

## Personal Travel Insurance 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 Great Lakes Reinsurance (UK) SE. Benefits and services under this policy are provided by Collinson Insurance Services Limited. Collinson Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. The above details can be checked on the Financial Services Register at:  
<http://www.fsa.gov.uk/register/home.do>.

**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.

Cover	Limits (per person unless otherwise shown)	Policy Excess	Significant or unusual exclusions	Reference
<b>Medical Emergency &amp; Repatriation</b>	£10,000,000	£35	To be able to claim, the medical treatment must be required in an emergency and be unable to wait until you have returned to your home country.  Medical cover does not apply to treatment received in your home country.	Summary of Cover - page 3 Section 2: Medical Emergency and Repatriation – page 10
<b>Cancellation, Curtailment &amp; Trip Interruption</b>	£3,500 (Optional upgrade £7,500)	£35	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 3 Section 6: Cancellation Curtailment and Trip Interruption – page 12

Cover	Limits (per person unless otherwise shown)	Policy Excess	Significant or unusual exclusions	Reference
<b>Personal Luggage</b> <ul style="list-style-type: none"> <li>• Single article, or Pair or Set of articles</li> <li>• Valuables</li> </ul>	£2,000 £200  £200 (limited to £100 if under 16)	£35 £35  £35	<p>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.</p> <p>The amount payable will include an allowance for wear and tear and loss of value.</p> <p>Personal property left in vehicles must be stored in a secure luggage area - 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.</p>	Summary of Cover - page 3 Section 9: Personal Luggage – page 15
<b>Money &amp; Passport</b> <ul style="list-style-type: none"> <li>• Money</li> <li>• Cash</li>   <li>• Passport</li> </ul>	£500 £500 (limited to £50 if under 16) £100	£35 £35  £35	<p>To be able to claim, cash must be kept with you at all times or be in a locked safety deposit facility.</p> <p>A written police report must be obtained within 24 hours of discovery to support the loss/theft.</p>	Summary of Cover - page 3 Section 10: Money and Passport – page 16
<b>Petcare cover</b> (For trips to Zone 1 or 2 countries only)	£2,500 (inc VAT)	Nil	<p>To be able to claim for necessary veterinary treatment for your domestic pet dog or cat that you have taken on a trip with you it must be in good health at commencement of the trip and must have had all necessary inoculation, microchips and documentation.</p> <p>This section does not cover the repatriation of your pet, or trips solely within your home country.</p>	Summary of Cover – page 3 Section 14 Petcare Cover – page 18

## 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.

Significant Conditions And Exclusions	Policy Reference
<p><b>Medical Conditions</b> - existing prior to purchasing, during the period of insurance or when renewing this policy</p>	<p>Important Health Requirements – page 5</p> <p>Meaning of Words – Pre-existing Medical Condition, page 8</p> <p>Cancellation, Curtailment and Trip Interruption Cover, What is not covered – page 14</p> <p>General Conditions 1 and 4, page 22</p>
<p><b>Dependency on Others</b></p>	<p>Cancellation, Curtailment and Trip Interruption Cover, What is not covered – page 14</p>

If yourself 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, you will need to declare this to us by phoning **01444 442 997**

- 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: and/or**
- any heart or blood circulatory condition (e.g. stroke, high blood pressure or raised cholesterol) that has occurred **at any time.**

**No claim arising directly or indirectly from a pre-existing medical condition affecting you will be covered unless:**

- You have declared ALL Pre-existing Medical conditions to us; and
- You have declared any changes in your health or prescribed medication; **and**
- We have accepted the conditions for insurance in writing.

Each insured person who has a pre-existing medical condition must make a medical health declaration before each period of insurance and, if there are any changes in your health or prescribed medication, prior to commencement of the period of insurance or departing on any trip. **Failure to declare ALL pre-existing medical conditions that are relevant to the insurance may invalidate the policy.**

You must inform us of any change in your circumstances, happening after the policy has been issued and before you travel.

This policy will NOT cover any claims under Section 6 (Cancellation, Curtailment or Trip Interruption) 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 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;

Significant Conditions And Exclusions		Policy Reference
	<p><b>or</b></p> <p>if during the 90 days immediately prior to the commencement of the period of insurance they had:</p> <p>a) required surgery, inpatient treatment or hospital consultations; or</p> <p>b) required any form of treatment, been taking (or should have been taking) any prescribed medication (including ongoing medication by repeat prescription)</p>	
<b>Age Limits</b>	No Section of this policy shall apply in respect of any person who for Single Trip Policies over 31 days or outside of Europe (shown as Zones 1 and 2) or for any Annual Multi Trip or Long Stay policies has reached the age of 80 years at the commencement of the period of insurance.	<p>Meaning of Words – Geographical Limits - pages 6 and 7</p> <p>General Exclusions 1, page 23</p>
<b>Residency</b>	You must have your main home in Great Britain or Northern Ireland, (Your Home Country) (or, on payment of an additional premium, the Republic of Ireland) and lived there for at least six of the last 12 months before You bought Your policy. Your trip must also begin and end in your home country.	<p>Your Travel Policy – page 3</p> <p>Meaning of Words – “Home Country” and “Trip” page 7 and 8</p>
<b>Special Sports and Activities</b>	<p>This policy specifically excludes participating in or practising for certain sports and activities as shown in the table on pages 20, 21 and 22 of your policy.</p> <p>This policy excludes participating or practicing in any Winter Sports.</p>	<p>Sports and Activities Cover, pages 20 to 22</p> <p>General Exclusions 17 and 18, page 23</p>
<b>Misuse of Drugs or Alcohol</b>	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 or drug(s).	General Exclusion 14, page 23
<b>Reckless or Malicious Acts</b>	We will not pay for any claim arising or resulting from you being involved in any malicious, reckless, illegal or criminal act, including climbing, moving or jumping from one balcony to another.	General Exclusions 10 - 13, page 23
<b>Law and jurisdiction</b>	This insurance is governed by the law of and , unless We agree otherwise.	<p>Your Travel Policy page 3</p> <p>General Condition 20, Page 23</p>
<b>Emergency treatment</b>	You MUST contact us immediately if you go into hospital or before incurring medical expenses in excess of £500.	Medical Emergency and Repatriation Cover– what is not covered (a), page 10
<b>Terrorist Activity</b>	This insurance excludes any loss or expense of whatsoever nature directly or indirectly caused by, resulting from terrorist activity except under Section 2 (Medical Emergency and Repatriation) and Section 12 (Personal Accident).	General Exclusion 22, page 24
<b>Trip Limits</b>	Trips must commence and end in your home country.	Important Notes ‘Trip Limits’ page 4

Under most sections of the policy, claims will be subject to 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. A definition of policy excess is in the Meaning of Words.

#### **Duration of Cover:**

**Single Trip policies:** Cancellation cover starts when you purchase this insurance or when you book your trip, whichever is the later. Cover for all other sections applies for the duration of your trip, as stated on your booking confirmation invoice, not exceeding 93 consecutive days.

**Annual Multi- trip policies:** Cover applies as per Single Trip policies and the individual trip limit is 93days, however the period of insurance is for 12 months during which you are covered for each trip you book and undertake within that period, on condition that:

- Irrespective of the number of individual trips you undertake in each period of insurance, that maximum number of days must not exceed 183.

**Long Stay policies:** Cancellation cover starts from the date of issue of the Booking Confirmation Invoice. Cover for all other Sections applies for the duration of Your Trip, as stated on the Booking Confirmation Invoice, and for which You have paid the appropriate premium. This policy covers one Trip which is longer than 3 months with cover ceasing upon return to Your Home Country and on condition that:

- For each person aged up to and including 79 years the maximum duration of any Trip is limited to 12 consecutive months in Zone 1 or 2 only (with a maximum of 183 days spent in Switzerland or Turkey)

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.

This policy of insurance will run for the period shown on your holiday booking form.

For single trip and annual multi trip policies, limited cover can apply to trips solely within your home country provided you have booked **five consecutive nights** in paid accommodation away from home. Please refer to the "Home Country Cover" section on page 20 of your policy.

**Cooling Off Period:** Unless your trip will be completed within 1 month of buying this insurance, you have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to you any premium you have paid and will recover from you any payments we have made.

**Claim Notification:** In the event of a medical emergency, please phone **01444 442 997** (from abroad 00 44 1444 442 997)

**Making a claim on return home:** Claim forms can be obtained from [www.intana-assist.com/claims](http://www.intana-assist.com/claims)

Alternatively telephone our Claims Helpline on 01444 442 997 to obtain a claim form via email or post, giving your name and policy number, and brief details of your claim.

**Your right to complain:** If you wish to register a complaint, please contact us:

**In writing:** Quality Department, Intana, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN

**By phone:** 01444 442 010

**By email:** [quality@intana-assist.com](mailto:quality@intana-assist.com)

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, Harbour Exchange Square, London, E14 9SR. Telephone: 0800 0234 567 or 0300 1239 123

**Financial Compensation Scheme:** Collinson Insurance Services Limited and Great Lakes Reinsurance (UK) SE are both covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if either are unable to meet their obligations. More information can be obtained from the [www.fscs.org.uk](http://www.fscs.org.uk) website.



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