

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 a policy of personal travel insurance which provides cover, subject to certain terms and conditions, for losses as a result of specified events which may occur before or during a trip including cancellation, loss of baggage and medical expenses.

This is personal travel insurance.

Eligibility requirements

To be eligible for this insurance, the following requirements must be met:

- You must habitually reside in the UK Area (i.e. have Your main home in the UK Area and have not spent more than 6 months abroad in the year prior to purchasing the policy).
- You must be under the age of 85 years for Single Trip Comprehensive, 45 years for Single Trip Pioneer and 75 for Annual Multi-Trip policies.

Significant features and benefits

Your policy includes the following benefits which are explained in detail in the policy document:

Section	Comprehensive Cover Limits up to	Excess	Pioneer Cover Limits up to	Excess
1. Cancellation, Curtailment & Trip Interruption We will pay for the costs of your trip if you have to cancel because of the unforeseen illness or death of a close relative, or if your presence is required in the UK Area because you are called up on jury service, subpoenaed as a witness in a court of law, or your home has been severely damaged, or you are made redundant, or you are compulsorily quarantined, or if you cancel after a 12-hour delay.	£3,000	£65/25 for Loss of Deposit	£1,000	£65/25 for Loss of Deposit
2. Medical Emergency & Repatriation If you have a sudden and unforeseen accident or illness during your trip we will pay for your reasonable medical expenses and the costs of bring you back to the UK Area.	£10,000,000	£65	£10,000,000	£65
3. Emergency Dental Treatment We will pay for the cost of providing temporary treatment for the immediate relief of pain	£200	£65	£200	£65
4. Additional Accommodation & Travelling Costs We will pay for the additional accommodation and travelling costs of anyone medically required to accompany you home	£1,000	Nil	£1,000	Nil
5. Hospital Daily Benefit We will pay you a daily benefit per complete 24 hours of in-patient treatment up to a maximum amount.	£10 per complete 24 hours of inpatient treatment max £1,000	Nil	N/A	N/A
6. Travel Delay We will pay a benefit if the departure of your first outward or final inward international transport is delayed for more than 12 hours beyond the intended departure time	£20 for first full 12 hour delay then £10 for each subsequent full 12 hours, max £250	Nil	N/A	N/A
7. Missed Departure on your Outward Journey We will pay reasonable additional travelling and accommodation expenses necessarily incurred to reach your booked destination because of failure of public transport, or breakdown of or accident to the private vehicle in which you are travelling.	£600	Nil	N/A	N/A
8. Personal Luggage If your luggage is lost, stolen or damaged we will pay for the cost of replacement (less wear, tear and depreciation).	£2,000	£65	N/A	N/A

Section	Comprehensive Cover Limits up to	Excess	Pioneer Cover Limits up to	Excess
• Single Article Limit	£250	£65	N/A	N/A
Valuables Limit Limited to £100 if Insured Person is under 18)	£250	£65	N/A	N/A
9. Luggage Delay on your Outward Journey We will pay a benefit to purchase essential items if your luggage is delayed on your outward journey	£200	Nil	N/A	N/A
10. Money & Travel Document We will cover you for the loss of money you are carrying on your person or which you have left in a safety deposit box. If you lose your passport we will pay for reasonable travel and accommodation costs incurred in replacing it.	£500	£65	£250	£65
• Cash Limit	£200	£65	N/A	N/A
• Limited to £50 if Insured is under 18				
• Travel Documents	£200	Nil	£250	£65
11. Personal Liability If you become legally liable for accidentally injuring any person or damaging their property, we will cover you against all sums which you become legally liable to pay and all costs awarded to the claimant or incurred in defending the claims	£2,000,000	£65	£500,000	Nil
12. Personal Accident Covers you for loss of life, limb or sight that occurs during the trip after an accident.				
• Death Benefit	£5,000	Nil	£5,000	Nil
• Death Benefit (aged under 18 or over 65)	£1,500	Nil	£1,500	Nil
• Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes	£25,000	Nil	£5,000	Nil
• Permanent Total Disablement	£25,000	Nil	£5,000	Nil
• Permanent Total Disablement (if over 65)	£5,000	Nil	N/A	N/A
13. Legal Protection If you suffer death, illness or injury during your trip and decide to take legal action in pursuit of compensation, we will pay for legal costs and additional travel expenses.	£25,000	Nil	£5,000	£100
14. Mugging We will pay you a benefit if you have been hospitalised if you sustain actual bodily injury as a result of a mugging attack.	£50 per complete 24 hours of inpatient treatment max £500	Nil	N/A	N/A
15. Hijack Covers you if your aircraft or sea vessel is hijacked for more than 24 hours.	£100 per complete 24 hours max £1,000	Nil	N/A	N/A
16. Catastrophe We will pay for the costs of providing other similar accommodation if your booked accommodation cannot be lived in.	£500	Nil	N/A	N/A
17. Home Care	£100	Nil	N/A	N/A

Optional Winter Sports cover – Your policy can be extended to cover winter sports on payment of an additional premium

Section	Comprehensive Cover Limits up to	Excess	Pioneer Cover Limits up to	Excess
18. Cancellation or Curtailment In addition to Section 1 cover includes financial loss from unused ski passes, ski-school fees and unused ski-pack if you are certified unable to ski	£3,000	£65	N/A	N/A
19. Skis, Ski Equipment and Ski Pass In addition to Section 8 we will pay if the ski equipment owned or hired by you, or your ski-pass is lost or damaged.	£500 if owned, £200 if hired	£65	N/A	N/A
• Ski Equipment				
• Ski Pack	£75 per complete 24 hours Max of £300	Nil	N/A	N/A
• Ski Pass	£250	Nil	N/A	N/A
20. Ski Equipment delay We will pay a benefit to purchase essential items if your ski equipment is delayed on your outward journey	£20 per complete 24 hours Max £300	Nil	N/A	N/A

Section	Comprehensive Cover Limits up to	Excess	Pioneer Cover Limits up to	Excess
21. Piste Closure We will pay a benefit if lack of snow prevents you from skiing for more than 24 hours.	£20 per complete 24 hours Max £200	Nil	N/A	N/A
22. Delay due to Avalanche or Landslide If access to and from a ski resort is blocked we will pay a benefit toward reasonable extra travel and accommodation costs.	£200	£65	N/A	N/A

Business Cover

Section	Economy Cover Limits up to	Excess	Standard Cover Limits up to	Excess
23. Business Samples & Documents If your Business Sample & Document is lost, stolen or damaged we will pay for the cost of replacement (less wear, tear and depreciation).	£500	£65	N/A	N/A
24. Replacement Employee We will pay for the additional accommodation and travelling costs to enable a business colleague, where necessary, to replace you.	£1,500	£65	N/A	N/A

Optional Golf cover – Your policy can be extended to cover your golf equipment on payment of an additional premium

Section	Economy Cover Limits up to	Excess	Standard Cover Limits up to	Excess
25. Golf Equipment In addition to section 8 we will pay if the Golf Equipment owned or hired by you is lost or damaged	£1,500	£65	N/A	N/A
• Single Article Limit	£250	£65	N/A	N/A
26. Golf Equipment Hire In addition to Section 25 cover includes the hire of replacement golf equipment	£30 per complete 24 hours max £300	Nil	N/A	N/A
27. Green Fees We will pay You the proportionate value of any non-refundable: Golf Fees / Equipment Hire or Tuition Fees	£75 per complete 24 hours max of £300	Nil	N/A	N/A
28. Hole-in-One Cover We will pay You in the event of You scoring a hole in one	£75	Nil	N/A	N/A

Optional Wedding cover – Your policy can be extended to cover your Wedding on payment of an additional premium

Section	Economy Cover Limits up to	Excess	Standard Cover Limits up to	Excess
29A. Wedding Rings We will cover you for any loss or damage to the Bride's or Bridegroom's Wedding Rings.	£250 per ring	Nil	N/A	N/A
29B. Wedding Attire & Gifts We will cover you in the event of permanent loss or damage to your Wedding Attire or Gifts.	£1,500 per couple	£65	N/A	N/A
29C. Wedding Photographs & Videos We will pay reasonable costs incurred to replace your pre-booked photographer or in the event of permanent loss of the photographs.	£750 per couple	£65	N/A	N/A

Certain sections of your policy carry an excess (unless additional premium has been paid), that is the amount of any claim that you have to pay yourself. Policy excesses are applied under each section of the policy separately. When You have selected the Double Excess option, where applicable the Policy Excesses are doubled on all relevant sections.

Reduced Cover Options: If You have opted for and/or received discount for deleting section 1 (Cancellation, Curtailment & Trip Interruption) and/or for deleting sections 8 (Personal Luggage), 9 (Baggage Delay on Your Outward Journey) and 10 (Money & Travel) these sections do not apply and cover on each of those relevant sections is NIL.

Significant or unusual exclusions and limitations

There are some situations which you are not covered for. These generally involve anything you already know about before you have purchased your travel insurance policy or that is caused by deliberate or careless acts on your part. **Full details of these are given in the policy document.**

The most significant exclusions of this policy are set out below. There may be other exclusions that are significant to you, so you need to check the policy document for full details.

- You must declare all Material Facts that are likely to affect this insurance. Failure to do so may prejudice entitlement to claim. Please refer to the definition of a 'Material Fact' in the Meaning of Words.
- This policy contains restrictions on what cover is in place for claims arising from terrorist activity. Only valid claims for emergency medical expenses and Personal Accident will be paid.
- This policy contains restrictions regarding Pre-existing Medical Conditions which unless declared and accepted by the Insurers in writing prior to travel may invalidate any subsequent claim.
- This policy will NOT cover any claims under section 1 (Cancellation, Curtailment or Trip Interruption) arising directly or indirectly from a Pre-existing Medical Condition, (known to You prior to the commencement of the Period of Insurance) affecting any:
- Close Relative, who is not travelling as an insured person under this policy: or
- travelling companion who is not insured under this policy: or
- person with whom You intend to stay whilst on Your Trip.

If during the 90 days immediately prior to commencement of the period of insurance they had:

- a. required surgery, inpatient treatment or hospital consultations: or
 - b. required any form of treatment or prescribed medication: or
 - c. if they are 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
 - d. if a terminal diagnosis had been received prior to the commencement of the period of insurance
- 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).
 - No Section of this policy shall apply in respect of any person who has reached the age of 85 years at the commencement of the Period of Insurance for a Single Trip Comprehensive, 45 years for Single Trip Pioneer or 75 years for an Annual Multi-trip policy.
 - This policy contains strict limits on the length of time You can spend travelling abroad on each Trip. Please refer to the definition of the 'Trip' in the Meanings of Words. TRAVELLING OR INTENDING TO TRAVEL IN EXCESS OF THE TRIP LIMITS WILL INVALIDATE ANY CLAIMS RELATING TO THAT PARTICULAR TRIP. Trips must commence and end in the UK Area and a return ticket must have been booked prior to departure unless in relation to a One Way Trip.
 - In the event of a medical emergency you must contact the Emergency Assistance Team as soon as possible. You MUST contact them before incurring expenses in excess of £500. If you are physically prevented from contacting them immediately, you or someone designated by you must contact them within 48 hours.
 - No cover is given under Sections 1, 2, 3, 4 and 5 of this policy in respect of any claim arising from pregnancy within 10 weeks (or 16 weeks in the case of a known multiple pregnancy) of the estimated

date of delivery.

- Personal Property Claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation. Payment of any claims in respect of any one article or Pair or Set of articles will be limited to £50 unless satisfactory proof of ownership is submitted. Evidence of replacement value is not sufficient.
- We will not pay for any claim arising from any deliberately careless or deliberately negligent act or omission by You, nor for any claim arising or resulting from Your own illegal or criminal act.

Duration of cover

This policy of insurance will run for the period shown on your policy schedule.

Your right to cancel

Unless Your trip will be completed within 14 days 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. We will refund to you any premium you have paid and will recover from you any payments we have made.

Making a claim under your policy

In the event of an emergency please phone (0) 1444 442043.

To obtain a claim form, log onto the www.eaclaims.co.uk website or, alternatively, phone 00 44 (0) 871 855 2288

Return the completed claim form to the Claims Department, Europ Assistance, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN.

Complaints Procedure

In the event that you wish to register a complaint you need to write to us as follows:

For sales related matters;

The Managing Director
Atlas Insurance, 37 Kings Exchange, Tileyard Road
London N7 9AH

For claims related matters;

Quality Department
Europ Assistance Holdings Limited,
Sussex House, Perrymount Road,
Haywards Heath, West Sussex RH16 1DN
Tel: 0845 358 8008 or 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 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. 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.