



## INSURANCE

### Global Travel Insurance Services Limited

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#### 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 seeking to obtain Cancellation cover for UK based holidays 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. 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 OF COVER	MAXIMUM SUM INSURED AND / OR BENEFIT LEVELS PER POLICY	EXCESS PER PERSON
Cancellation	£5,000	<ul style="list-style-type: none"> <li>£25 Loss of Deposit</li> <li>£50 Cancellation</li> </ul>
Covid-19 Cover	£5,000	£50 Cancellation

#### 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 single round trips within the UK of no more than 31 days duration, with no age limit and covers holidays booked and policies issued from 01/05/2023 to 30/04/2024 covering travel commencing on or before 30/04/2025.

#### 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

There is no medical screening requirement for trips within the UK, including if there is a significant change of health between taking out the policy and the scheduled departure date; in this instance the policyholder(s) will be required to seek confirmation that they are fit to travel from their General Practitioner.

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

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 **Close Relative** or **Close business associate** 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.

#### 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.
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. 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.
5. Claims arising from any epidemic or pandemic as declared by the World Health Organisation (WHO)
6. 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