



Civil Service Insurance Society

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## YOUR UK TRIP TRAVEL INSURANCE

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This policy is underwritten by ETI-International Travel Protection, the United Kingdom branch of Europäische Reiseversicherung (ERV) A.G., an Ergo Group Company incorporated and regulated under the laws of Germany, Companies House Registration FC 25660 and Branch Registration BR 007939.

**ERV is authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN - [www.bafin.de](http://www.bafin.de)) and the Prudential Regulation Authority and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. (FCA registration number 220041)**

This document contains details of the cover, conditions and exclusions relating to each **Insured Person** and is the basis on which all claims will be settled. It is validated by the issue of a Policy Schedule issued by the Civil Service Insurance Society stating details of the **Insured Persons**, the **Period of Insurance**, the travel details and the premium paid

In return for having accepted **Your** premium **We** will in the event of bodily injury, death, illness, disease, loss, theft, damage, legal liability or other events happening within the **Period of Insurance** provide insurance in accordance with the operative sections of **Your** policy.

CSIS Travel Insurance is arranged by BRS Risk Management a trading name of Butcher Robinson & Staples International Limited, 3rd Floor, Sackville House, 143/149 Fenchurch Street, London EC3M 6BN which is authorised and regulated by the Financial Conduct Authority

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## THIS DOCUMENT PROVIDES DETAILS OF THE COVER PROVIDED BY A MASTER POLICY HELD BY CSIS

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### SUMMARY OF COVER LIMITS

Cancellation	£5,000
Repatriation	£5,000
Curtailment	£5,000
Luggage	£2,000
Personal Money	£250
Personal Liability	£2,000,000
Personal Accident	£25,000

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**THIS IS ONLY A SUMMARY OF THE MAIN COVER LIMITS.  
PLEASE NOTE SOME SECTIONS OF COVER ALSO HAVE EXTRA SUB LIMITS.  
YOU SHOULD READ THE REST OF THIS POLICY FOR THE FULL TERMS AND CONDITIONS.**

# IMPORTANT INFORMATION

## EMERGENCY ASSISTANCE & REPATRIATION

In the event of death or in the event of injury or illness resulting in any of the following, immediate contact must be made with the Medical Assistance Service:-

- (i) HOSPITALISATION
- (ii) REPATRIATION
- (iii) ALTERATION IN TRAVEL PLANS

## MAYDAY ASSISTANCE

**Telephone +44 (0)1444 454 540**

When calling state **Your** identity, this Document Number and the identity and telephone number of the treating doctor.

## DEMANDS AND NEEDS STATEMENT

CSIS travel insurance is typically suitable for those who wish to insure themselves when travelling, for medical emergencies, cancellations and curtailment, lost or stolen possessions, loss of travel money and travel documents, personal accident and personal liability during the **Period of Insurance**.

**You** may already possess alternative insurance(s) for some or all of the features and benefits provided by this product. It is **Your** responsibility to investigate this.

CSIS travel insurance has not provided **You** with any recommendation or advice about whether this product fulfils **Your** specific insurance requirements.

## OPTION TO CANCEL

This is **Your** insurance policy - please read it carefully to ensure that it meets **Your** requirements. In the event that it does not, please return all of **Your** documents within 14 days of receipt for a refund of **Your** premium.

If during the first 14 days **You** ask **Us** to perform or provide the services given under this policy then **We** are entitled to recover all costs **You** have used for the service provided, if **You** still decide to cancel within the 14 day period.

Please note that after the 14 day period, refund of **Your** policy is no longer valid.

## VALIDATION OF COVER

Cover is validated only when this document is issued in conjunction with a Policy Schedule issued by the Civil Service Insurance Society stating details of the insured travellers, the period of cover, the travel details and the premium paid. This insurance is valid only for UK residents.

## THE INSURED

The Insured shall mean any person listed on the Policy Schedule issued by The Civil Service Insurance Society in respect of whom an insurance premium has been paid. Cover for children aged under 2 is limited to Cancellation, Medical and Repatriation expenses only

## PERIOD OF INSURANCE

In respect of cancellation cover from the date of the premium receipt until leaving **Your Home** on the date of travel. In respect of all other parts of cover from the time **You** leave **Your Home** to commence **Your Trip** until **Your** return to **Your Home** but not exceeding the **Period of Insurance**.

In respect of one-way journeys cover will cease 24 hours after arrival at the final destination.

In the event of the period of the **Trip** being extended due to illness or injury of **You** or **Your** travelling companion this insurance is automatically extended until, at **Our** option, the person concerned is either fit to return home or been admitted into local medical care. In the event that **We** exercise **Our** right under the conditions applying to the repatriation expenses and curtailment sections of the policy to repatriate **You** and that **You** then refuse to be repatriated, all cover under this policy will cease from the time when the repatriation could have been arranged to take place.

For annual travel policies the **Period of Insurance** is applicable in respect of any one **Trip** in the United Kingdom where such **Trip** does not exceed 45 days in total. No cover exists in respect of any **Trip** exceeding 45 days.

For annual travel policies there is no limit to the number of **Trips** in any one **Period of Insurance**.

## IMPORTANT INFORMATION (continued)

### HEALTH CONDITIONS

In respect of travel in **United Kingdom** 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

### AGE LIMIT (Annual Travel Policy Only)

This insurance excludes cover for any person aged 85 years and over for all UK **Trips**.

### FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

The insurers of this policy are covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet **Our** obligations, **You** may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk)

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## DEFINITIONS

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**We/Our/Us** - ERV the United Kingdom branch of Europäische Reiseversicherung (AG)

**Insured Person/You/Your/Yourself** - Any person named on the policy schedule issued by CSIS and for whom a premium has been paid.

**Period of Insurance** - The period for which **We** have accepted the premium as stated in the policy schedule. The period of insurance is automatically extended for any period of delay due to an event insured by this policy.

**Home** - **Your** normal place of residence in the United Kingdom.

**Business Associate** - Any person whose absence from the business for one or more complete days at the same time as **Your** absence prevents the effective continuation of that business.

**Medical Practitioner** - A registered practising member of the medical profession who is not related to **You** or any person with whom **You** are travelling.

**Valuables** - Jewellery, furs, watches, articles made of or containing precious metals or stones, musical instruments, binoculars, electronic games, audio, video, photographic or computer equipment including any ancillary equipment or accessories all owned by **You**.

**Close Relative** - Mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent or step child.

**Public Transport** - Any publicly licensed aircraft, sea vessel, train or coach on which **You** are booked to travel.

**Unattended** - When **You** are not in full view of and not in a position to prevent unauthorised interference with **Your** property or vehicle.

**Terrorism** - An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

**UK Trip** - Any holiday, business or pleasure trip for one consecutive night or more where accommodation has been pre-booked before the date of departure.

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## RENEWAL OF YOUR INSURANCE COVER

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**We** will send **You** a renewal notice prior to the expiry of the **Period of Insurance** as shown on **Your** policy schedule /confirmation letter. The terms of **Your** cover and the premium rates may be varied by **Us** as the renewal date. **We** will give **You** at least 21 days written notice before the renewal date should this happen. **(Annual Travel Policy Only)**

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## PURSUIITS

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**Cover is excluded for the following Activities:-**

Black Water Rafting	Microlighting
Bobsleighting	Motorcycling Holidays
Boxing	Off-piste Skiing
Bungee Jumping	Parachuting
Canyoning	Piloting Aircraft
Hang Gliding	Pot Holing
Hot Air Ballooning	Rock Climbing
Martial Arts	Rugby

Please note: Manual work is also excluded.

**The following Activities may have terms or increased excesses applied - please contact us for details if you intend to participate in any of the following:-**

Deep Sea Fishing	Paragliding
Guided Glacier Walking	Parascending
High Diving	Polo
Hockey	Safaris
Hunting	Scuba Diving
Ice Hockey	Snow Boarding
Mountain Biking	White Water Rafting
Ocean Sailing/Yachting	

**IF YOU ARE PLANNING TO TAKE PART IN ANY SPORTS OR ACTIVITIES DETAILED PLEASE CONTACT CSIS ON 01622 766970**

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## HELPLINES

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**POLICY INFORMATION**      **01622 766960**  
**TRAVEL CLAIMS**         **01403 788983**

### **CLAIMS**

Claims must be notified immediately in writing to:

***ERV Claims***

PO Box 9, Mansfield, Nottinghamshire NG19 7BL  
Telephone: 01403 788983

Downloadable Claim Form: [www.erv.co.uk/claims](http://www.erv.co.uk/claims)

In the event of a claim the Policy Schedule must  
be produced

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## WHAT IS COVERED

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### CANCELLATION

We will pay **You** up to the Sum insured in respect of loss of deposits or cancellation charges levied for pre-booked transport and accommodation in the event of cancellation of the entire **Trip** prior to its commencement as a result of travel being prevented by:-

- 1) Death, injury or illness as certified by a **Medical Practitioner**, summons for jury service or as a compulsory witness in a court of law (other than in the line of duty) to be undertaken during the **Period of Insurance**, compulsory redundancy qualifying for payment under the current Redundancy Legislation and notified after the date of effecting the Insurance, of (a) **You** (b) a person with whom **You** had arranged to travel (c) a Close Relative of **You** (d) a **Business Associate** of **You** upon whom **Your** business in the United Kingdom depends (e) **Your** host or a member of their family residing with the host.
- 2) A complication of **Your** pregnancy or the duration of such pregnancy exceeding 30 weeks on the date of departure.

### REPATRIATION EXPENSES

We will pay You up to the Sum Insured

- 1) Following illness or injury of **You** or of the person travelling with **You** or following death, injury or illness of either **Your Close Relative** or a **Business Associate** of **You** upon whom **Your** business in the United Kingdom depends to pay (i) receipted costs, necessarily incurred, in respect of repatriation to the United Kingdom or repatriation Home in the United Kingdom if holidaying in the United Kingdom (ii) additional costs, necessarily incurred, of accommodation and subsequent repatriation if the Trip is extended.
- 2) Following the death of **You** during the **Period of Insurance** to pay all costs in respect of repatriation of **You** to the United Kingdom undertaker specified by next of kin.

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## WHAT IS NOT COVERED

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### CANCELLATION

- The first £60 of each and every claim per event for each **Insured Person**.
- Any claim arising from a medical condition existing prior to the payment of the insurance premium or from any recurrent condition where a **Medical Practitioner** would have advised the persons travelling not to travel.
- Any additional charges incurred as a result of any delay in the **Insured Person** cancelling the booked arrangements.
- Any claims for costs relating to pregnancy or childbirth unless the claim is certified by a **Medical Practitioner** as necessary due to complications of Pregnancy and Childbirth.

### REPATRIATION EXPENSES AND CURTAILMENT

- The first £60 of each claim for each event for each **Insured Person** claimed for under this section.
- Medical conditions existing prior to departure from the United Kingdom or any consequence thereof in respect of which a **Medical Practitioner** would advise against travel or that treatment may be required during the duration of the **Trip**.
- Manipulative treatment or Alternative medicine
- The cost of replenishing supplies

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## WHAT IS COVERED

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### CURTAILMENT

Following **Us** admitting liability for a claim within the Repatriation Expenses section of this policy to reimburse a pro-rata amount of **Your** pre-paid travel and accommodation costs following curtailment by early return to **Your Home** but not exceeding the Sum Insured (inclusive of legal costs and expenses).

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## WHAT IS NOT COVERED

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- Cover only applies for emergency treatment necessary in respect of illnesses or injury occurring during the **Trip** and does not cover costs in respect of treatment of any underlying or related medical condition
- All claims following **You** acting against medical advice
- Any expenses incurred more than 12 months after the date of the illness or injury occurring
- **Your** travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider
- Dental Treatment
- Any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to complications of Pregnancy and Childbirth

### *Conditions applying to Medical Expenses and Repatriation Expenses and Curtailment*

1. In the event of death, or in the event of injury or illness likely to result in hospitalisation, repatriation, or any alteration in travel plans then immediate advice must be given to the Medical Assistance Service as specified in this policy and liability shall only attach in respect of expenses agreed by them.
2. **You** may be entitled. Furthermore **You** (and/or **Your** legal **representative**) hereby authorise the release of any medical information as may be required to **Our** medical advisors.
3. Any costs reasonably incurred by the Medical Assistance Service on behalf of **You** and for the benefit of **You** in any emergency situation shall not be regarded as **Our** acceptance of the claim.
4. Any refunds in respect of pre-paid un-used travel or accommodation shall belong to **Us**.
5. **We** reserve the right to repatriate **You** to **Your** Home when in the opinion of the **Medical Practitioner** in attendance and **Our** medical advisors **You** are fit to travel.

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## WHAT IS COVERED

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### LUGGAGE and PERSONAL MONEY

**We** will pay **You** up to the Sum Insured following accidental loss of or damage to luggage and personal effects, cash, travel tickets all being owned and taken on the **Trip**, or purchased during the **Trip**, by **You**.

#### *Conditions*

1. **You** shall (a) take all reasonable care for the supervision of the property (b) immediately report all loss of or damage to property to either the police or other relevant authority and obtain from them a written report in substantiation of the claim. All necessary action to recover the property should be undertaken. (c) produce receipts or other evidence of value and ownership where possible and in any event in respect of any item valued in excess of £100. Where this is not done liability shall be limited to £100. (d) Retain all damaged items.
2. The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value), or **We** may at **Our** option replace, reinstate or repair the lost or damaged items

### PERSONAL LIABILITY

**We** will pay **You** up to the Sum Insured (inclusive of legal costs and expenses) against all sums **You** become legally liable to pay as damages together with claimant's costs in respect of - (a) Accidental bodily injury to or death or illness of any person (b) Accidental loss of or damage to material property, occurring during the **Period of Insurance**.

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## WHAT IS NOT COVERED

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### LUGGAGE and PERSONAL MONEY

- The first £60 of each and every claim per event for each **Insured Person** claimed for under this section.
- Liability in excess of £250 in respect of personal money
- Liability in excess of £500 in respect of any one article or set of articles (including disc collections)
- Loss of or damage to money and **Valuables** whilst **unattended** or in/from luggage in transit
- Telecommunications and motor vehicle related equipment and accessories
- Loss or damage to:- (a) Spectacles, sunglasses, dentures, hearing aids, dental or medical fittings (b) Sports equipment and protective clothing
- Loss or damage in the custody of an airline or other carrier recoverable from such carrier
- Any damage to, caused by or resulting from, fragile or perishable articles whilst in transit.

### PERSONAL LIABILITY

- The ownership, possession or use of any aircraft, watercraft or mechanically propelled vehicle
- Loss of or damage to property belonging to or in the custody or control of **You** or any member of **Your** family or household including the ownership, possession or use of any building or land
- Any wilful or malicious act
- The pursuit of any trade business or profession
- Bodily injury death or illness of **You** or any member of **Your** family
- Liability assumed under agreement (such as hire agreement) unless such liability would have attached notwithstanding any such agreement.



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## WHAT IS COVERED

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### PERSONAL ACCIDENT

In the event of **You** sustaining bodily injury arising wholly and exclusively from violent accidental external and visible means which injury shall solely and independently of any other cause result in **Your** death or disablement within twelve calendar months of the injury, **We** will pay to **You** or in the event of death to **Your** legal personal **representative** the following percentage of the Sum Insured.

#### *Table of Compensation*

- a) Permanent total disablement - £25,000
- b) Death (if aged under 16 or over 65) - £1,000
- c) Death (if death occurs as a result of ownership, possession or use of any mechanically propelled vehicle) - £1,000
- d) Death (other than b) or c) above - £12,500
- e) Loss of one or more limbs or of one or both eyes - £12,500

#### *Definitions*

Loss of Limb: loss or severance at or above the wrist or ankle or total permanent loss of use of an entire arm or leg. Loss of sight: total or irrecoverable loss of sight which shall be considered as having occurred: a) in both eyes if **Your** name is added to the Register of Blind Persons on the authority of a qualified ophthalmic specialist and b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

Permanent total disablement: bodily injury other than above which totally incapacitates **You** from engaging in or attending to any occupation whatsoever for at least twelve calendar months from the date of the injury and at the end of that time rendering **You** beyond hope of improvement.

Provided that the total compensation in respect of each **Insured Person** shall not exceed the Sum Insured.

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## WHAT IS NOT COVERED

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## GENERAL EXCLUSIONS

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**We** shall not be liable in respect of the following:-

1. Any claim (a) sustained whilst suffering from alcoholism or drug addiction (b) attributable to the influence of alcohol or drugs not prescribed by a qualified **Medical Practitioner** (c) due to or arising out of (i) stress, anxiety or depressive conditions, suicide or attempt thereat, psychiatric illness, terminal illness, sexually transmitted disease, any deliberate exposure to danger, a criminal act (ii) mountaineering or rock climbing involving the use of ropes or guides, pot holing, racing, or any other hazardous pursuits (iii) flying other than as a passenger in a fully licensed aircraft.
2. Any circumstances manifesting themselves subsequent to the date of booking the **Trip** but prior to the date of issue of the insurance.
3. Any costs or expenses which are recoverable from any other source.
4. Any liability, howsoever arising, resultant from (i) the use of either faulty or inferior property or property not fulfilling its purpose (ii) the lack of provision of any service or the provision of such service not being of an appropriate standard (iii) withdrawal from service (temporary or otherwise) of a coach, an aircraft or sea vessel on the recommendation of a Port Authority, Civil Aviation Authority or of any similar body.
5. Any liability resulting either directly or indirectly from any supplier of travel or associated services ceasing to trade.
6. Any consequence of war, invasion, act of foreign enemy, act of terrorism, hostilities whether war be declared or not, civil war, riot, civil commotion or workers or other persons taking part in a labour dispute, rebellion, insurrection, military or usurped power.
7. Loss, destruction or damage to any property consequential loss, legal liability, injury, expense or indemnity of whatsoever nature arising directly or indirectly from or contributed to by ionising radiations or contamination by radioactivity from any nuclear fuel or waste or any nuclear component of whatsoever nature.
8. Unless **We** provide cover under this insurance any other loss, damage or additional expense following on from the event for which **You** are claiming. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following injury or illness.
9. **Your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office or the World Health Organisation has advised the public not to travel.
10. Cover for persons aged 85 years or over in respect of annual travel policies.

*This exclusion shall not apply to losses under Repatriation Expenses, Curtailment and Personal Accident Sections unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of the **Trip**.*

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## GENERAL CONDITIONS

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**You** must comply with the following conditions to have the full protection of **Your** policy. If **You** do not comply with them, **We** may at **Our** option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

1. The insurance premium is not refundable under any circumstances other than during the period as defined in the paragraph headed 'option to cancel' on page 2
2. Cover for children aged under 2 is limited to Cancellation, Medical and Repatriation expenses only.
3. This policy does not cover any person who is not normally resident in the United Kingdom.
4. **You** shall take all reasonable precautions to avoid injury loss or damage.
5. If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability **We** will not pay more than **Our** proportional share (not applicable to Personal Accident).
6. (i) (a) CSIS is not a servant or agent or employee of **Us** (b) **You** shall at the time of effecting this insurance disclose to ERV any facts that could affect **Our** decision to provide insurance to **You** (ii) if, after the payment of the premium and the issue of cover, but before commencement of travel, **You** or any other person upon whose health the **Trip** is dependant shall suffer from any medical condition which may affect the travel plans or may require medical intervention during the **Period of Insurance** then **You** must ensure that **You** have sought the advisability of taking such a **Trip** with the treating **Medical Practitioner** and the relevant medical records marked to confirm this. Where it is known before commencement of travel that medical intervention will be required during the **Trip** **You** must immediately contact ERV Claims on 01403 788983.
7. On the happening of any event which may give rise to a claim **You** shall (a) give immediate written notice but in any event within 28 days of the date of the occurrence to ERV Claims (b) furnish at **Your** expense such reports information and proof as may reasonably be required.
8. **You** are not at the time of effecting this insurance aware of any circumstances which are likely to result in a claim under this policy.

9. **You** and **We** are free to choose the law applicable to this policy. As **We** are based in England, **We** propose to apply the laws of England and Wales and by purchasing this policy **You** have agreed to this.
10. **We** shall be entitled at **Our** own expense to take any proceedings **We** consider reasonable in name to recover any payment made under this policy and any amount so recovered shall belong to **Us**.
11. **You** must not act in a fraudulent manner. If **You** or anyone acting for **You**:
  - Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect; or
  - Make a statement in support of a claim knowing the statement to be false in any respect; or
  - Submit a document in support of a claim knowing the document to be forged or false in any respect; or
  - make a claim in respect of any loss or damage caused by **Your** wilful act or with **Your** connivance.

Then

- **We** shall not pay the claim.
  - **We** shall not pay any other claim which has been or will be made under the policy.
  - **We** may at **Our** option declare the policy void.
  - **We** shall be entitled to recover from **You** the amount of any claim already paid under the policy.
  - **We** shall not make any return of premium.
  - **We** may inform the Police of the circumstances.
12. This policy is only valid for **Trips** taken within the United Kingdom (other than direct travel from **Home** to the departure point within the United Kingdom and direct return travel back **Home**), if such **Trips** are for one consecutive night or more and accommodation has been pre-booked before the date of departure.

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## COMPLAINTS PROCEDURE

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If **You** have cause for complaint, it is important **You** know **We** are committed to providing **You** with an exceptional level of service and customer care. **We** realise that things can go wrong and there may be occasions when **You** feel that **We** have not provided the service **You** expected. When this happens, **We** want to hear about it so that **We** can try to put things right.

### When you contact us

Please give **Us Your** name and a contact telephone number.

Please quote **Your** policy and/or claim number, and the type of policy **You** hold.

Please explain clearly and concisely the reason for **Your** complaint.

### Initiating your complaint

Any enquiry or complaint **You** have regarding **Your** policy or a claim notified under **Your** policy, may be addressed to:

**The Managing Director,**  
**ETI-International Travel Protection**  
**Albany House**  
**14 Bishopric**  
**Horsham**  
**RH12 1QN**

If **We** have given **You Our** final response and **You** are still dissatisfied **You** may refer **Your** case to the Financial Ombudsman Service (FOS).

The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after **We** have provided **You** with written confirmation that **Our** complaints procedure has been exhausted.

The Ombudsman can be contacted at:

**Insurance Division,**  
**Financial Ombudsman Service,**  
**Exchange Tower, Harbour Exchange Square,**  
**London E14 9SR**

**Telephone: 0300 1239123 or 0800 0234567**

**Email:**  
**complaint@info@financial-ombudsman.org.uk**

This procedure will not affect **Your** rights in law.

## NOTES