

## 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
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 5847</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</p> <p>Meaning of Words – “Pre-existing Medical Condition”</p>
Dependency on others	<p>This policy will not cover any claims under Section 8 (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 or prescribed medication.</li> </ul>	<p>Important Limitations – Cancellation or Curtailment and Early Return Cover</p>
Residency	<p>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.</p>	<p>The Policy</p>
Hazardous Activities	<p>You must tell Europ Assistance if you plan to take part in any hazardous activity as cover may not be available. Certain activities are allowed subject to an extra premium being paid</p> <p>You may be covered when you take part in scuba diving and certain winter sports if you have paid to extend your cover.</p>	<p>Hazardous Activities</p> <p>General Exclusions 15</p> <p>Optional Cover for Scuba Diving</p> <p>Optional Winter Sports Cover</p>
Misuse of Drugs	<p>No section of this policy shall apply in respect of any claim arising directly or indirectly from solvent abuse or drug addiction.</p>	<p>General Exclusion 11</p>
Reckless or Malicious Acts	<p>We will not pay for any claim arising or resulting from you being involved in any malicious, reckless, illegal or criminal act.</p>	<p>General Exclusions 9 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 19</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 Excess	Significant or unusual exclusions	Policy Reference
Medical Emergency and Repatriation	£10,000,000	£100	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.	Introduction to Your Policy Benefits at a glance  Section 2: Medical Emergency and Repatriation Service
Cancelling or cutting short your holiday	£5,000	£100	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	Introduction to Your Policy Benefits at a glance  Section 8: Cancellation or Curtailment and Early Return
Your Personal Belongings and Baggage.  - Single article or Pair or Set of articles  - Valuables  (Limited to £100 if Insured Person is under 16)	£2,500  £300  £500	£50  £50  £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.	Introduction to Your Policy Benefits at a glance  Section 12: Personal Baggage
Your Personal Money and Passport  - Cash  (Limited to £50 if Insured Person is under 18)	£1,000  £200	£50  £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.	Introduction to Your Policy Benefits at a glance  Section 14: Money, Passport and Travel Documents

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 ...

#### 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...

#### Claim Notification

In the event of a medical emergency, please phone **+844 338 5873** You can make any other claim by calling **0844 338 5874** or via [www.europ-assistance.co.uk/clientclaimforms](http://www.europ-assistance.co.uk/clientclaimforms)

#### Your right to complain

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

In writing ... Quality Department, Europ Assistance Holdings Limited, Susses House, Perrymount Road, Haywards Heath, RH16 1DN

By email ... [quality@europ-assistance.co.uk](mailto: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](http://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.