

The following FAQs are drafted in general terms to assist guard.me clients with customer queries in relation to White Horse underwritten products. The FAQ's are intended as general advice only, and in the event of a claim, cover will apply as per the insured persons policy terms and conditions.

White Horse underwritten policies provide cover for cancellation and curtailment for specific reasons only. Even if a customer claims for a reason that is unforeseen or out of their control, there is no cover under the insurance policy, unless the reason is listed under the respective cancellation and curtailment section of their policy. In the first instance customers should seek compensation and redress that they are entitled to from the airline, and WH will require evidence that the customer has gone down this route when assessing claims.

Important Note

- There is no cover for cancellation or curtailment under White Horse underwritten policies to reimburse customers due to disinclination to travel.
- Policies cover irrecoverable expenses only, and In the first instance customers should contact their airline / transportation company / accommodation provider(s) / tour company or travel agent to understand if they can provide any refunds.
- Insureds should keep all correspondence (e.g., emails, texts, live chat, etc.) and receipts for expenses so that they can supply a copy with their claim.
- All cover mentioned below is subject to the terms, conditions, limits and exclusions outlined in White Horse underwritten policy wordings at the time of loss or event that results in a claim.
- You are not insured to travel to a country, specific area or event to which the Department of Foreign Affairs (www.dfa.ie/travel/travel-advice) (or Foreign, Commonwealth & Development Office (UK) / Ministry of Foreign Affairs (or any other equivalent government body in your country of residence) has issued travel restrictions. If the Department of Foreign Affairs (www.dfa.ie/travel/traveladvice) (or Foreign, Commonwealth & Development Office (UK) / Ministry of Foreign Affairs (or any other equivalent government body in your country of residence) has issued travel restrictions specifically related to COVID and you commence your trip or holiday whilst COVID travel restrictions are in effect, you are insured to travel however there is no cover whatsoever under any section of this policy for any claim directly or indirectly related to COVID during your trip or holiday.

Emergency Medical and Repatriation Expenses

1. **You fall ill with COVID-19 whilst abroad and need medical treatment.**

White Horse Response: Cover is in place for any insured customer who is diagnosed with COVID-19 following a positive PCR test or a Certified Antigen Test with a positive result abroad under the *Emergency Medical and Repatriation Expenses* section of cover, provided that the insured customer is not in breach of the general exclusion of travelling against government or other regulatory advice i.e. the advice of the Department of Foreign Affairs (Ireland) / Foreign, Commonwealth & Development Office (UK) / Ministry of Foreign Affairs (or any other equivalent government body in your country of residence), as well as all of the other sectional and general exclusions.

2. **You fall ill with COVID-19 abroad and need to be repatriated to Ireland/UK.**

White Horse Response: Cover is in place for any insured customer who needs to be repatriated to your home country if they are diagnosed with COVID-19 following a positive PCR test or a Certified Antigen Test with a positive result abroad. This cover is applicable under the *Emergency Medical and Repatriation Expenses* section of cover, provided that the insured customer is not in breach of the general exclusion of travelling against government or other regulatory advice i.e. the advice of the Department of Foreign Affairs (Ireland) / Foreign, Commonwealth & Development Office (UK) / Ministry of Foreign Affairs (or any other equivalent government body in your country of residence), as well as all of the other sectional and general exclusions.

3. **You contract the virus whilst on a trip (with no symptoms and incur no medical expenses) and are denied boarding due to the positive diagnosis; are you covered for the Emergency Medical and Repatriation Expenses section - Reasonable additional transport or accommodation expenses?**

White Horse Response: Yes, subject to the general exclusion of travelling against the advice of the Department of

Foreign Affairs (Ireland) / Foreign, Commonwealth & Development Office (UK) / Ministry of Foreign Affairs (or any other equivalent government body in your country of residence), as well as all of the other sectional and general exclusions.

4. You fall ill with COVID-19 abroad and you need to extend your stay as a result of COVID-19, incurring additional costs.

White Horse Response: Please see answer above under point 3. Cover for additional costs in this scenario are limited to additional transport and accommodation costs, as stated within the *Emergency Medical and Repatriation Expenses* section of the insurance policy and subject to the general exclusion of travelling against the advice of the Department of Foreign Affairs (Ireland) / Foreign, Commonwealth & Development Office (UK) / Ministry of Foreign Affairs (or any other equivalent government body in your country of residence), as well as all of the other sectional and general exclusions.

Cancellation or Curtailment*

* Cancellation or curtailment cover detailed within points 5 to 8 below is only applicable if your policy terms and conditions include cancellation and curtailment benefit.

5. You fall ill with COVID-19 at home and cannot travel.

White Horse Response: Under the *Cancellation or Curtailment* section, cancellation cover is in place if an insured customer receives a Positive COVID Diagnosis within 14 days of the start of their booked trip following a positive PCR test or a Certified Antigen Test with a positive result and cannot travel and subject to the general exclusion of travelling against the advice of the Department of Foreign Affairs (Ireland) / Foreign, Commonwealth & Development Office (UK) / Ministry of Foreign Affairs (or any other equivalent government body in your country of residence), as well as all of the other sectional and general exclusions.

6. Your travelling companion falls ill with COVID-19 at home and cannot travel.

White Horse Response: Under the *Cancellation or Curtailment* section, cancellation cover is in place for an insured customer if their **Travelling Companion** (policy definition "means a person(s) with whom you are booked to travel or are travelling with on the same booking invoices and without whom your travel plans would be impossible") receives a Positive COVID Diagnosis within 14 days of the start of the booked trip following a positive PCR test or a Certified Antigen Test with a positive result and cannot travel and subject to the general exclusion of travelling against the advice of the Department of Foreign Affairs (Ireland) / Foreign, Commonwealth & Development Office (UK) / Ministry of Foreign Affairs (or any other equivalent government body in your country of residence), as well as all of the other sectional and general exclusions.

7. Your family member is hospitalised with COVID-19 and as a result you cannot travel.

White Horse Response: Under the *Cancellation or Curtailment* section, cancellation cover is in place for an insured customer if a defined **Close Relative** is admitted to hospital with a COVID diagnosis within 28 days of the start of their trip if a Positive COVID Diagnosis is certified by a Medical Practitioner. Again, this is subject to the general exclusion of travelling against the advice of the Department of Foreign Affairs (Ireland) / Foreign, Commonwealth & Development Office (UK) / Ministry of Foreign Affairs (or any other equivalent government body in your country of residence), as well as all of the other sectional and general exclusions.

8. You need to curtail your trip as a close relative has passed away from COVID-19.

White Horse Response: Under the *Cancellation or Curtailment* section, curtailment cover is in place because of the death of a defined **Close Relative**. A special condition of this cover is that the insured customer must contact our Emergency Assistance Service whilst away to seek their approval to return home. Again, this is subject to the general exclusion of travelling against the advice of the Department of Foreign Affairs (Ireland) / Foreign, Commonwealth & Development Office (UK) / Ministry of Foreign Affairs (or any other equivalent government body in your country of residence), as well as all of the other sectional and general exclusions.