

Annual Travel Insurance

Proposal Form

Welcome to Zurich Annual Travel Insurance

This product has been designed to provide you and your family with all the protection you need, for holiday trips throughout the year, in one simple package.

Benefits

A brief summary of benefits under the Zurich Travel Policy is outlined below. Full details of the cover are provided in your Policy.

Personal Accident up to €32,000

If while abroad, you are accidentally injured or disabled we will pay up to (€32,000) if the injury results in Death, Loss of Limb, Loss of Sight or Permanent Total Disablement from gainful employment.

Cancellation & Curtailment up to €4,000

If you have to cancel your journey before commencement or curtail it by returning home early due to illness, death or jury service, you are covered for up to €4,000.

Emergency Medical Expenses up to €2,500,000

Should you suffer accidental bodily injury or illness while on your journey we will provide cover for emergency hospital and medical expenses, in addition to transport and accommodation costs including the cost of transportation home if deemed necessary.

Personal Baggage up to €2,500

If your baggage is delayed for more than 24 hours on the outward journey, we will pay up to €250 towards the cost of emergency purchases. If your baggage is permanently lost we will pay up to €2,500.

Missed Departure up to €400

If the car you are travelling in breaks down or is involved in an accident or the public transport being used is delayed, resulting in you arriving too late to commence your journey from Ireland, we will provide up to €400 necessary hotel and travelling expenses incurred in reaching your booked destination.

Travel Delay up to €250

If your ship or aircraft is delayed for more than 12 hours due to mechanical breakdown, adverse weather or industrial action we will pay you a cash benefit of up to €250.

Legal Expenses up to €13,000

We will pay legal costs and expenses in the pursuit of compensation and/or damages against a third party arising from or out of personal injury or death of the insured person while travelling abroad.

Personal Liability up to €1,300,000

We will provide cover up to a limit of €1,300,000 plus costs if you are held to be legally liable to pay arising from accidental injury or accidental damage to other persons property during your journey.

Personal Money & Credit Cards up to €300 up to €600

Cover for loss of money, up to €300 in cash, and up to €600 on credit cards.

Loss of Passport up to €400

Should you lose your passport while on your journey we will provide you with cover for additional travelling and accommodation expenses incurred enabling you to obtain a replacement passport.

Hijack up to €650

We will pay €65 for each complete 24 hour period of delay up to a maximum of €650.

Winter Sports

For an additional premium we will provide cover against the following:

| | |
|-----------------|------------|
| Unused Ski Pack | up to €325 |
| Ski Hire | up to €325 |
| Piste Closure | up to €450 |

Emergency Helpline Assistance

We provide a 24 hour Emergency Helpline in the event of a serious medical emergency during your journey.

Geographical Limits

This Policy includes worldwide cover outside the Republic of Ireland.

Premium Tables

| Policy Type | € |
|-----------------------------|-----|
| Individual | 118 |
| Individual & Spouse/Partner | 144 |
| Family | 164 |

Optional Extension

This cover is available between the 1st of December to the 31st of March each year.

| Winter Sports | € |
|--------------------|----|
| Premium Per Policy | 25 |

Premiums include 5% Government Levy.

Important information/General Exclusions

1. We will not pay for any claim if you are travelling:
 - against the advice of a Medical Practitioner
 - having received a terminal prognosis from a Medical Practitioner
 - for the purpose of obtaining medical treatment
 - while waiting for in-patient treatment.
2. We will not pay for Medical Expenses incurred in Ireland.
3. We will not pay for claims arising from Winter Sports unless selected as an optional extension.
4. We will not pay for claims arising from Hazardous Activities such as bungee jumping and parachuting.
5. Children are covered automatically under the Family policy where they are under the age of 23 years in full time education, unmarried and permanently residing

with you and travelling with an adult insured under this policy.

6. We will not pay any claim which results from a chronic illness, which has necessitated attending a consultant or hospitalisation of you or any person shown in the Schedule as the insured during the 12 month period, prior to the Policy being taken out or at renewal, unless accepted by us.
7. All journeys must commence and terminate in Ireland.
8. If it should happen that you have cause for complaint regarding this policy please contact your broker or, if you deal directly with us, our Customer Service Co-ordinator at Zurich, Zurich House, Ballsbridge Park, Dublin 4. Telephone (01) 6670666.

For further details please refer to your Policy Document. Thank you for insuring with Zurich.

Note: Please use BLOCK CAPITALS, insert YES or NO where appropriate and initial amendments.

A Proposer

| | |
|--------------------------------|---------------|
| Title (Mr, Mrs, Miss, Ms etc.) | First Name |
| Surname | Date of Birth |
| Postal address | |
| | |
| | |
| Tel. Home | Mobile |
| Tel. Work | Email |

B Cover

Cover to commence from to:

(Maximum number of days abroad is 90 days per year and 31 days per trip)

| | | | |
|--------------------------------------|---|------|-----------------------|
| Cover Required (Tick as appropriate) | Individual | €118 | <input type="radio"/> |
| | Individual & Spouse/Partner | €144 | <input type="radio"/> |
| | Family <i>(You, Your Spouse/Partner & your children under the age of 23)</i> | €164 | <input type="radio"/> |

Persons to be covered

| | Date of birth |
|----|---------------|
| 1. | |
| 2. | |
| 3. | |
| 4. | |
| 5. | |
| 6. | |
| 7. | |
| 8. | |

C Optional Extension

Please indicate if Winter Sports Cover is required:

Winter Sports

€25

All premiums include a 5% Government levy.

D Medical and Claims History

Has any of the persons to be insured had any travel losses or claims in the past three years?

Yes

No

Has any of the persons to be insured suffered from a chronic illness, which has necessitated referral to a consultant or hospitalisation within the last 12 months?

Yes

No

Are any persons to be insured currently attending a consultant on an ongoing basis?

Yes

No

If the answer to any of the above questions is YES, please provide details:

E Payment Details

Credit Card Payment VISA MASTERCARD

Credit Card Number

| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
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Expiry Date

| | | | |
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Data Protection

Zurich Insurance plc ('Zurich') will hold your details in accordance with our Data Protection and Privacy Policy together with all applicable data protection laws and principles.

Information you supply may be used by us for the purposes of administering your policy (including underwriting, processing, claims handling and fraud prevention) within the Zurich Insurance Group and our partners inside and outside the European Economic Area.

We may share with our agents and service providers, members of the Zurich Insurance Group, other insurers and their agents, and with any intermediary acting for you, and with recognised trade, governing and regulatory bodies (of which we are a member or by which we are governed) information we hold about you and your claims history. This includes the Insurance-Link database and the Irish Insurance Federation's anti-fraud claims matching database. We may also in certain circumstances use private investigators to investigate a claim.

We may also need to collect sensitive personal data (for example, information relating to your physical or mental health or the commission or alleged commission of an offence) to assess the terms of insurance we issue/arrange or to administer claims which arise.

Unless you have advised us otherwise, we may share information that you provide to companies within the Zurich Insurance Group and with other companies that we establish commercial links with so we and they may contact you (by email, SMS, telephone or other appropriate means) in order to tell you about carefully selected products, services or offers that we believe will be of interest to you.

Please tick here if you do not wish your information to be utilised for these purposes

You have a right of access to and a right to rectify data concerning you under the Data Protection Acts 1988 and 2003. Should you wish to exercise this right, please write to the Data Protection Officer, Zurich Insurance, PO Box 78, Wexford, Ireland. To access your data, a fee of €6.35 is chargeable under the terms of the Data Protection Acts and cheque should be made payable to Zurich.

By providing us with your information and proceeding with this contract, you consent to all of your information being used, processed, disclosed, transferred and retained for the purposes of insurance administration (including underwriting, processing, claims handling and fraud prevention).

Please note that a copy of our full Data Protection and Privacy Policy can be viewed on our website www.zurichinsurance.ie or requested by writing to our **Data Protection Officer, Zurich Insurance, PO Box 78, Wexford, Ireland.**

Declaration

1. I/We declare to the best of my/our knowledge and belief that the information given on this form is true in every respect.
2. I/We declare that if anything on this form was written by another person he or she acted as my/our agent for this purpose.
3. I/We agree that this proposal and declaration shall be the basis of the contract between me/us and the Insurer.

Signature

Date

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
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IMPORTANT NOTICE: Failure to disclose material facts could result in your contract being invalidated/cancelled, a claim not being paid or difficulty in obtaining insurance in the future. If you are in doubt as to whether a fact is material you should disclose it. A copy of this proposal form is available on written request within three months from the date of this proposal. Full details of the cover provided appears in the policy document, a copy of which is available on request. Telephone calls may be recorded for security and training purposes.

The Insurer reserves the right to decline any proposal.