

### Schedule

#### Important Information:

Your Completed Application Form is a precise record of the information you provided us when applying for this insurance cover. **Your acceptance of this insurance policy confirms that your answers have been provided honestly and with reasonable care.** Please note that failure to do so may result in your policy being cancelled or we may refuse to deal with any claims or reduce the amount of a claim payment, as detailed under the **Impact of Misrepresentation** section, which you should read carefully.

Your Completed Application Form shall be read in conjunction with Your Policy Insurance Schedule and Your Policy Wording.

This AIG Insurance Policy Schedule sets out details of the insurance cover you have purchased.

Please carefully check the insurance cover information confirmed in this document, to ensure that the cover benefits detailed sufficiently meet your insurance cover protection needs. If they do not, please contact AIG immediately.

You must contact us immediately or as soon as reasonably possible, if any of the answers or information provided becomes inaccurate or has changed beyond what was reasonably contemplated when the contract of insurance was concluded.

<b>AIG Europe S.A.</b>	<b>Policy Number :</b> SMA68123
<b>Insured:</b> Maynooth University	
<b>Address:</b> Maynooth	
<b>Broker:</b> Marsh Ireland Brokers Limited	
<b>Business Description:</b> Third level University	

<b>Period of Insurance</b>	<b>First Premium:</b>	<b>Renewal Premium:</b> €23,165.00
From: 01 October 2024	<b>Levy:</b>	<b>Levy:</b> €1,158.25
To: 30 September 2025 and for any subsequent period for which a premium is accepted	<b>Total Payable:</b>	<b>Total Payable:</b> €24,323.25
<b>Renewal Date:</b> 01 October	<b>Premium Adjustable:</b> No	<b>Premium Adjustable:</b> No

AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances, and is regulated by the Central Bank of Ireland for conduct of business rules.

Date: 11 September 2024

All amounts are quoted in Euro  
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## Schedule of benefits

Some inner limits may apply. Refer to full policy wording.

Category 1			
Section A:		Personal Accident	
<b>Insured Persons:</b>		All registered members of the <i>Insured's</i> sports clubs and societies resident in the Republic of Ireland.	
<b>Operative Time:</b>		While an <i>Insured Person</i> is engaged in any club or society activity that is organised, sponsored or supervised by the <i>Insured</i> including travelling to or from such activity as a member of an organised party under the direction of the <i>Insured</i> . Cover further extends to include <i>Trips</i> outside of Republic of Ireland organised by one of the clubs or societies of the <i>Insured</i> and as per travel declared to the <i>Company</i> .	
Item		Sum Insured	Max individual Limit
1	Death	€30,000	
2	Loss of one eye or one limb	€125,000	
3a	Loss of both eyes or two or more limbs, or loss of one eye and one limb	€125,000	
3b	<i>Loss of Speech</i>	€125,000	
3c(i)	<i>Loss of Hearing</i> in both ears	€125,000	
3c(ii)	<i>Loss of Hearing</i> in one ear	25% of 3c(i)	
4a	<i>Permanent Total Disablement</i>	€125,000	
4b	<i>Permanent Partial Disablement</i>	Yes	
5	<i>Temporary Total Disablement</i>	Nil	per week
	<i>Deferment Period:</i> Nil days	<i>Benefit Period:</i> Nil	weeks
6	<i>Temporary Partial Disablement</i>	Nil	per week
	<i>Deferment Period:</i> Nil days	<i>Benefit Period:</i> Nil	weeks
7	<i>Accident Medical Expenses - up to</i>	€ 10,000	
Section B:		Travel	
<b>Insured Persons:</b>		All registered members of the <i>Insured's</i> sports clubs and societies resident in the Republic of Ireland.	
<b>Operative Time:</b>		While an <i>Insured Person</i> is engaged in any club or society activity that is organised, sponsored or supervised by the <i>Insured</i> including travelling to or from such activity as a member of an organised party under the direction of the <i>Insured</i> . Cover further extends to include <i>Trips</i> outside of Republic of Ireland organised by one of the clubs or societies of the <i>Insured</i> and as per travel declared to the <i>Company</i> .	
Item		Sum Insured	Max individual Limit
1.1	<i>Medical expenses and emergency travel expenses</i>	Unlimited	
1.2	<i>Repatriation Expenses</i>	Unlimited	
1.3	<i>Assistance</i>	Unlimited	
1.4	<i>Legal Expenses</i>	€75,000	
1.5	<i>Personal liability</i>	€7,500,000	
2	<i>Personal property</i>	€15,000	
	<i>Business Equipment</i>	€3,000	
3	<i>Money</i>	€7,500	
4.1	Cancellation, curtailment, rearrangement, replacement, missed departure and travel delay	€15,000	
4.2	Cancellation, curtailment, rearrangement and travel delay due to a <i>Natural Catastrophe</i>	€15,000	
5	<i>Hi-jack</i>	€37,500	
6	<i>Kidnap, Kidnap for Ransom or Hostage (aggregate limit)</i>	€250,000	
7	<i>Political Evacuation</i>	€50,000	
8	<i>Vehicle Rental Excess</i>	€1,000	

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<b>Section C:</b>	<b>Crisis Containment Management</b>		
<b>Insured Persons:</b>	<b>The Insured</b>		
<b>Operative Time:</b>	<b>During Period of Insurance shown in the Schedule</b>		
<b>Item</b>			<b>Sum Insured</b>
	Crisis Containment Management (aggregate limit)		€50,000
<b>Section D:</b>	<b>AIG Virtual Care Program</b>	<b>Section Operative:</b>	<b>Yes</b>
<b>Insured Persons:</b>	<b>Any person shown on the Schedule as being an Insured Person or their Partner or their Child or Children</b>		
<b>Operative Time:</b>	<b>During Period of Insurance shown in the Schedule</b>		
<b>Services Include:</b>	Medical Consultation, Medical Second Opinion, Mental Health Coaching		

#### Accumulation Limits

<b>Any One Accident Limit</b>	:	€5,000,000	per accident
<b>Scheduled Aircraft Accumulation Limit</b>	:	€25,000,000	per accident
<b>Non-scheduled Aircraft Accumulation Limit</b>	:	€25,000,000	per accident

#### Cooling-off Period

You have 14 working days from the start date of your AIG insurance policy to cancel the cover without penalty. You will however be charged a pro rata premium for the period you were on cover. We will require your cancellation request to be in writing (by email or letter) with your policy number details included. Your cancellation will only take effect upon our receipt of your written cancellation request.

#### Your Right to Cancel

If at any time, you decide to cancel your policy ( provided the duration of the contract is not less than one month), and you do so in writing, by email or letter, AIG will not impose any financial cost other than the cost of the premium for the period of cover.

However, if you have arranged your insurance policy through an authorised and regulated insurance intermediary you may also be liable to pay a fee to that intermediary. Your intermediary's terms of business, will confirm such information for you.

**MEMO 1: Extensions under Section A and B**

It is noted and agreed that the Extensions noted in the Policy Document under Extensions applicable to Section A and Section B do not apply under this policy .

**MEMO 2: Section B4.1 and B4.2**

It is noted and agreed that cover under Cancellation and Curtailment shall extend to include non-refundable conference/seminar fees.

It is further noted and agreed that in respect of these Sections the maximum liability of the *Company* in the aggregate in respect of any one *Trip* shall not exceed €150,000.

It is further noted and agreed that the *Company* will consider a single excess for group *Trips* under this Section on a case by case basis or on receipt of details of group trips annually.

**MEMO 2: Section A - Item 7 - Accident Medical Expenses**

The *Accident Medical Expenses* Definition under Section A of the Policy Document is deleted and replaced with the following:-

Accident Medical Expenses means expenses, not recoverable from any other source, necessarily and properly incurred by the *Insured Person* within two years of the date of the *Bodily Injury* for medical, *Hospital*, surgical, dental, manipulative, massage, therapeutic, X-ray or nursing treatment, including the cost of medical supplies and ambulance hire. Expenses incurred within two years of the date of *Bodily Injury* for treatment which either takes place or is expected to take place after the expiry of the two years from the date of *Bodily Injury* are not medical expenses for the purpose of this insurance. *Sum insured* limit is up to €10,000.

In respect of physiotherapy expenses the maximum number of visits covered is 10 per *Insured Person* and they are only covered when incurred at the recommendation of the attending *Medical Practitioner* at time of the *Accident*.

An excess of €250 shall apply to each and every claim.

Subject to the terms, conditions and exceptions of the Policy.

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