

Travel Insurance

Insurance Product Information Document

Company: ERV T/A ETI-International Travel Protection

The United Kingdom branch of Europäische Reiseversicherung A.G. (ERV) an Ergo Company incorporated and regulated under the laws of Germany authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN - www.bafin.de) and the Prudential Regulation Authority and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Firm's reference number 220041. Registered in England & Wales.

Legal Expenses Cover: DAS Legal Expenses Insurance Company Limited

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm's reference number 202106. Registered in England & Wales.

Product: Client Holiday Travel Insurance – Single Trip

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This insurance provides a package of travel insurance benefits to cover a single trip within the geographical area and the cover dates you have chosen.



What is insured?

- ✓ **Cancellation** – up to £1,500
- ✓ **Cutting Short Your Trip** – up to £1,500
- ✓ **Emergency Medical Expenses incl 24/7 Assistance** – up to £2 million (European trips)/ £1,500* (UK trips)
- ✓ **Personal Accident** – up to £15,000
- ✓ **Missed Departure** – up to £300 (European trips)/ £100 (UK trips)
- ✓ **Travel Delay** – up to £60
- ✓ **Personal Baggage** – up to £1,500
- ✓ **Baggage Delay** – up to £100
- ✓ **Personal Money** – up to £200
- ✓ **Loss of Passport** – up to £200
- ✓ **Personal Liability** – up to £2 million
- ✓ **Legal Costs and Expenses** – up to £25,000

*£2,500 for policies issued for travel commencing on or after 1st January 2019



What is not insured?

- ✗ Some sections of the policy may be subject to an excess unless otherwise specified in your policy. This is the amount you pay when you make a claim.
- ✗ Certain pre-existing medical conditions – please check your policy wording for more information.
- ✗ Travelling against medical advice or with the intention of obtaining medical treatment abroad.
- ✗ The policy includes restrictions regarding the health of close relatives and friends upon whom your trip may depend, even if they are not being insured by this policy.
- ✗ Certain hazardous sports and activities may not be covered under this policy – see policy wording for further details.
- ✗ Circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) that might result in a claim.
- ✗ Medical treatment which can wait until you return home.
- ✗ Private medical treatment unless agreed by us.
- ✗ Personal baggage claims will be paid based on the value at today's prices less a deduction for wear, tear and depreciation (loss of value).
- ✗ Any claim for personal baggage where you have not taken steps to prevent loss.



Are there any restrictions on cover?

- ! Only available to residents of the United Kingdom and Isle of Man
- ! Single Trip policies
 - There is no maximum age
 - Maximum trip limit 17 days



Where am I covered?

- ! You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your policy schedule.



What are my obligations?

- You must be fit to undertake any trip to be covered under the policy.
- Ensure the policy meets your needs.
- You must take care to protect yourself and your property.
- You must tell us as soon as reasonably possible of any event which may result in a claim.
- If you need medical assistance while abroad, you must contact us before going to a medical facility (other than a pharmacy), or as soon as you can.



When and how do I pay?

The premium must be paid prior to the effective date of the insurance policy. You will be asked to pay in full by credit/debit card or pre-agreed payment method.



When does the cover start and end?

Single Trip policies start when you make the premium payment and it is accepted by us. These policies end on the date of your return from your trip as set out in the policy schedule.



How do I cancel the contract?

You can cancel this policy at any time. If you cancel within 14 days of receipt of your policy documents, we will cancel the policy and refund your premium in full provided that you have not already taken your trip, made a claim or intend to make a claim.

To cancel the policy, please contact your issuing agent (refer to the contact details on your policy documents).