

MULTI TRIP PREMIER TRAVEL INSURANCE 2024



INSURANCE

Global Travel Insurance Services Limited

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This insurance is arranged by Global Travel Insurance Services Ltd who is authorised and regulated by the Financial Conduct Authority (firm reference 305686) being permitted to advise and arrange general insurance contracts. Our status can be checked on the Financial Conduct Authority Register by visiting www.fca.org.uk or calling 0845 606 9966.

This insurance is underwritten by ERGO Travel Insurance Services Ltd on behalf of Great Lakes Insurance UK Limited. Great Lakes Insurance UK Limited is a company incorporated in England and Wales with company number 13436330 and whose registered office address is 10 Fenchurch Avenue, London, United Kingdom, EC3M 5BN. Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 955859. You can check this on the Financial Services Register by visiting: <https://register.fca.org.uk>. ERGO Travel Insurance Services Ltd (ETI) is registered in England and Wales, company number 11091555. Authorised and regulated by the FCA, register number 805870 and registered office: 10 Fenchurch Avenue, London, EC3M 5BN.

DEMANDS AND NEEDS

This insurance policy will suit the demands and needs of an individual or group (where applicable) who have no excluded pre-existing medical conditions, are travelling in countries included within the policy terms and who wish to insure themselves against unforeseen events detailed in the cover section below. Subject to the terms, conditions and maximum specified sums insured.

IMPORTANT: We will not provide you with advice about the suitability of this product for your individual needs but will be happy to provide you with factual information. We summarise below the details of the insurance cover provided which also includes 24-hour emergency service from Towergate Assistance. A summary of the cover is detailed below. Full details of the key benefits, conditions and exclusions will be included in the Policy Document, Table of Benefits and Insurance Product Information Document (IPID), copies of which will be sent to you with your policy documents. In any event you may ask for specimen copies of the policy wording should you wish to examine this in advance.

SUMMARY OF COVER

| Section and Cover | Limits | Excess |
|--|--|---|
| Cancellation | £3,000 | £100 |
| Travel Delay & Abandonment | <ul style="list-style-type: none"> • £25 for each completed 12-hours delay up to £100 Delay Benefit (outside of the United Kingdom) • £3,000 after a completed 12-hours delay Abandonment (outside of the United Kingdom) | <ul style="list-style-type: none"> • Nil Delay Benefit • £100 Abandonment |
| Missed Departure | <ul style="list-style-type: none"> • £200 (United Kingdom) • £800 (outside of the United Kingdom) | Nil |
| Personal Accident | <ul style="list-style-type: none"> • £15,000 reduced to £1,000 for children aged up to 15-years & £7,500 adults aged 66-years plus Death • £15,000 Loss of Limb(s) and / or Eye(s) • £15,000 reduced to Nil for children aged up to 15-years | Nil |
| Medical & other expenses including curtailment | £10,000,000, sub-limited as follows: <ul style="list-style-type: none"> • £350 Emergency Pain Relief Dental Expenses (outside of the United Kingdom) • £2,500 Local Funeral Expenses (outside of the United Kingdom) • £100 Emergency Telephone Calls & Taxi Fares • £2,500 Additional Travel Expenses (United Kingdom) • £50 United Kingdom Prescription Charges • £300 United Kingdom Physiotherapy & Chiropractic Charges • £50 for each completed 24-hours up to £500 Mugging Benefit | <ul style="list-style-type: none"> • Nil Emergency Telephone Calls & Taxi Fares • Nil United Kingdom Prescription Charges • Nil United Kingdom Physiotherapy & Chiropractic Charges • Nil Mugging Benefit • £100 All Other Claims under this Section |
| Hospital Benefit | <ul style="list-style-type: none"> • £15 for each completed 24-hours up to £300 Hospital Benefit (United Kingdom) • £25 for each completed 24-hours up to £500 Hospital Benefit (outside United Kingdom) | Nil |
| Personal Possessions & Personal Money | £1,500 personal possessions, sub-limited as follows: <ul style="list-style-type: none"> • £250 Any One Article, Pair or Set • £250 in all Valuables £250 personal money, sub-limited as follows: <ul style="list-style-type: none"> • £50 children aged under 16-years at the time of the incident | <ul style="list-style-type: none"> • Nil children aged under 16-years • £50 All Other Claims under this Section |
| Loss of passport and/or visa | £250 | Nil |
| Personal Liability | £2,000,000 | £250 |
| Legal costs and expenses | £25,000 | Nil |
| COVID-19 cover | 1. Cancellation up to £3,000 2. Curtailment up to £3,000 3. Medical and other expenses up to £1,000,000 | £100 |

THE FOLLOWING SECTIONS ARE OPTIONAL ADDITIONAL COVERS SUBJECT TO PAYMENT OF AN ADDITIONAL PREMIUM

| | | |
|-------------------------|--|---|
| Additional Cruise Cover | £4,550, sub-limited as follows: <ul style="list-style-type: none"> • £150 for each missed port up to £1,500 • £25 for each completed 24-hours up to £50 Confinement to Cabin • £150 Unused Excursions • £2,000 increased Personal Possessions, sub-limited to: <ul style="list-style-type: none"> • £750 Any One Article, Pair or Set • £750 in all Valuables • £150 Evening Wear | <ul style="list-style-type: none"> • Nil Confinement to Cabin • Nil Evening Wear • £50 All Other Claims under this Section |
| Winter Sports | £3,250, sub-limited as follows: <ul style="list-style-type: none"> • £750 Loss, Theft or Damage to Winter Sports Equipment Replacement or Repair • £30 for each completed 24-hours up to £450 Loss, Theft or Damage to Winter Sports Equipment Hire • £30 for each completed 24-hours up to £450 Delay of Winter Sports Equipment Hire • £250 Loss or Theft of Ski Pass • £30 for each completed 24-hours up to £450 Ski Pack Following Injury • £30 for each completed 24-hours up to £450 Piste Closure • £450 Avalanche or Landslide | <ul style="list-style-type: none"> • Nil Loss, Theft or Damage to Winter Sports Equipment Hire • Nil Delay of Winter Sports Equipment Hire • Nil Ski Pack • Nil Piste Closure • £100 All Other Claims under this Section |

RESIDENCY

The cover under this policy is only available to United Kingdom residents being defined as: Any person who has an address in the United Kingdom, has lived in the United Kingdom for at least 6 of the last 12 months, and is registered with a General Practitioner in the United Kingdom.

INSURANCE PRODUCT SUITABILITY

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 product covers holidays booked and policies issued from the 01/01/2024 to the 31/12/2024 for travel within 12-months of the policy issue date

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 exceeded 31 days.

COOLING OFF PERIOD

Please tell us immediately if your policy does not meet your requirements. If you cancel within 14-days of the receipt of your documentation and you have not started a trip or made or intend to make a claim, we will give you a full refund. Following this 14-days period, you continue to have the right to cancel your policy at any time by contacting us. If the notice of cancellation is received outside of the 14-days cooling-off period no premium will be refunded.

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.

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.

CHANGE IN MEDICAL CIRCUMSTANCES AFTER THE DATE THE POLICY IS ISSUED

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.

SIGNIFICANT OR UNUSUAL LIMITATIONS OR WHAT IS NOT COVERED

1. The cover under this policy is only available to United Kingdom residents for travel within the Geographical limits contained in this policy and which begins and ends in the United Kingdom. Repatriation will be to the United Kingdom only.
2. Cover is only available for the whole duration of a booked trip to a maximum 31 consecutive days, and cover cannot be purchased once a trip has already begun.
3. The excess amount deductible from a claim applies to each and every claim, per incident claimed for, under certain sections by each insured person.
4. If your money, valuables, any items of baggage, your passport or visa are lost or stolen, you must notify the local Police within 24 hours of discovery or as soon as possible thereafter. Please make sure you get a copy of the Police report. Failure to comply may result in your claim being rejected or the amount of any relevant claim reduced.
5. You are not covered for valuables, your passport or visa if left unattended at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or public transport operator) unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.
6. Stolen property: You are not covered for baggage stolen from:
 - a. an unattended coach / bus unless it was locked in the luggage compartment of the coach / bus and evidence of force or violent entry to the vehicle is available, or
 - b. the passenger compartment of any unattended vehicle.
7. You must ensure that you have had any recommended inoculations, vaccines (including COVID-19 where it has been offered to you) or medications relating to your destination prior to your trip.
8. Claims arising from any epidemic or pandemic as declared by the World Health Organisation (WHO)
9. Claims arising from or related to 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 the COVID-19 Cover section.

TRAVEL SIGNPOSTING

Not the right level of cover to meet your Travel Insurance needs? If we can't offer you the cover you want, or your premium is higher than you wanted because you have medical conditions, you may be able to get help by accessing the Money and Pensions Service travel directory at: <https://traveldirectory.moneyadviceservice.org.uk/en> or by calling 0800 138 777 (Open Monday to Friday, 8am to 6pm).

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 Barthélemy/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