**GAA Sanctions Travel Insurance Scheme**

**Frequently Asked Questions**

1. Does this insurance only apply while I’m playing GAA sports?

No. Cover applies 24/7 from the time you leave home until you return home.

1. Am I covered while working?

Yes. Cover applies to work related accidents while you are away, regardless of the occupation (except there is no cover for claims as a result of employment in the police or fire service or the armed forces).

1. Am I covered for Medical Expenses, Cancellation, Personal Belongings etc.?

Yes. This is a comprehensive Travel Insurance. Please see the links to the Insurance Product Information Document (IPID) and the Policy Document which contains the full Table of Benefits.

1. Am I covered for pre-existing medical conditions?

No. This insurance does not cover pre-existing medical conditions, illness or death related to a medical condition which you knew about before the trip. Accidental injury and claims not related to a pre-existing condition will be covered.

1. Is there an excess?

Yes. There is an excess of €100 for Medical Expenses and €90 for Cancellation, Loss of Property and Money. Please see the Table of Benefits for a full list.

1. What countries are covered by this insurance?

This insurance applied to any country for which a sanction has been granted.

1. Am I covered if I go on holiday?

Yes. You can travel within or outside the country for which the sanction has been granted.

1. How much does this insurance cost?

The insurance costs €3.45 per day, subject to a minimum premium of €50.00 (including taxes).

1. How do I buy it?

Please telephone 01 261 1419. Our insurance partner will take the necessary details and payment (please have your credit or debit card number handy).

1. I already have travel insurance. Can I use it?

This is the only insurance approved by the GAA.

1. What if my sanction request is declined?

Your insurance premium will be refunded subject to your requesting a refund within 14 days and you haven’t travelled.

1. If I’ve booked my flights and accommodation will these costs be refunded under this insurance if my sanction request is declined?

No. This insurance only applies to cancellation as a result of you being unable to travel because you (or a close relative) suffer a serious illness or injury. Other circumstances are also covered however a declinature of a sanction application is not covered – please see the Policy Wording for details.

1. Can I cancel this insurance?

You may cancel this insurance if you do not travel and you request the GAA to rescind your sanction. If you cancel within 14 days you will get a full premium refund. If you cancel after 14 days you will receive a pro-rata premium refund.

1. Who underwrites this insurance?

This Travel Insurance is underwritten by AIG Europe S.A.

AIG Europe S.A. is an insurance undertaking with R.C.S. Luxembourg number B 218806. AIG Europe S.A. has its head office at 35 D Avenue J.F. Kennedy, L-1855, Luxembourg, www.aig.lu. AIG Europe S.A. is authorised by the Luxembourg Ministere des Finances and supervised by the Commissariat aux  Assurances 7, boulevard Joseph II, L-1840 Luxembourg, GD de Luxembourg, Tel.: (+352) 22 6911-1, caa@caa.lu or website [caa.lu](http://www.caa.lu/)

AIG Europe S.A. Ireland branch has its registered branch office at 30 North Wall Quay, International Financial Services Centre, Dublin 1, D0l R8H7 and branch registration number 908876 and is regulated for conduct of business in Ireland by the Central Bank of Ireland. Contact details of the Central Bank of Ireland are P.O. Box 559, North Wall Quay, Dublin 1, D01 F7X3. Telephone: 1890 77 77 77. Fax: 01 6716561. E-mail: enquiries@centralbank.ie. Website: [centralbank.ie](https://www.centralbank.ie/).

1. Is the GAA receiving any remuneration from this insurance?

No.

The above answers are subject to the terms, conditions and exclusions contained in the Policy Wording, a copy of which is available in the link below. If you have any questions or are unsure regarding this insurance please contact AIG on 01 261 1419.

<https://www.aig.ie/content/dam/aig/emea/ireland/documents/policy-documents/2025/affinity-travel-policy-wording-final.pdf>