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## Travel Insurance Policy Summary

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This policy summary does not contain full details and conditions of your insurance – these are located in your policy document.

This insurance is underwritten by ETI-International Travel Protection and arranged by BRS Risk Management.

### **Type of Insurance and Cover**

Travel insurance for single or annual multi trips – *Please refer to your schedule for your selected cover.*

UK Trips – Annual and Single Trip policy covers are restricted. Please refer to the policy document and your schedule for full details.

European and Worldwide Policies - Some winter sports and other activities may also be included – *Please refer to the policy document and your schedule for full details.*

Where a heading is underlined in this policy summary, full details can be found in your policy document under the same heading.

### **Conditions**

Special conditions apply to each section of your policy - *Please refer to the policy document for full details.*

### **Features and Benefits**

#### **Emergency assistance & repatriation**

- Medical expertise to arrange medical assistance or transport home following an accident or illness or if you are informed of a serious illness of a close relative or close business associate at home whilst on holiday.

#### **Cancellation**

- Unavoidable or necessary cancellation due to, death, injury or illness, summons for jury service or as a compulsory witness in a court of law (other than in the line of duty), compulsory redundancy qualifying for payment under the current Redundancy Legislation
- A complication of your pregnancy or such pregnancy exceeding 30 weeks on the date of departure.
- Unavoidable delay exceeding 12 hours at the final point of departure from the UK due to failure or disruption of the pre-booked public transport on which you were due to depart.
- The maximum we will pay under this section is £3,500 (Single trip), £5,000 (Annual Multi Trip) per person.

#### **Medical Expenses & Repatriation**

- Medical, surgical or hospital treatment, drugs or appliances and travelling costs to obtain such treatment up to £5,000,000 outside the United Kingdom.
- Reasonable cost of conveying your ashes or body home or the cost of funeral expenses abroad or burial or cremation in the country of death.
- Reasonable additional accommodation and subsequent repatriation expenses incurred if it is medically necessary for you to stay beyond your scheduled return date.

### **Curtailment & Hospital Benefit**

- A pro-rata refund up to £3,500 (Single Trip) £5,000 (Annual Multi Trip) of pre-paid travel and accommodation costs following curtailment by early return to the United Kingdom or by attendance as an in-patient in a hospital abroad.

### **Luggage and Personal Money (Only operative if appropriate premium paid)**

- Accidental loss of or damage to luggage and personal effects, money and travel tickets up to £1,500(Single Trip) £2,000 (Annual Multi Trip). Up to £500 for any one article, up to £500 for all valuables and £250 for money – *Please refer to 'Definitions' in the policy document.*

### **Personal Accident**

- Up to £25,000 for permanent total disablement, subject to age – *Please refer to policy document for full details of the cover available.*

### **Personal Liability**

- Personal liability for any damages you become legally liable to pay up to £2,000,000 (annual) £1,000,000 (single).

### **Loss of Passport**

Up to £250 for reasonable additional costs for travel & accommodation incurred whilst obtaining a replacement passport (except UK holidays).

### **Delayed Departure**

- Delayed departure for at least 12 hours from the scheduled departure time. £20 for the first complete 12 hour delay and £10 for each completed 12 hours following, up to a maximum of £100 (except UK holidays).

### **Missed Departure**

- Up to £400 for additional travelling expenses incurred due to the missing of the pre-booked departure from the UK or the final return journey to the UK, due to the failure or disruption of pre-booked connecting public transport, accident or breakdown to the vehicle in which you are travelling, or accident or breakdown ahead of you on a motorway or dual carriageway (except UK holidays).

### **Legal Expenses**

- Up to £25,000 for legal costs and expenses incurred in the pursuit of compensation for personal injury or death (except UK holidays).

### **Significant or unusual exclusions or limitations**

- The standard excesses will be shown within your policy document.
- Under annual multi trip policies there is no cover for trips over 45 days.

### **General exclusions:**

- War risks, civil commotion, radioactive contamination.
- Deliberate exposure to danger, influence of drugs or alcohol.
- Criminal acts.
- Travel to a country or specific area or event which the Foreign and Commonwealth office or the World Health Organisation has advised the public not to travel to.
- Cover for persons aged 76 years or over travelling to the USA or Canada.
- Bankruptcy, liquidation of any Tour Operator, Travel Agent or transportation company.
- Cover for persons aged 85 years or over for Annual UK policies.
- Stress, anxiety, depressive conditions, psychiatric illness or suicide.

### **Exclusions under Cancellation:**

- Any medical condition existing prior to the payment of the premium (not applicable to UK and Europe Travel Policies). \*
- Any additional charges incurred as a result of a delay in cancelling the booked arrangements.
- Terrorism.

\* See **Important Health Conditions** overleaf.

#### **Exclusions under Medical Expenses & Repatriation**

- Treatment that can reasonably wait until your return to the United Kingdom.
- Any medical condition existing prior to departure from United Kingdom (not applicable to UK and Europe travel policies). \*
- Medical expenses incurred in the United Kingdom.
- Your travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
- Dental Treatment.
- Conditions relating to exposure to the sun.

#### **Exclusions under Curtailment & Hospital benefit:**

- Any medical condition existing prior to departure from United Kingdom (not applicable to UK and Europe travel policies). \*

#### **Exclusions under Luggage & Personal Money:**

- Valuables whilst in the custody of the carriers.
- Sports Equipment & protective clothing.
- Mobile Phones and accessories or Motor Vehicle equipment.
- Any loss not reported to the Police and supported by a Police report.
- Luggage lost or damaged whilst in the custody or control of the carrier recoverable from the carrier.
- Money and valuables whilst unattended.
- Spectacles, sunglasses, dentures and any other aids or appliances.
- Terrorism.

#### **Exclusions under Personal Liability:**

- Pursuit of any trade, business or profession, or the ownership, possession or operation of mechanically propelled vehicles, aircraft, watercraft or any animal.
- Wilful or malicious acts or property belonging to you or in your care, custody or control.
- Injuries to employees or relatives.
- Terrorism.

#### **Exclusions under Delayed Departure:**

- Delays of less than 12 hours.
- Terrorism.

#### **Exclusions under Missed Departure**

- Accidents or breakdowns not supported by a professional repairer's report.
- Vehicles not properly serviced or maintained.
- Terrorism.

#### **Exclusions under Winter Sports** (if covered)

- Cover for persons aged 65 and over.
- Trips exceeding 17 days in any one period (Annual Multi Trip).

#### **Duration**

This is an annually renewable or single trip policy – *Please refer to your policy document for your selected cover.*

#### **Option To Cancel**

We hope that you are happy with the cover this policy provides. However, if your cover does not meet your requirements, please notify us within 14 days of receiving your policy document, and return all your documents for a refund of your premium.

You can write to us at: 7 Colman House, King Street, Maidstone, Kent ME14 1DD

If during this 14 days period, you have travelled, made or claim, or intend to make a claim, then we are entitled to recover all costs that you have used for those services.

Please note that your cancellation rights are no longer valid after this initial 14 day period.

\* See **Important Health Conditions** overleaf.

**IMPORTANT :****HEALTH CONDITIONS Applying to travel to all destinations**

In respect of travel inside the United Kingdom and Europe it is a requirement that, at the time of taking out this policy, and between that time and Your departure, You must comply with each of the following:

- (1) You are not aware of any reason why the trip should be cancelled or cut short.
- (2) had You contacted your Medical Practitioner prior to departure, he/she would not have advised against travel.
- (3) You are not travelling:-
  - (a) for the purpose of obtaining medical treatment,  
or
  - (b) if You have been given a terminal prognosis.
- (4) You are not receiving or awaiting treatment for any illness or injury as a hospital day case or in-patient as any claim arising from the illness or injury will not be covered.
- (5) if You are on medication at the time of travel Your medical condition must be stable/well controlled.

**ADDITIONAL HEALTH CONDITIONS Applying to travel to all Worldwide destinations**

In respect of travel outside of the United Kingdom and Europe this insurance carries Health Exclusions so You should inform ERV Screen & Go for each Period of Insurance of any medical conditions or facts that may affect the Underwriters acceptance of Your cover.

Please telephone ERV Screen & Go on 01403 788975 (Office hours 9am – 5pm, Monday-Friday, excluding Bank Holidays) to inform them if anyone to be covered by this policy, or any Close Relative or Business Associate, whether they are booked to travel on the holiday or not:-

- (a) Has a pre-existing medical condition that has required treatment or for which medication has been prescribed in the last 24 months.
- (b) Has or has had any condition still requiring periodic review or is awaiting any tests, treatment, investigation, referral or results of the same.

**Countries defined as Europe:-**

Albania, Andorra, Austria, Balearic Islands, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Canary Islands, Crete, Croatia, Cyprus, Czech Republic, Denmark, Eire, Estonia, Finland, France, Germany, Gibraltar, Greece, Greek Islands, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Maderia, Malta, Moldova, Monaco, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia (European), San Marino, Serbia, Slovenia, Spain, Sweden, Switzerland, Turkey, Ukraine, Vatican.

**Making a Claim**

If you have a claim while on holiday:

- In the event of hospitalisation, repatriation or alteration in travel plans immediate contact must be made with International Medical Rescue on +44 (0) 1444 454540.
- In all other circumstances, should you need to cancel prior to your holiday, or wish to notify a claim on your return, contact ERV on 01403 788983 as soon as possible.

**Making Yourself Heard**

Any complaint you may have should in the first instance be addressed to the Chief Executive, CSIS. If you are not satisfied with the way in which your complaint has been dealt with, you should write to the Customer Care Department of ETI – International Travel Protection.

If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the policy document.

**Financial Services Compensation Scheme (FSCS)**

ETI – International Travel Protection is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS. Full details are available at [www.FSCS.org.uk](http://www.FSCS.org.uk)