

SUMMARY OF ANNUAL MULTI TRIP TRAVEL INSURANCE

INSURER	Axiom Underwriting on behalf of Kiln Syndicate 510 (40%), Brit Syndicate Limited 2987 (5%), Amlin Syndicate 2001 (5%), Arch Syndicate 2012 (5%) Atrium Syndicate 570 (10%), Sirius International Ins. Corp (Publ) UK Branch (18.75%) & HCC International Insurance Company Plc (16.25%).
COVERED TRIP	Annual Multi Trip A covered trip means a trip not exceeding the maximum trip duration stated in the insurance certificate, which commences or is scheduled to commence during the period of insurance. A trip commences from the time you leave your home or place of business in the Republic of Ireland, whichever is the later and ends at the time you return to your home or place of business in the Republic of Ireland, whichever is the earlier. A trip which exceeds the maximum trip duration stated in the insurance certificate wording is not a covered trip. Trips undertaken wholly within the Republic of Ireland will only be covered where there is a minimum of two nights pre-booked accommodation. Medical Expenses cover is excluded for trips undertaken within the Republic of Ireland.
GEOGRAPHICAL LIMITS	The geographical limit applicable to your insurance will be stated in the Schedule.
TERM OF THE INSURANCE	Annual multi trip insurances are usually for a 12 month period. Please refer to your Schedule for the dates that cover is effective.
CANCELLATION	You have the right to cancel this insurance at any time. You will, for a period of 14 days from the date you receive your Certificate of Insurance, have a right to cancel this insurance and receive a refund. This refund will be subject to a charge for the period of cover you have received, plus our reasonable administration charges. To exercise your right to cancel please contact your agent.
IN THE EVENT OF A CLAIM	In the event of a serious medical emergency you must contact the emergency medical assistance company stated in the Schedule as quickly as possible. Claims should be notified to us as soon as reasonably practicable, please refer to the Schedule for contact details.

SUMMARY OF COVER	
This document is a summary only. It does not contain the full terms and conditions of the contract. For full details of all terms, conditions & exclusions please refer to the insurance certificate wording (a copy of which is available on request). The relevant sections of the insurance certificate are listed below.	
BENEFIT	UNUSUAL EXCLUSIONS & LIMITATIONS (see also overleaf)
Section A: Medical and Emergency Expenses incurred outside the Republic of Ireland including the cost of repatriation.	Claims arising from any pre-existing defect, infirmity or condition for which you are receiving regular medical treatment, advice or consultation at the time of effecting this insurance or commencing a trip, whichever is the later. Claims arising from childbirth or pregnancy within two calendar months of the estimated date of delivery.
Section B : Cancellation and Curtailment. Reimbursement for irrecoverable deposits, advance payments or other charges you are committed to pay for travel and accommodation.	Claims arising from any condition or set of circumstances known to you at the time of effecting this insurance or at the time the trip was booked, whichever is the later, where such condition or set of circumstances could have been expected to give rise to cancellation or curtailment of your trip. Claims arising from childbirth or pregnancy within two calendar months of the estimated date of delivery.
Section C : Delayed Departure. Additional payments if your travel is delayed for more than 12 hours or cancellation cover if your trip has to be abandoned as a result of the delay.	You must obtain written confirmation from the carrier of the actual date and time of departure and reason for the delay before a claim can be considered under this section.
Section D : Personal Accident. Cover for death or permanent disability as a direct result of an accident which occurs during your trip.	The death benefit is limited to €3,175 if you are aged under 16 at the time of the accident.
Section E – Baggage and Personal Effects. Cover for loss of or damage to baggage, clothing or personal effects whilst on a trip.	Loss from unattended vehicles is limited to €635 in all. There is an aggregate family limit of €5,079 in all for loss or damage arising from the same event. A single item limit and jewellery and valuables limit apply per person. The limit that applies is shown on your Schedule. There is no cover for losses not reported to the police or appropriate authorities within 24 hours of discovery and where a police or Property Irregularity Report is not obtained.
Section F – Money. Includes loss of cash, traveller's cheques, travel tickets, passports, driving licence and green card whilst on a trip.	Losses from unattended vehicles are not covered. There is no cover for losses not reported to the police or appropriate authorities within 24 hours of discovery and where a police report is not obtained. A cash limit applies per person. The limit that applies is shown on your Schedule.
Section G – Personal Liability. Cover for costs you are legally liable to pay in respect of accidental death, injury or third party property damage. We will also pay legal expenses if you need to pursue a claim against a third party and we feel that the claim will be met by them.	Immediate notice is required of any occurrence which may give rise to a claim under this section. Legal costs incurred without our prior written consent are not covered.

SIGNIFICANT & UNUSUAL GENERAL EXCLUSIONS/LIMITATIONS

War and Terrorism	War, terrorism and related risks.
Amateur Sports	Amateur sports or activities involving physical contact or a significant risk of bodily injury. Contact your Insurance Adviser for full details.
Winter Sports	Winter Sports activities unless specifically stated in your Schedule as being included.
Diving	Diving involving the use of breathing apparatus unless specifically stated in your Schedule as being included
Motor cycles/motor scooters	Driving or riding motor cycles or scooters other than mopeds of under 50cc.
Aviation	Aviation other than when travelling by air as a passenger.
Eligibility	Any person aged over the age limit (attained at inception) stated in the Schedule is not covered. This insurance is limited to Republic of Ireland residents only. There is no cover for any travel involving manual work. If you have chosen Family Cover this shall mean you, your spouse or partner plus all your unmarried dependent children aged under 19 years at inception of this insurance (or under 23 if in full-time education) all permanently residing at the same address in the Republic of Ireland. Children aged 17 years and under may travel alone for a maximum stay of 30 days only. Children over 17 years are only covered when travelling with their parents
Excess	Under most sections of this insurance, claims will be subject to an excess. This means you will be responsible for paying part of your claim. The excesses that apply are shown on your Schedule.

COMPLAINTS PROCEDURE

At KennCo Underwriting Limited we aim to provide insurance cover and service of the highest standards. However, we accept that things can go wrong and we would rather be told about any difficulties than have a dissatisfied client.

If you feel that we have been unreasonable in any aspect of the handling of your insurance please follow the procedure below:

1. In the first instance please write to:- The Complaints Manager, KennCo Underwriting Limited, Suite 7, Grange Road Office Park, Grange Road, Rathfarnham, Dublin 16. Please quote the reference number stated in the Schedule in any correspondence.
2. Should you still remain dissatisfied you are entitled to take your complaint to The Managing Director, Axiom Underwriting, First Floor, Orchard House, Westerhill Road, Maidstone, Kent, ME17 4DH. Registered in England and Wales with registered no. 05547227.
3. Should you still remain dissatisfied you are entitled to take your complaint to the Representative of Lloyd's in Ireland: Lloyd's Ireland Representative Ltd, 70 Sir John Rogerson's Quay, Dublin 2, Ireland. lloydsireland@lloyds.com
4. If you are not satisfied with the results of our investigation, you have the right to refer your complaint to an independent authority for consideration. Your complaint should be referred to: The Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

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