passport or visa you need for the trip.
6. The cost of your intended return travel to the Republic of Ireland if we have paid additional travel costs for you to cut short your trip.

Please note: We will calculate claims for cutting short your trip from the day you return to the Republic of Ireland or the day you go into hospital as an inpatient. Your claim will be based solely on the number of complete days you have not used.

Claims evidence required for section B

- Policy schedule
- Proof of travel cost (confirmation invoice, flight tickets)
- Invoices and receipts for your expenses
- An official letter confirming: redundancy, the need for your return to the Republic of Ireland, emergency posting overseas
- Summons for jury service

Please note: This is not a full list and we may require other evidence to support your claim.

Section C1 – Personal belongings and baggage

What you are covered for
We will pay for items which are usually carried or worn by travellers for their individual use during a trip. We will pay up to the amount shown in the table of benefits for items owned (not borrowed or rented) by you which are lost, stolen or damaged during your trip.

Please note:
- Payment will be based on the value of the property at the time it was lost, stolen or damaged. An allowance may need to be made for wear, tear and loss of value depending on the age of the property.
- The maximum amount we will pay for any one item, pair or set of items is €110 under Basic Plan and Essential Plan. Please refer to the definition of ‘pair or set of items’.
- The maximum amount we will pay for valuables in total is €330 under Basic Plan and €550 under Essential Plan. Please refer to the definition of ‘valuables’.
- The maximum we will pay for property which is lost or stolen from an unattended motor vehicle is €150 for each insured person as long as the property was kept in a locked boot, a locked and covered luggage compartment or a locked glove compartment and there is evidence of forced and violent entry to the vehicle.

Section C2 – Delayed baggage

What you are covered for
We will pay up to the amount shown in the table of benefits for buying essential items if your baggage is delayed in reaching you on your outward international journey for more than 6 hours.

Please note: You must get written confirmation of the length of the delay from the appropriate airline or transport company and you must keep and produce all receipts for the essential items you buy.

If your baggage is permanently lost and not returned to you within two months of the end of your trip we will take any payment we make for delayed baggage from your overall claim for baggage.

Section C3 – Passport and travel documents

This Section applies to Essential Plan only

What you are covered for
We will pay up to the amount shown in the table of benefits for the cost of replacing the following items belonging to you in the event of loss, theft or damage:
- Passport;
• Travel and admission tickets; and
• Visas.

Please note: The cost of replacing your passport includes the necessary and reasonable costs you pay overseas associated with getting a replacement passport to allow you to return back to the Republic of Ireland (this would include travel costs to the local Embassy as well as the cost of the emergency passport itself). A claim for the lost or stolen passport would be calculated according to its expiry date – depending upon how many years there were left to run on the original passport, an unused pro-rata refund would be made of its original value.

What you are not covered for under sections C1, C2 and C3
1. The excess as shown in the table of benefits for each insured person and for each incident (this does not apply if you are claiming under section C2).
2. Property you leave unattended in a public place.
3. Any claim for loss or theft to personal belongings and baggage or passports and travel documents which you do not report to the police within 24 hours of discovering it and which you do not get a written police report for.
4. Any claim for loss, theft, damage or delay to personal belongings and baggage which you do not report to the relevant airline or transport company within 24 hours of discovering it and which you do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to your property is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss or theft of your passport which you do not report to the consular representative of your home country within 24 hours of discovering it and get a written report for.
6. Any loss, theft or damage to valuables which you do not carry in your hand luggage while you are travelling.
7. Passports and travel documents which you do not carry with you unless they are being held in locked safety deposit facilities.
8. Claims arising due to an unauthorised person fraudulently using your credit or debit cards.
9. Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
10. Breakage of fragile objects or breakage of sports equipment while being used.
11. Damage due to scratching or denting unless the item has become unusable as a result of this.
12. Shortages due to variations in exchange rates.
13. If your property is delayed or held as a result of Customs, the police or other officials legally holding it.
14. Loss of jewellery (other than wedding rings) while swimming or taking part in dangerous activities.
15. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within your baggage.
16. Loss, theft or damage to contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, mobile phones, bicycles and their accessories, motor vehicles and their accessories, marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).

Claims evidence required for sections C1 to C3

<table>
<thead>
<tr>
<th>Policy schedule</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss or theft to property – police report</td>
</tr>
<tr>
<td>Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags</td>
</tr>
<tr>
<td>Delay by an airline – written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for emergency purchases</td>
</tr>
<tr>
<td>Loss or theft of a passport – police report, consular report, receipts for additional expenses to get a replacement passport overseas</td>
</tr>
<tr>
<td>Proof of value and ownership for property</td>
</tr>
</tbody>
</table>

Please note: This is not a full list and we may require other evidence to support your claim.

Important information:

• You must act in a reasonable way as if uninsured to look after your property and not leave it unattended or unsecured in a public place.
• You must carry valuables with you when you are travelling. When you are not travelling, keep your passport with you at all times or leave them in a locked safety deposit box.
• You must report all losses, thefts or delays to the relevant authorities and obtain a written report from them within 24 hours of the incident.
• You must provide AIG Claims Services with all the documents they need to deal with your claim, including a police report, a property irregularity report, receipts for the items being claimed as applicable.

Section D – Travel delay

What you are covered for
We will pay up to the amount shown in the table of benefits if your final international departure from or to the Republic of Ireland by aircraft, sea vessel, coach or train is delayed for more than 6 hours due to poor weather conditions, a strike, industrial action or...
mechanical breakdown. **We** will pay a benefit of €55 for each complete 6-hour period that **you** are delayed, as long as **you** eventually go on the holiday.

**What you are not covered for under sections D**
1. Any claims arising due to natural catastrophe or volcanic ash carried by the wind.
2. Any claims where **you** have not checked in for your trip at the final international departure point at or before the recommended time.
3. Any claims where **you** have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.

**Claims evidence required for sections D**
- Policy schedule
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Official confirmation that your prepaid expenses cannot be refunded (abandoning your trip only)

**Please note:** This is not a full list and **we** may require other evidence to support your claim.

**Section E1 – Medical and other expenses outside of the Republic of Ireland**

**Please note:** If you are admitted into hospital as an inpatient for more than 24 hours someone must contact the Medical Emergency Assistance Company on your behalf immediately (please see the Medical and other emergencies section on page 5 for further details).

**What you are covered for**

**We** will pay up to the amount shown in the table of benefits for the necessary and reasonable costs as a result of **you** becoming ill, being injured or dying during your trip. This includes:

1. Emergency medical, surgical and hospital treatment and ambulance costs.
2. Up to €110 (Basic Plan) €550 (Essential Plan) for emergency dental treatment as long as it is for the immediate relief of pain only.
3. The cost of your return to the Republic of Ireland earlier than planned if this is medically necessary and the Medical Emergency Assistance Company approve this.
4. If **you** cannot return to the Republic of Ireland as **you** originally planned and the Medical Emergency Assistance Company approve this, **we** will pay for:
   - Extra accommodation (room only) and travel expenses (economy class unless a higher grade of travel is confirmed as medically necessary and authorised by the Medical Emergency Assistance Company) to allow you to return to the Republic of Ireland; and
   - Extra accommodation (room only) for someone to stay with you and travel home with you if this is necessary due to medical advice; or
   - Reasonable expenses for one relative or friend to travel from the Republic of Ireland to stay with you (room only) and travel home with you if this is necessary due to medical advice.
5. Up to €7,000 for the cost of returning your body or ashes to the Republic of Ireland or up to €3,000 for the cost of the funeral and burial expenses in the country in which you die if this is outside the Republic of Ireland.

**Please note:** If the claim relates to your return travel to the Republic of Ireland and **you** do not hold a return ticket, **we** will deduct from your claim an amount equal to your original carriers published one way airfare (based on the same class of travel as that paid by you for your outward trip) for the route used for your return.

**What you are not covered for under section E1**

1. The excess as shown in the table of benefits which will apply for each insured person and incident. The excess will be reduced to nil if **your** medical expenses have been reduced by **you** using the European Health Insurance Card or Medicare or equivalent schemes (please refer to the Health agreements section on page 4 for further details).
2. Any medical treatment that **you** receive because of a medical condition or an illness related to a medical condition which **you** knew about and which could reasonably be expected to lead to a claim.
3. Any costs relating to pregnancy, if **you** are more than 26 weeks pregnant at the start of or during your trip.
4. Any treatment or surgery which the Medical Emergency Assistance Company thinks is not immediately necessary and can wait until you return to the Republic of Ireland. The decision of the Medical Emergency Assistance Company is final.
5. The extra cost of a single or private hospital room unless this is medically necessary and authorised by the Medical Emergency Assistance Company.
6. Any search and rescue costs (costs charged to **you** by a government, regulated authority or private organisation connected with finding and rescuing an individual. This does not include medical evacuation costs by the most appropriate transport).
7. Any costs for the following:
   - telephone calls (other than the first call to the Medical Emergency Assistance Company to notify them of the medical problem);
• taxi fares (unless a taxi is being used in place of an ambulance to take you to or from a hospital); and
• food and drink expenses (unless these form part of your hospital costs if you are kept as an inpatient).

8. Any medical treatment and associated costs you have to pay if you have refused to come back to the Republic of Ireland and the Medical Emergency Assistance Company considered you were fit to return home.

9. Any treatment or medication of any kind that you receive after you return to the Republic of Ireland.

Section E2 – Hospital benefit
This Section applies to Essential Plan only

What you are covered for
We will pay up to the amount shown in the table of benefits if, after an accident or illness that is covered under section B1 (Medical and other expenses outside of the Republic of Ireland) of this insurance, you go into hospital as an inpatient. We will pay a benefit of €55 for each complete 24-hour period that you are kept as an inpatient in excess of 3 days.

Please note: This benefit is only payable for the time that you are kept as an inpatient abroad and ceases if you go into hospital upon your return to the Republic of Ireland.

This amount is meant to help you pay any extra expenses such as taxi fares and phone calls.

Claims evidence required for sections E1 and E2
• Policy schedule
• Proof of travel (confirmation invoice, travel tickets)
• Invoices and receipts for your expenses
• Proof of your hospital admission and discharge dates and times (for claims under section E2)

Please note: This is not a full list and we may require other evidence to support your claim.

Section G – Personal liability
This Section applies to Essential Plan only

What you are covered for
We will pay up to the total amount shown in the table of benefits if, within the period of insurance shown on your policy schedule, you are legally liable for accidentally:

13
A. injuring someone; or
B. damaging or losing someone else’s property.

**What you are not covered for**

1. Any liability arising from an injury or loss or damage to property:
   - owned by you, a member of your family or household or a person you employ; or
   - in the care, custody or control of you or of your family or household or a person you employ.
2. Any liability for death, disease, illness, injury, loss or damage:
   1. to members of your family or household, or a person you employ;
   2. arising in connection with your trade, profession or business;
   3. arising in connection with a contract you have entered into;
   4. arising due to you acting as the leader of a group taking part in an activity;
   5. arising due to you owning, possessing, using or living on any land or in buildings, except temporarily for the purposes of the trip; or
   6. arising due to you owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals (other than horses, domestic cats or dogs), firearms or weapons.

**Important information:**

- You must give AIG Claims Services notice of any cause for a legal claim against you as soon as you know about it, and send them any documents relating to a claim
- You must help AIG Claims Services and give them all the information they need to allow them to take action on your behalf
- You must not negotiate, pay, settle, admit or deny any claim unless you get AIG Claims Services’ permission in writing
- We will have complete control over any legal representatives appointed and any proceedings, and we will be entitled to take over and carry out in your name your defence of any claim or to prosecute for our own benefit any claims for indemnity, damages or otherwise against anyone else

**Claims advice for section G**

- Do not admit liability, offer or promise compensation
- Give details of your name, address and travel insurance
- Take photographs and videos, and get details of witnesses if you can
- Tell AIG Claims Services immediately about any claim that is likely to be made against you and send them all the documents that you receive

**Section H – Legal expenses**

This Section applies to Essential Plan only

**What you are covered for**

We will pay up to the amount shown in the table of benefits for legal costs and expenses arising as a result of dealing with claims for compensation and damages resulting from your death, illness or injury during your trip.

**What you are not covered for**

1. Any claim which we have not agreed to accept beforehand in writing.
2. Any claim where we or our legal representative believe that an action is not likely to be successful or if we believe that the costs of taking action will be greater than any award.
3. The costs of making any claim against us, our agents or representatives, or against any tour operator, accommodation provider, carrier or any person who you have travelled with or arranged to travel with.
4. Any fines, penalties or damages you have to pay.
5. The costs of following up a claim for bodily injury, loss or damage caused by or in connection with your trade, profession or business, under contract or arising out of you possessing, using or living on any land or in any buildings.
6. Any claims arising out of you owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals, firearms or weapons.
7. Any claim reported more than 180 days after the incident leading to the claim took place.

**Important information:**

- We will have complete control over any legal representatives appointed and any proceedings
- You must follow our advice or that of our agents in handling any claim
- You must get back all of our expenses where possible. You must pay us any expenses you do get back

**Claims evidence required for section H**

- Please phone AIG Claims Services on (01) 2611540 to ask for advice as soon as you need to make a claim
Section I – Business equipment

This Section applies to Essential Plan only

What you are covered for

We will pay up to the amount shown in the table of benefits for the following:

- Business equipment which is lost, stolen or damaged during your trip. Please refer to the table of benefits for the maximum amount we will pay for any one item, pair or set of items (please also refer to the definition of “pair or set” on page 7) and samples; and
- Buying essential items if your business equipment is delayed or lost on your outward international journey for more than 12 hours.

Please note:
You must get written confirmation of the length of the delay from the appropriate airline or transport company and you must keep all receipts for essential items you buy. You must bring any damaged business equipment back to the Republic of Ireland for inspection.

Claims evidence required for sections I

- Loss or theft – police report
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags
- Delay by an airline – written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the purchase or hire of business equipment
- Proof of value and ownership

Please note: This is not a full list and we may require other evidence to support your claim.

Table of Benefits

The following cover is provided for each insured person. It is important that you refer to the terms and conditions of the policy document for full details of cover.

<table>
<thead>
<tr>
<th>Section</th>
<th>Benefits</th>
<th>Basic Plan</th>
<th>Essential Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Cancelling your trip</td>
<td>€3,300</td>
<td>€3,300</td>
</tr>
<tr>
<td>B</td>
<td>Cutting your trip short</td>
<td>€3,300</td>
<td>€3,300</td>
</tr>
<tr>
<td>C1</td>
<td>Personal belongings and baggage</td>
<td>€1,100</td>
<td>€2,750</td>
</tr>
<tr>
<td></td>
<td>Including: Single article limit</td>
<td>€110</td>
<td>€110</td>
</tr>
<tr>
<td></td>
<td>Including: Valuables limit</td>
<td>€330</td>
<td>€550</td>
</tr>
<tr>
<td>C2</td>
<td>Delayed baggage (in excess of 6 hours)</td>
<td>€220</td>
<td>€330</td>
</tr>
<tr>
<td>C3</td>
<td>Passport and travel documents</td>
<td>N/A</td>
<td>€275</td>
</tr>
<tr>
<td>D</td>
<td>Travel delay (in excess of 6 hours)</td>
<td>€55 per hour up to €330</td>
<td>€55 per hour up to €550</td>
</tr>
<tr>
<td>E1</td>
<td>Medical and other expenses outside Republic of Ireland</td>
<td>€275,000</td>
<td>€1,100,000</td>
</tr>
<tr>
<td></td>
<td>Dental Expenses</td>
<td>€110</td>
<td>€550</td>
</tr>
<tr>
<td>E2</td>
<td>Hospital benefit (in excess of 3 days as an in-patient)</td>
<td>N/A</td>
<td>€55 per 24 hours up to €4,950</td>
</tr>
<tr>
<td>F</td>
<td>Personal Accident</td>
<td>€22,000</td>
<td>€55,000</td>
</tr>
<tr>
<td>G</td>
<td>Personal liability</td>
<td>N/A</td>
<td>€275,000</td>
</tr>
<tr>
<td>H</td>
<td>Legal expenses</td>
<td>N/A</td>
<td>€5,500</td>
</tr>
<tr>
<td>I</td>
<td>Loss of Business Equipment</td>
<td>N/A</td>
<td>€1,100</td>
</tr>
</tbody>
</table>

Excess

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.
Summary of Important Contact Details

Helpline prior to travel
Phone: 1800 344 455
E-mail: travel.ie@aig.com
Phone lines are open Monday to Friday between 9.00am and 5.00pm (excluding Bank Holidays)

Emergency Medical Assistance – AIG Assistance Services
Phone: +44 (0) 1273 723 146
Email: uk.assistance@travelguard.com
Phone lines are open 24 hours a day, 7 days a week

Claims – AIG Claims Services
AIG Claims Service
OSG Travel Claims
Merrion Hall, Strand Road, Dublin 4
Phone: (01) 261 1540
E-mail: travel@osg.ie
AIG Claims Services are open Monday to Friday between 9.00am and 5.00pm (excluding Bank Holidays). Claim forms can also be downloaded from www.osgtravelclaims.ie

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This insurance is underwritten by AIG Europe S.A., an insurance undertaking with R.C.S. Luxembourg number B 218806. AIG Europe S.A. has its head office at 35 D Avenue J.F. Kennedy, L-1855, Luxembourg, http://www.aig.lu/. AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances 7, boulevard Joseph II, L-1840 Luxembourg, GD de Luxembourg, Tel.: (+352) 22 69 11 - 1, caa@caa.lu, http://www.caa.lu/.

AIG Europe S.A. Ireland branch has its registered branch office at 30 North Wall Quay, International Financial Services Centre, Dublin 1, D01 R8H7 and branch registration number 908876 and is regulated for conduct of business in Ireland by the Central Bank of Ireland.
Contact details of the Central Bank of Ireland are P.O. Box 559, North Wall Quay, Dublin 1, D01 F7X3. Telephone: 1890 77 77 77. Fax: 01 6716561. E-mail: enquiries@centralbank.ie. Web: http://www.centralbank.ie.
AIG Europe S.A., Ireland Branch – Terms of Business
The terms of business outlined below set out the basis in which AIG Europe S.A., Ireland Branch will provide business services to you as our customer and apply to any business services provided to you until further notice. Should our terms of business change, we will advise you in advance, in writing (E-Mail/Fax/Letter).

About AIG Europe S.A.
AIG Europe S.A. is a member company of AIG Inc.(AIG), one of the world’s leading international insurance and financial services organisations. AIG Europe S.A. is incorporated as a limited liability company in the United Kingdom, and the AIG business in Ireland is conducted through the Irish branch of AIG Europe S.A.. AIG Europe S.A. is an undertaking authorised under the European Communities (Non-Life Insurance) Regulations, 1994 to carry on Non-Life Insurance Business in Ireland in classes 1 to 18 inclusive. AIG Europe S.A. is registered with the Data Protection Commissioner.

Codes of Conduct
AIG Europe S.A. is subject to the Central Bank of Ireland’s Consumer Protection Code 2012 and Minimum Competency Code 2011 which offer protection to consumers. You can find these Codes on the Central Bank of Ireland’s website www.centralbank.ie.

Our Services
AIG Europe S.A. underwrites all major classes of non-life General Insurances including but not limited to the following classes of business; Motor, Home, Casualty, Property, Marine, Financial Lines, Accident and Health, and Travel. We also provide a comprehensive claim service aimed at providing fair and efficient resolution following losses by our insureds.

How We Charge for our Services
The premium for your policy is payable yearly or payable at the intervals set out in your policy documentation. Prior to entering into a contract to provide insurance to a consumer, AIG Europe S.A. shall advise the consumer of the premium to be charged and the taxes (currently Government Levy at the prevailing rate) to be levied thereon.
We do not charge for additional premiums or allow return premiums of less than €20 for mid-term policy adjustments on our Motor or Home Insurance policies. We will refund rebate due to you (if any) within 5 business days of receiving instruction to amend your policy. If you have a loan account with Close Premium Finance Ireland for Motor or Home insurance, any rebate due may be added to your loan account and if so, the outstanding balance on the loan account will be determined.
We do not apply administration charges for transactions related to your policy.

Cancellation/Default Remedies
Both a policyholder and AIG Europe S.A. can cancel a policy by notice in writing. For general insurance products the policyholder is entitled to a 14-day cooling off period. This entitles the policyholder to withdraw from the policy without penalty and without giving any reasons – this 14-day period begins on the start date of the policy. The policyholder will however be charged with a pro rata premium for the period the policyholder is on risk, during the cooling off period. We require the policyholder to request cancellation in writing (by E-Mail/Fax/Letter) and such cancellation will take effect upon receipt of the written cancellation request by us.
If any motor insurance premium is not paid on the date it is due, cover will be deemed cancelled from the date on which the premium was due. If any non motor insurance premium is not paid on the date it is due, you have 30 days in which to pay such premium. If the premium is not paid during this period, cover will be deemed cancelled from the date on which the premium was due. If the premium is paid during the 30 day period, the insurance cover will operate as if it has been paid on the due date.
All insurances are effected on the express condition that pending receipt of the premium from the consumer, AIG Europe S.A. reserves the right to cancel the policy notwithstanding delivery of the policy to the consumer.
For motor insurance policies we require the return of the insurance certificate and disc to accompany the request for cancellations.
Failure to disclose all material information, i.e. information which is likely to influence the acceptance of the risk and the terms applied could invalidate the insurance.

Remuneration
We receive commission from Close Premium Finance Ireland for facilitating applications by consumers for loans for motor and household insurance. Details of our remuneration are available on request.

Conflicts of Interest
Where a conflict of interest arises and cannot be reasonably avoided, AIG Europe S.A. will only undertake business with a consumer with whom we have a conflicting interest where the consumer has acknowledged in writing that he/she is aware of the conflict of interest and that he/she still wants to proceed. In cases where a conflict of interest arises subsequent to us undertaking business with a consumer, AIG Europe S.A. shall inform the consumer and ensure that the conflicting interests are managed fairly.

Statutory Compensation Scheme
AIG Europe S.A. is covered by the United Kingdom Financial Services Compensation Scheme (the Scheme). You may be entitled to claim compensation from the Scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of your claim. Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A http://www.fscs.org.uk/

How we use Personal Information
AIG Europe S.A. is committed to protecting the privacy of customers, claimants and other business contacts.

“Personal Information” identifies and relates to you or other individuals (e.g. your partner or other members of your family). If you provide Personal Information about another individual, you must (unless we agree otherwise) inform the individual about the content of this notice and our Privacy Policy and obtain their permission (where possible) for sharing of their Personal Information with us.

The types of Personal Information we may collect and why – Depending on our relationship with you, Personal Information collected may include: contact information, financial information and account details, credit reference and scoring information, sensitive information about health or medical conditions (collected with your consent where required by applicable law) as well as other Personal Information provided by you or that we obtain in connection with our relationship with you. Personal Information may be used for the following purposes:

- Insurance administration, e.g. communications, claims processing and payment
- Make assessments and decisions about the provision and terms of insurance and settlement of claims
- Assistance and advice on medical and travel matters
- Management of our business operations and IT infrastructure
- Prevention, detection and investigation of crime, e.g. fraud and money laundering
- Establishment and defence of legal rights
- Legal and regulatory compliance (including compliance with laws and regulations outside your country of residence)
- Monitoring and recording of telephone calls for quality, training and security purposes
- Market research and analysis

Sharing of Personal Information - For the above purposes Personal Information may be shared with our group companies and third parties (such as brokers and other insurance distribution parties, insurers and reinsurers, credit reference agencies, healthcare professionals and other service providers). Personal Information will be shared with other third parties (including government authorities) if required by laws or regulations. Personal Information (including details of injuries) may be recorded on claims registers shared with other insurers. We are required to register all third party claims for compensation relating to bodily injury to workers’ compensation boards. We may search these registers to prevent, detect and investigate fraud or to validate your claims history or that of any other person or property likely to be involved in the policy or claim. Personal Information may be shared with prospective purchasers and purchasers, and transferred upon a sale of our company or transfer of business assets.

International transfer - Due to the global nature of our business, Personal Information may be transferred to parties located in other countries (including the United States, China, Mexico Malaysia, Philippines, Bermuda and other countries which may have a data protection regime which is different to that in your country of residence). When making these transfers, we will take steps to ensure that your Personal Information is adequately protected and transferred in accordance with the requirements of data protection law. Further information about international transfers is set out in our Privacy Policy (see below).

Security of Personal Information – Appropriate technical and physical security measures are used to keep your Personal Information safe and secure. When we provide Personal Information to a third party (including our service providers) or engage a third party to collect Personal Information on our behalf, the third party will be selected carefully and required to use appropriate security measures.

Your rights – You have a number of rights under data protection law in connection with our use of Personal Information.
These rights may only apply in certain circumstances and are subject to certain exemptions. These rights may include a right to access Personal Information, a right to correct inaccurate data, a right to erase data or suspend our use of data. These rights may also include a right to transfer your data to another organisation, a right to object to our use of your Personal Information, a right to request that certain automated decisions we make have human involvement, a right to withdraw consent and a right to complain to the data protection regulator. Further information about your rights and how you may exercise them is set out in full in our Privacy Policy (see below).

Privacy Policy - More details about your rights and how we collect, use and disclose your Personal Information can be found in our full Privacy Policy at: https://www.aig.ie/privacy-policy or you may request a copy by writing to: Data Protection Officer, AIG Europe S.A., 30 North Wall Quay, International Financial Service Centre, Dublin 1 or by email at: dataprotectionofficer.ie@aig.com.

Marketing Preferences
We will provide you with regular opportunities to tell us your marketing preferences. You can also contact us by e-mail at postmaster.ie@AIG.com or by writing to: Customer Service Team, AIG Europe S.A., Ireland Branch, 30 North Wall Quay,
International Financial Services Centre, Dublin 1 to tell us your marketing preferences or to opt-out. If you no longer want to receive marketing-related e-mails from us on a going-forward basis, you may opt-out of receiving these marketing-related emails by clicking on the link to “unsubscribe” provided in each e-mail.

- Receiving mobile messages (for example SMS text messages) / telephone communications / postal mail from us If you no longer want to receive mobile messages / telephone communications / postal mail from us on a going-forward basis, you may opt-out of receiving them by contacting us at the above addresses.
- Our sharing of your Personal Information with our group companies for their marketing purposes: If you would prefer that we do not share your Personal Information on a going-forward basis with our group companies for their own marketing purposes, you may opt-out of this sharing by contacting us at the above addresses.
- Our sharing of your Personal Information with selected third-party partners for their marketing purposes: If you would prefer that we do not share your Personal Information on a going-forward basis with our third-party partners for their own marketing purposes, you may opt-out of this sharing by contacting us at the above addresses.

We aim to comply with your opt-out request(s) within a reasonable time period. Please note that if you opt-out as described above, we will not be able to remove your Personal Information from the databases of third parties with whom we have already shared your Personal Information. Please also note that if you do opt-out of receiving marketing communications from us, we may still send you other important administrative communications from which you cannot opt-out.

Complaints Procedure
The AIG Europe S.A. Customer Complaints Procedure is coordinated centrally by a dedicated Customer Complaints Officer, in order to respond flexibly and consistently across the Company to the evolving changes in our business and also in the regulatory environment in which we operate. AIG Europe S.A. wants to give you the best possible service. If you feel you have cause for complaint, you should contact the relevant Department Manager at AIG Europe S.A., Ireland Branch.

If after such contact you remain dissatisfied, you may also write to the Customer Complaints Officer at AIG Europe S.A., 30 North Wall Quay, International Financial Services Centre, Dublin 1. Phone 01 208 1400.

If the complaint is not resolved to your satisfaction, you should contact the General Manager, AIG Europe S.A., 30 North Wall Quay, International Financial Services Centre, Dublin 1.

At any stage, you may contact any of the following:

Insurance Ireland,
Insurance Centre, 5, Harbourmaster Place, IFSC, Dublin 1
Telephone: 01-6761820, Fax: 01-6761943., E-mail: info@insuranceireland.eu; Web: http://www.insuranceireland.eu

The Central Bank of Ireland, New Wapping Street, North Wall Quay, Dublin 1, D01 F7X3. Telephone: 1890 77 77 77 Fax: (01) 6716561. E-mail: enquiries@centralbank.ie; Web: http://www.centralbank.ie

The Financial Services & Pensions Ombudsman's Bureau of Ireland, 3rd. Floor, Lincoln House, Lincoln Place, Dublin 2, D02 VH29. Lo Call: 1890-882090; Phone: (01) 567 7000; Fax: (01) 662 0890. E-mail: info@fspo.ie; Web: http://www.fspo.ie

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