

Travel Insurance

Insurance Product Information Document

Company: This policy is underwritten by ETI-International Travel Protection, the United Kingdom branch of Europäische Reiseversicherung A.G. 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, and DAS Legal Expenses Insurance Company Limited, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. Registered in England & Wales.

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Product: Single trip travel insurance

This document is a summary of the insurance contract. Please see the policy documents for the full cover, terms, conditions and limits of the insurance contract.

Policy number: 715UHC18

Sold by: Global Travel Insurance Services Ltd

What is this type of insurance?

This insurance provides a package of travel insurance benefits to cover a single trip within the Geographical areas and the cover dates you have chosen



What is insured?

- ✓ **Cancellation** – up to £5,000.



What is not insured?

- ✗ Circumstances known to you before you purchased this insurance which could reasonably have been expected to lead to cancellation of the trip.
- ✗ 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 hazardous sports and activities may not be covered under this policy – see the policy wording for further details.
- ✗ You drinking too much alcohol, or any form of alcohol abuse, where it is reasonably foreseeable that such consumption could result in a serious impairment of your faculties and/or judgement.



Are there any restrictions on cover?

- ! Only available to residents of the United Kingdom for travel within the United Kingdom.
- ! You do not need to declare your medical conditions, but for you to be covered for any medical conditions you have or have had, you must be able to comply with certain Special conditions. See the policy wording for further details.



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 document.



What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out or making changes to your policy.
- Read your policy carefully to ensure you have the cover you need and it meets your requirements.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover such as a change in health, or if it is likely you will need to make a claim.



When and how do I pay?

The premium can be paid by debit or credit card before the effective date of the insurance policy.



When does the cover start and end?

Cancellation cover under single trip policies starts upon payment of premium and ends on the date of your departure.