



**About Traveller 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.

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 5851</p> <ul style="list-style-type: none"> - any heart-related, blood circulatory or breathing condition - 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 6</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 (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"> - 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 6</p>

Age Limits	You must be under 80 at the date your insurance starts. Please note that if you are under 80 or over 65 reduced cover will apply to certain sections of the policy.	General Exclusions (1)
Residency	You must have your main home in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man and lived there for at least six of the last 12 months before you bought your policy.	Your Traveller Policy – page 3
Special Sports and Activities	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 Liability Section. Please refer to the Table on pages 24-26 of the Policy Booklet. You may be covered when you take part in certain winter sports if you have paid to extend your cover.	Optional Special Sports and Activities Cover – page 24 Optional Winter Sports Cover – page 22
Misuse of Drugs or Alcohol	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.	General Exclusions 12
Reckless or Malicious Acts	We will not pay for any claim arising or resulting from you being involved in any malicious, reckless, illegal or criminal act.	General Exclusions 8 and 10
Law and jurisdiction	This insurance is governed by the law of England and Wales, unless we agree otherwise.	General Condition 20
Emergency treatment	You must contact Europ Assistance immediately if you go into hospital or before incurring medical expenses in excess of £500, except in case of emergency	Section 2: Medical Emergency and Repatriation: What is not covered (a)
Terrorist Activity	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	General Exclusions 19

Cover	Limits (per person)	Policy Excess	Significant or unusual exclusions	Excess
Medical Emergency and Repatriation	£5,000,000	£50	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 12
Cancelling or cutting short your holiday	£5,000	£50	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 15

Your Personal Belongings and Baggage.	£2,500	£50	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 18
- Single article or Pair or Set of articles	£300	£50		
- Valuables (Limited to £50 if Insured Person is under 16)	£300	£50		
Your Personal Money and Passport	£500	£50	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 12: Money and Passport – page 20
- Cash (Limited to £50 if Insured Person is under 16)	£250	£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

Cover for cancellation starts from the date you book your trip or pay for the insurance, whichever is the later. All other sections run for the period shown on your document.

Your right to cancel

Unless Your Trip will be completed within 1 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 policy terms and conditions, whichever is the later. You will receive your full premium back provided you have not made a claim.

Cooling Off Period

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 Us in writing or by telephone.

Claim Notification

In the event of a medical emergency, please phone 0844 338 5900. You can make any other claim by calling 0844 338 5500.

Your right to complain

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

In writing at:

Quality Department
Europ Assistance
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: 020 7964 1000.

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.