

# GOLD COVER SELECT TRAVEL INSURANCE POLICY SUMMARY

## Travel Insurance Policy Summary

This is a summary of the Gold Cover Select Travel Insurance Policy which is underwritten by ETI International Travel Protection (ETI) the UK branch of Europäische Reiseversicherung A.G. Munich, members of the Munich Reinsurance Group. It does not contain the full terms and conditions of cover, but highlights some of the policy benefits, exclusions and information. Please read the policy wording for full details.

## Type of Insurance and Cover

Travel Insurance for single trips.

Business, Golf or Wedding/Civil Partnership cover may also be included – your validation certificate will show if you've selected these options.

Cruising holidays and some wintersports and/or other hazardous sports and activities may also be included – your validation certificate will show if you've selected these options.

## Conditions

- It is essential that you refer to the important declaration for pre-existing medical conditions on page 1 in the policy wording as failure to comply with these conditions may jeopardise your claim or cover.
- You must tell us as soon as possible of any changes to your circumstances that may affect your travel insurance policy. If you do not tell us about relevant facts or changes, your policy may not be valid.

Special conditions apply to each section of your policy, please refer to the policy wording for further details.

## Policy excesses

Your policy has an excess which applies to each claim, per section, per insured person for each separate incident. The policy excess, applicable to the cover purchased is shown in the schedule of cover and limits of indemnity section of your policy wording. A policy excess waiver is available for an additional cost on request.

## Significant or unusual exclusions and limitations

- Please read carefully the exclusions shown under each section of section of your policy wording.
- Activities and practices shown in the General Exclusions are applicable to all sections of the policy wording are excluded unless shown on your validation certificate.
- Travelling to a country, specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office or the World Health organisation has advised the public not to travel to.
- Wilful, self inflicted injury, solvent abuse, alcohol abuse and the use of drugs.
- Single trip cover is not available to anyone aged over 85 years, and Annual cover can only be provided for those up to age 74.
- Unlawful actions and any subsequent legal proceedings brought against you.

## Duration of the policy

For Single Trip travel insurance this will be from the date you arrange cover until the completion of your trip, but not in any case exceeding the period shown on your validation certificate.

Cover under Annual policies does not start until the 'Start Date' on the policy validation certificate and is valid for 12 months for all travel under 31 days per trip provided there is a 2 night stay.

## Cooling off period

This Insurance is designed to cover most circumstances but You should be aware that not all eventualities are insured. Please read this document carefully. If You find the Insurance does not meet Your requirements please return this policy and proof of premium to the selling agent within 14 days of receipt but before the trip departure date. Provided no claim has been made Your premium will be refunded in full.

## Making a claim

For all claims except Legal Expenses, Scheduled Airline Failure or Dynamic Packaging Protection call on 0844 826 2645.

For Legal Expenses claims call 0117 934 2000.

For Scheduled Airline Failure or Dynamic Packaging Protection claims call 0208 776 3752.

Please read the 'what to do if you wish to make a claim' section of your policy wording.

## Financial Services Compensation Scheme (FSCS)

ETI International Travel Protection are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and £90% of the remainder of the claim.

Full details are available at [www.fscs.org.uk](http://www.fscs.org.uk).

## Complaints

Please see the Complaints Procedure set out in your policy wording.

## SUMMARY OF COVER

This is only an outline of cover. Please see Schedule of Cover and Limits of Indemnity per Insured Person in your policy wording for full details.

Section of Cover	PREMIER COVER Up to Limit of (£) per Insured Person	Excess	STANDARD COVER Up to Limit of (£) per Insured Person	Excess
Cancellation or Curtailment	£5,000	£80-£25 (loss of deposit)	£1,000	£80- £35 (loss of deposit)
Emergency Medical and Other Expenses	£7,000,000	£80	£3,500,000	£80
Hospital Benefit	£25 per day up to £200	Nil	£20 per day up to £160	Nil
Personal Possessions (unless excluded)	Up to £1,500	£50	Up to £1,000	£60
Single Article/Pair/Set Limit	£250		£200	
Valuables limit in total	£250		£200	
Delayed Baggage (excess of 12 hrs)	Up to £250 (£50 per day)	Nil	Up to £200 (£50 per day)	Nil
Personal Money (unless excluded)	Up to £500	£50	Up to £300	£60
Cash Limit	£250		£200	
Cash (aged under 18)	£100		£100	
Travel Delay	£25 first 12 hours £25 each subsequent 12 hour period up to £400	N/A	£15 first 12 hours £15 each subsequent 12 hour period up to £200	N/A
Holiday Abandonment after 48 hours	Up to £5,000	£80	Up to £1,000	£80
Hijack	£100 per day up to £1,000	Nil	£50 per day up to £500	Nil
Missed Departure	Up to £1,000	£50	Up to £500	£60
Personal Accident	£20,000		£10,000	
Death	£20,000		£10,000	
Loss of Limb(s) or Sight	£20,000		£10,000	
Permanent Total Disablement	£10,000	Nil	£5,000	Nil
Death Benefit (over 18 and under age 66)	£10,000		£5,000	
Death Benefit (under 18 and over age 65)	£5,000		£3,000	
All benefits (66 years and over)	£5,000		£3,000	
Personal Liability	£2,000,000	£200	£1,000,000	£250
Including Rented Accommodation Limit	£100,000		£100,000	
Legal Expenses	Up to £20,000	£200	Up to £10,000	£250
Catastrophe Cover	Up to £1,000	£50	Up to £500	£60
Scheduled Airline Failure and Dynamic Packaging Protection	Up to £2,000	Nil	Up to £1,000	Nil
<b>WINTERSPORTS COVER available upon payment of an additional premium and shown on the validation certificate</b>				
Winter Sports Equipment owned/hired	Up to £500	£50	Up to £300	£60
(incl. Single Article/Pair/Set Limit)	Up to £200 in total	£50	Up to £200 in total	£60
Winter Sports Equipment Hire	£50 per day up to £500	Nil	£30 per day up to £300	Nil
Ski Pack	£50 per day up to £500	Nil	£30 per day up to £300	Nil
Piste Closure	£50 per day up to £500	Nil	£30 per day up to £300	Nil
Avalanche Closure	Up to £500	£50	Up to £300	£60
<b>ADDITIONAL COVERS available subject to an additional premium and shown on the validation certificate</b>				
Wedding/Civil Partnership Cover	Up to £1,500	£50	Up to £750	£60
Golf Cover	Up to £1,500	£50	Up to £750	£60
Business Cover	Up to £1,500	£50	Up to £750	£60

Full details of policy cover can be found in the Policy wording.

<b>Healthline</b>	
Health Line (for pre-existing medical screening)	Tel: 0844 826 2700