



## INSURANCE

### Global Travel Insurance Services Limited

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#### INSURANCE PRODUCT SUITABILITY

This leaflet contains the Key Features of the cover provided. This insurance is suitable for multiple round trips starting and finishing in the UK & Channel Islands of no more than 31 days duration, for persons whose age is 80 years or less on the date of purchase, other than for trips outside of Europe as defined where the limit is 75 years. This insurance is only available to persons who are permanently resident and domiciled in the UK & Channel Islands. If you would like more information or are unsure of any details contained herein, you should ask Global Travel Insurance Services Ltd for further advice. **UK COVER:** The insurance covers any trips that have been pre booked and for which the duration exceeds 1 night. **TRIP ELIGIBILITY:** This insurance provides travel insurance for multiple round trips which all start and finish in the UK for which the duration of each does not exceed 31 days.

#### INSURANCE PRODUCT DISCLOSURE

**Cancellation Rights** This is your insurance summary. A full policy wording will be sent to you on receipt of your application form and the required premium. Please read it carefully to ensure it meets your requirements. If the cover does not meet your requirements, please notify us within 14 days of receiving your policy documents and return all your documents for a refund of your premium. If during this 14 day period you have travelled, made a claim or intend to make a claim then we can recover all costs that you have used for those services. Please note that your cancellation rights are no longer valid after this initial 14 day period.

**Claims** Claims are handled by **ERGO Travel Insurance Claims, Davies Building, PO Box 1392, Preston, PR2 0XE. Email: [travelclaims@davies-group.com](mailto:travelclaims@davies-group.com) Tel: 01612 198702**, who act on behalf of the Insurers and not the customer in relation to any claim. **Applicable Law** You are free to choose the law applicable to this contract. Your policy will be governed by the law of England and Wales unless you and we have agreed otherwise. For essential travel advice and tips visit the Foreign Office website, <https://travelaware.campaign.gov.uk>

#### PRE EXISTING MEDICAL CONDITIONS

This **Policy** may not provide cover for **Pre-existing Medical Conditions**, so it is important that **You** review and respond to the questions below in order to have the full protection of **Your Policy**. If **You** do not take the appropriate action, or if **You** withhold information which **We** should reasonably be made aware of when considering the provision of cover, then **Your Policy** may be cancelled, or **Your** claim rejected or not fully paid.

##### If **You** are travelling within the **United Kingdom**

Please consider the following questions in relation to **You**, anyone to be covered by this **Policy**, or any **Colleague**:

1. Are **You** aware of any reason why **Your** trip could be cancelled or cut short, such as **Your** health or the health of a **Relative** or **Colleague** or someone with whom **You** are going to travel or stay
2. Are **You** travelling:
  - a. against the advice of a **Medical Practitioner**, or
  - b. for the purpose of obtaining medical treatment?
3. Have **You** been given a terminal prognosis?
4. Are **You** receiving or awaiting investigation or treatment for any **Bodily Injury**, illness or disease as a hospital day case or in-patient or have an undiagnosed condition or set of symptoms?

If **You** answer YES to any of the above 4 questions, then **Your Pre-existing Medical Conditions** will not be covered by this **Policy** and **We** are unable to extend the cover to do so. If **You** are within Your 14 day cooling off period and **You** decide this **Policy** is no longer suitable for **Your** needs, **You** may be entitled to a full refund of the premium paid.

Please contact the holiday company that **You** purchased the **Policy** from to discuss this further.

If **You** answer NO to the above 4 questions, then please also proceed to questions 5 and 6 below to complete the assessment.

5. If **You** are on prescribed medication, are **Your** medical condition(s) stable and well controlled?
6. If **You** suffer from stress, anxiety, depression or any other mental or nervous disorder, have **You** received written confirmation (at **Your** cost) that **You** are fit enough to take this trip by either:
  - a. **Your** GP, or
  - b. a registered mental health professional (e.g. if **You** are under the care of a Community Mental Health Team), or
  - c. a consultant specialising in the relevant field?

If **You** answer YES to question 5 and 6 above, then **You** do not need to contact **Us** with details of **Your Pre-existing Medical Conditions**, and **Your** insurance **Policy's** standard terms, conditions and exclusions will apply.

If **You** answer NO to question 5 or 6 above, then **Your Pre-existing Medical Conditions** will not be covered by this **Policy** and **We** are unable to extend the cover to do so. If **You** are within Your 14 day cooling off period and **You** decide this **Policy** is no longer suitable for **Your** needs, **You** may be entitled to a full refund of the premium paid. Please contact the holiday company that **You** purchased the **Policy** from to discuss this further.

##### If **You** are travelling outside of the **United Kingdom**

Please consider the following questions in relation to **You**, anyone to be covered by this **Policy**, or any **Colleague**:

1. Have **You** had a medical condition that **You** presented to **Your** GP or other medical professional within the last 12 months?
2. Are **You** taking prescribed medication?
3. Do **You** have, or have **You** had any medical condition that is still requiring periodic review?
4. Are **You** awaiting any tests, treatment, investigation, referral or the results of these or have an undiagnosed condition or set of symptoms?

If **You** answer YES to any of the above 4 questions, please contact MediScreen on **0344 892 1698** to discuss extending cover for **Your** health conditions. If **We** can extend cover, **We** may charge an additional premium for doing so. **Your Pre-existing Medical Conditions** will not be covered, unless **You** tell **Us** about them and **We** accept them in writing, and **Your Policy** may be cancelled, or **Your** claim rejected or not fully paid. MediScreen's office hours are 9am to 5pm Monday to Thursday and 9am to 4pm Friday excluding Bank Holidays.

**Important note:** this applies to all destinations, excluding trips solely within the **United Kingdom**.

**You** must also notify MediScreen immediately on **0344 892 1698** if there is any change in **Your** medical circumstances between the date **You** first purchased **Your** insurance **Policy** and the date **Your** holiday is due to begin. If **You** do not take the appropriate action, or if **You** withhold information which **We** should reasonably be made aware of when considering the provision of cover, then **Your Policy** may be cancelled, or **Your** claim rejected or not fully paid. If **We** can extend cover, **We** may charge an additional premium for doing so.

If **Your** trip is solely within the **United Kingdom** then **You** must obtain confirmation from **Your** Medical Practitioner that **You** are fit enough to take the trip and this must be noted on **Your** medical records so that in the event of a claim **You** are able to provide this evidence if required by **Us**. Failure to do so may invalidate **Your Policy**.

**You** must also tell **Us** as soon as reasonably possible if **You** are no longer a resident in the **United Kingdom**.

## MAIN EXCLUSIONS & CONDITIONS

The following represents only the main exclusions. The policy document sets out all of the conditions and exclusions. A copy of the full policy wording is available on request in writing prior to application.

## OTHER GENERAL EXCLUSIONS

Claims arising from (1) Winter sports, any hazardous pursuits, any work of a non sedentary nature, unless the appropriate additional premium has been paid. (2) Self inflicted injury or illness, suicide, alcoholism or drug abuse, sexual disease. (3) War, invasion, acts of foreign enemies, hostilities or warlike operations, civil war, rebellion, Terrorism, revolution, insurrection, civil commotion, military or usurped power but this exclusion shall not apply to losses under the Emergency Medical & Repatriation Expenses Section unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any Trip. (4) Failure or fear of failure or inability of any equipment or any computer program. (5) Bankruptcy/liquidation of any tour operator, travel agent, airline, transportation company or accommodation supplier. (6) Travelling to countries or regions where the Foreign, Commonwealth & Development Office (FCDO) or WHO has advised against travel. (7) Your failure to contact the Medical Screening Line where required. (8) Any epidemic or pandemic as declared by the World Health Organisation (WHO). (9) Any Coronavirus including but not limited to COVID-19, or any related/mutated form of the virus. This exclusion does not apply to COVID-19 claims under item 11 - COVID-19 cover. 10. Your failure to have any recommended inoculations, vaccines (including COVID-19 where it has been offered to you) or medications relating to **your destination prior to your trip.**

## SUMMARY OF COVER

The following represent the Significant and Key Features of the policy including Exclusions and Limitations that apply per person. A full copy of the policy document is available on request.

**Policy Excesses:** The amount of each claim for which insurers will not pay and for which you are responsible. The excess as noted in the policy summary applies to each and every claim per insured person under each section where an excess applies.

### CANCELLATION OR CURTAILMENT up to £3,000

If you have to cancel or cut short your trip due to illness, injury, redundancy, jury service, the police requiring you to remain at or return to your home due to serious damage to your home, you are covered against loss of travel and accommodation costs. **Policy Excess £100.**

### DELAYED DEPARTURE up to £3,000

If your outward or return trip is delayed for more than 12 hours at the final departure point to or from UK due to adverse weather conditions, mechanical breakdown or industrial action, either (a) £25 for each full 12 hours delay up to a maximum of £100, or (b) the cost of the trip up to £3,000 if you elect to cancel after 12 hours delay on the outward trip from the UK. **Policy Excess £100 (b) only.**

### MISSED DEPARTURE up to £800 (£200 for UK trips)

Additional travel and accommodation expenses to enable you to reach your overseas destination if you arrive too late at your final UK outward departure point due to failure of the vehicle in which you are travelling to deliver you to the departure point caused by adverse weather, strike, industrial action, mechanical breakdown or accident to the vehicle. **No Policy Excess.**

### PERSONAL ACCIDENT up to £15,000

A cash sum for accidental injury resulting in death, loss of sight, loss of limb or permanent total disablement. **No Policy Excess.**

### EMERGENCY MEDICAL & REPATRIATION EXPENSES up to £10,000,000

The cost of hospital and other emergency medical expenses incurred abroad, including additional accommodation and repatriation expenses. Limit £350 for emergency dental treatment and £2,500 Local Funeral Expenses outside of the UK. Limit £100 for taxi fares and telephone calls. **Policy Excess £100**

### HOSPITAL BENEFIT up to £500

An additional benefit of £25 per day for each day you spend in hospital abroad as an in-patient. **No Policy Excess.**

### MUGGING BENEFIT up to £500

A benefit of £50 per full 24 hours. **No Policy Excess.**

### PERSONAL POSSESSIONS up to £1,500

Covers accidental loss, theft or damage to your personal luggage subject to a limit of £250 for any one article, pair or set and an overall limit of £250 for valuables such as cameras, Jewellery, furs, etc. Delayed luggage, up to £100. **Policy Excess £75.**

### PERSONAL MONEY up to £250

Money, travel tickets and travellers cheques are covered up to £250 against accidental loss or theft. Limit £50 for children under 16. **Policy Excess £50 (Nil under 16).**

### LOSS OF PASSPORT AND/OR VISA EXPENSES up to £250

If you lose your passport or visa or it is stolen whilst abroad you are covered for additional travel and accommodation costs incurred in obtaining a replacement. **No Policy Excess.**

### PERSONAL LIABILITY up to £2,000,000

Covers your legal liability for injury or damage to other people or their property, including legal expenses (subject to the laws of England and Wales). **Policy Excess £100.**

### LEGAL EXPENSES up to £25,000

To enable you to pursue a third party following injury. **No Policy Excess**

### COVID-19 COVER

**Cancellation & curtailment** up to £3,000 following a diagnosis of COVID-19 arising within 14 days of the booked departure date or being denied boarding.

**Emergency medical and repatriation expenses** up to £1,000,000 outside the United Kingdom following a diagnosis COVID-19 including being denied boarding on the return journey. Including a benefit of £30 for each complete 24 hour period up to £300 where ordered into self-isolation by Government authority.

### HIJACK BENEFIT up to £500

A benefit of £50 per full 24 hours. **No Policy Excess.**

## OPTIONAL ADDITIONAL COVER SECTIONS available for an additional premium

### CRUISE up to £4,550

**Cruise Cabin Confinement Benefit up to £50** A benefit of £25 for each full 24 hours that you are confined in your cabin.

**Missed Port Departure up to £1,500** Additional travel and accommodation expenses to enable you to reach your ship at the next port if you arrive too late at your port of embarkation due to failure of the vehicle in which you are travelling to deliver you to the departure point caused by adverse weather, strike, industrial action, mechanical breakdown or accident to the vehicle.

**Unused excursions up to £150** Covering the cost of pre-paid excursions that you are unable to use as a result of your confirmed cabin confinement arising as a result of illness or injury.

**Increased Personal Possessions up to £2,000** Limit £750 for any one article pair or set and an overall limit of £750 for valuables such as cameras, Jewellery, furs, etc. Limit £150 for Evening Wear.

**Policy Excess £50** other than Cruise Cabin Confinement Benefit and Evening Wear.

### WINTER SPORTS up to £3,250

**Winter Sports Equipment Replacement or Repair** Limit £750 following loss, theft or damage.

**Hired Winter Sports Equipment** A Benefit of £30 for each completed 24-hours up to £450 following loss, theft or damage.

**Delay of Hired Winter Sports Equipment** A benefit of £30 for each completed 24-hours up to £450.

**Loss or Theft of Ski Pass** Up to £250.

**Ski Pack Up to £450** A benefit of £30 for each completed 24-hours following injury.

**Piste Closure** £30 for each completed 24-hours up to £450.

**Avalanche or Landslide** up to £450.

**Policy Excess £100** other than Loss, Theft or Damage to Hired Winter Sports Equipment, Delay of Hired Winter Sports Equipment, Ski Pack or Piste Closure

## DEFINITION OF GEOGRAPHICAL AREAS

**AREA 1. UNITED KINGDOM** - England, Scotland, Wales, Northern Ireland and the Isles of Scilly

**AREA 2. EUROPE** - Includes Republic of Ireland, Channel Islands, Isle of Man, as well as: Albania, Andorra, Armenia, Austria, Azerbaijan, the Azores, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, the Faroe Islands, Finland (including Lapland), France, Georgia, Germany, Gibraltar, Greece (including Greek Islands), Hungary, Iceland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Malta, Moldova, Monaco, Montenegro, the Netherlands, North Macedonia, Norway, Poland, Portugal, Romania, the Russian Federation, San Marino, Serbia, Slovakia, Slovenia, Spain (including Balearic Islands and Canary Islands), Sweden, Switzerland, Turkey, Ukraine and the Vatican City.

**AREA 3. WORLDWIDE - excluding USA, Canada, Mexico and the Caribbean** - All countries of the world except: Anguilla, Antigua and Barbuda, Aruba, Bahamas, Barbados, Bermuda, Bonaire, St Eustatius and Saba, Canada, Caribbean Islands, Cayman Islands, Cuba, Curaçao, Dominica, Dominican Republic, Grenada, Guadeloupe, Haiti, Jamaica, Martinique, Mexico, Montserrat, Netherlands Antilles, Puerto Rico, St Barthelémy/St Barts, St Croix, St Kitts and Nevis, St Lucia, St Maarten/St Martin, St Pierre and Miquelon, St Thomas, St Vincent and the Grenadines, Trinidad and Tobago, Turks and Caicos Islands, the United States of America, Virgin Islands (UK) and the Virgin Islands (US).

**AREA 4. WORLDWIDE - including USA, Canada, Mexico and the Caribbean** - All countries of the world.

**No Cover Countries** Afghanistan, Belarus, Burundi, Central African Republic, Chad, Ethiopia, Iran, Iraq, , Liberia, Libya, Myanmar, North Korea, South Sudan, Sudan, Syria, The Russian Federation, Ukraine and Yemen