

# ALLIED IRISH BANKS, p.l.c. AIB Card Services - 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 : ACE European Group Limited  
 Arranged by : AIB Insurance Services, Bankcentre, Ballsbridge, Dublin 4.  
 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)  
 iv. **Authorised User** (if applicable)  
 Where a minimum of 50% of the Fares has been charged to the AIB Credit Card

**Maximum duration of any one Trip:** 45 days      **Age limit:** 75 years

No.	Section Title	Sums Insured for each Person Insured (unless stated otherwise):	Excess for each Person Insured (unless stated otherwise)	Policy Page Ref
1.	Cancellation, Curtailment and Rearrangement	up to €7,000 (Maximum €21,000 per <b>Party</b> )	€65 (Maximum €465 per <b>Party</b> )	16
2.	Travel Delay (after a delay of 12 hours)	up to €225 per person Insured (for reasonable receipted expenses incurred) (Maximum €700 per <b>Party</b> )	Nil	18
3.	Personal Accident:  i. Death ii. <b>Loss of Sight</b> or <b>Loss of Limb</b> iii. <b>Permanent Total Disability</b> iv. Aggregate Limit of Liability v. Aggregate Limit of Liability	€35,000 €35,000 €35,000 €635,000 per <b>Party</b> / per <b>Event</b> €31,000,000 in total per <b>Event</b>	Nil Nil Nil	18
4.	Medical Expenses  Additional Travel Expenses  ACE Assistance	up to €5,000,000  up to €6,350 per <b>Party</b>  unlimited	€65  Nil  Nil	20
5.	Hospital Benefit	€200 per 24 hour period (maximum €2,000 in all)	Nil	22
6.	Personal Property excluding <b>Valuables</b>  <b>Valuables</b> Personal Property Delay (after 12 hours)	up to €1,500 (Maximum €400 in all for any one article pair or set.)  up to €400 in total up to €300 (for reasonable receipted expenses incurred)	€65  €65 Nil	22
7.	Money	up to €250 per <b>Person insured</b>	€50	25
8.	Loss of Passport / Travel Tickets	up to €1,500	€50	27
9.	Hijack	up to €200 per day/€2,000 per <b>Trip</b>	Nil	28
10.	Personal Liability	up to €2,000,000	Nil	28
11.	Overseas Legal Expenses	up to €25,000	Nil	30
12.	Winter sports benefits: Ski Hire Lack of Snow Unused Ski pass Avalanche	€20 per day €20 per day €70 per week €100	Nil	34

**Medical Emergency Phone Number: +353 (0) 1 4401762**