



Travel Insurance Products: Multirisk, Multirisk Plus Cancellation

Group Policyholder Statement of Insurance

Master policy numbers:	WHGMIEU-EU25-1 / WHGMMRC-EU25-1
Group policyholder:	Marcelo Lopez Anido
Group policyholder address:	36 Churchfields Kentstown Meath C15 A0V5 Ireland
Underwriter:	White Horse Insurance Ireland dac. White Horse Insurance Ireland dac is regulated by the Central Bank of Ireland.
Underwriter registered office:	Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland.
Administrated / Arranged by:	Guard Me International Insurance Solutions Limited trading as GuardMe.
Arranged by registered office:	The Grid, The Weaver Building, Greystones, Co. Wicklow, A63T9K1, Ireland
Evidence of cover issued by	Guard Me International Insurance Solutions Limited trading as GuardMe
Group policyholder coverage period:	Effective from: 05 February 2026 To end date: 31 December 2026
Beneficiary coverage period	The period, in which the beneficiaries ('insured person(s)') are covered by the terms and conditions of the group policyholder's policy, commencing during the group policy policyholder's coverage period.
Premium:	The premium agreed between the Group Policyholder and the Administrator including any applicable taxes.
Law	The Group policyholder and White Horse Insurance Ireland dac can choose the law which applies to this policy. Unless we agree otherwise the laws of the Republic of Ireland govern this policy.



Cover summary:

This Travel Insurance group policy provides travel assistance and related expenses for policy beneficiaries ('insured person(s)') in the event of a covered peril whilst they are on a trip. It also provides cover for personal accident and public transport accident and personal liability incidents. This is a summary of cover only and is subject to the full terms, conditions, limits and exclusions as contained within the Guard Me Travel Insurance Policy Wordings.

Please refer to the Guard Me Travel Insurance Policy Wordings for full cover details.

Trip

Beneficiaries are covered for trips commencing during the group policy policyholder's coverage period. Unless otherwise stated in the policy wording, there is no cover whatsoever for trips under this policy whilst in a beneficiary's home country.

Cover Area:

Beneficiaries are covered for travel to include any trip to any country in the world as per the Policyholder's Certificate of Insurance, provided they follow government and regulatory travel advice issued. Unless otherwise stated in the policy wording, there is no cover whatsoever for trips or holidays under this policy whilst in a beneficiary's home country.

Group policyholder

The person(s), firm, company or organisation who arranges this policy for the insured person(s), who is a permanent resident or domiciled firm, company or organisation in the European Union, and who is not an insured person(s).

Beneficiary:

The person named as the insured person(s) in the certificate of insurance, who is travelling on a trip and who is eligible for cover under this group insurance policy issued through the policyholder and underwritten by White Horse Insurance Ireland dac.

Beneficiaries receive cover benefits by virtue of the Guard Me Travel Insurance Policy Wording issued to the Group Policyholder. Only the Group Policyholder has direct rights against the Insurer. The benefits received by the Beneficiaries do not give them direct rights under the Guard Me Travel Insurance Policy Wording but enables them to receive the benefits described within the policy wording. Beneficiaries must notify the Insurer of any incident that they feel could give rise to a claim under these terms and conditions. Strict compliance with these terms and conditions is required if the Beneficiaries are to receive their benefits.

Beneficiary eligibility criteria:

The benefits provided under this insurance policy for each insured person during the period of insurance depend upon:

- The insured person is an international student (or immediate family travelling with an international student) attending an international programme on a valid trip either alone or as part of a group, at the time of any incident giving rise to a claim; or
- The insured person is a group leader travelling on a valid trip, at the time of any incident giving rise to a claim; and
- The insured person holds a valid visa for the full duration of the period of insurance; and
- The insured person is under 75 years old on the start date of the period of insurance. If the insured person reaches the age of 75 during the period of insurance, cover will continue until the expiry date of their period of insurance as stated on their certificate of insurance, but not thereafter.



Policyholder Obligations:

It is important that the Group Policyholder checks that the information given in the Certificate of Insurance is, to the best of their knowledge and belief, complete and correct as this forms the basis of the insurance contract.

Each beneficiary must tell the group policyholder immediately on finding that any information in relation to their cover under this group policy has changed or is incorrect. The group policyholder must tell the Administrator immediately if at any time any of the information is incorrect or changes. Failure to do so may result in the insurance no longer being valid and claims not being met or not being met in full. If in doubt about any change, please contact us as soon as possible.

All beneficiaries should refer to the conditions in the Guard Me Travel Insurance Policy Wordings for details of how any changes in circumstances may affect their cover under this insurance.

Cancellation:

Cancellation by the group policyholder

Statutory Cancellation Rights:

If this insurance does not meet the policyholder requirements, please contact GuardMe within 14 working days of the purchase date and providing no claim has been made or is pending, the premium will then be refunded in full, and the policy will be cancelled.

Cancellation Outside the Statutory Period

The policyholder may cancel this policy at any time after the cancellation period by contacting GuardMe. If the policy is cancelled outside of the terms of the Statutory Cancellation Rights, referenced above, the policyholder will not receive a premium refund.

Non-payment of premiums

White Horse Insurance Ireland dac can cancel the policy immediately by sending the policyholder written notice if the policyholder does not pay the premium.

Cancellation by the insured person

Cancellation within 14 working days of the purchase date

The insured person may not cancel this policy; however, they may choose to end their cover and their entitlements to all benefits under this policy by writing to the policyholder within 14 working days of the purchase date. Please contact the policyholder for a premium refund providing the insured person has not travelled, and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred

Cancellation after 14 working days of the purchase date:

The insured person may choose to end their cover and their entitlements to all benefits under this policy by writing to the policyholder 14 working days after the purchase date. If the insured person cancels outside of the terms of the Statutory Cancellation Rights, referenced above, the policyholder will not receive a premium refund.



Cancellation by White Horse Insurance Ireland dac

White Horse Insurance Ireland dac may, at any time, cancel this insurance policy by giving 14 working days' notice in writing where there is a valid reason for doing so. A cancellation notice will be sent to the policyholder by email or by post to the policyholder's last known address. Valid reasons may include but are not limited to:

- Where we reasonably suspect fraud;
- Non-payment of premium;
- Threatening and abusive behaviour;
- Non-compliance with policy terms and conditions; and
- The policyholder has not taken reasonable care to provide complete and accurate answers to the questions White Horse Insurance Ireland dac ask.

If White Horse Insurance Ireland dac cancels the policy and/or any additional covers, the policyholder will receive a refund of any premiums they have paid for the cancelled cover, less a proportionate deduction for the time we have provided cover. Where our investigations provide evidence of fraud or misrepresentation, we may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when the policyholder provided us with incomplete or inaccurate information. This may result in this policy being cancelled from the date the policyholder originally took it out and we will be entitled to keep the premium. If the policy is cancelled because of fraud or misrepresentation, this may affect the policyholder's eligibility for insurance with us, as well as other insurers, in the future.

Termination for Convenience

White Horse Insurance Ireland dac may cancel this Group Policy without reason at any time by giving 120 days' written notice to the Group Policyholder. In the event of such cancellation, no new Beneficiaries may be added after the cancellation effective date. Cover will continue under unchanged terms and conditions for any existing beneficiaries as at the cancellation effective date.

