



**Please familiarise yourself with these important notes prior to availing of this insurance****Important notes relating to your application**

1. There will be no cover if this application is incorrectly completed or unsigned.
2. If there are circumstances known to you that could affect your travel plans insofar as this Insurance is concerned, you should declare them.
3. The parties to the contract are free to choose the law applicable to it, but in the absence of specific agreement by Underwriters to the contrary the contract shall be subject to Irish law and jurisdiction.

**Recreational Activities**

This Insurance may not cover you when you take part in sports or activities where there is a high risk of bodily injury. Please contact Brassington Insurance, Castleside Drive, Rathfarnham, Dublin 14. Telephone 00 353 1 4061666, Fax 00 353 1 4061690, Email [info@brassington.ie](mailto:info@brassington.ie) if you will be participating in any such hazardous leisure activities. You are also reminded to read and understand the Declaration on the Application.

**Principal Exclusions which operate:-**

War, terrorism and related risks; hazardous leisure activities (full details on application); claims arising from any pre-existing defect, infirmity or condition for which the Insured Person is receiving regular medical treatment, advice or consultation at the time of effecting this Insurance.

**Principal Conditions Relating to this Application**

1. At the time of taking out the Insurance you must not be aware of any reason why a holiday or trip might be cancelled.
2. You must not travel against medical advice or whilst receiving, seeking or awaiting medical treatment.
3. The Family Cover includes the insured person and spouse (or partner) plus all of their unmarried dependent children aged under 19, or aged under 23 if still in full time education. All children to be resident in the same dwelling as the parent(s).
4. Any person aged 76 years or over at the inception of the Insurance is not covered.
5. This Insurance is limited to Irish residents only.
6. There is no cover provided under this insurance for any travel involving manual work. Business trips of a non-manual nature are covered.

**Complaints Procedure**

If the Insured person has any questions or concerns regarding their insurances, they should contact The Complaints Officer, Brassington Insurance, Castleside Drive, Rathfarnham, Dublin 14. Telephone 00 353 1 4061666, Fax 00 353 1 4061690, email: [info@brassington.ie](mailto:info@brassington.ie) to discuss the problem.

If the Insured is not satisfied with their answer, they should write, quoting the Certificate Number shown in the Schedule of Insurance to: The Managing Director, Axiom Underwriting, The Rose Barn, Langley Park Farm, Sutton Road, Maidstone Kent, ME17 3NQ, United Kingdom.

Should you remain dissatisfied you are entitled to take your complaint to the Sole Legal Representative of Lloyd's in Ireland: Ray McGovern, W.G. Bradley, Alexandra House, The Sweepstakes, Ballsbridge, Dublin 4, Ireland.

In the event that the complainant remains dissatisfied they may refer the matter to the Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2. Lo Call: 1890 88 20 90, Telephone 00 353 1 6620899 or email: [enquiries@financialombudsman.ie](mailto:enquiries@financialombudsman.ie)

These arrangements for the handling of complaints are entirely without prejudice to your rights in Irish Law and you are free at any stage to seek legal advice and take legal action.

**Right to Cancel**

You will for a period of 14 days from the date you receive your documentation, have a right to cancel this insurance and receive a refund. This refund will be subject to a charge for the period of cover you have received, plus our reasonable administration charges. To exercise your right to cancel you must contact Brassington Insurance, Castleside Drive, Rathfarnham, Dublin 14. Telephone 00 353 1 4061666, Fax 00 353 1 4061690, Email [info@brassington.ie](mailto:info@brassington.ie) with cancellation instructions.

**Who is covered**

The union member and his/her spouse/partner and dependant children living at the same address. Children 17 years and under are also covered travelling without a parent provided the trip is no longer than 30 days duration. Dependant children aged between 18 and under 23 years in full-time education are only covered whilst travelling with the insured person / insured person's spouse/partner.

**Period of Insurance**

The maximum duration of any one trip should not exceed 45 days.

**Period of Cover**

Once premium is paid, cover commences from the confirmation date of cover for 12 months.

**Geographical Limits**

Worldwide, including trips within the Republic of Ireland provided they involve at least two nights stay in pre-booked accommodation.

**Winter and Water Sports**

Winter Sports shall mean dry-slope skiing; alpine skiing; glacier skiing; snow skiing; snow boarding; langlauf or Nordic skiing; bobsleighbing; luge; mono-skiing; skibobbing/ski doo; ice skating; ice hockey; curling and tobogganing, and shall include such activities being undertaken off piste, provided such activity is not undertaken alone and/or against local authoritative warning or advice.

NB No other winter sports will be covered unless specifically agreed by Underwriters and endorsed on the Schedule of Insurance.

The maximum depth covered for scuba diving is 30 metres.

**Cancellation and Curtailment**

You are reimbursed for unused travel and accommodation costs if you have to cancel or cut short your holiday for various unforeseen reasons including death, injury or illness of an insured person, their travelling companion, immediate relative or business partner.

**Cover during Pregnancy**

Underwriters shall not be liable for claims resulting from childbirth, pregnancy or resulting medical complications within two months of the estimated date of delivery.

**frequently asked questions****Does my travel policy cover me for car-hire or if I take my car abroad with me?**

No. If you hire a car on holiday you must arrange insurance through the car-hire company. If you bring your own car abroad you should have adequate motor insurance.

**Are business trips covered?** Business trips are covered once there is no manual work involved.

**Are holidays which commence outside Ireland covered?** No.

**Do I need to inform you each time I travel?** No provided you are not travelling for more than 45 days.

**If something is stolen from me while on holiday, what should I do?**

File a police report within 24 hours. Also report the theft to your travel rep., if applicable. Retain copies of all reports and phone the designated loss adjuster for a claim form on your return from holidays

**What must I do if I need to make a claim?**

All claim forms are available from our pre-determined loss adjusters and all claims handling, is performed by the loss adjuster. If for some reason you are not happy with how your claim is being dealt with, please contact Brassington Insurance, Castleside Drive, Rathfarnham, Dublin 14. Telephone 00 353 1 4061666, Fax 00 353 1 4061690, Email [info@brassington.ie](mailto:info@brassington.ie)

**What should I do if I have to see a doctor or be admitted to hospital during my holiday?**

Telephone the Emergency phone number as shown on your current schedule. You will be advised of the claiming procedures and provide immediate access to the 24 hour multi-lingual Medical Services Dept. Retain all medical bills and prescription receipts. Claim forms for medical costs incurred may be obtained by a pre-advised loss adjuster.