

# Business Credit Card

Travel Insurance

**Bank of Ireland** 

For small steps, for big steps, for life



# Business Credit Card

It is advisable to take this document with you on any Insured Journey.

Travel Insurance is provided by Bank of Ireland.

Bank of Ireland is regulated by the Central Bank of Ireland.

This certificate of insurance is issued as confirmation that insurance exists under master policy number HNT63656. A copy of this Policy is available for inspection at the offices of Bank of Ireland Insurance Services Limited, New Century House, Lower Mayor Street, IFSC, Dublin 1. Bank of Ireland Insurance Services Limited is a member of the Bank of Ireland Group.

The travel insurance cover is underwritten by AIG Europe Limited.

AIG Europe Limited is authorised by the Prudential Regulation Authority of the United Kingdom, and is regulated by the Central Bank of Ireland for conduct of business rules.

## Medical 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 771 909.

Email: [uk.assistance@travelguard.com](mailto: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 certificate of insurance; 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 B(1) (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.

## Benefits

Unless stated otherwise in this certificate the benefits are payable to the Insured Person.

## General Definitions

These definitions apply to the whole of this insurance. Wherever these words appear in this certificate of insurance and master policy they will have the meaning shown below. The words will have an initial capital letter.

### Accident

A sudden or unexpected event caused by external, violent and visible means.

### Bodily Injury

Injury to the body caused by an Accident.

### Cardholder

The registered holder of a Business Credit Card issued by the Bank of Ireland.

### Child or Children

Any person who is unmarried and under 18 years of age, or under 23 years of age if in full-time education, permanently living with the Cardholder.

### Colleague

Any business associate, client, guest, friend or other person as the Cardholder wishes, travelling with the Cardholder on an Insured Journey, up to a maximum of three additional people.

## Country of Residence

The Cardholder's address, registered with the Bank of Ireland for the issuance of a Business Credit Card, provided it is in the European Economic Area, the Channel Islands or the Isle of Man.

The country, where the Insured Person who uses a Lodged Card normally works, provided it is in the European Economic Area.

A Colleague is deemed to have the same country of residence as the Cardholder whose Business Credit Card has been used to purchase at least 50% of the total cost of the ticketed part of the Insured Journey.

## Economic Sanctions

The Insurer shall not be deemed to provide cover and the Insurer 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 the Insurer, its 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 or the United States of America.

## Geographical Area

Section A (Personal Accident) being within and outside the Insured Person's Country of Residence. All sections (other than Section A) being outside the Insured Person's Country of Residence.

## Insured Journey

The first 90 days of any journey on the business of the Insured Person within the Geographical Area:

- ▶ for which more than 50% of the total cost of the ticketed part of the insured journey has been charged to the Cardholder's Business Credit Card, or
- ▶ in the case of the Lodged Card where the total cost of the insured journey arranged by the holder of the Lodged Card, and for which the holder is responsible, has been paid using the Lodged Card.

Each journey shall be deemed to be a separate insurance, each being subject to the terms, conditions, limitations and warranty contained in this certificate of insurance.

In respect of all sections, other than Section F, insurance for each journey shall commence at the time the Insured Person leaves their usual place of residence or place of business, whichever is the later, at the commencement of their journey, and shall terminate on return to their usual place of residence or place of business, whichever is the earlier, on completion of the journey.

In respect of Section F, insurance will start from the date of booking the journey.

## Insured Person

Shall mean any person not older than 70 years of age on the date of travel, unless agreed in advance in writing with AIG Europe Limited, being:

- ▶ the Cardholder and any Colleague(s) who are travelling on an Insured Journey for which more than 50% of the ticketed part of the total cost has been charged to the Cardholder's Business Credit Card; or
- ▶ in the case of a Lodged Card the person whose total cost of the Insured Journey for which the travel (or other) agent is responsible has been paid using the Lodged Card.

## Lodged Card

The Bank of Ireland card account provided to an individual or organisation which is held (lodged) with a travel (or other) agent and to which the agent charges the total cost of the Insured Journey for which the agent is responsible.

## Insurer

AIG Europe Limited.

## Medical Practitioner

Any suitably qualified medical practitioner other than:

- a. an Insured Person,
- b. a member of the immediate family of the Insured Person, or
- c. an employee of the Insured Person.

## Money

Coins, bank or currency notes, bankers drafts, bills of exchange, letters of credit, luncheon vouchers, credit, debit or charge cards, phone cards, postal or money orders, travel tickets, petrol or other coupons with a monetary value, or credit vouchers which belong to or are in the custody and control of an Insured Person and are intended for travel, meals, accommodation and personal expenditure only.

## Period of Insurance

The period of this insurance shall be from the date of election to the Business Credit Card, occurring during each 12 month period the master policy issued to the Bank of Ireland is in force. Cover will continue during the currency of the master policy and cease on the expiry of each period of insurance or such prior date when 30 days written notice has been given by Bank of Ireland to the last registered address of the Cardholder or the registered owner of Lodged Cards.

## Territorial Limits

Worldwide (subject to Economic Sanctions above and General Exclusion 15).

## Business Credit Card

The Business Credit Card issued to the Cardholder by Bank of Ireland.

## War

War means 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 ends.

## Winter Sports

Skiing, land-skiing, mono-skiing, cross-country skiing, off-piste skiing, snow boarding, ski boarding, snow mobile, sledging, lugging, tobogganing or ice skating.

## Warranty

The insurance is subject to the warranty that the Insured Person will not book or commence any Insured Journey:

- ▶ contrary to medical advice, or
- ▶ to obtain medical treatment, or
- ▶ after a terminal prognosis has been made.

## How we use Personal Information

By providing your personal information to AIG or personal information regarding other individuals you represent that you have the authority to do so and consent to the collection and processing (including the disclosure and international transfer) of this personal information as stated in the Privacy Policy which is available at [www.aig.ie](http://www.aig.ie), by e-mailing [postmaster.ie@aig.com](mailto:postmaster.ie@aig.com) or by writing to the Data Protection Officer at AIG Europe Limited, Ireland Branch, 30 North Wall Quay, International Financial Services Centre, Dublin 1.

## 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](mailto:postmaster.ie@aig.com) or by writing to: Customer Service Team, AIG Europe Limited, 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.

## General Exclusions

These exclusions apply to the whole of the certificate of insurance. In addition there are exclusions which apply to specific sections of this certificate of insurance.

The Insurer will not pay any claim which results from loss or destruction of or damage to property, loss or expense, legal liability, or any consequential loss directly or indirectly caused by or contributed to by or arising from:

1. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
2. the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
3. any claim arising out of War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power;
4. any event insured under any other form of insurance (other than in respect of Section A);

5. any pre-existing defect, infirmity or condition for which the Insured Person is receiving medical treatment, advice or consultation unless specifically agreed in writing by the Insurer;
6. suicide, attempted suicide or self-intentional injury;
7. an Insured Journey undertaken with the intention of obtaining medical treatment;
8. an Insured Journey booked after receipt of a terminal prognosis to the Insured Person or an Insured Person's relative;
9. an Insured Journey being undertaken contrary to medical advice;
10. the Insured Person engaging in any form of aerial flight except as a fare-paying passenger on a scheduled airline, or licensed charter aircraft, over an established route;
11. taking part in abseiling, American football, big game hunting, BMX stunt riding, boxing, bungee jumping, fencing, go-karting (over 120cc), hang gliding, high diving over 3 metres, horse riding, ice hockey, jet skiing, manual work, martial arts, micro lighting, motor rallying, mountaineering and rock climbing (using ropes or guides), parachuting, paragliding, parasailing, parascending, polo, pot holing, professional or semi-professional sports, racing on foot for distances of 13 miles or more, sport of any kind, snow ski-jumping or using skeletons or bobsleighs, safaris using firearms, scuba diving, speed or endurance tests, sports which, in our opinion, are classified as extreme sports, water skiing, water ski jumping, weightlifting, white water rafting or white water canoeing or wrestling;
12. Winter Sports;
13. the commission of, or the attempt to commit an unlawful act; or
14. the Insured Person engaging in active service in the armed forces of any nation.
15. 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 Conditions

These conditions apply to the whole of the certificate of insurance. In addition there are conditions which apply to specific sections of this certificate of insurance.

## Claims Evidence

The Insured Person must provide at their own expense any evidence in support of a claim. An Insured Person must undergo as many medical examinations in connection with any claim as the Insurer may require at the Insurer's own expense.

## Claims Notification

The Insured Person must tell the AIG Claims Services (see page 22) as soon as possible of any potential claim. Where the Insured Person does not comply with any obligation to act in a certain way specified in this certificate of insurance, this may prejudice their claim under this insurance.

## Fraud

Fraud, mis-statement or concealment in statements made by or on behalf of the Insured Person or any fraudulent claim under this insurance will render any claim null and void and all indemnities and benefits will be forfeited.

## Law and jurisdiction

This contract will be governed by the laws of the Republic of Ireland whose courts alone should have jurisdiction.

## Other insurance

This insurance will only respond when the Insured Person is unable to recover a loss or damage from any other insurance. This condition does not apply to Section A (Personal Accident).

## Reasonable Care

Each Insured Person must take all reasonable steps to avoid and/or minimise any loss or damage and must also make every effort to recover any property which has been lost.

## Subrogation

The Insurer shall subrogate to the rights and cause of action of the Insured Person to any party responsible for acts giving rise to a claim payment under this insurance.

## Table of Benefits

Section	Benefit	Limits (up to)
Section A	Personal Accident	
	Death	€220,000 (Death of a Child is €6,000)
	Permanent Total Disablement	€220,000
	Loss of Eyes (one or both eyes)	€220,000
	Loss of Limbs (one or more)	€220,000
Section B(1)	Medical Expenses & Emergency Travel Expenses	€6,400,000
Section B(2)	Rescue Expenses	Unlimited
Section C	Legal Expenses	€3,000
Section D	Personal Liability	€1,200,000
Section E	Personal Baggage & Belongings	€1,500
	Delayed Baggage	€1,080
	Replacement of Passport and Travel Documents	€1,800
Section F	Cancellation & Curtailment	€1,200
	Travel Delay	€600
Section G	Hi-jack	€1,250
Section H	Document Replacement	€1,800

### Section A - Personal Accident

If an Insured Person sustains Bodily Injury during an Insured Journey which within 12 months solely and independently of any other cause results in Death, Permanent Total Disablement or Loss of an Eye or a Limb, the Insurer will pay the benefit shown in the Table of Benefits.

The benefit will be paid to the Insured Person or in the case of a Child to the Child's parent(s) or legal guardian(s). In the event of death the benefit will be paid to the Insured Person's legal representative or executor.

## Definitions applicable to Section A

### Loss of Eye

Permanent and total loss of sight which means:

- a. in both eyes if the Insured Person's name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist; or
- b. in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale (seeing at 3 feet what the Insured Person should see at 60 feet).

### Loss of Limb

In the case of a leg:

- a. loss by permanent physical severance at or above the ankle; or
- b. permanent and total loss of use of a complete foot or leg.

In the case of an arm:

- a. loss by permanent physical severance of the four fingers and thumb at or above the meta carpo phalangeal joints (where the fingers and thumb join the palm of the hand); or
- b. permanent and total loss of use of a complete arm or hand.

### Permanent Total Disablement

Disablement, other than by Loss of Eye or Loss of Limb, which totally prevents an Insured Person from doing any gainful work, which in all probability will continue for the remainder of their natural life.

### Exclusions applicable to Section A

The Insurer will not pay any benefit which is the result of or is contributed to by:

- a. sickness or disease (not resulting from Bodily Injury);
- b. any naturally occurring condition or degenerative process; or
- c. any gradually operating cause.

Please also read the general exclusions as they apply to this section.

## Conditions applicable to Section A

1. If an Insured Person disappears and after a suitable period of time it is reasonable to believe that they have died as a result of Bodily Injury the death benefit will be paid to the Insured Person's legal representative or executor. In the event of this being proven incorrect at a later date, the benefit will be repaid to the Insurer.
2. Death or disablement resulting from exposure to severe weather conditions will be considered to have been caused by Bodily Injury.
3. If an Insured Person is over 65 years of age at the time of sustaining Bodily Injury the Permanent Total Disablement benefit will not be paid.
4. The death benefit for an Insured Person who is a Child under 16 years old is limited to €6,000.
5. Only one benefit will be payable for any one Accident.
6. The maximum the Insurer will pay in the aggregate to eligible Insured Persons under this insurance (master policy number HNT 63656) in respect of any one accident or series of accidents arising from a single event will be €5,000,000. In the event that the total claims from the single event exceed €5,000,000 the Insurer will pay an amount which is proportionately reduced until the total does not exceed this limit.

Please also read the general conditions as they apply to this section.

### Section B(1) - Medical and Emergency Travel Expenses

If an Insured Person is injured or becomes ill during an Insured Journey, the Insurer will reimburse the Medical Expenses and Emergency Travel Expenses reasonably and necessarily incurred as a direct result, for up to 12 months from the date of injury or illness, up to the sum insured in the Table of Benefits.

### Section B(2) - Rescue Expenses

If an Insured Person is injured or becomes ill during an Insured Journey, the Insurer will reimburse the Insured Person for Rescue Expenses reasonably and necessarily incurred as a direct result for up to 12 months from the date of injury or illness.

## Definitions applicable to Section B(1) & B(2) Medical Expenses

The costs incurred outside the Insured Person's Country of Residence for medical, surgical or other remedial attention or treatment given or prescribed by a Medical Practitioner and all hospital, nursing home and ambulance charges. Dental and optical expenses are covered if incurred for the immediate relief of pain or as the result of a Bodily Injury.

## Emergency Travel Expenses

If an Insured Person has incurred medical expenses, the additional transport and accommodation expenses (less any possible recovery or saving):

- ▶ incurred by an Insured Person, and,
- ▶ if the Insured Person has been hospitalised for more than seven consecutive days of one person who needs to travel to, remain with, or escort an Insured Person.

## Rescue Expenses

If an Insured Person has incurred medical expenses, or is likely to incur medical expenses, the unlimited cost of transportation by any suitable means to an appropriate medical facility or to the Insured Person's home in their Country of Residence as recommended by the Insurer's appointed medical advisor in conjunction with the local attending Medical Practitioner. In the event of death, the costs of transportation of the body or ashes and the Insured Person's personal effects back to the Insured Person's Country of Residence is covered. The costs of funeral expenses are covered up to a maximum of €18,000.

## Condition applicable to Sections B(1) & B(2)

The Insured Person, or someone on the Insured Person's behalf, must contact AIG Assistance Services as soon as possible if injury or illness results in the need for in-patient hospital treatment.

Phone: +44 (0) 1273 771 909.

Email: [uk.assistance@travelguard.com](mailto:uk.assistance@travelguard.com)

Please also read the general conditions as they apply to this section.

## Exclusions applicable to Section B(1) & B(2)

The Insurer will not be liable for any claim:

1. where an Insured Person is travelling against the advice of a Medical Practitioner;
2. as a result of the Insured Person giving birth;
3. in-hospital costs, Emergency Travel Expenses or Rescue Expenses not authorised by AIG Assistance Services;
4. the first €230 of each and every claim for each Insured Person; or
5. Medical Expenses in the Insured Person's Country of Residence or the country of original nationality.

Please also read the general exclusions as they apply to this section.

## Section C - Legal Expenses

The Insurer will pay up to the amount shown in the Table of Benefits for Legal Expenses incurred by or on behalf of an Insured Person in pursuit of a claim for damages and/or compensation against a third party who has caused Bodily Injury to, death or illness of, that Insured Person by an incident occurring during an Insured Journey.

### Definitions applicable to Section C Appointed Representative

A solicitor, firm of solicitors, or any appropriately qualified person, firm or insurer, appointed to act for an Insured Person in accordance with the terms of this insurance.

### Legal Expenses

- a. Any fees, expenses and other amounts reasonably incurred by the Appointed Representative in connection with any claim or legal proceedings, including costs and expenses of expert witnesses as well as those incurred by the Insurer in connection with any such claim or legal proceedings.
- b. Any costs payable by an Insured Person following an award of costs by any court or tribunal and any costs payable following an out of court settlement made in connection with any claim or legal proceedings.



- c. Any fees, expenses and other amounts reasonably incurred by the Appointed Representative in appealing or resisting an appeal against the judgement of a court tribunal or arbitrator.

## Claims conditions applicable to Section C

1. The Insurer's consent to pay Legal Expenses must firstly be obtained in writing. This consent will be given if an Insured Person can satisfy the Insurer that:
  - a. there are reasonable grounds for pursuing or defending the legal proceedings and,
  - b. it is reasonable for Legal Expenses to be provided in a particular case.

The decision to grant consent will take into account the opinion of an Insured Person's Appointed Representative as well as that of the Insurer's own advisers. The Insurer may request, at an Insured Person's expense, an opinion of counsel as to the merits of the claim or legal proceedings. If the claim is admitted, an Insured Person's costs in obtaining this opinion will be covered by this insurance.

2. If there is any dispute, other than in respect of the admissibility of a claim on which the Insurer's decision is final, the dispute will be referred to a single arbitrator who will be either a solicitor or barrister agreed by all parties, or failing agreement, one who is nominated by the current President of the appropriate Law Society.
3. All claims or legal proceedings including any appeal against judgement resulting from the same original cause, event or circumstances, will be regarded as one claim.

Please also read the general conditions as they apply to this section.

## Exclusions applicable to Section C

The Insurer will not be liable for any:

1. Legal Expenses incurred in the defence against any civil claim or legal proceedings made or brought against the Insured Person, fines or other penalties imposed by a court of criminal jurisdiction;
2. Legal Expenses incurred in connection with any criminal act deliberately or intentionally committed by the Insured Person;
3. Legal Expenses incurred in pursuing any claim against the Insurer or other insurer or their agents, any travel agents or tour operators;
4. Claim or circumstance notified more than 12 months after the incident from which the cause of action arose; or
5. Legal Expenses incurred by an Insured Person making a claim against their employer.

Please also read the general exclusions as they apply to this section.

## Section D - Personal Liability

The Insurer will indemnify an Insured Person, up to the sum insured in the Table of Benefits, for any legal liability incurred during an Insured Journey as the result of:

- a. Bodily Injury, sickness or disease of any person, or
- b. accidental loss or damage to the property of any person.

In addition, the Insurer will pay all costs and expenses incurred with the written consent of the Insurer in connection with the defence of any claims against an Insured Person which may be the subject of indemnity under this section.

## Claim conditions applicable to Section D

1. No admission of liability, offer, promise or payment will be made without the written consent of the Insurer.
2. The Insurer will, if it considers it necessary, take over and conduct the defence or settlement of any claim against an Insured Person and for that purpose can use the Insured Person's name. The Insurer can conduct the defence however it sees

fit. The Insurer can prosecute at its own expense and for its own benefit, any claim for indemnity or damages against any other persons.

3. The Insured Person will give the Insurer full assistance in defending or prosecuting any claim and will provide the Insurer with any information and documents available to him.

Please also read the general conditions as they apply to this section.

## Exclusions applicable to Section D

The Insurer will not pay for any liability, which is the result of:

1. Bodily Injury to, or sickness or disease of, any person who is under a contract of employment, service or apprenticeship with an Insured Person when injury results from their employment by the Insured Person;
2. liability arising directly or indirectly by or through, or in connection with, any mechanically propelled vehicle, aircraft or watercraft;
3. liability arising directly or indirectly by or through or in connection with:
  - a. the ownership, possession or occupation of land, or buildings, immobile property or caravans other than occupying a temporary residence,
  - b. any wilful, malicious or unlawful act,
  - c. the carrying on of any trade, business or profession,
  - d. any racing activity;
4. accidental loss or damage to property belonging to, held in trust by, or in the custody or control of any Insured Person or any of their employees or any member of an Insured Person's family or household;
5. liability attaching to an Insured Person under an express term of any contract, unless liability would attach to the Insured Person whether the express term existed or not;
6. liability for which payment should be more specifically claimed under any other contract of insurance in the name of the Insured Person;

7. any claim resulting from an Insured Person being insane or under the influence of or affected by drugs (other than drugs taken under the direction of a Medical Practitioner), alcohol, or solvents;
8. any claim resulting from venereal disease, sexually transmitted diseases, Acquired Immune Deficiency Syndrome or any AIDS related condition; or
9. any claim involving the Insured Person's family.

Please also read the general exclusions as they apply to this section.

## Section E - Personal Baggage & belongings

If an Insured Person loses, has stolen or damages Personal Baggage during an Insured Journey, the Insurer will indemnify the Insured Person for the cost of replacement (after deduction for wear and tear) or repair up to the sum insured in the Table of Benefits.

### Delayed Baggage

In the event of the Insured Person's Personal Baggage being lost or damaged on an outward or onward Insured Journey by an airline, shipping line or their handling agents the Insurer will pay €90 for each hour's delay up to a maximum of €1,080, towards the cost of buying essential and reasonable replacement items. In the event of the Personal Baggage being permanently lost any amount paid will be deducted from the amount paid for Personal Baggage.

### Replacement of Passports and Travel Documents

If during an Insured Journey an Insured Person loses or damages their passport, visa, travel tickets or other essential travel documents, the Insurer will indemnify the Insured Person for the reasonable and necessary travel and accommodation costs of replacing them up to €1,800.

### Definitions applicable to Section E Jewellery and Valuables

Items comprised of gold, silver or other precious metals or semi-precious stones, furs, curios, works of art and photographic equipment.

## Personal Baggage

Baggage or property owned by or in the custody or control of an Insured Person.

## Exclusions applicable to Section E

The Insurer will not pay claims for:

1. loss due to chipping, scratching or breakage of glass, china or other fragile articles, unless due to fire, theft or accident to the conveyance in which they were being transported;
2. the first €120 of each and every loss for each Insured Person;
3. loss or damage due to:
  - a. moth, vermin, wear and tear, atmospheric or climatic conditions or gradual deterioration,
  - b. mechanical or electrical failure or breakdown,
  - c. any process of cleaning, dying, restoring, repairing or alteration;
4. loss of money, bonds, negotiable instruments and securities of any kind;
5. more than €210 in respect of any one article or item;
6. loss or damage caused by delay, detention or confiscation by order of any Government or Public Authority;
7. loss of or damage to vehicles, their accessories or spare parts;
8. loss of or damage to Personal Baggage sent as freight or under an airway-bill or bill of lading;
9. losses from unattended vehicles unless secured in a locked boot;
10. more than €210 in respect of Jewellery and Valuables;
11. more than a proportionate part of the total value of a pair or set where the loss or damage is to part of the pair or set;
12. losses not reported to either the police, airline or shipping line or their handling agent within 24 hours of discovery of the loss or damage and where a written report is not obtained;
13. sports equipment in use or loss or damage to pedal cycles or hired equipment;
14. contact, corneal, micro-corneal lenses or spectacles; or delayed baggage; or

15. claims in respect of delayed baggage not supported by original receipts.

Please also read the general exclusions as they apply to this section.

## Section F - Cancellation, Curtailment & Travel Delay

The Insurer will indemnify the Insured Person up to the sum insured in the Table of Benefits if an Insured Journey has to be cancelled or cut short as a direct result of any cause outside the Insured Person's control.

Where the Insured Journey has to be cancelled prior to departure the Insurer will pay for all deposits and advance payments in respect of transport and accommodation costs.

Where the Insured Journey has to be cut short following departure the Insurer will pay for expenses which:

- a. have been paid or will be payable, or
- b. become payable under contract, or
- c. cannot be recovered elsewhere.

If the departure of the ship, aircraft or train on which an Insured Person is booked to travel in order to reach their planned destination of an Insured Journey is delayed due to industrial action, adverse weather conditions or mechanical breakdown, the Insurer will pay €50 per hour in excess of 4 hours delay up to a maximum of €600 towards the cost of buying essential and necessary items.

## Exclusions applicable to Section F

The Insurer will not pay any claim if the Insured Journey is cancelled, cut short or altered as the result of:

1. an Insured Person deciding not to travel or, if on an Insured Journey deciding not to continue;
2. redundancy of an Insured Person or the termination of an Insured Person's contract of employment within 31 days of a pre-booked Insured Journey starting;
3. redundancy or the termination of employment of an Insured Person once an Insured Journey has started;
4. the financial circumstances of an Insured Person or an Insured Person's company or employer;

5. the default of any provider (or their agent) of transport or accommodation;
6. regulations made by any Public Authority or Government;
7. an Insured Person travelling or intending to travel against the advice of a Medical Practitioner;
8. any claim for cancellation following delay of a ship, aircraft or train, if
  - a. an Insured Person fails to check in according to the itinerary supplied unless the failure was itself due to strike or industrial action, or
  - b. the delay is due to the withdrawal from service temporarily or permanently of any ship, aircraft or train on the orders or recommendation of any Port Authority, Rail Authority or the Civil Aviation Authority or any similar body in any country,
  - c. the Insured Person does not obtain written confirmation from the airline or shipping line of the reason for and length of the delay; or
9. claims in respect of travel delay not supported by original receipts.

Please also read the general exclusions as they apply to this section.

## Section G - Hijack

The Insurer will pay €60 for each complete day that an Insured Person is forcibly or illegally detained as the result of a Hijack during an Insured Journey up to a maximum of €1,250.

### Definition applicable to Section G Hijack

The unlawful seizure of, or wrongful taking control of, an aircraft, ship or train in which an Insured Person is travelling.

## Section H - Document Replacement

In the event of an Insured Person forgetting, losing or misplacing, either permanently or temporarily, any essential documents (other than their passport, visa, travel tickets or other essential travel documents) needed whilst on an Insured Journey then the Insurer will arrange the payment of all reasonable costs, to a maximum of €1,800, necessarily incurred for replacing essential documents (including such items as personal computer discs and presentation slides). All such costs must be approved by the AIG Claims Services prior to being incurred. Replacement costs shall not be payable for any loss consequent or resulting from the loss of said documents beyond the physical costs of replacing said documents. The intrinsic value of any savings bond, banker's bill of value (cheques and the like) or similar documents, if such is lost by the Insured Person, shall not be replaced.

### Exclusions applicable to Section H

The Insurer will not pay for:

1. costs not approved by AIG Claims Services in advance;
2. any loss consequent or resulting from the loss of documents beyond the physical cost of replacing said documents; or
3. the intrinsic value of any savings bond, banker's bill of value (cheques and the like) or similar documents, if such is lost by an Insured Person.

Please also read the general exclusions as they apply to this section.

### General queries

For general queries in relation to the cover provided please contact Bank of Ireland Credit Cards at 1890 251 251.

### Claims Notification

The Insured Person must advise AIG Claims Services of any claim within 31 days of the Insured Journey ending. If the Insured Person does not, the Insurer may not be able to pay the claim. If the Insured Person needs to make a claim, they should write with a brief description of the claim or phone:



AIG Claims Services,  
OSG Travel Claims,  
Merrion Hall, Strand Road,  
Dublin 4.

Telephone: 01 261 1540.

AIG Claims Services is administered by OSG Travel Claims. OSG Travel Claims are part of OSG Limited who are chartered loss adjusters and provide travel insurance claims administration services on behalf of AIG Europe Limited. OSG Outsource Service Group Limited is regulated by the Central Bank of Ireland as an Insurance Intermediary.

Their offices are open every weekday from 9:00 a.m. until 5:00 p.m. and will send the Insured Person a claim form as soon as the Insured Person tells them about the claim. Claim forms are also available on [www.osgtravelclaims.ie](http://www.osgtravelclaims.ie)

## Complaints

Bank of Ireland wants to give you the best possible service. If you feel you have cause for complaint, you should contact: Bank of Ireland Credit Cards: 1890 251 251 or write to Bank of Ireland Credit Cards, PO Box 1102, Dublin 2.

You may also write to the Customer Complaints Officer at AIG Europe Limited, 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 Limited, 30 North Wall Quay, International Financial Services Centre, Dublin 1.

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

Insurance Ireland,  
Insurance House, 39 Molesworth Street, Dublin 2.  
Telephone: 01 676 1820; Fax: 01 676 1943.  
Email: [info@insuranceireland.eu](mailto:info@insuranceireland.eu)  
Web: <http://www.insuranceireland.eu>

The Central Bank of Ireland,  
P.O. Box 559, Dame Street, Dublin 2.  
Telephone: 1890 77 77 77.  
Fax: (01) 671 6561.  
E-mail: [enquiries@centralbank.ie](mailto:enquiries@centralbank.ie)  
Web: <http://www.centralbank.ie>

The Financial Services Ombudsman's Bureau  
3rd. Floor, Lincoln House, Lincoln Place, Dublin 2.  
Lo Call: 1890 882 090.  
Telephone: (01) 662 0899.  
Fax: (01) 662 0890.  
E-mail: [enquiries@financialombudsman.ie](mailto:enquiries@financialombudsman.ie)  
Web: <http://www.financialombudsman.ie>

Signed on behalf of AIG Europe Limited



Declan O'Rourke

General Manager

This insurance is underwritten by AIG Europe Limited. Registered in England and Wales.  
Company number: 01486260.  
Registered office: The AIG Building, 58 Fenchurch Street, London EC3M 4AB, United Kingdom.

AIG Europe Limited, Ireland Branch, registered branch office 30 North Wall Quay, International Financial Services Centre, Dublin 1, Ireland.  
Branch registration number 906664.  
Telephone: +353 1 208 1400.

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