

# Guidance Document

## Northern Ireland residents departing from the Republic of Ireland

The following information clarifies how the Travel Delay and Missed Departure sections of our policies are affected for Northern Ireland residents travelling to the Republic of Ireland for their flight with regards to the International Departure Point Definition for each insurer.



Avion and Easy Cover consider the Republic of Ireland airport as the international departure point for Northern Ireland residents, therefore a claim would be considered for Travel Delay or Missed Departure if their departure from ROI is disrupted by an insured peril.

As per policy definition of 'Trip', the trip begins and ends when the insured leaves their home in Northern Ireland. The total trip duration includes the time taken to reach the international departure point and must be within the period of cover for Single and Annual Trip Policies.



Ready2Go will consider Travel Delay Claims up to 12 hours for Northern Ireland residents departing from the Republic of Ireland as per their usual policy terms and conditions. However, if the delay is longer than 12 hours and they look to exercise their option to cancel the trip, this element of cover would not apply as their departure is not from within the UK.

Missed Departure claims would be considered if their departure from ROI is disrupted by an insured peril.



Good2Go Extra do not class a Republic of Ireland departure as the international departure point therefore no cover is in place for Travel Delay.

However if the clients flight (for instance) from Northern Ireland was delayed and prevented them from checking in on time for their outward international departure from the United Kingdom, Channel Islands, Isle of Man or BFPO, the policy would provide cover under the Missed Departure section. They need to be travelling by public transport for this to be covered. Definition of public transport in the wording is Buses, coaches, domestic flights or trains that run to a published scheduled timetable.



Beyond Travel Insurance will consider claims for Travel Delay or Missed Departure if their departure from ROI is disrupted by an insured peril.



It has been agreed that the Insurer considers the Republic of Ireland airport as the international departure point for Northern Ireland residents, therefore a claim would be considered for Travel Delay or Missed Departure if their departure from ROI is disrupted by an insured peril.



*The following applies to Silver & Gold only.*

Beyond Travel Insurance will consider claims for Travel Delay or Missed Departure if their departure from ROI is disrupted by an insured peril.