

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 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>Medical Conditions existing prior to purchasing or renewing this policy</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 5841:</p> <ul style="list-style-type: none"> - 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 followup/ check-up has been required or received during the 2 years prior to the commencement of cover under this policy and/or prior to any Trip: and - any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke) that has occurred at any time prior to the commencement of cover under this policy and/or prior to any Trip. <p>No claim arising directly or indirectly from a Pre-existing Medical Condition affecting You will be covered unless:</p> <ul style="list-style-type: none"> • You have declared ALL Pre-existing Medical conditions to Us; and • You have declared any changes in Your health or prescribed medication; and • We have accepted the conditions for insurance in writing. <p>Each Insured Person who has a Pre-existing Medical Condition must make a Medical Health Declaration before each Period of Insurance and, if there are any changes in Your health or prescribed medication, prior to commencement of the Period of Insurance or departing on any Trip. Failure to declare ALL Pre-existing Medical Conditions that are relevant to the insurance may invalidate the policy.</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 7</p> <p>Meaning of Words – Pre-existing Medical Condition, page 13</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 any Pre-existing Medical Condition, (known to You prior to the commencement of the Period of Insurance) affecting any Close Relative or 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; <p>or</p> <p>if during the 90 days immediately prior to the commencement of the Period of Insurance they had:</p> <ol style="list-style-type: none"> a) required surgery, inpatient treatment or hospital consultations; or b) required any form of treatment or prescribed medication 	<p>Cancellation, Curtailment and Trip Interruption Cover, What is not covered – page 21</p>
<p>Age Limits</p> <p>No Section of this policy shall apply in respect of any person who has reached the age of 80 years at the commencement of the Period of Insurance</p>	<p>General Exclusions 1, page 41</p>
<p>Residency</p> <p>You must habitually reside in the UK Area (i.e. have their main home in the UK Area and have not spent more than 6 months abroad in the year prior to purchasing the policy).</p>	<p>Your Personal Travel Insurance Policy – page 3</p>
<p>Special Sports and Activities</p> <p>This policy specifically excludes participating in or practising for certain sports and activities. Your policy can be extended to cover some of these sporting activities when You have paid an appropriate additional premium. Your policy can only be extended before departure from the UK Area.</p> <p>If You are under 65 yrs old, Your policy can be extended to cover Winter Sports if you have paid to extend your cover.</p>	<p>Optional Special Sports and Activities Cover – page 37,38,39</p> <p>Optional Winter Sports Cover – page 34</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 Your drug addiction or solvent abuse, excessive alcohol intake, or You being under the influence of alcohol or drug(s).</p>	<p>General Exclusion 11, page 42</p>
<p>Reckless or Malicious Acts</p> <p>We will not pay for any claim arising or resulting from any deliberately careless or deliberately negligent act or omission by You or any claim arising or resulting from Your own illegal or criminal act.</p>	<p>General Exclusions 8 and 9, page 42</p>
<p>Law and jurisdiction</p> <p>This policy is effected in England and is subject to the Laws of England and Wales.</p>	<p>Your Personal Travel Insurance Policy page 3</p>
<p>Emergency treatment</p> <p>In the event of a medical emergency You must contact Europ Assistance as soon as possible. You MUST contact Us before incurring expenses in excess of £500 (€700).</p>	<p>Medical Emergency and Repatriation Cover,- page 17</p>
<p>Terrorist Activity</p> <p>This insurance excludes any loss or expense of whatsoever nature directly or indirectly caused by, resulting from terrorist activity except under Section 2 (Medical Emergency and Repatriation)</p>	<p>General Exclusion 18, page 43</p>

Cover	Limits (per person unless otherwise shown) NB Euro limits and excesses are ONLY applicable to those policies sold to residents of the Republic of Ireland.	Policy Excess	Significant or unusual exclusions	Reference
Medical Emergency & Repatriation	£5,000,000 (€7,000,000)	£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 the United Kingdom. Medical cover does not apply to treatment received in England, Wales, Scotland or the Isle of Man.	Summary of Cover - page 3 Section 2: Medical Emergency and Repatriation – page 17
Cancellation & Curtailment	£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 Curtailment and Trip Interruption - page 21
Personal Luggage	£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. 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 3 Section 10: Personal Luggage - page 26
• Single article, or Pair or Set of articles	£350 (€500)	£35 (€40)		
• Valuables	£350 (€500)	£35 (€40)		
Money & 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. A written police report must be obtained within 24 hours to support the loss/theft.	Summary of Cover - page 3 Section 11: Money and Passport – page 28
• Cash	£300 (€425)	£35 (€40)		
Optional Golf Cover				
• Golf equipment	£1,000 (€1,250)	£35 (€40)	To be able to claim you must have paid have paid the additional premium to include Golf Cover Extension. 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.	Summary of Cover - page 3 Section 15-17 Optional Golf Cover –page 32
• Golf equipment Hire	£15 (€20) per day up to a maximum of £300 (€400)	NIL		
• Non refundable golfing fees	£75 (€100) per day up to a maximum of £300 (€400)	NIL		
Optional Winter Sports Cover				
• Skis, ski equipment	£500 (€700)	£35 (€40)	To be able to claim you must have paid have paid the additional premium to include Optional Winter Sports Cover Extension and be under 65 years of age. You are covered when partaking in activities outlined in the Policy Wording. Certain activities are excluded and are listed in the Policy Wording. You are not covered when engaging in organised competitions or when skiing against local authoritative warning or advice. A written report is required to support the loss/theft/ damage of equipment. For example, from the local police or from the transport carrier. This must be obtained within 24 hours of discovery.	Summary of Cover - page 3 Section 18-22 Optional Winter Sports Cover - page 34
• Ski pass	£250 (€350)	£35 (€40)		
• Ski equipment delay	£30 (€40) per day up to a maximum of £300 (€400)	NIL		
• Piste closure	£20 (€25) per day up to a maximum of £200 (€250)	NIL		
• Avalanche or landslide	£30 (€40) per day up to a maximum of £150 (€200)	NIL		

Under most Sections of the policy, claims will be subject to 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. A definition of Policy Excess is in the Meaning of Words.

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

Single Trip policies: Cancellation cover starts when You purchase this insurance or when You book Your Trip, whichever is the later. Cover for all other Sections applies for the duration of Your Trip, as stated on the Certificate, and for which You have paid the appropriate premium not exceeding 91 consecutive days

Cooling Off Period

Unless Your Trip will be completed within 1 month of buying this insurance, 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. We will refund to you any premium you have paid and will recover from you any payments we have made.

Claim Notification

In the event of a medical emergency, please phone **0844 338 5646** (from abroad +44 1444 442 631)

Making a claim on return home

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

Claim forms can be obtained from www.eaclaims.co.uk

Alternatively telephone Our Claims Helpline on 0844 338 5651 to obtain a claim form via email or post, giving Your name and 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 Limited,

Sussex House,

Perrymount 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 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. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. 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. No compensation scheme is available in the unlikely event that Europ Assistance Holding Irish Branch is unable to pay claims against it.