

Contents

Description	Pages
Summary of Cover	2
Understanding <i>Your</i> Cover	3
General Information	3
Important Claims Information (including medical emergencies)	5-8
The Booklet:	9-32
Scope of Insurance	9
Start and Finish of Cover	9
Definitions	10-15
General Exclusions	15-16
General Conditions	16-18
Cooling Off Period	18
Law and Jurisdiction	18
Payment of Premium	18
Sections of Insurance:	18-32
Section A – Medical and Other Expenses	18
Section B – Repatriation if Medically Necessary	19
Section C – Death or Permanent Disability due to an Accident	20
Section D – Personal Liability	21-22
Section E – Legal Expenses	22
Section F – Personal Belongings, Baggage and Money	23-25
Section G – Cancelling and Cutting Short a <i>Trip</i>	25-26
Section H – Travel Delay and Abandoning a <i>Trip</i>	27
Section I – Hospitalisation Outside the Republic of Ireland	27
Section J – Hijack of an Aircraft or Sea Vessel	28
Section K – Alternative Accommodation	28
Section L – Cost of Completing a <i>Trip</i>	29
Section M – Piste Closure due to Not Enough or too Much Snow	30
Section N – Ski Hire due to Loss or Damage to Owned <i>Ski Equipment</i>	30-31
Section O – Cost of Unused Ski School, Ski Hire and Lift Passes	31
Disputes and Complaints	31
Information Details	32

Star Plan Travel Insurance | Page 2

SUMMARY OF COVER

The following table provides a summary of the cover that is available. All the sums insured and excesses shown in the table apply to each insured person.

Section	Cover	Excesses	Maximum sums insured
A	Medical and Other Expenses	€45	€2,500,000
B	Repatriation if Medically Necessary	€45	€2,500,000
C	Death or Permanent Disability due to an Accident	Nil	€32,000
D	Personal Liability	Nil	€2,500,000
E	Legal Expenses	Nil	€32,000
F1	Personal Belongings and Baggage (maximum any one item, pair or set including <i>valuable items</i>)	€45	€2,000 €380
F2	Personal Delayed or Lost Baggage	Nil	€65
F3	Money (maximum cash €260)	€45	€650
F4	Replacement of Passport and Travel Documents	Nil	€650
G	Cancelling and Cutting Short a <i>Trip</i>	€45	€4,000
H	Travel Delay Abandoning a <i>Trip</i> (due to delay)	Nil €45	€145 €3,800
I	Hospitalisation Outside the Republic of Ireland	Nil	€25 per day up to €625
J	Hijack of an Aircraft or Sea Vessel	Nil	€65 per day up to €1,300
K	Alternative Accommodation	€45	€635
L	Cost of Completing a <i>Trip</i>	Nil	€320
	<i>Winter Sports Extension Sections M to O Applies Providing the Appropriate Additional Premium is Paid</i>		
M	Piste Closure Due to Not Enough or too Much Snow		€350
N	Ski Hire Due to Loss or Damage to Owned <i>Ski Equipment</i>		€250
O	Cost of Unused Ski School, Ski Hire and Lift Passes		€400

UNDERSTANDING *YOUR* COVER

You must read this booklet to make sure that *you* understand the cover. If *you* have any questions contact *your* local Credit Union or the AIG Europe Travel Insurance Helpline, details of which are given in the contact information at the end of the booklet.

Pages 1-8 do not form part of the legal contract between *you* and *us*. They include information which will help *you* to understand and use *your* insurance.

GENERAL INFORMATION

Insurer

The insurance is underwritten by AIG Europe (Ireland) Limited.

Administration

The insurance is arranged and administered by the Irish League of Credit Unions and affiliated Credit Unions who when acting as insurance intermediaries are regulated by the Irish Financial Services Regulatory Authority as Single-/Multi-Agency Intermediaries.

Age Limits (at the *start date* of the *insurance period*)

<i>Policyholder</i>	under 75 years old
<i>Partner</i>	under 75 years old
<i>Child</i>	under 18 years or under 23 if in full-time education and travelling with the <i>policyholder</i> or the <i>policyholder's partner</i> .

Geographical Areas

Area 1	Republic of Ireland, United Kingdom, Channel Islands and the Isle of Man.
Area 2	The Continent of Europe west of the Ural Mountains including its neighbouring islands and non-European countries bordering the Mediterranean, Republic of Ireland, United Kingdom, Chanel Islands and the Isle of Man.
Area 3	Worldwide including USA and Canada.

Health

The insurance contains conditions which relate to *your* health, the health of those persons travelling with *you* and the health of others who might not be travelling with *you* but on whose well-being *your trip* may depend. Please see general exclusion 1, special exclusion 3 under sections A (Medical and other expenses) and B (Repatriation if medically necessary) and special exclusions 3 and 7 under section G (Cancelling and cutting short a *trip*).

Star Plan Travel Insurance | Page 4

You are not covered for any medical condition of which *you* have been informed or made aware of or for which *you* have received treatment at a *hospital*, clinic or doctor's surgery (including repeat prescriptions and the like) in the twelve months before *you* purchased or renewed the insurance and which has not been declared to *us* and accepted in writing by *us*.

In respect of an *immediate relative*, *business associate*, person with whom *you* are travelling and any person living outside the Republic of Ireland with whom *you* planned to stay - cover excludes medical conditions or illnesses related to the medical conditions if *you* knew about the conditions or illnesses at the date a *trip* was booked, or insurance purchased, whichever is earlier.

To cover any condition or illness *we* must issue a written acceptance otherwise *we* may not be able to pay *your* claim. To obtain a written acceptance, *you* should contact the AIG Europe Travel Insurance Helpline.

Health Agreements

- Before travelling to a country in the European Economic Area (EEA), *you* should have obtained an endorsed form E111 from *your* local Health Board in the Republic of Ireland. If *you* need treatment, *you* should present the form at the time of treatment as it may save *you* paying the excess from any claim under section A (Medical and other expenses).
- When *you* are travelling to Australia *you* must register for treatment under the national Medicare scheme of that country. If *you* do not do this, *we* may not be able to pay *your* claim.
- When *you* are travelling to any other country *you* must enquire about any reciprocal health agreement between that country and the Republic of Ireland and where possible obtain treatment under the agreement.

Sporting and Hazardous Activities

The following sporting and hazardous activities are excluded:

BMX stunt riding, boxing, sports which in *our* opinion are classified as extreme sports, hang gliding, high diving over 3 metres, manual work, martial arts, micro lighting, motor rallying, mountaineering and rock climbing (using ropes or guides), parachuting, paragliding other than when attached to a land vehicle or sea craft, parasailing, parascending, pot holing, professional and semi-professional sport of any kind, scuba diving to a depth of less than 35 metres unless *you* are a qualified diver diving with another qualified diver or *you* are

unqualified and *you* are diving with a qualified instructor, scuba diving to a depth greater than 35 metres, snow ski-jumping, using skeletons and bobsleighs, weightlifting and wrestling.

If *you* have any doubt about whether an activity is covered *you* should contact the AIG Europe Travel Insurance Helpline.

The following sporting and hazardous activities are excluded if they are the main purpose of the *trip*:-

Abseiling, American football, big game hunting, bungee jumping, fencing, go-karting (over 120 cc), horse riding, ice hockey, jet skiing, polo, racing on foot for distances of 13 miles or more, safaris using firearms, speed and endurance tests, water skiing, water ski jumping, white water rafting and white water canoeing.

Law and Jurisdiction

This insurance is a contract of insurance between the *policyholder* and *us*. It will be governed by the law of the Republic of Ireland and has the exclusive jurisdiction of the Irish courts unless otherwise agreed before the *start date*.

Excesses

Under most sections of this insurance *you* have to pay the first part of any claim (an excess). This amount is shown under each of the sections where it applies. The excess is applied after the operation of any single article limit or *valuables* limit.

Your Belongings

Many losses or thefts are caused by people being careless with their belongings. If *you* do not take good care of *your* belongings *we* may not pay *your* claim.

Cooling Off Period

If this cover does not meet the *policyholder's* requirements, the *policyholder* may return this booklet and *schedule* to their local Credit Union within 14 days of receiving it.

A full refund of any premiums paid will be made providing *you* have not travelled and an incident has not arisen that is covered by this insurance.

IMPORTANT CLAIMS INFORMATION

24-Hour Medical Emergency Service

AIG Europe-Assistance Services will provide immediate help if *you* are ill or injured outside the Republic of Ireland. They provide a 24-

Star Plan Travel Insurance | Page 6

hour emergency service 365 days a year based in the UK, and *you* can contact them on:

Emergency Phone Number + 44 1243 621062

When *you* contact AIG Europe-Assistance Services, *you* will need to say that *you* are insured under the Star Plan Travel Insurance master policy HTF 63739 and give the following information:-

- *Your* name.
- *Your* address abroad.
- *Your* phone number abroad.
- Policy number shown in *your* schedule.

Hospital Treatment Abroad

If *you* go into *hospital* abroad and *you* are likely to be in *hospital* for more than 24 hours, someone must immediately contact *us* by telephoning AIG Europe-Assistance Services on *your* behalf. If they do not, this may mean *we* may not provide cover or *we* reduce the amount *we* pay for medical expenses.

If *you* receive medical treatment abroad as an out-patient *you* should pay the *hospital* or clinic and claim back *your* medical expenses from AIG Europe Claims Services when *you* return to the Republic of Ireland.

Note to all Insured Persons, Treating Doctors and Hospitals

This is not a private medical insurance. If *you* need any in-*hospital* medical treatment, *you* must tell *us* by contacting AIG Europe Assistance Services immediately or *we* may not guarantee to pay the medical expenses incurred. If *you* need any medical treatment, *you* must allow AIG Europe-Assistance Services or their representatives to see all of *your* medical records and information.

Medical Claims

If *you* receive medical attention for an injury or illness, *you* must get a medical certificate showing the nature of the injury or illness together with any bills which *you* have paid or have to pay.

Returning Early to the Republic of Ireland

If *you* have to return to the Republic of Ireland under section A (Medical and other expenses), section B (Repatriation if medically necessary) or section G (Cancelling and cutting short a *trip*) *you* must obtain *our* prior consent by contacting AIG Europe-Assistance

Services. If *you* do not obtain such consent this might mean that *we* will not provide cover or *we* may reduce the amount *we* pay for *your* return to the Republic of Ireland.

Claims for Delay, Loss or Damage to Personal Belongings, Baggage, Money, etc.

You must tell the airline or relevant transport company at the time, about any delay, loss or damage to *your* property if it is being carried by an airline or transport company. *You* must also get a property irregularity report (a report issued in the event of delay, loss or damage to personal belongings and/or baggage) from the airline or transport company. If *you* do not tell the airline or transport company within three days of the event, *we* may not pay *your* claim. *You* must report immediately any other loss or damage to personal belongings, or loss of money, to the police (and the management of *your* accommodation if this applies). *You* must also obtain an official written report. If *you* do not tell the police (and the management of *your* accommodation if this applies) within 24 hours of the event *we* may not pay *your* claim.

General

You must report any claim to *us* by contacting AIG Europe Claims Services within 31 days of *your* trip ending. If *you* do not, *we* may not pay *your* claim. If *you* need to make a claim, please either write with a brief description of *your* claim or telephone:

**AIG Europe Claims Services.
OSG Travel Claims, Nutley Buildings, Merrion Centre,
Nutley Lane, Dublin 4.
Tel: + 353 1 6619 133**

AIG Europe Claims Services are open every weekday from 9:00 a.m. until 5:00 p.m. They will register *your* claim and send *you* a claim form. Claim forms are also available on www.osgtravelclaims.ie

You must give *us* all certificates, information and any other evidence that will support *your* claim, all at *your* own expense.

To help prevent fraudulent claims, *we* store *your* personal details on computer and *we* may transfer them to a centralised system. *We* keep and use this information according to Data Protection legislation.

Administration

AIG Europe-Assistance Services is administered by Cega Group, one

Star Plan Travel Insurance | Page 8

of the leading travel insurance administrators in the United Kingdom. The AIG Europe Travel Insurance Helpline is administered by AIG Europe (Ireland) Limited.

AIG Europe Claims Services is administered by OSG Travel Claims. OSG Travel Claims are part of OSG who are chartered loss adjusters and provide travel insurance claims administration services on behalf of AIG Europe (Ireland) Limited.

Any Questions

If *you* have any doubts about the cover or *you* would like more information, please contact *us* by telephoning the AIG Europe Travel Insurance Helpline.

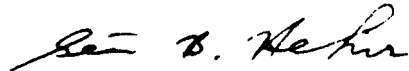
STAR PLAN TRAVEL INSURANCE

This insurance is a contract made between the *policyholder* and *us*,
AIG Europe (Ireland) Limited.

We agree to give *you* the cover set out in this booklet. Cover is provided only for those *insured persons* named on the *schedule* and for whom the appropriate premium has been paid to and accepted by *us*.

This booklet together with the *schedule* show details of the cover *you* have bought and the terms and conditions which apply to it. Each *insured person* must read this booklet to make sure they understand the cover provided.

Signed for and on behalf of AIG Europe (Ireland) Limited.



Sean B Hehir
Managing Director
AIG Europe (Ireland) Limited
AIG House
Merrion Road
Dublin 4

AIG Europe (Ireland) Limited is regulated by the Irish Financial Services Regulatory Authority.

SCOPE OF INSURANCE

We will pay *you* except under section C (Death or permanent disability due to an accident) where payment will be made as detailed in that section.

The benefit limits shown in each of the sections of insurance apply to each *insured person* separately.

START AND FINISH OF COVER

Annual Multi-Trip Policies

Cover begins from the *start date*.

Star Plan Travel Insurance | Page 10

Cover stops at the earliest of the following dates:

- the end of the *insurance period* (unless a further year's cover is purchased) except for the remaining period of a *trip* provided the *trip* starts in the current *insurance period*;
- the end of the *insurance period* in which the *policyholder* dies; or
- the end of the *insurance period* following *your* 75th birthday.

In relation to a *child* their cover stops when they reach their 18th birthday (or 23rd birthday if in full-time education).

Single-Trip Policies

Cover begins from the *start date* and stops when *you* return to *your home* or the end of the *insurance period*, whichever is the earlier.

Annual Multi-Trip and Single-Trip Policies

The cover for each *trip* starts:

- under section G (Cancelling and cutting short a *trip*) at the date that *you* book a *trip* or the *start date* shown in *your schedule*, whichever is later;
- under all other sections at the time that *you* leave *your home* or from the *start date* shown in *your schedule*, whichever is later.

The cover for each *trip* stops when *you* return to *your home* or the end of the *insurance period* whichever is the earlier.

DEFINITIONS

We use certain words in this booklet and *schedule* which have a specific meaning. They have this specific meaning wherever they appear in the booklet and *schedule* and are shown in italic print.

Annual Multi-Trip

All *your trips* starting in the Republic of Ireland and commencing in the *insurance period* from the time *you* leave *your home* or from the *start date* of cover shown on *your schedule*, whichever is the later. The end of each *trip* is the date *you* return to *your home*, or the end of the *insurance period*, whichever is earlier.

No individual *trip* may last longer than 60 days. The total of all *trips* in each *insurance period* must last no longer than 180 days.

Winter sports trips must last no longer than 17 days in any *insurance period*.

Children aged 17 years and younger must travel with the *policyholder* or the *policyholder's partner* except when being met at their non-stop destination by their parents or an *immediate relative*. Children aged 18 years to 22 years old must travel with the *policyholder* or the *policyholder's partner*.

Business Associate

A person who works at *your* place of business whose absence from work at the same time as *you*, would prevent the business from running properly.

Child or Children

A child or children (including legally adopted and step children) of the *insured person* or the *insured person's partner*. The child or children must be aged under 18 years (or under 23 years if in full-time education) at the *start date*. All children are named on the *schedule*.

Family Plan

Insures the *policyholder*, the *policyholder's partner* and their *children*.

Geographical Areas

- Area 1 Republic of Ireland, United Kingdom, Channel Islands and the Isle of Man.
- Area 2 The Continent of Europe west of the Ural Mountains including its neighbouring islands and non-European countries bordering the Mediterranean, Republic of Ireland, United Kingdom, Channel Islands and the Isle of Man.
- Area 3 Worldwide including USA and Canada.

Home

The *policyholder's* permanent place of residence in the Republic of Ireland.

Hospital

An institution which has accommodation for residential patients and facilities for diagnosis, surgery and treatment. It does not include a long-term nursing home, a geriatric home, a convalescence home or an extended care facility.

Immediate Relative

Your husband, wife, *partner*, parent, parent-in-law, brother, sister, son, daughter, fiancé, fiancée, grandparent, grandchild, son-in-law,

Star Plan Travel Insurance | Page 12

daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother or step-sister.

Insurance Period

In respect of *annual multi-trip*: a period of 12 months from the *start date* shown on *your schedule*.

In respect of *single-trip*: from the *start date* until the cover end date both shown on *your schedule*.

In respect of both *annual multi-trip* and *single-trip* the insurance period is extended if the return journey as part of the *trip* is delayed for reasons outside the *insured person's* control.

Insured Person

In relation to *annual multi-trip* the persons described under the *plan type* and named on the *schedule*.

In relation to *single-trip* the persons named on the *schedule*.

Each *insured person* must be under 75 years of age at the *start date*, live in the Republic of Ireland and have done so for a minimum of 6 months prior to purchasing or renewing this insurance.

Loss of an Arm

Amputation or total loss of use of an arm at or above the wrist. The loss of use must last for at least 12 months from the date of accidental bodily injury and at the end of those 12 months, will not, in *our* medical adviser's opinion, improve.

Loss of a Leg

Amputation or total loss of use of a leg at or above the ankle. The loss of use must last for at least 12 months from the date of accidental bodily injury and at the end of those 12 months, will not, in *our* medical adviser's opinion, improve.

Loss of Sight

Total permanent loss of sight in one or both eyes which is, in *our* medical adviser's opinion, not going to improve.

Partner

A person who at the *start date* is aged 16 years or more and under 75 years old and who is the spouse of, or is living with, the *insured person* and is named on the *schedule*.

Permanent Total Disability

The total inability to do paid work of any kind, which, based on *our* medical adviser's opinion, will probably last for the rest of *your* life.

Plan Type

Policyholder plan or *policyholder & partner plan* or *family plan*.

Policyholder

The person who at the *start date* is aged under 75 years who is named as the policyholder on the *schedule*.

Policyholder Plan

Insures the *policyholder* only.

Policyholder & Partner Plan

Insures the *policyholder* and *policyholder's partner*.

Pre-existing Medical Condition

Any medical or physical condition of which *you* have been informed or made aware of or for which *you* have received treatment at a *hospital*, clinic or doctor's surgery (including repeat prescriptions and the like) in the twelve months before *you* purchased or renewed this insurance and which has not been declared to *us* and accepted in writing by *us*.

Public Transport

Aircraft, train, bus or coach services used at the beginning, during, or at the end of a *trip*.

Schedule

The document showing the names of the *insured person's* and details of cover relating to these *insured persons*.

Single-Trip

A single-trip starting in the Republic of Ireland from the time *you* leave *your home*, or from the *start date* of cover shown on *your schedule*, whichever is the later. The end of *your trip* is the date *you* return to *your home*, or the cover end date shown on *your schedule*, whichever is the earlier.

No *trip* may last longer than 90 days.

Ski Equipment

Skis, poles, boots and bindings, snow boards or ice skates.

Star Plan Travel Insurance | Page 14

Start Date

The start date of the *insurance period*, shown on the *schedule*.

Terrorist Act

Any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered terrorist acts. Terrorist act also includes any act, which is verified or recognised by the (relevant) Government as an act of terrorism.

Trip or Trips

Your holiday or journey with a destination within the *geographical area* shown in *your schedule*:

- outside the Republic of Ireland; or
- solely within the Republic of Ireland where there is at least one night's pre-booked paid accommodation away from *your home*.

Valuable Items

Photographic, audio, video and electrical equipment of any kind (including CD's, video and audio tapes), telescopes and binoculars, antiques, jewellery, watches, furs, perfumes, leather goods, animal skins, silks, precious stones and articles made of or containing gold, silver or precious metals.

War

Any activity arising out of or any attempt to participate in the use of military force between nations and shall include civil war, revolution and invasion.

We, Us, Our

AIG Europe (Ireland) Limited.

Winter Sports

Skiing, land-skiing, mono-skiing, cross country skiing, off-piste skiing (only when accompanied by an official guide), snow boarding, ski boarding, snow mobile, sledging, lugging, tobogganing or ice skating.

You, Your, Yourself

The *insured person(s)*.

GENERAL EXCLUSIONS

These apply to the whole of the insurance. There may, in addition, be specific exclusions applying to certain sections of the insurance.

You Are Not Covered For a Claim Resulting From:

1. *you*:
 - a) having a *pre-existing medical condition*;
 - b) travelling against medical advice;
 - c) travelling to receive medical advice or treatment;
 - d) being on a *hospital* waiting list for treatment; or
 - e) having been given a terminal diagnosis;
2. loss or damage directly or indirectly caused by *war, terrorist act, revolution* or any similar event or any Government, public or local authority legally taking or damaging *your* property;
3. civil commotions or riots of any kind;
4. loss or damage to property or any loss, expense or liability arising from:
 - a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the burning of nuclear fuel; or
 - b) the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it;
5. *you* being in, or entering, or leaving any aircraft other than as a fare-paying passenger in a fully licensed passenger-carrying aircraft;
6. a tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation;
7. *you* being involved in any illegal or criminal act;
8. *you* using a two-wheeled motor vehicle over 50 cc;
9. *you* taking part in racing of any kind (except on foot for distances less than 13 miles);
10. *you* scuba diving to a depth of less than 35 metres unless *you* are a qualified diver diving with another qualified diver or *you* are unqualified and *you* are diving with a qualified instructor;
11. taking part in BMX stunt riding, boxing, sports which, in *our* opinion, are classified as extreme sports, hang gliding, high diving over 3 metres, manual work, martial arts, micro lighting, motor rallying, mountaineering and rock climbing (using ropes or guides), parachuting, paragliding other than when attached

Star Plan Travel Insurance | Page 16

- to a land or sea craft, parasailing, parascending, pot holing, professional or semi-professional sport of any kind, scuba diving to a depth greater than 35 meters, snow ski-jumping, using skeletons or bobsleighs, weightlifting or wrestling.
12. *You* taking part in any of the following sporting and hazardous activities when they are the main purpose of the *trip*: abseiling, American football, big game hunting, bungee jumping, fencing, go karting (over 120 cc), horse riding, ice hockey, jet skiing, polo, racing on foot for distances of 13 miles or more, safaris using firearms, speed or endurance tests, water skiing, water ski jumping, white water rafting or white water canoeing.
 13. *you* taking part in *winter sports* unless the appropriate premium has been paid;
 14. *you* being under the influence of or in connection with *your* use of alcohol;
 15. *you* being under the influence of a drug unless taken in accordance with the manufacturer's instructions or as prescribed by a registered doctor;
 16. *you* being under the influence of a drug taken to control drug addiction;
 17. sexually transmitted diseases; or
 18. Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant, derivative or variations thereof.

GENERAL CONDITIONS

If *you* do not comply with all of the conditions below, and all the specific conditions shown in each section, *we* may not pay *your* claim.

1. *You* must permanently live in the Republic of Ireland and have done so for the 6 months before purchasing or renewing this insurance.
2. *You* must tell *us* if *you* know about anything which may affect *our* decision to accept *your* cover, for example:
 - a) a medical or physical condition for which *you* have received any medical treatment (including repeat prescriptions) in the 12 months prior to the date of purchasing or renewing this insurance.
 - b) undertaking sporting and hazardous activities.
If *you* are not sure whether to tell *us*, tell *us* anyway.
3. If at the time of loss, damage or liability arising under this insurance *you* have any other form of insurance covering the same loss, damage or liability, *we* will only pay *our* share of such loss, damage or liability. This does not apply to section C

- (Death or permanent disability due to an accident);
4. *You* must take all reasonable steps to avoid or reduce any loss.
 5. *You* must look after *your* property in a reasonable way to avoid loss or damage.
 6. *You* must take all reasonable steps to recover any lost or stolen articles and *you* must help the authorities in their efforts to catch and prosecute any guilty people.
 7. *You* must keep to all the terms, conditions and endorsements of this insurance.
 8. *You* must help *us* recover from other Insurance Companies, the Department of Social Welfare in the Republic of Ireland and other persons or organisations, any money that *we* have paid by giving *us* all the details *we* need and by completing any forms.
 9. If *you* try to make a fraudulent claim, or use any fraudulent means in trying to make a claim, *you* may be prosecuted and *we* will not pay *your* claim.
 10. *You* must give AIG Europe Claims Services all the documents they need to deal with a claim. *You* will be responsible for any costs involved in doing this.
 11. *You* must keep any articles which are damaged and send them to AIG Europe Claims Services if requested. *You* must pay any costs involved in doing this.
 12. *You* must agree to have a medical examination if *we* request it. If *you* die, *we* are entitled to have a post mortem examination. *We* will pay the costs of these examinations.
 13. *You* must pay back, within one month of a request from *us*, any amounts that *we* have paid to *you* which are not covered by this insurance.
 14. Prior to travelling to a country in the European Economic Area, *you* should obtain an endorsed form E111 from *your* local Health Board in the Republic of Ireland. If *you* need treatment, *you* should present the form at the time of treatment as it may save *you* paying the excess from any claim under section A (Medical and other expenses).
When *you* are travelling to Australia, *you* must register for treatment under the national Medicare scheme of that country. If *you* do not do this, *we* may not be able to pay *your* claim.
When *you* are travelling to any other country *you* must enquire about any reciprocal health agreement between that country and the Republic of Ireland and where possible obtain treatment under the agreement.
 15. Where a *trip* is booked in one *insurance period* but starts in another *insurance period*, provided the insurance is continuously in force between each *insurance period*, the *pre-*

Star Plan Travel Insurance | Page 18

existing medical conditions applying to *you* and medical conditions applying to other persons will be those at the date, the insurance was purchased or renewed.

16. If *you* wish to make a claim *you* must notify *us* by contacting AIG Europe Claims Services within 31 days of the *trip* ending.

COOLING OFF PERIOD

If this cover does not meet the *policyholder's* requirements, the *policyholder* may return this booklet and *schedule* to their local Credit Union office, within 14 days of receiving it.

A full refund of any premiums paid will be made providing *you* have not travelled and an incident has not arisen that is covered by this insurance.

LAW AND JURISDICTION

This insurance will be governed by Irish Law and has the exclusive jurisdiction of the Irish courts unless *we* agree otherwise before the insurance is purchased or renewed.

PAYMENT OF PREMIUM

The *policyholder* will pay the premium to *us* via the Credit Union.

SECTIONS OF INSURANCE

Section A - Medical and Other Expenses

(This section does not apply to *trips* within the Republic of Ireland.)

What *You* Are Covered For:

We will pay up to €2,500,000 for the following necessary and reasonable costs incurred outside the Republic of Ireland as a result of *you* being injured or ill during *your trip*.

1. Emergency medical, surgical and *hospital* treatment.
(Emergency dental treatment is covered up to €500 as long as it is for the immediate relief of pain only).
2. Up to €1,270 for the cost of returning *your* body or ashes to the Republic of Ireland or for the cost of a funeral in the country where *you* die if this is different from the country where *you* normally live.
3. Extra accommodation, meals and travel expenses to allow *you* to return to the Republic of Ireland if *you* cannot return

as originally booked provided this has been approved and agreed in advance of any expenditure by *us* via AIG Europe-Assistance Services.

4. If necessary due to medical advice and agreed in advance by *us* via AIG Europe-Assistance Services:
 - a) extra accommodation, meals and travel expenses for someone who is travelling with *you* on the booked *trip* to stay with *you* and return with *you* to the Republic of Ireland; or
 - b) extra accommodation, meals and travel expenses for one *immediate relative* or friend to travel from the Republic of Ireland to stay with *you* and return with *you* if someone *you* are travelling with is unable to stay with *you*.

Additional Benefit:

The extra cost for *you* to return to *your home* following the death, serious injury or serious illness of an *immediate relative* or *business associate* provided this has been approved in advance of any expenditure by *us* via AIG Europe-Assistance Services.

Special Exclusions Which Apply to Section A in Addition to the General Exclusions Are Shown in Section B.

Section B - Repatriation if Medically Necessary

(This section does not apply to *trips* within the Republic of Ireland.

What *You* Are Covered For:

We will pay up to €2,500,000 to return *you* to the Republic of Ireland as a result of *you* being injured or ill during *your trip* if AIG Europe-Assistance Services consider this to be medically necessary and they arrange this for *you*.

Special Exclusions Which Apply to Sections A and B in Addition to the General Exclusions.

You are not covered for:

1. the first €45 of each claim for each *insured person*. This excess does not apply if *you* have obtained a refund of the treatment cost under the terms of the reciprocal health agreement between the Republic of Ireland and another country in the European Economic Area (E111) or any other country where a Republic of Ireland reciprocal health agreement is in force;
2. any claim arising for costs *you* have to pay if *you* are travelling to Australia and *you* do not register for treatment under the

Star Plan Travel Insurance | Page 20

- national Medicare scheme if *you* are injured or become ill and require treatment which is covered under any reciprocal health agreement between the Republic of Ireland and Australia;
3. any claim arising or resulting from depression, anxiety, mental strain, depressive illness of any type, suicide or attempted suicide or injuring *yourself* deliberately or putting *yourself* in danger (unless *you* are trying to save a human life);
 4. any treatment or surgery which AIG Europe-Assistance Services consider not to be immediately necessary and can wait until *you* return to the Republic of Ireland;
 5. any treatment or medication of any kind which *you* receive after *you* return to the Republic of Ireland;
 6. any expenses for treatment or surgery outside the Republic of Ireland carried out more than 12 months after the date of the incident for which *you* are claiming;
 7. the extra cost of single or private room accommodation unless it is medically necessary;
 8. pregnancy or childbirth where the expected date of delivery is within eight weeks of the end of *your trip*; or
 9. any extra costs after the time when, in *our* medical adviser's opinion, *you* are fit to return to the Republic of Ireland.

Please also read the general conditions and exclusions.

Section C - Death or Permanent Disability due to an Accident

What *You* Are Covered For:

If *you* are involved in an accident during *your trip* which causes *you* bodily injury and results in *you* becoming permanently disabled or dying within 12 months of the date of the accident *we* will pay one of the following benefits:

- | | |
|--------------------------------------|---|
| 1. <i>Permanent Total Disability</i> | €32,000 |
| 2. <i>Loss of a Leg</i> | €32,000 |
| 3. <i>Loss of Sight</i> | €32,000 |
| 4. <i>Loss of an Arm</i> | €32,000 |
| 5. <i>Accidental death</i> | €32,000
(€3,200 for <i>children</i>
under 16 years old) |

We will pay *you*, or the *policyholder* in respect of a *child*, in the event of a benefit becoming payable under items 1 to 4. If *you* die *we* will pay *your* personal representative or executor.

Special Exclusion Which Applies to Section C in Addition to the General Exclusions.

You are not covered for any bodily injury arising from suicide or attempted suicide, injuring *yourself* deliberately or putting *yourself* in danger (unless *you* are trying to save a human life).

Special Condition Which Applies to Section C in Addition to the General Conditions.

The *permanent total disability* benefit does not apply to *insured persons* aged 65 years and older.

Please also read the general conditions and exclusions.

Section D - Personal Liability

What *You* Are Covered For:

We will pay up to €2,500,000 if *you* are legally liable for accidentally injuring someone or damaging or losing somebody else's property during *your trip*.

Special Exclusions Which Apply to Section D in Addition to the General Exclusions.

You are not covered for:

1. any liability arising from loss or damage to property:
 - a) owned by *you*, a member of *your* family or household, or a person *you* employ; or
 - b) in the care, custody or control of *you*, *your* family or household, or a person *you* employ;
2. any liability arising from injury, loss or damage:
 - a) to members of *your* family or household, or a person *you* employ;
 - b) in connection with *your* trade, profession or business;
 - c) from a contract *you* have entered into;
 - d) from *you* owning or possessing any land or buildings;
 - e) from *you* using or living on any land or in any buildings except temporarily for the purposes of the *trip*;
 - f) from *you* owning, possessing, or using mechanically-propelled vehicles, watercraft (other than rowing boats, pedaloos, punts, or canoes), aircraft of any description, animals (other than horses, domestic cats, or dogs), firearms or weapons (other than guns being used for sport); or
 - g) from any criminal, malicious or deliberate acts.

Star Plan Travel Insurance | Page 22

Special Conditions Which Apply to Section D in Addition to the General Conditions.

1. *You* are responsible for notifying *us* of any cause for a legal claim against *you* as soon as *you* know about it by contacting AIG Europe Claims Services and for sending them all documents relating to the claim.
2. *You* must help AIG Europe 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* first obtain written permission from *us* via AIG Europe Claims Services.

Please also read the general conditions and exclusions.

Section E - Legal Expenses

What *You* Are Covered For:

We will pay up to €32,000 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*.

Special Exclusions Which Apply to Section E in Addition to the General Exclusions.

You are not covered for:

1. any claim where *we*, or *our* legal representatives, believe that an action is not likely to be successful or *we* believe that the costs of taking action will be greater than any award;
2. the costs of making any claim against *us*, *our* agents or representatives or against any tour operator, carrier or any person with whom *your trip* is booked;
3. any conditional fee arrangement or other legal costs or expenses which are based directly or indirectly on the amount of any damages, compensation or similar award;
4. the costs of following up a claim for bodily injury, loss or damage caused by or in connection with:
 - a) *your* trade, profession or business;
 - b) a contract;
 - c) *you* owning or possessing any land or buildings; or
 - d) *you* using or living on any land or in any buildings except temporarily for the purposes of the *trip*;
5. any claims arising out of *you* owning, possessing, or using mechanically-propelled vehicles, watercraft (other than rowing boats, pedaloes, punts, or canoes), aircraft of any description, animals, firearms or weapons (other than guns being used for sport); or

6. any claims arising out of *your* criminal, malicious or deliberate acts.

Special Conditions Which Apply to Section E in Addition to the General Conditions.

1. *We* will have complete control over any legal representatives appointed and any proceedings.
2. *You* must follow *our* advice or that of *our* agents in handling any claim.
3. Where possible, *you* must endeavour to recover all *our* expenses and repay them to *us*.

Please also read the general conditions and exclusions.

Section F - Personal Belongings, Baggage and Money

What *You* Are Covered For:

F1 - Personal Belongings and Baggage

We will pay for the loss, theft or damage, during *your trip*, of personal belongings and baggage up to €2,000. The property must be owned by *you*.

1. *We* will deduct an amount for wear, tear and loss of value.
2. The maximum *we* will pay for any one item, set or pair (including any *valuable items*) is €380.

F2 – Delayed or Lost Baggage

We will pay up to €65 for buying essential items if *your* baggage is delayed or lost for more than 24 hours during the outward and onward journey(s) of *your trip*. *You* must obtain written confirmation of the length of the delay and retain original receipts for any items that *you* buy. *We* will deduct any payment *we* make for delayed baggage from the amount of any claim if *your* baggage is permanently lost.

F3 - Personal Money

We will pay up to €650 for the loss or theft of cash and traveller's cheques during *your trip*, if *you* can give *us* evidence that *you* owned the cash and traveller's cheques and evidence of their value. The most *we* will pay in respect of *children* under 16 years of age is €65. The most *we* will pay for loss of cash is €260.

F4 - Replacement of Passport and Travel Documents

We will pay up to €650 for the cost of replacing *your* passport, travel tickets, lift passes, Green Cards and admission tickets which are lost or stolen during *your trip*.

Star Plan Travel Insurance | Page 24

Special Limitation to Sub-Sections F1 and F4.

We provide cover for theft or loss from unattended motor vehicles, trailers or caravans under sub-sections F1 and F4 only up to €127 for each *insured person* for such theft or loss.

Special Exclusions Which Apply to Section F in Addition to the General Exclusions.

You are not covered for:

1. the first €45 of each claim for each *insured person* for sub-sections F1 and F3;
2. breakage of fragile articles (including china, glass, sculpture and video equipment) unless being transported by a carrier and damaged due to fire or other accident to the sea vessel, aircraft, or vehicle in which they are being carried;
3. loss of or damage to sports equipment whilst in use;
4. theft, loss of or damage to pedal cycles, motor vehicles, marine equipment and craft;
5. wear and tear, loss of value, mechanical or electrical breakdown or damage caused by any process of cleaning, repairing or restoring, or damage caused by leaking powder or fluid carried within *your* baggage;
6. shortages due to mistakes or neglect;
7. any loss or theft which *you* do not report to the police within 24 hours of discovering the loss or theft and for which *you* do not obtain a written report;
8. *your* belongings being legally delayed, or held, by Customs or other officials;
9. cash which *you* do not carry on *your* person unless it is:
 - a) held in a hotel, apartment or private dwelling safety deposit box or safe; or
 - b) stolen from *your* accommodation whilst *you* are there;
10. theft, loss or damage to photographic, electrical equipment, jewellery, precious stones, or articles made of or containing gold, silver or other precious metal not carried in *your* hand baggage or on *your* person while *you* are travelling unless the airline or transport company does not allow *you* to carry such items with *you*;
11. theft, loss of or damage to dentures, bridgework, corneal lenses, spectacles, sunglasses, artificial limbs or hearing aids;
12. any item, set or pair worth more than €100 for which *you* do not have an original receipt or valuation or other proof of ownership and value which is acceptable to *us*;
13. property *you* leave unattended in a public place;
14. any loss, theft or damage to items carried on a vehicle roof

15. rack, unless it is locked and secured to the roof of the vehicle; theft, loss or damage to baggage or personal belongings during a *trip* unless *you* report this to the carrier and get a property irregularity report (a report issued in the event of delay, loss or damage to personal belongings and/or baggage) at the time of the loss;
16. damage caused to suitcases, holdalls or similar carriers deemed usable by *us*;
17. loss or theft of personal belongings or baggage not under *your* control, or while in the control of any person, other than an airline or carrier;
18. loss or theft of unlocked luggage except after check-in on *your* outbound, onward or return journey until within *your* custody or control at the destination and the airline or transport company does not allow *you* to lock *your* luggage; or
19. *ski equipment* (unless the appropriate *winter sports* premium has been paid).

Please also read the general conditions and exclusions.

Section G - Cancelling and Cutting Short a *Trip*

What *You* Are Covered For:

We will pay up to €4,000 for travel and accommodation expenses plus any local excursions that *you* have paid for, or have agreed to pay for, under a contract and which *you* cannot recover if it is necessary and unavoidable for *you* to cancel or cut short *your trip* as a result of the following:

1. *you* becoming ill, being injured or dying;
2. the death, injury or illness of an *immediate relative, business associate* or a person with whom *you* have booked to travel or a person living outside the Republic of Ireland with whom *you* planned to stay;
3. if *you* are called for jury service or as a witness and at the time of booking *your trip* *you* had no reason to believe that *you* would be called for jury service or as a witness, or *you* are placed in quarantine;
4. an accident to a vehicle in which *you* were planning to travel which occurs in the seven days before the *start date* of *your trip* which leaves the vehicle unusable (this applies to self-drive holidays only);
5. if *you* are a member of the armed forces or police, fire, nursing or ambulance services which results in *you* having to remain in the Republic of Ireland because of an officially declared emergency;

Star Plan Travel Insurance | Page 26

6. if *you* are made redundant and *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;
7. if, within the 72 hours before the date of *your trip* starts, the police need *you* to remain in the Republic of Ireland following a fire, flood or burglary at *your* home address, or place of business, in the Republic of Ireland; or
8. if *you* are pregnant and labour begins more than eight weeks prior to the expected due date and this early labour prevents *you* from travelling.

Special Exclusions Which Apply to Section G in Addition to the General Exclusions.

You are not covered for:

1. the first €45 of each claim for each *insured person*, except claims for deposit only where an excess of €13 will apply for each *insured person*;
2. any claim for cancelling the *trip* where the *insured person* is replaced by another person except for any administrative expense of the provider of transport or accommodation in arranging the replacement;
3. any loss or expense arising or resulting from depression, anxiety, mental strain, depressive illness of any type, suicide or attempted suicide or deliberately injuring *yourself* or putting *yourself* in danger (unless *you* are trying to save a human life);
4. any loss or expense resulting from *you* not wanting to travel;
5. any extra costs resulting from *you* not telling the companies or persons through whom the *trip* is booked as soon as *you* know that *you* have to cancel *your trip*;
6. pregnancy or childbirth, if *your* expected date of delivery is within eight weeks of the end of *your trip* other than labour which begins more than eight weeks prior to the expected due date;
7. cancelling or cutting short a *trip* because of a medical condition, or any illness related to a medical condition, which *you* knew about before the date the *trip* was booked. This applies to an *immediate relative*, *business associate* or person *you* are travelling with and any person living outside the Republic of Ireland with whom *you* planned to stay;
8. the cost of *your* return journey if *you* need to cut short *your trip* and *we* have repatriated *you* under section B (Repatriation if medically necessary); or
9. if *you* have to cut short *your trip* and do not return to the

Republic of Ireland.
Please also read the general conditions and exclusions.

Section H – Travel Delay and Abandoning a Trip

(This section does not apply to *trips* within the Republic of Ireland).

What You Are Covered For:

We will pay if the departure of the sea vessel, aircraft or cross-channel train on which *you* are booked to travel at the start of *your trip* is delayed due to strike, industrial action, adverse weather conditions or mechanical breakdown.

Travel Delay

We will pay €25 after the first full 12 hour period of delay and a further €13 for each additional 12 hours up to a total of €145, providing *you* eventually go on the *trip*.

Abandoning a Trip

If it is necessary for *you* to cancel *your* outward journey(s) as a result of a total delay lasting more than 24 hours, we will pay an amount equal to the cost of *your trip*, up to €3,800 less any amounts *you* can recover.

Special Exclusions Which Apply to Section H in Addition to the General Exclusions.

You are not covered for:

1. the first €45 of each claim for each *insured person* in respect of abandoning a *trip*; or
2. any claim which results from strikes or industrial action which were public knowledge before *you* booked *your trip*.

Special Conditions Which Apply to Section H in Addition to the General Conditions.

1. *You* must have checked in for *your trip* at or before the recommended time.
2. *You* must obtain a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.

Please also read the general conditions and exclusions.

Section I - Hospitalisation Outside the Republic of Ireland

(This section does not apply to *trips* within the Republic of Ireland).

Star Plan Travel Insurance | Page 28

What *You* Are Covered For:

We will pay €25 for each complete 24-hour period, up to a total of €625, that *you* are an in-patient in a *hospital* outside the Republic of Ireland due to an accident or illness that is covered under section A (Medical and other expenses) of this insurance.

Please also read the general conditions and exclusions.

Section J - Hijacking of an Aircraft or Sea Vessel

What *You* Are Covered For:

We will pay up to €65 for each full 24-hour period if the aircraft, sea vessel or cross-channel train in which *you* are travelling during *your trip* is hijacked for 24 hours or longer. The maximum we will pay is €1,300.

Special Exclusion Which Applies to Section J in Addition to the General Exclusions.

You are not covered for any claim resulting from *you* acting in a way which could cause a claim under this section.

Special Condition Which Applies to Section J in Addition to the General Conditions.

You must give *us* a written statement from an appropriate authority confirming the hijack and how long it lasted.

Please also read the general conditions and exclusions.

Section K – Alternative Accommodation

What *You* Are Covered For:

We will pay up to €635 for the cost of providing other similar accommodation if *your* booked accommodation cannot be lived in during *your trip* because of a fire, flood, earthquake or storm.

Special Exclusions Which Apply to Section K in Addition to the General Exclusions.

You are not covered for:

1. the first €45 of each claim for each *insured person*;
2. expenses that *you* can recover from a tour operator, airline, hotel or other provider of services;
3. expenses that *you* would normally have to pay; or
4. any claim resulting from *you* travelling against the advice of the appropriate national or local authority.

Special Conditions Which Apply to Section K in Addition to the General Conditions.

1. *You* must give *us* a written statement from an appropriate public authority confirming the reason and nature of the event and how long it lasted.
2. Any event which results in a claim under this section must not be known about before *you* left from *your* original departure point.
3. *You* must give *us* evidence of all the extra costs *you* had to pay. Please also read the general conditions and exclusions.

Section L – Cost of Completing a Trip

(This section does not apply to *trips* within the Republic of Ireland.)

What *You* Are Covered For:

We will pay up to €320 for the reasonable extra costs of travel and accommodation if *you* miss the departure of *your* booked *trip* on the outward, onward, or return journey because *public transport* services fail or the vehicle in which *you* are travelling is involved in an accident or breaks down, or *your* journey by road is delayed due to a traffic accident for more than two hours.

Special Exclusion Which Applies to Section L in Addition to the General Exclusions.

You are not covered for any claim which is the result of a strike or industrial action which was public knowledge before *you* booked *your* *trip*.

Special Conditions Which Apply to Section L in Addition to the General Conditions.

1. *You* must allow enough time to arrive at *your* departure point at or before the recommended time.
2. *You* must obtain written confirmation from the appropriate public transport authority of the reason for the delay and how long it lasted.
3. If *your* claim relates to a vehicle breaking down, *you* must give *us* evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.

Please also read the general conditions and exclusions.

Star Plan Travel Insurance | Page 30

Section M – Piste Closure Due to Not Enough or too Much Snow

What *You* Are Covered For:

We will pay up to €350 if, as a result of not enough or too much snow in *your* pre-booked holiday resort during *your trip*, all lift systems are closed for more than 24 continuous hours. We will pay either:

1. up to €25 for each full 24 hour period in respect of the cost of transport to the nearest ski resort; or
2. €30 for each full 24 hour period if *you* are unable to ski and there is no other ski resort available.

Special Conditions Which Apply to Section M in Addition to the General Conditions.

1. *You* must obtain a written statement from the management of the resort confirming the reason for the closure and how long it lasted.
2. The pre-booked holiday resort where *you* are staying is at least 1,000 metres above sea level.
3. If *you* buy this insurance within 14 days of the date *your trip* starts and there is public knowledge that there is, or may be, not enough snow or too much snow in the pre-booked resort we will not provide cover for *you*.

Please read the general conditions and exclusions.

Section N – Ski Hire Due to Loss or Damage to Owned Ski Equipment

What *You* Are Covered For:

We will pay €30 for each full 24 hours, up to a maximum of €250, for the cost of hiring other *ski equipment* if:

1. the *ski equipment* which *you* own is lost or delayed for longer than 12 hours on the outbound journey of *your trip*; or
2. the *ski equipment* which *you* own is lost or damaged during the course of *your trip*.

Special Exclusions Which Apply to Section N in Addition to the General Exclusions.

You are not covered for:

1. Any claim involving damage to *your ski equipment* where *you* do not bring it back to the Republic of Ireland so we can inspect it.
2. Any theft or loss which *you* do not report to the police within

- 24 hours of discovering it and obtain a written acknowledgement.
3. Any theft, delay, loss of or damage to *ski equipment* while it is transported unless *you* report this, at the time, to the carrier and obtain a property irregularity report.

Please read the general conditions and exclusions.

Section 0 – Cost of Unused Ski School, Ski Hire and Lift Passes

What You Are Covered For:

We will cover *you* for the unused proportion of the cost of *your* ski pack (if *you* have already paid and can not recover the money) if *you* are ill or injured during *your trip* and *you* are medically certified as being unable to use it for more than 24 continuous hours. Ski pack consists of ski school, ski hire and the cost of any lift pass. The most we will pay for each *insured person* is €200 a week and no more than €400 in total.

Please read the general conditions and exclusions.

DISPUTES AND COMPLAINTS

The Irish League of Credit Unions and affiliated Credit Unions do everything possible to make sure that *you* receive a high standard of service.

If *you* have a complaint, *you* should contact your local Credit Union office or the Irish League of Credit Unions at the address given. Please provide *your* full name and the policy number shown on the *schedule*.

If *you* remain dissatisfied *you* should contact the Accident & Health Manager of AIG Europe (Ireland) Limited at the address shown.

If *you* are still not satisfied, *you* can approach the Ombudsman to review *your* case. They provide independent settlement of disputes between personal *policyholders* and their insurers and will investigate *your* complaint. Or, *you* can approach the Irish Insurance Federation where appropriate to review the case. The existence of the Insurance Ombudsman complaints procedure does not affect *your* right to take legal action against *us*.

Star Plan Travel Insurance | Page 32

The Irish League of Credit Unions

33-41 Lower Mount Street,
Dublin 2.
Tel: (01) 614 6700

Accident & Health Manager

AIG Europe (Ireland) Limited
AIG House, Merrion Road,
Dublin 4.
Tel: (01) 208 1400

The Insurance Ombudsman of Ireland

32 Upper Merrion Street, Dublin 2.
Tel: (01) 662 0899

The Irish Insurance Federation

39 Molesworth Street, Dublin 2.
Tel: (01) 676 1820

Please Use the Following Contact Information Appropriate to *Your* Requirements

ABOUT *YOUR* INSURANCE

To amend *your* insurance or for any questions *you* have about the cover provided by *your* insurance either contact *your* local Credit Union, the AIG Europe Travel Insurance Helpline, or call the Irish League of Credit Unions Helpline.

Irish League of Credit Unions Helpline + 353 1 614 6700

MEDICAL AND OTHER EMERGENCIES

For immediate help on medical and other emergencies, contact AIG Europe-Assistance Services. Full details are given on pages 5 to 7 of this booklet.

**AIG Europe-Assistance Services
Emergency phone number**

+ 44 1243 621 062

CLAIMS (OTHER THAN EMERGENCIES)

To make a new claim or discuss an existing claim, please contact AIG Europe Claims Services. Full details are given on page 7 of this booklet.

AIG Europe Travel Insurance Helpline

AIG Europe (Ireland) Limited.
AIG House, Merrion Road,
Dublin 4.
Tel: (01) 208 1400
Fax: (01) 283 7774