



Policy Summary 09H40/09H41

Policy Summary

This policy summary does not contain the full terms and conditions of the cover. Full terms and conditions can be found in the policy document.

Insurer

The insurer of this policy is Europ Assistance Holding Irish Branch. Benefits and services under this policy are provided by Europ Assistance Holdings Limited apart from End Supplier

Failure (section 29) which is provided by International Passenger Protection Ltd and underwritten by a consortium of Association of British Insurers member Companies and Lloyds Syndicates

Type of insurance cover provided

This is personal travel insurance.

Significant features and benefits

Your policy includes the following benefits which are explained in detail in the policy document.

Significant Conditions And Exclusions		Policy Reference
<p>Your policy includes the following benefits which are explained in detail in the policy document</p>	<p>If yourself or any person insured on your policy have, at the time of taking out this insurance (or prior to any trip), suffered from or received any form of medical advice, treatment or medication for any of the following medical conditions, you will need to declare this to us by phoning 0844 338 6127.</p> <ul style="list-style-type: none"> - any cardiovascular or circulatory system (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke or aneurysm). - any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during the last 2 years. <p>Unless accepted by us, no cover would be available should a claim arise directly or indirectly from the condition concerned.</p> <p>You must inform us of any change in your circumstances, happening after the policy has been issued and before you travel.</p>	<p>Important Health Requirements - page 2</p> <p>Meaning of Words - "Pre-existing Medical Condition".</p>
<p>Dependency on others</p>	<p>This policy will not cover any claims under Section 6 (Cancellation, Curtailment or Trip Interruption) arising directly or indirectly from a pre-existing medical condition, that was known to you prior to the commencement of the Period of Insurance, affecting a close relative, travelling companion who is not insured under this policy or person with whom You intend to stay whilst on Your Trip if:</p> <ul style="list-style-type: none"> - a terminal diagnosis had been received prior to the commencement of the period of insurance; or - if they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the Period of Insurance; - or if during the 90 days immediately prior to the commencement of the Period of Insurance they had: <ul style="list-style-type: none"> - required surgery, inpatient treatment or hospital consultations; or - required any form of treatment or prescribed medication. 	<p>Important Limitations - Cancellation, Curtailment and Trip Interruption Cover - page 2</p>
<p>Age Limits</p>	<p>You must be under 86 at the date your insurance starts, Please note that if you are under 16 or over 64 reduced cover will apply to certain sections of the policy.</p>	<p>General Exclusions (1)</p>
<p>Residency</p>	<p>You must have your main home in the UK Area or Channel Islands and have not spent more than 6 months abroad in the year prior to purchasing the policy.</p>	<p>General Introduction - page 1</p>
<p>Special Sports and Activities</p>	<p>You must tell Europ Assistance if you plan to take part in any Special Sport or activity as cover may not be available. Certain activities are allowed subject to an extra premium being paid, however, these may attract an increased excess and cover may not be available under the Personal Accident and Personal Liability Sections. Please refer to the lists on pages 8-9 of the Policy Booklet.</p> <p>You may be covered when you take part in certain winter sports if you have paid to extend your cover.</p>	<p>Optional Special Sports and Activities Cover - page 8</p> <p>Optional Winter Sports Cover - page 8-9</p>
<p>Misuse of Drugs or Alcohol</p>	<p>No section of this policy shall apply in respect of any claim arising directly or indirectly from solvent abuse, drug addiction or excessive alcohol intake.</p>	<p>General Exclusions 11</p>
<p>Reckless or Malicious Acts</p>	<p>No section of this policy shall apply in respect of any claim arising directly or indirectly from solvent abuse, drug addiction or excessive alcohol intake.</p>	<p>General Exclusions -page 8 and 9</p>
<p>Law and jurisdiction</p>	<p>This insurance is governed by the law of England and Wales, unless we agree otherwise.</p>	<p>General Condition 20</p>
<p>Emergency treatment</p>	<p>You must contact Europ Assistance immediately if you go into hospital or before incurring medical expenses in excess of £500.</p>	<p>Section 2: Medical Emergency and Repatriation: What is not covered (a)</p>
<p>Terrorist Activity</p>	<p>Except under section 2 (medical emergency and repatriation), no cover will be in force if your loss is directly or indirectly as a result of terrorist activity</p>	<p>General Exclusions 18</p>

Cover	Limits (per person)	Policy Excess	Significant or unusual exclusions	Policy Reference
Medical Emergency and Repatriation	Multi £5,000,000 Classic £5,000,000 Saver £2,000,000 Super Saver £1,000,000	£100 £100 £100 £100	To be able to claim, the medical treatment must be required in an emergency and be unable to wait until you have returned to the United Kingdom. Medical cover does not apply to treatment received in England, Wales, Scotland or the Isle of Man.	Summary of Cover - page 1 Section 2: Medical Emergency and Repatriation - page 5
Cancelling or cutting short your holiday	Multi £3,000 Classic £5,000 Saver £1,000 Super Saver £500	£75 £75 £75 £75	To be able to claim, the reason why the trip is being cancelled or cut short must be necessary and unavoidable and must fall into one of the reasons listed in the Policy. For example, if a person insured under this policy becomes ill or is injured or dies. You must also notify your carrier or travel agent as soon as you know the trip is to be cancelled to minimise your loss as far as possible.	Summary of Cover - page 1 Section 6: Cancellation Curtailment and Trip Interruption - pages 5-6
Your Personal Belongings and Baggage. - Single article or Pair or Set of articles - Valuables (Limited to £50 if Insured Person is under 18) (Limited to £50 per article or set and £250 in total if satisfactory proof of ownership and value cannot be supplied)	Multi £1,500 Classic £1,500 Saver £1,000 Super Saver £1,000 £200 (Super Saver)/£250 £200	£75 £75 £75 £75 £75 £75	To be able to claim, a written report is required to support the loss/theft/damage. For example, from the local police or from the transport carrier. This must be obtained within 24 hours of discovery. The amount payable will include an allowance for wear and tear and loss of value. Personal property left in vehicles must be in a locked boot or locked and covered luggage compartment. Valuables are not covered if they are left in an unattended vehicle.	Summary of Cover - page 1 Section 10: Personal Luggage - page 7
Your Personal Money and Passport - Cash (Limited to £50 if Insured Person is under 18).	Mult £300 Classic £300 Saver £200 Super Saver £200 £100	£75	To be able to claim, cash must be kept with you at all times or be in a locked safety deposit facility. A written police report must be obtained within 24 hours of discovery to support the loss/theft.	Summary of Cover - page 1 Section 12: Money and Passport - page 7
End Supplier Failure (including airline failure)	Multi £3,000 Classic £5,000 Saver £1,000 Super Saver £500	Nil	The financial failure of any travel or accommodation supplier who is bonded elsewhere (even if the bond is insufficient to meet the claim).	Summary of Cover - page 1 Section 29: End Supplier Failure
Optional Winter Sports Cover Skis, ski equipment Ski pass Piste closure	£350 £100 per week up to a maximum of £300 £20 per day up to a maximum of £200	£75	To be able to claim you must be under 65 and only be engaging in one of the sports and activities specifically listed in your policy, on a non-competitive and non-professional basis during Your Trip when You have paid the additional Winter Sports premium Piste closure cover only applies during certain months of the year	Optional Winter Sports Cover - pages 8-9 Section 21: Piste Closure - page 9

Cover	Limits (per person)	Policy Excess	Significant or unusual exclusions	Policy Reference
Optional Wedding Cover Wedding Rings	£250 each ring per person	£50	To be able to claim you must take all normal precautions to secure the safety of you Wedding Rings, Wedding Attire and Wedding Gifts and must not leave them unsecured or outside your reach or unattended at any time in a place to which the public have access. A written report is required to support the loss/theft/ damage; this must be obtained within 24 hours of discovery. The amount payable will include an allowance for wear and tear and loss of value. Personal property left in vehicles must be in a locked boot or locked and covered luggage compartment. Valuables are not covered if they are left in an unattended vehicle.	Section 28 : Optional Wedding Cover - page 10
Wedding Gifts	£1,000 per couple	£50		
Wedding Attire	£1,500 per couple	£50		
Wedding Photographs or Video Recording	£750 per couple	£50		

Certain sections of your policy carry an excess. This means that you will be responsible for paying the first part of the claim up to the excess value per insured person, each and every incident, each and every section of cover.

Significant or unusual exclusions and limitations

There are some situations which you are not covered for. These generally involve anything you already know about or that is caused by deliberate or careless acts on your part. Full details of these are given in the policy document.

Duration of Cover

For single trip policies cover for cancellation starts from the date you book your trip or pay for the insurance, whichever is the later. Annual multi trip and all other sections run for the period shown on your certificate of insurance.

Cooling Off Period

Unless your trip will be completed within one month of buying this insurance you have the right to cancel your policy of insurance within 14 days from the date of issue or receipt of your policy terms and conditions, whichever is the later. We will refund to you any premium you have paid and we will recover from you any payments we have made. If you wish to cancel your policy, please notify the agent who has arranged your insurance.

Claim Notification

In the event of a medical emergency, please phone **0844 338 6116**. You can make any other claim by calling **0844 338 6118** or writing to

Claims Department
Europ Assistance Holdings Limited
Sussex House
Perrymount Road
Haywards Heath
West Sussex
RH16 1DN

Your right to complain

If you wish to register a complaint, please contact us:

In writing

Quality Department

Europ Assistance Holdings Limited

Sussex House, Perrymount Road, Haywards Heath

West Sussex, RH16 1DN

By phone: **0844 338 5799**

By email: quality@europ-assistance.co.uk

For section 29 only (End Supplier Failure) complaints should be sent to: **International Passenger Protection Ltd, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR.**

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body at South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone: **0845 080 1800**.

Financial Compensation Scheme

Europ Assistance Holdings Limited and Europ Assistance Holding Irish Branch and International Passenger Protection Ltd are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if we are unable to meet our obligations. More information can be obtained from the www.fscs.org.uk website.

Europ Assistance Holding Irish Branch is regulated by l'Autorité de Contrôle des Assurances et des Mutuelles (ACAM), the French Regulator
International Passenger Protection Ltd is authorised and regulated by the Financial Services Authority.

