

# Your Travel Insurance Policy Summary

Scheme Reference: Insurefor IF1805/06

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keyfacts®

**This policy summary and keyfacts document does not contain the full terms and conditions of the cover. You should read this document together with the full terms and conditions in the policy.**

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## Who We Are

This policy has been arranged by Insurefor which is a trading style of Rock Insurance Services Limited (ROCK). Rock Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (FCA). ROCK's FCA registration number is 300317.

You can check the regulatory status of ROCK by visiting <http://www.fca.org.uk/register> or by telephoning 0800 111 6768. ROCK is the administrator of this policy and has brought together a number of different insurers to provide the following benefits. Rock Insurance Services is 100% independently owned, and is neither directly or indirectly owned by an insurance company.

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## Insurer

Your policy has been arranged by Bulstrad Life Vienna Insurance Group JSC and ZAD Bulstrad Vienna Insurance Group.

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## Type of Insurance and Cover Provided

This is a policy of personal travel insurance which provides cover, subject to certain terms and conditions, for losses as a result of specified events which may occur before or during a trip including cancellation, loss of baggage and medical expenses.

This policy will suit the demands and needs of an individual or group of people who want to cover their travel plans and who can meet the medical criteria contained within the Health and Pre-existing Conditions Section of this policy. You should read the important conditions and exclusions to ensure that this policy is right for you. You will not receive advice or a recommendation from us in relation to this policy. We may ask some questions to narrow down the selection of products that we will provide details on. You will need to make your own choice about how to proceed.

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## Fees

ROCK Insurance Services Limited do not charge a fee for setting up the policy, however charges may be made for postage of documents and for cancellation or changes to your policy after the 14 day cooling off period.

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## Eligibility Requirements

The levels of cover and excesses that apply are set out in the Summary of Cover contained in the policy document. Certain sections of your policy carry an excess which means that you have to pay the first sum per person, per incident if you claim. The excess amount varies according to the section you are claiming under. Please read your policy wording to make sure that the cover is suitable for you.

To be eligible for this insurance, the following requirements must be met:

- You must habitually reside in the United Kingdom (i.e. have your main home in the United Kingdom for 6 months prior to issue of the policy and be registered with a local doctor).
- You are not over the age of 84 years at the commencement of the Period of Insurance for Single Trip policies and 74 years for Annual Multi-trip policies.
- If you are purchasing the winter sports option you must not be over 64 years at the commencement of the Period of Insurance.

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## Features and Benefits

For full details of the cover offered please refer to the Summary of Cover in your Policy Wording. Certain sections of your policy may carry an excess (unless an additional premium has been paid), that is the amount of any claim that you have to pay yourself. Policy excesses are applied under each section of the policy separately.

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## Significant 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.**

- This policy contains restrictions on what cover is in place for claims arising from terrorist activity. Only valid claims for emergency medical expenses and Personal Accident will be paid.
- This policy contains restrictions regarding Pre-existing Medical Conditions. Please refer to Health and Pre-existing Medical Conditions section in the policy document.
- This policy will NOT cover any claims under Cancellation or Curtailment if You have a non-travelling Close Relative with a pre-existing medical condition who dies or falls seriously ill and as a result you wish to cancel or curtail your trip. Please ensure you read the full details in your policy document.
- This policy will not cover any claim arising directly or indirectly from your drug addiction or solvent abuse, excessive alcohol intake, or being under the influence of alcohol or drug(s).
- No section of this policy shall apply in respect of any person who is over the age of 84 years for Single Trips and 74 years for Annual Multi Trips for Annual policies.
- In the event of a medical emergency you must contact us as soon as possible. If you are physically prevented from contacting us immediately, you or someone designated by you must contact us.
- Personal Property Claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear and depreciation bearing in mind the age of the items.
- We will not pay for any claim arising from any deliberately careless or deliberately negligent act or omission by you, nor for any claim arising or resulting from your own illegal or criminal act.
- We will not pay for any claim arising directly or indirectly from normal pregnancy, without any accompanying injury, illness or complication.

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## Your Right to Cancel

We hope you are happy with the cover this policy provides. However, if after reading it, this insurance does not meet with your requirements, please contact us within 14 days of receipt of your policy and we will refund your premium, provided you have not commenced your trip or made a claim.

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**Making a Complaint**

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**If you want to make a complaint about your policy, in the first instance please contact:**

Compliance Officer  
ROCK Insurance Group  
Griffin House, 135 High Street, Crawley, West Sussex, RH10 1DQ

Please quote Your policy number or claim reference number and give us full details of Your complaint.

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:

Exchange Tower, London, E14 9SR  
Telephone: 00 44 (0) 800 023 4 567

ROCK Insurance Group adheres to the Alternative Dispute Resolution Regulations 2015 EU Directive. You can access the Online Dispute Resolution Portal here (<https://webgate.ec.europa.eu/odr/main/?event=main.about.show>).

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**Financial Services Compensation Scheme (FSCS)**

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All parties mentioned in this Policy Summary are covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. Further information can be obtained from the Financial Services Compensation Scheme ([www.fscs.org.uk](http://www.fscs.org.uk)) or by contacting: The FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by calling 0800 678 1100