

# ERV Private Travel Insurance

## Key Facts

### Annual multi trip and single trip insurance

#### **Purpose of the insurance**

This is a travel insurance policy that, subject to the terms, conditions and exclusions contained in the policy wording, provides certain financial protection and medical assistance for your trip(s). This policy will have been sold to you on a non-advised basis and it is therefore for you to read this information (paying particular attention to the terms and exclusions) and ensure that it meets all of your requirements. You may already possess alternative insurance(s) for some or all features and benefits provided by this product; it is your responsibility to investigate this. If upon reading this policy you find it does not meet all of your requirements, please refer to the relevant cooling off / policy cancellation section.

#### **Period of Insurance**

The policy you have purchased will run for the period of insurance shown on your Policy Schedule.

#### **Your right to cancel this policy**

We hope you are happy with the cover this policy provides. However, if after reading the policy this insurance does not meet with your requirements, please return it to us within 14 (fourteen) days of issue and we will refund your premium.

If your policy is an annual multi-trip policy, we shall not be bound to accept renewal of any Insurance and may at any time cancel any insurance document by sending 14 days notice to you at your last known address. Provided the premium has been paid in full you will be entitled to a premium refund proportionate to the un-expired period of Insurance.

#### **Renewing your policy**

Unless you have advised us that you do not want your annual multi-trip Policy to automatically renew, or you no longer meet the eligibility criteria, we will send you a renewal invitation approximately one month prior to the expiry of the current Policy which will include your premium for the next year based on the medical declaration you previously made.

We will automatically renew your Policy each year using the continuous payment details you have given us. Please contact us prior to your renewal date if you wish to renew using a different payment method and/or if you need to update your medical conditions or personal information.

Failure to notify us of any change in your medical conditions, or personal information may invalidate the cover provided.

## How to make a claim

If you need to make a claim, please download a claim form from our website [www.erv.co.uk/claims](http://www.erv.co.uk/claims) or request one from the claims service detailed on the Travel Insurance Policy. Claims should be made no later than 30 days after the event. If you require emergency in-patient medical treatment and / or repatriation assistance or need to curtail your trip whilst abroad you must contact the 24 Hour Assistance Service detailed on the Travel Insurance Policy for prior authorisation. If you fail to do so we may not pay your claim.

## About the insurer

Welcome to ERV Travel Insurance which is underwritten by ERV trading as ETI - International Travel Protection, the United Kingdom branch of Europäische Reiseversicherung (ERV) A.G., an Ergo Group Company incorporated and regulated under the laws of Germany, Companies House Registration FC 25660 and Branch Registration BR 007939. ERV is authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN - [www.bafin.de](http://www.bafin.de)) and the Prudential Regulation Authority and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details of the extent of our regulation by the Prudential Regulation Authority, and regulation by the Financial Conduct Authority are available from us on request. Our registration number is 220041.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. Further information is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or on 020 7892 7300.

## How to complain

If, for any reason you have any cause for complaint regarding this insurance please contact ERV. If your complaint is regarding a claim, in the first instance write to The Claims Manager at the claims service detailed on the Travel Insurance Policy. If your complaint is not resolved to your satisfaction or if your complaint is not regarding a claim, you should write to the Managing Director ERV, Afon House, Worthing Road, Horsham RH12 1TL.

Please always give details of the policy and complaint, together with the claims reference number. We will review your case and reply to you in writing.

If you are still not satisfied you can contact the Financial Ombudsman Service, Exchange Tower, London E14 9SR. The complaints procedure above does not affect any legal rights you may have to take action against us. Please note that the Ombudsman will not normally review your case until such time as we have made our final decision. Please give us the opportunity to handle your complaint before referring things to the Ombudsman.

## Your policy summary

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. This Policy Summary does not form part of the contract between us.

## **Insurance provider**

ERV Travel Insurance is underwritten and insured by ERV, trading as ETI – International Travel Protection.

## **Significant product features, benefits and exclusions**

The levels of cover and excesses that apply are set out in the Schedule of Benefits on the Policy. Certain Sections of your Policy carry an excess which means that you have to pay the first sum per person, per incident if you claim. The excess amount varies according to the Section you are claiming under. The table below sets out the significant benefits and exclusions of your Policy. The policy includes many other benefits, conditions and exclusions.

## **Excesses**

You and each person named on your Policy Schedule will be responsible for the first part of a claim made under certain sections of this insurance (shown in the table above) this is known as the “Excess”.

## **Cancellation right - ‘Cooling off period’**

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy provided you have not travelled or have made or intend to make a claim. See the policy wording under the section headed “How to cancel your policy”. The right to cancel during a cooling-off period does not apply to a policy that lasts less than one month.

## **Reciprocal health agreements**

If you are travelling to a European Union country you are strongly advised to obtain a European Health Insurance Card; apply online at [ehic.org.uk](http://ehic.org.uk). This will entitle you to benefit from the reciprocal health agreements which exist between EU countries. If you require medical treatment in Australia or New Zealand reciprocal arrangements may also apply.

## **Changes in health after issue of the policy**

You must tell us if your state of health, or that of anyone on whose health your trip may depend, changes before you start an insured trip, i.e. if you or they develop a new condition or an existing condition worsens. If you do not tell us about a change in your or their medical condition we have the right to amend, restrict or cancel your cover under this Policy.

Please contact ERV Medical Health Requirement Helpline during normal office hours, Monday to Friday, 09.00-17.00. Tel. +44 (0) 1403 788974

## **PLEASE READ YOUR POLICY WORDING TO MAKE SURE THAT THE COVER IS SUITABLE FOR YOU.**

Please refer to the Policy Schedule for the limits and excess applicable to each section. The Policy Wording sets out full details of the cover provided and is available for inspection, to download or to print from our website [www.erv.co.uk](http://www.erv.co.uk) prior to purchasing this insurance.

## Cover limits and applicable excesses

Section	Cover	Element		Protect		Optimum	
		Sums insured	Excess	Sums insured	Excess	Sums insured	Excess
1	Emergency medical and repatriation expenses	£7,500,000	£100	£10,000,000	£50	£15,000,000	Nil
	- Hospital confinement benefit	N/A	N/A	£25 per 24hrs (max £100)	Nil	£25 per 24hrs (max £100)	Nil
	- Additional transport and accommodation expenses in the United Kingdom	£1,000	£100	£1,000	£50	£1,000	Nil
	- Funeral expenses in the United Kingdom	£1,000	Nil	£1,000	Nil	£1,000	Nil
	- Emergency dental treatment	£200	£100	£300	£50	£1000	Nil
2	Personal accident						
	- Death (aged 18-64)	£5,000	Nil	£7,500	Nil	£10,000	Nil
	- Death (under 18 or over 64)	£1,000	Nil	£1,500	Nil	£2,000	Nil
	- Loss of limb(s) or sight or permanent total disablement (aged 18-64)	£10,000	Nil	£15,000	Nil	£15,000	Nil
- Loss of limb(s) or sight or permanent total disablement (under 18 or over 64)	N/A	N/A	N/A	N/A	N/A	N/A	
3	Withdrawal of services	N/A	N/A	£25 per 24hrs (max £200)	Nil	£25 per 24hrs (max £200)	Nil
4	Provision of screened blood	£5,000	Nil	£5,000	Nil	£5,000	Nil
5	Cancellation	£1,500	£100	£3,000	£50	£5,000	Nil
6	Curtailment	£1,500	£100	£3,000	£50	£5,000	Nil
7	Travel delay and disruption						
	- Delay	N/A	N/A	£20 per 12hrs (max £200)	Nil	£20 per 12hrs (max £200)	Nil
	- Abandonment after 24 hours	£1,500	£100	£3,000	£50	£5,000	Nil
- Disruption	N/A	N/A	£500	Nil	£500	Nil	
8	Personal effects / possessions	£750	£100	£1,500	£50	£3,000	Nil
	- Single Item limit	£100		£150		£150	
	- Sunglasses	£75		£75		£75	
	- Valuables limit	£100		£150		£200	
	- Personal money	£200		£300		£300	
	- Cash	£100		£150		£150	
- Passport	£100		£100		£100		
9	Luggage delay	N/A	N/A	£50 per 24hrs (max £100)	Nil	£50 per 24hrs (max £100)	Nil
10	Personal liability						
	- Property damage	£100,000	£100	£100,000	£50	£100,000	Nil
- Bodily injury	£2,000,000	£100	£2,000,000	£50	£2,000,000	Nil	
11	Hijack, kidnap and mugging	N/A	N/A	£50 per 24hrs (max £250)	Nil	£50 per 24hrs (max £250)	Nil
12	Catastrophe	N/A	N/A	£1,000	Nil	£1,500	Nil
13	Legal costs and expenses	£25,000	Nil	£25,000	Nil	£25,000	Nil
14	Optional Winter Sports Cover						
	- Skis, Ski equipment	£500	£100	£500	£50	£500	Nil
	- Ski pass	£250	£100	£250	£50	£250	Nil
	- Ski equipment delay ( £15 per day )	Max £300	Nil	Max £300	Nil	Max £300	Nil
	- Piste closure ( £20 per day )	Max £200	Nil	Max £200	Nil	Max £200	Nil
- Avalanche or landslide ( £30 per day )	Max £150	Nil	Max £150	Nil	Max £150	Nil	
15	Optional Gadget Cover ( up to two items - £500 each )	£1,000	£100	£1,000	£50	£1,000	Nil

## The Significant Conditions and Exclusions (words in bold are defined in the policy wording)

### **Medical Conditions existing prior to purchasing this policy**

This policy will not pay for any cancellation, curtailment or medical claims arising from pre-existing medical conditions in respect of any person insured on this policy.

1. You are not covered ( for the relevant condition ) for claims directly or indirectly resulting from you or anyone on whose health your trip may depend, having suffered from, or been treated for, or diagnosed with, any of the following medical conditions :
  - a. a cardiovascular or heart related condition e.g. heart attack, angina, chest pain, hypertension, and the like ;
  - b. a lung or respiratory related condition ( not including asthma, when it is controlled and you have no other medical condition ) ;
  - c. a cerebrovascular condition, e.g. Stroke, T.I.A transient ischaemic attack )
  - d. any form of cancer ;
  - e. a psychiatric or psychological condition ;
  - f. an organ transplant or dialysis
  - g. a terminal condition.
2. You will not be covered for any claim arising from a medical condition of someone you were going to stay with, a relative, a business associate, a travelling companion, or anyone on whose health your trip may depend if you were aware of the medical condition at the time your policy was issued.
3. You will not be covered if you have a medical condition, if you are travelling against medical advice or for which medical advice should have been sought before commencing your journey.
4. You will not be covered if you know you will need medical treatment during your journey or you are travelling specifically to get medical treatment.
5. You will not be covered if you have a medical condition for which treatment is awaited as a hospital in-patient or for which diagnostic tests are pending.

<b>Age Limits</b>	This insurance does not extend to any person aged 75 or over at the start of the policy period.
<b>Maximum trip duration</b>	For single trip policies the maximum duration of cover available is 183 days. For Annual multi-trip policies the maximum duration of any one trip is 31 days.
<b>Eligibility/ Country of residence</b>	This insurance is only valid and available to you if you are normally resident in the United Kingdom : England, Scotland, Wales and Northern Ireland.
<b>Hazardous Sports &amp; Leisure Activities</b>	You are not covered for taking part in any Hazardous Pursuit unless it is listed as covered in the policy wording. Please note that under the Personal Liability section you will not be covered for liability caused directly or indirectly by your owning or using firearms or weapons, animal, aircraft, motorized vehicle, boat and other watercraft, or any other form of motorized leisure equipment, including jet skis and snowmobiles. This policy does not cover Winter Sports.
<b>Cyber-terrorism</b>	You are not covered for any consequences of Cyber-terrorism including but not limited to the delay or cancellation of flights due to the failure of critical systems.
<b>Volcanic ash</b>	You are not covered for the delay or cancellation of flights on the order or recommendation of any civil authority, or at the initiative of the airline, due to atmospheric volcanic ash.
<b>War and Civil Unrest</b>	You are not covered if you are travelling to or through a country or territory known at the time to be subject to War and Civil Unrest or against the advice of the Foreign and Commonwealth Office. See : <a href="http://www.fco.gov.uk">www.fco.gov.uk</a>
<b>Law &amp; Jurisdiction</b>	The law applicable to the part of the United Kingdom in which you reside governs your policy.

ETI International Travel Protection is the UK branch of Europäische Reiseversicherung AG (ERV), registered at Companies House FC 25660, BR 007939. ERV is authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN - [www.bafin.de](http://www.bafin.de)) and the Prudential Regulation Authority and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details of the extent of our regulation by the Prudential Regulation Authority, and regulation by the Financial Conduct Authority are available from us on request. Our registration number is 220041.

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