

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 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
Medical Conditions existing prior to purchasing or renewing this policy	<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 <b>0844 338 5841</b>.</p> <ul style="list-style-type: none"> <li>- any heart-related, blood circulatory or breathing condition</li> <li>- 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.</li> </ul> <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 6</p> <p>Meaning of Words – “Pre-existing Medical Condition”</p>
Dependency on others	<p>This policy will not cover any claims under Section 6 (Cancelling or Curtailing your trip) 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"> <li>- a terminal diagnosis had been received prior to the commencement of the period of insurance; or</li> <li>- 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;</li> </ul> <p>or if during the 90 days immediately prior to the commencement of the Period of Insurance they had:</p> <ul style="list-style-type: none"> <li>- required surgery, inpatient treatment or hospital consultations; or</li> <li>- required any form of treatment, been taking (or should have been taking) any prescribed medication, been prescribed new medication, or had a change in medication</li> </ul>	<p>Important Limitations – Cancellation, Curtailment and Trip Interruption Cover – page 8</p>
Age Limits	<p>You must be under <b>80</b> at the date your insurance starts. Please note that if you are under 16 or over 65 reduced cover will apply to certain sections of the policy.</p>	<p>General Exclusions (1)</p>
Residency	<p>You must have your main home in Great Britain, Northern Ireland, the Channel Islands, Isle of Man or Republic of Ireland and lived there for at least six of the last 12 months before you bought your policy.</p>	<p>Your Personal Travel Insurance Policy – page 3</p>
Optional Special Sports and Activities	<p>You must tell Us 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 Liability Section. Please refer to the Table on pages 37 and 38 of the Policy Booklet.</p>	<p>Optional Special Sports and Activities Cover – page 37</p>
Optional Winter Sports	<p>If you are under 65 years old You may be covered when you take part in certain winter sports if you have paid to extend your cover.</p>	<p>Optional Winter Sports Cover – page 34</p>
Misuse of Drugs or Alcohol	<p>No section of this policy shall apply in respect of any claim arising directly or indirectly from Your drug or solvent abuse, excessive alcohol intake, or You being under the influence of drugs.</p>	<p>General Exclusions 12</p>
Negligent or Illegal Acts	<p>We will not pay for any claim arising or resulting from you being involved in any deliberately careless or addiction deliberately negligent act or any illegal or criminal act.</p>	<p>General Exclusions 8 and 10</p>
Law and jurisdiction	<p>This insurance is governed by the law of England and Wales, unless we agree otherwise.</p>	<p>General Condition 20</p>
Emergency treatment	<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>
Terrorist Activity	<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 19</p>

Cover	Limits (per person)	Policy	Significant or unusual exclusions	Policy Reference
Medical Emergency and Repatriation	<b>unless otherwise shown)*</b> £5,000,000 (€7,000,000)	<b>Excess</b> £35 €40	To be able to claim, the medical treatment must be required in an emergency and be unable to wait until you have returned to your Home Country.	Summary of Cover - page 3
			Medical cover does not apply to treatment received in Your Home Country other than in connection with transportation of You or Your remains to Home from abroad.	Section 2: Medical Emergency and Repatriation – page 16
Cancelling or cutting short your holiday	£3,500 (€5,000)	£35 €40	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 3  Section 6: Cancellation Curtailed and Trip Interruption – page 20
Your Personal Belongings and Baggage.	£1,500 (€2,100)	£35 €40	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.	Summary of Cover – page 3
- Single article or Pair or Set of articles	£350 (€500)	£35 €40	This must be obtained within 24 hours of discovery.	Section 9: Personal Luggage – page 25
- Valuables (Limited to £100/€140 if Insured Person is under 16) (Limited to £350/€500 per article or set and £250/ €350 in total if satisfactory proof of ownership and value cannot be supplied)	£350 (€500)	£35 €40	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 or checked in with a Carrier or left in the baggage hold or storage area of a Carrier.	
Your Personal Money and Passport	£750 (€1,050)	£35 €40	To be able to claim, cash must be kept with you at all times or be in a locked safety deposit facility.	Summary of Cover - page 3
- Cash	£300 (€425)	£35 €40	A written police report must be obtained within 24 hours to support the loss/theft.	Section 11: Money and Passport – page 28
<b>Optional Winter Sports</b>				
Cover				
• Skis, ski equipment • Ski pass • Ski equipment delay	£500 (€700) £250 (€350) £30 (€40) per day up to a maximum of £300 (€400)	£35 (€40) £35 (€40) NIL	To be able to claim you must 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	Optional Winter Sports Cover – page 34
• Piste closure	£20 (€25) per day up to a maximum of £200 (€250)	NIL	Piste closure cover only applies during certain months of the year	Section 21: Piste Closure – page 36
• Avalanche or landslide	£30 (€40) per day up to a maximum of £150 (€200)	NIL		
<b>Optional Golf Cover</b>				
• Golf equipment • Golf equipment Hire	£1,000 (€1,250) £15 (€20) per day up to a maximum of £300 (€400)	£35 (€40) NIL	To be able to claim you must have paid the additional premium to include Golf Cover Extension.	Optional Golf Cover – page 32
• Non refundable Golfing fees	£75 (€100) per day up to a maximum of £300 (€400)	NIL	A written report is required to support loss/theft/damage. For example, from the local police or from the transport carrier. This must be obtained within 24 hours of discovery.	Section 17 – Non refundable Golfing Fees – page 34

\* NB limits and excesses shown in Euros are ONLY applicable to those policies sold to residents of the Republic of Ireland

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

If you have already booked your trip, cancellation cover for annual multi-trip policies starts from the start date shown in your Certificate, or for single trip policies, it starts when you pay your insurance premium.

Cover for all other sections of your policy will start from the start date shown on your Certificate or, if later, when you leave to your usual place of residence or business at the start of your journey.

Cover for any trip ends on the earliest of:

- the end date shown on your Certificate; or
- the date you return to your usual place of residence or business at the end of your journey;
- or the date when the maximum number of days cover shown in your policy has been reached.

If you have an annual multi-trip policy, cover is provided for trips in your home country as long as you have booked accommodation for two or more nights in a row.

#### 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.

#### Claim Notification

In the event of a medical emergency, please phone **0844 33 5646** (from abroad +44 144 442 631)

#### Making a claim on your return home

First, check your Certificate and the appropriate Section of Your Policy to make sure that what You are claiming for is covered.

Claims forms can be obtained from [www.eaclaims.co.uk](http://www.eaclaims.co.uk)

Alternatively telephone our Claims helpline on **0844 338 5647** to obtain a claim form via email or post, giving Your name, Policy number and brief details of Your claim.

#### Your right to complain

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

In writing ...

Quality department, Europ Assistance Holdings Ltd, Sussex House, Perrymout Road, Haywards Heath, West Sussex, RH16 1DN

By phone ...0844 338 5799

By email ...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 080 1800

#### Financial Compensation Scheme

Europ Assistance Holdings Limited and Europ Assistance Holding Irish Branch are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if Europ Assistance Holdings Limited and/or Europ Assistance Holding Irish Branch are unable to meet their obligations. More information can be obtained from the [www.fscs.org.uk](http://www.fscs.org.uk) website.