

**AIB Travel Insurance**

Merrion Hall
Strand Road
Sandymount
Dublin 4.

T 1800 24 24 67
I +353 1 440 1766
F (01) 440 1766
www.aib.ie

Policy Schedule

ALLIED IRISH BANKS, p.l.c.

AIB Card Issuing Travel Insurance for AIB Business Cardholders

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

Policy Number: IAS 84859

Underwritten by: Chubb European Group SE

Arranged by: AIB Insurance Services, 10 Molesworth Street, Dublin 2.

Persons Insured:

- i. Principal Cardholder
- ii. Up to two persons travelling with the Cardholder in connection with the Cardholder's business
- iii. His/her Partner and accompanying Children (under 18 years or under 23 if in full time education)

All of whom must be Permanently Resident in the Republic of Ireland

Operative: Where a minimum of 50% of the Fare has been charged to the AIB Credit Card

Maximum duration of any one Trip: 45 days

No. Section	Sums Insured for each Person Insured (unless stated otherwise)	Excess for each Person Insured (unless stated otherwise)	Policy page
1. Cancellation & Curtailment	up to €7,000 (Maximum €21,000 per Party)	€65 (Maximum €485 per Party)	14
2. Travel Delay (after a delay of 12 hours)	up to €225 per person insured (for reasonable receipted expenses incurred) (Maximum €700 per Party)	Nil	17
3. Personal Accident:			
i. Death	€35,000	Nil	17
ii. Loss of Sight or Loss of Limb	€35,000	Nil	
iii. Permanent Total Disability	€35,000	Nil	
iv. Aggregate Limit of Liability	€635,000 per Party / per Event		
v. Aggregate Limit of Liability	€31,000,000 in total per Event		
4. Medical Expenses	up to €5,000,000	€65	18
Additional Travel Expenses	up to €7,000 per Party	Nil	
Funeral Expenses	up to €7,000	Nil	
Chubb Assistance	unlimited	Nil	
5. Hospital Benefit	€200 per 24 hour period (maximum €2,000 in all)	Nil	20
6. Personal Property (excluding Valuables, Golf Equipment and Mobility Aids)	up to €1,500 (Maximum €400 in all for any one article pair or set)	€65	20
Valuables	up to €400 in total	€65	
Golf Equipment	up to €400 in total	€65	
Mobility Aids	up to €500 in total	€65	
Mobility Aids Hire	up to €500 in total	€65	
Courier costs for forgotten medication etc.	€300	€65	
Personal Property Delay (after 12 hours)	up to €300 (for reasonable receipted expenses incurred in replacing or couriering essential items)	Nil	

AIB Insurance Services Limited Registered Office: 10 Molesworth Street, Dublin 2. Registered in Ireland, No. 130581.

Directors: Paul Carty (Chair), John Brennan, Paul Butler, Ingrid Lacey.

Allied Irish Banks, p.l.c. is an agent of AIB Insurance Services Limited in relation to provision of general insurance products. AIB Travel Insurance is exclusively underwritten by Chubb European Group SE. AIB Insurance Services Limited and Allied Irish Banks, p.l.c. are regulated by the Central Bank of Ireland.

Chubb European Group SE trading as Chubb, Chubb Bermuda International and Combined Insurance, is authorised by the Autorité de contrôle prudentiel et de résolution (ACPR) in France and is regulated by the Central Bank of Ireland for conduct of business rules. Registered in Ireland No. 904967 at 5 George's Dock, Dublin 1. Chubb European Group SE is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre and the following registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Chubb European Group SE has fully paid share capital of €896,176,662. Chubb European Group SE is a subsidiary of a US parent and Chubb Limited (a NYSE listed company) and part of the Chubb Group of companies. Consequently Chubb European Group SE is subject to certain US laws and regulations in addition to EU, UN and national sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities, and from insuring certain types of activities in or connected with certain countries and territories such as, but not limited to, Iran, Syria, North Korea, North Sudan, Cuba and Crimea.

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No. Section	Sums Insured for each Person Insured (unless stated otherwise)	Excess for each Person Insured (unless stated otherwise)	Policy page
7. Money Fraudulent use of Credit Card	up to €250 per Person Insured up to €500	€50 €50	23
8. Loss of Passport / Driving Licence	up to €1,500	€50	24
9. Hijack	up to €200 per day/€2,000 per Trip	Nil	25
10. Personal Liability	up to €2,000,000	Nil	25
11. Overseas Legal Expenses	up to €25,000	Nil	27
12. Winter sports benefits: Ski Hire Lack of Snow Unused Ski pass Avalanche	€20 per day €20 per day €70 per week €100	Nil	30

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