

keyfacts

about Insurefor.com Travel Insurance

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.

Type of insurance and cover provided

This is personal travel insurance.

Statement of demands and needs

This product meets the demands and needs of those who wish to recover the cost of emergency medical expenses and other specified losses that could occur while you are travelling. You will not receive advice or recommendation from us in relation to this policy. You will need to make your own decision as to whether it suits your needs.

To be eligible for this insurance, you must:

- habitually reside in the UK Area (i.e. have your main home in the UK Area and have not spent more than 6 months abroad in the year prior to purchasing the policy);
- comply with the Important Health Requirements section of Your policy.

Significant features and benefits

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

| Cover | Standard Cover (Single Trip and Annual policies only) | Excess | Premier Cover (Single Trip and Annual policies only) | Excess | Extended Stay | Excess |
|------------------------------|---|---------------------------|---|---------------------------|---------------|---------------------------|
| Medical Expenses | £5,000,000 | £75 | £10,000,000 | £50 | £3,000,000 | £100 |
| Emergency Dental Treatment | £350 | £75 | £350 | £50 | £350 | £100 |
| Hospital Benefit | £25 per complete day of inpatient treatment: up to £100 | Nil | £25 per complete day of inpatient treatment: up to £300 | Nil | Nil | Nil |
| Cancellation and Curtailment | £2,000 | £75 (£20 loss of deposit) | £5,000 | £50 (£20 loss of deposit) | £3,000 | £75 (£20 loss of deposit) |
| Travel Delay | £20 for the first full 12 hour delay then £10 for each subsequent full 12 hours: maximum £300 | Nil | £20 for the first full 12 hour delay then £10 for each subsequent full 12 hours: maximum £300 | Nil | Nil | Nil |
| Missed Departure | £800 | £75 | £1,000 | £50 | Nil | Nil |
| Personal Baggage | £1,500 | £75 | £2,000 | £50 | £1,000 | £75 |

| Cover | Standard Cover (Single Trip and Annual policies only) | Excess | Premier Cover (Single Trip and Annual policies only) | Excess | Extended Stay | Excess |
|--|---|--------|--|--------|---------------|--------|
| <ul style="list-style-type: none"> ▪ Cash Limit | £500 | Nil | N/C | N/C | N/C | N/C |
| <ul style="list-style-type: none"> ▪ Business Equipment Hire | £50 per day up to £500 | Nil | N/C | N/C | N/C | N/C |
| <ul style="list-style-type: none"> ▪ Emergency Courier Expenses | £200 | £50 | N/C | N/C | N/C | N/C |

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. A definition of 'Policy Excess' is in the Meaning of Words section of Your policy.

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.**

The most significant exclusions of this policy are set out below. There may be other exclusions that are significant to you, so you need to check the policy document for full details.

- You must declare to Us all Material Facts that are likely to affect this insurance. Failure to do so may prejudice entitlement to claim. A definition of 'Material Facts' is in the Meaning of Words section of Your policy.
- This policy contains restrictions regarding Pre-existing Medical Conditions. You must be healthy, fit to travel and to undertake your planned trip. The insurance will not cover you when you are travelling against the advice of a Medical Practitioner or travelling with the intention of obtaining medical treatment or consultation abroad. No claims arising directly or indirectly from a Pre-existing Medical Condition affecting you is covered. Some Pre-Existing Medical Conditions affecting Close Relatives will also not be covered. These are specified in Your policy. A definition of 'Pre-existing Medical Condition' is in the Meaning of Words section of Your policy.
- No cover is given under Sections 1, 2, 3, 4, and 5 in respect of any claim arising from pregnancy within 8 weeks (or 16 weeks in the case of a known multiple pregnancy) of the estimated date of delivery.
- This policy specifically excludes participating in or practising for certain sports and activities. Please also refer to point 15, 16, 17, 18 and 19 of the General Exclusions section of Your policy.
- This policy specifically excludes any claim arising directly or indirectly from Your drug addiction or solvent abuse, excessive alcohol intake, or You being under the influence of alcohol or drug(s).
- The maximum age at the commencement of the period of insurance is 70 years of age for Single Trip or Annual Trip policies, for Extended Stay this reduces to 45.

Duration of cover

This policy of insurance will run for the period shown on your Insurance Certificate.

Your right to cancel

You have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later.

Making a claim under your policy

In the event of a medical emergency abroad please phone UK code, then *870 737 6222

Claims forms can be obtained from www.eaclaims.co.uk Alternatively telephone Our Claims Helpline on 0870 737 6064 to obtain a claim form, giving Your name and Holiday Booking Invoice number, and brief details of Your claim.

Return the completed claim form to the Claims Department, Europ Assistance, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN.

Making a complaint

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

- ...**in writing** the Quality Department, Europ Assistance, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN; or
- ...**by phone** 0845 3588008; or
- ...**by e-mail** quality@europ-assistance.co.uk.

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 0801800.

Financial Services Compensation Scheme

Europ Assistance Holdings Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if Europ Assistance Holdings Limited is unable to meet its 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, the French Regulator. No compensation scheme is available in the unlikely event that Europ Assistance Holding Irish Branch is unable to pay claims against it.