

# ABOUT YOUR INSURANCE

# TRAVEL INSURANCE POLICY

keyfacts®

Scheme Reference: Insurefor I41601/i41602

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

## Who we are

This policy has been arranged by Rock Cover Services Limited (R.C.S.) on behalf of Rock Insurance Services Limited. R.C.S. is an Appointed Representative of Rock Insurance Services Limited who administers this policy and collects and holds premium as agents of the Insurers. Both companies are authorised and regulated by the Financial Conduct Authority (FCA). R.C.S.'s registration number is 529380, and Rock Insurance Services' registration number is 300317. You can check the regulatory status of either company by visiting <http://www.fca.org.uk/register> or by calling 0800 111 6768.

## Insurer

Europ Assistance S.A. acting through its Irish office (trading as Europ Assistance S.A. Irish Branch) is the insurer for your travel insurance policy. If you have taken out optional gadget cover you should note that this has been arranged by UK General Insurance 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.

## Statement of Demands and Needs

This policy will suit the demands and needs of an individual or group of people (where applicable) who are travelling to countries included within the policy terms and who wish to insure themselves against specified unforeseen circumstances/events relating to or occurring during their trip. Full details of these circumstances/events, levels of cover and terms and conditions can be found within this policy wording.

This policy will cover certain **pre-existing medical condition** contained within the waived conditions list. However if the **pre-existing medical condition** is not listed in the waived conditions, then you will need to declare your **pre-existing medical condition** to medical screening. Cover for any such medical condition will not be in place unless you have declared the condition, had it accepted in writing, and paid an additional premium.

## Eligibility requirements

The levels of cover and excesses that apply are set out in the Summary of Cover contained in the policy document. Certain sections of your policy carry an excess which means that you have to pay the first sum per person, per incident if you claim. The excess amount varies according to the section you are claiming under. The table below sets out the significant benefits and exclusions of your policy. The policy includes many other benefits, conditions and exclusions. Please read your policy wording to make sure that the cover is suitable for you.

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

- You must habitually reside in the UK (i.e. have your main home in the UK for 6 months prior to issue of the policy and are registered with a local doctor).
- You must not have reached the age of 85 years for single trip policies or 75 years for annual multi-trip policies. If you are purchasing the winter sports option, you must not have reached the age of 65 years.

## Significant features and benefits

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

### SECTION A - TRAVEL INSURANCE SUMMARY OF COVER

Cover and Excess (per section per person unless otherwise stated)	Economy Cover Limits up to	Excess	Standard Cover Limits up to	Excess	Premier Cover Limits up to	Excess
Cancellation and Curtailment	£1,000	£175	£3,000	£50	£5,000	Nil
Medical Expenses & Emergency Repatriation	Up to £10,000,000	£175	Up to £10,000,000	£50	Up to £10,000,000	Nil
Dental Expenses	£200	£175	£500	£50	£1,000	Nil
Hospital Benefit	£25 per day up to £200	Nil	£25 per day up to £400	Nil	£25 per day up to £600	Nil
Funeral Expenses	£1,000	Nil	£1,500	Nil	£2,000	Nil
Personal Effects and Baggage	£1,000	£175	£1,500	£50	£2,500	Nil
Single Item Limit	£200	£175	£300	£50	£500	Nil
Valuables Limit	£200	£175	£300	£50	£500	Nil
Delayed Baggage	£25 per day up to £200	Nil	£25 per day up to £300	Nil	£25 per day up to £500	Nil
Loss of Travel Documents	£200	Nil	£300	Nil	£500	Nil
Money & Cash	£200	£175	£300	£50	£500	Nil
Cash Limit	£200	£175	£250	£50	£300	Nil
Cash Limit if under 18	£50	£175	£100	£50	£100	Nil
Travel Delay	£25 per day up to £200	Nil	£25 per day up to £300	Nil	£25 per day up to £500	Nil
Abandonment	£750	£175	£3,000	£50	£5,000	Nil
Missed Departure	£500	£175	£750	£50	£1,500	Nil
Personal Accident						
Permanent Total Disablement	£10,000	Nil	£20,000	Nil	£30,000	Nil
Loss of Limb(s)/Eye(s)	£10,000	Nil	£20,000	Nil	£30,000	Nil
Death	£10,000	Nil	£20,000	Nil	£30,000	Nil
Death Under 18 or Over 65	£1,000	Nil	£1,000	Nil	£2,500	Nil

Cover and Excess (per section per person unless otherwise stated)	Economy Cover Limits up to	Excess	Standard Cover Limits up to	Excess	Premier Cover Limits up to	Excess
Personal Liability	£2,000,000	£175	£2,000,000	£50	£2,000,000	Nil
Legal Expenses	£10,000	£175	£15,000	£50	£25,000	Nil
Hijack	£25 per day up to £200	Nil	£25 per day up to £200	Nil	£25 per day up to £200	Nil
Mugging	£100 per day up to £1,000	Nil	£100 per day up to £1,000	Nil	£100 per day up to £1,000	Nil
Catastrophe	£25 per day up to £250	Nil	£25 per day up to £250	Nil	£25 per day up to £250	Nil
Withdrawal of Services	£25 per day up to £250	Nil	£25 per day up to £250	Nil	£25 per day up to £250	Nil
Domestic Pets	£25 per day up to £250	Nil	£25 per day up to £250	Nil	£25 per day up to £250	Nil
Pre Paid excursions	N/A	Nil	£200	Nil	£200	Nil
Home Protection	£250	Nil	£250	Nil	£250	Nil
Optional Winter Sports						
Ski Equipment - owned	£500	£175	£750	£50	£1,000	Nil
Single Item Limit	£200	£175	£300	£50	£500	Nil
Ski Equipment - hired	£200	£175	£300	£50	£500	Nil
Ski Hire	£200	Nil	£300	Nil	£500	Nil
Ski Pack	£200	Nil	£300	Nil	£500	Nil
Piste Closure	£25 per day up to £250	Nil	£30 per day up to £300	Nil	£40 per day up to £400	Nil
Delay due to Avalanche	£200	Nil	£300	Nil	£500	Nil
Optional Golf Cover						
Golf Equipment	£300	£175	£300	£50	£500	Nil
Single Item Limit	£200	£175	£200	£50	£200	Nil
Golf Equipment Hire	£10 per day up to £200	Nil	£10 per day up to £200	Nil	£10 per day up to £200	Nil
Non-refundable Golfing Fees	£25 per day up to £200	Nil	£25 per day up to £200	Nil	£25 per day up to £200	Nil
Hole in one	£50	Nil	£50	Nil	£50	Nil
Optional Cruise Pack						
Additional missed Departure	£1,000	£175	£1,000	£50	£1,000	Nil
Unused Cruise Excursion	£500	£175	£500	£50	£500	Nil
Cruise Itinerary change	£100 per port up to £500	Nil	£100 per port up to £500	Nil	£100 per port up to £500	Nil
Cabin Confinement	£100 per port up to £1,000	£175	£100 per port up to £1,000	£50	£100 per port up to £1,000	Nil
Optional Travel Disruption Cover						
Extended Travel Delay	£1,000	£175	£1,000	£50	£1,000	Nil
Extended Missed Departure	£500	£175	£500	£50	£500	Nil
Extended Catastrophe	£1,000	£175	£1,000	£50	£1,000	Nil
Optional Wedding Cover						
Additional Cancellation	£1,000	£175	£2,000	£50	£5,000	Nil
Wedding Rings	£500 Per Ring	£175	£1,000 Per Ring	£50	£5,000 Per Ring	Nil
Wedding Gifts	£1,000 Per Couple	£175	£2,000 Per Couple	£50	£5,000 Per Couple	Nil
Wedding Attire	£1,000 Per Couple	£175	£2,000 Per Couple	£50	£5,000 Per Couple	Nil
Wedding Photographs & Video	£1,000 Per Couple	£175	£2,000 Per Couple	£50	£5,000 Per Couple	Nil
Wedding Cars & Transport	£500 Per Couple	£175	£750 Per Couple	£50	£1,000 Per Couple	Nil
Cake & Flowers	£1,000 Per Couple	Nil	£2,000 Per Couple	Nil	£5,000 Per Couple	Nil

## SECTION B - OPTIONAL GADGET COVER UPGRADE

Level of Cover	Number of Gadgets Covered	Total Replacement/Repair Value for all Gadgets	Excess
1. Level 1	3 gadgets	£1,000	Up to £50
	Single Article Limit	£1,000	
	Single Article Limit for Laptop	£1,000	
2. Level 2	5 gadgets	£2,000	Up to £50
	Single Article Limit	£1,000	
	Single Article Limit for Laptop	£2,000	
3. Level 3	7 gadgets	£3,000	Up to £50
	Single Article Limit	£1,000	
	Single Article Limit for Laptop	£2,000	

### 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.

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.

- 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.
- No claim arising directly or indirectly from any **pre-existing medical condition** affecting any person travelling under this insurance will be covered unless they have been declared and accepted by the Insurers in writing prior to travel.
- This policy will NOT cover any claims under Section 5 (Cancellation & Curtailment) 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:
  - 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:
- required surgery, inpatient treatment or hospital consultations; or
  - required any form of treatment or prescribed medication.
- 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 being under the influence of alcohol (including but not exclusively having a blood alcohol reading of more than 150mg per 100ml) or drug(s).
  - No section of this policy shall apply in respect of any person who has reached the age of 85 years for single trip policies or 75 years for annual multi-trip policies.
  - 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 word 'trip' in the Definitions. IF YOU TRAVEL FOR MORE THAN THE NUMBER OF DAYS FOR WHICH YOU HAVE PAID FOR COVER, YOU WILL NOT BE COVERED AFTER THE LAST DAY FOR WHICH YOU HAVE PAID. Trips must commence and end in your home country and a return ticket must have been booked prior to departure. The policy must be bought before you leave your home country.
  - In the event of a medical emergency you must contact us as soon as possible. You MUST contact us before incurring expenses in excess of £500. If you are physically prevented from contacting us immediately, you or someone designated by you must contact us within 48 hours.
  - We only provide cover under sections 1, 3, 4 and 5 of this policy, for claims that come from complications of pregnancy and childbirth.
  - 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 bearing in mind the age of the items. 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.
  - You are automatically covered for cruise trips.

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#### **Duration of cover**

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

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#### **Your right to cancel**

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Unless your trip will be completed within 14 days of buying this insurance, you have the right to cancel any policy of insurance within 14 days from the date of issue or receipt of policy terms and conditions, whichever is the later, provided that you have not yet travelled, have made no claims and there has been no occurrence of an incident that is likely to give rise to a claim. We will refund to you any premium you have paid and will recover from you any payments we have made.

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#### **Making a claim under your policy**

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##### **Claims relating to Section A - Your Travel Insurance Policy**

In the event of an emergency please telephone 00 44 (0) 343 658 0342 or 00 44 (0) 1293 652842.

Claims forms can be obtained by calling the claims helpline on 00 44 (0) 343 658 0345, giving your name and certificate number and brief details of your claim.

##### **Claims relating to Section B - Optional Gadget Cover Upgrade**

Claims forms can be obtained by calling the claims helpline on 01285 626020 or emailing [claims@trent-services.co.uk](mailto:claims@trent-services.co.uk).

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#### **Making a complaint**

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##### **If you want to make a complaint about your policy, in the first instance please contact:**

The Compliance Manager  
Insurefor Travel Insurance  
Suite A, 3rd Floor, Griffin House, 135 High Street, Crawley, West Sussex RH10 1DQ  
or telephone: 0800 091 3768 or e-mail [admin@insurefor.com](mailto:admin@insurefor.com)

Please quote your policy number or claim reference number and give us full details of your complaint.

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:

Exchange Tower, London, E14 9SR  
Telephone: 00 44 (0) 800 023 4 567.

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we are unable to meet our obligations. This depends on the type of business, and circumstances of the claim. Insurance arranging is covered for 90% of the claim, without any upper limit. Further information can be obtained from the Financial Services Compensation Scheme by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk).

ROCK Insurance Group adheres to the Alternative Dispute Resolution Regulations 2015 EU Directive. You can access the Online Dispute Resolution Portal here (<https://webgate.ec.europa.eu/odr/main/?event=main.about.show>).