Ms. Andrea Bruen, Ebilou,

ESB Staff Insurance Schemes, Loughlinstown,

27 Lower Fitzwilliam Street, Celbridge,

Dublin 2 Co. Kildare

21st October 2015

Dear Andrea,

I’m writing to you on behalf of members of the ESB Retired Staff Association (ESBRSA) with regard to queries received from a number of our Branches throughout the country in connection with Travel Insurance.

It has come to our attention that many members have experienced age discrimination when renewing a policy for annual cover for travel insurance. They have been refused annual cover at 74 years of age. I would ask why 74 years and not 75 years or even 80 years, or why have any restriction?

Are age restrictions for Travel Insurance only applied by Allianz or is this a restriction applied by the industry in general? Many members have motor, home and travel cover with the same company. Surely there must be some benefit/advantage to the policyholder.

Retirees are living longer and want to travel while they still have their health. Surely there isn’t one rule for all and exceptions can be applied to any standard travel policy.

Can you please clarify the situation as to what restrictions are being imposed on grounds of age on any of the insurance policies offered by ESB Staff Insurance, and if there are problems how can they be overcome and a compromise reached to accommodate all.

Please feel free to contact me on my mobile 087 2484181 if you need clarification on any of the above.

Yours sincerely,

Michael MacNamara,

Hon Secretary,

National Executive ESBRSA