



## 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>No cover is in force if you 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 (Pre-existing Medical Conditions)</p> <ul style="list-style-type: none"> <li>- any heart-related, or blood circulatory condition (e.g. stroke, high blood pressure or raised cholesterol) <b>at any time</b></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>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 4</p> <p>Meaning of Words – “Pre-existing Medical Condition”</p>
Dependency on others	<p>This policy will not cover any claims under Section 5 (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> <li>or if during the 90 days immediately prior to the commencement of the Period of Insurance they had:</li> <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 and Curtailment Cover – page 4</p>
Age Limits	You must be under 40 at the date your insurance starts.	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 Policy – page 1
Special Sports and Activities	<p>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 16 and 17 of the Policy Booklet.</p> <p>You may be covered when you take part in certain winter sports if you have paid to extend your cover.</p>	<p>Optional Special Sports and Activities Cover – page 16</p> <p>Optional Winter Sports Cover – page 14</p>
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.	<p>General Exclusions 12</p> <p>Personal Liability- page 13</p>
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, 9,10 and 11
Law and jurisdiction	This insurance is governed by the law of England and Wales, unless we agree otherwise.	General Condition 18



Significant Conditions And Exclusions		Policy Reference
Emergency treatment	You must contact Europ Assistance immediately if you go into hospital or before incurring medical expenses in excess of £500	Section 1: Medical Emergency and Repatriation: What is not covered (a)
Terrorist Activity	Except under Section 1 (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	Policy Reference
Medical Emergency and Repatriation	Bronze £5,000,000 Silver £5,000,000 Gold £5,000,000	£75 £75 £0	To be able to claim, the medical treatment must be required in an emergency and be unable to wait until you have returned your home country. Medical cover does not apply to treatment received in your home country.	Summary of Cover - page 2 Section 1: Medical Emergency and Repatriation – page 7
Cancelling or cutting short your holiday	Bronze £1,500 Silver £1,500 Gold £1,500	£75 £75 £0	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 2 Section 5: Cancellation and Curtailment– page 9
Your Personal Belongings and Baggage.	Bronze N/A Silver £1,000 Gold £1,000	N/A £75 £0	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 or checked in with a Carrier or left in the baggage hold or storage area of a Carrier.	Summary of Cover - page 2 Section 9: Personal Luggage – page 11 Meaning of Words: Secure Luggage Area – page 6
- Single article or Pair or Set of articles	Bronze N/A Silver £150 Gold £150	N/A £75 £0		
- Valuables	Bronze N/A Silver £150 Gold £150	N/A £75 £0		
Your Personal Money and Passport	Bronze N/A Silver £400 Gold £400	N/A £75 £0	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 of discovery to support the loss/theft.	Summary of Cover – page 2 Section 11: Money and Passport – page 12
- Cash (Limited to £100 if Insured Person is under 18)	Bronze N/A Silver £200 Gold £200	N/A £75 £0		
<b>Optional Winter Sports Cover</b>				
☑ Skis, ski equipment (owned)	Bronze £500 Silver £500 Gold £500	£75 £75 £0	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 14
☑ Ski pack	£30 per day up to a maximum of £300	N/A		
☑ Ski equipment delay	£30 per day up to a maximum of £300	N/A		
☑ Piste closure	£30 per day up to a maximum of £300	N/A	Piste closure cover only applies during certain months of the year	Section 17: Piste Closure – page 15
☑ Avalanche or landslide	Bronze £300 Silver £300 Gold £300	£75 £75 £0		



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 insurance document

**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. If you wish to cancel your policy, please notify the Travel Helpline on 020 7183 0885

**Claim Notification**

In the event of a medical emergency, please phone: 0844 338 6047 or 01444 442975

Claims forms can be obtained from [www.eaclaims.co.uk](http://www.eaclaims.co.uk) or by calling 0844 338 6049

**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](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**

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if we are unable to meet our obligations. More information can be obtained from the [www.fscs.org.uk](http://www.fscs.org.uk) website.