

## TRAVEL INSURANCE

This insurance is arranged by **Global Travel Insurance Services Ltd** for the Travel Firm **McCabe Travel Ltd** who are an Appointed Representative of Global Travel Insurance Services Ltd. who are authorised and regulated by the Financial Conduct Authority. Our status can be checked on the FCA Register by visiting [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA on 0845 606 9966.

This policy is underwritten by AWP P&C SA and is administered in the UK by Allianz Assistance which is a trading name of AWP Assistance UK Limited, AWP Assistance UK Limited is authorised and regulated by the Financial Conduct Authority. AWP P&C SA is duly authorised in France and the United Kingdom and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority.

This insurance has been specifically designed so that it covers all of the holidays that we feature; protecting you in full if you have to cancel and providing you with the very best and most effective protection if you are unfortunate enough to require medical attention whilst away from home. Don't take unnecessary risks by insuring your travel anywhere else as we cannot accept any responsibility or provide assistance if problems arise as a result of inadequate cover. We are confident that this policy is best for you.

A full policy wording will be sent to you with your confirmation of booking. Full details are also available upon request.

This insurance is only available to persons who are permanently resident and domiciled in the UK and is valid for travel between **01/01/2022** and **31/12/2022**.

## INSURANCE PRODUCT SUITABILITY

This insurance is suitable for persons whose Demands and Needs are those of a traveller whose individual round trip starts and finishes in the UK and is of no more than 90 days duration, and whose age is 90 years or less and is a permanent resident of the United Kingdom.

As this description contains the Key Features of the cover provided it constitutes provision of a statement of demands and needs.

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.

## SUMMARY OF COVER

Main policy limits only, please see the policy document for other limits that may apply

Section and Cover	Limits
Excess	Section 1 - £100. See also the HEALTH DECLARATION AND HEALTH EXCLUSIONS Section 2 - £150. See also the HEALTH DECLARATION AND HEALTH EXCLUSIONS Sections 5, 6 & 9 Abandonment - £50 Sections 3, 4, 7, 8, 9 Delay, 11 & 12 - No Excess Section 10 - £250
<b>1 - Cancellation or Curtailment</b>	£5,000
<b>2 - Emergency medical &amp; associated expenses</b>	£5 million
- In-patient benefit	£15/day £300 max.
- Dental	£250
- Funeral expenses	£5,000
- Excursions	£150
<b>3 - Loss of passport</b>	£200
<b>4 - Delayed personal possessions</b>	£75
<b>5 - Personal possessions</b>	£2,000
- Single item	£200
- Valuables limit	£200
- Tobacco, alcohol, fragrances, vaping products limit	£50
<b>6 - Personal money</b>	£500
- Cash limit	£250
<b>7 - Personal accident</b>	£15,000
<b>8 - Missed departure</b>	£500
<b>9 - Delayed departure</b>	
- Delay	£60 (£20 each complete period of 12 hours)
- Abandonment	£5,000
<b>10 - Personal liability</b>	£2 million
<b>11 - Legal expenses</b>	£25,000

## EPIDEMIC & PANDEMIC COVER

**Cancellation or Curtailment** cover includes being diagnosed with an epidemic or pandemic disease such as COVID-19 including where you or a travelling companion have been exposed to a contagious disease (including an epidemic or a pandemic disease such as COVID-19). This does not include any quarantine that applies generally or broadly to some or all of a population, vessel or geographical area, or that applies based on where you are travelling to, from or through. Cover also includes you or a travelling companion being instructed to self isolate following contact by the UK track & trace service within 14 days prior to the commencement of your journey.

**Emergency medical & associated expenses** cover includes being diagnosed with an epidemic or pandemic disease such as COVID-19 as well as being subject to compulsory quarantine on the orders of a treating doctor abroad.

## EMERGENCY ASSISTANCE:

There is a 24-hour emergency assistance service included in the policy so that any insured person may seek assistance in medical emergencies whilst on holiday. Full details are contained in the policy document.

## HEALTH DECLARATION AND MAIN HEALTH EXCLUSIONS

You will not be covered for any claims arising as a direct or indirect result of an existing medical condition if, in the 12 months before taking out this insurance or booking your journey (whichever is later), you:

- were referred for tests, investigations, treatment or surgery, or were awaiting the results of any referral;
- attended or were due to attend a hospital or clinic as an outpatient or inpatient;
- received treatment or consulted a medical practitioner for a medical condition; or
- were prescribed medication;

unless the condition(s) has (have) been declared to and accepted by us in writing. You should contact the Medical Screening Team by calling them on 02392 419897 if you need to declare a medical condition or, you are unsure whether a medical condition needs to be declared or not.

If you already suffer from or have a history of any other medical condition and have to make a claim under Sections 1 or 2 arising from the medical condition, the standard level of policy excess is increased as follows:

- (a) The excess under Section 1 is doubled,
- (b) The excess under Section 2 is increased to £1,000

**You will not be covered if:**

1. Following any claim investigation, your doctor confirms they would not have agreed with or recommended you travel as planned either when you took out this insurance, booked your journey or at the time you travelled (whichever is later).
1. You know you will need medical treatment or a consultation at a medical facility during your journey.
2. You are travelling specifically for the purpose of having surgery, procedures or hospital treatment, whether medically necessary or not.
3. You had been diagnosed with a terminal illness prior to the date you took out this insurance or booked your trip (whichever is later).

**Exclusions relating to the health of someone not insured on this policy, but whose health may affect your decision whether to take or continue with your journey**

You will not be covered for any directly or indirectly related claims arising from the health of a travelling companion, someone you were going to stay with, a close relative or a business associate if at the time your policy was issued:

- you were aware they had undiagnosed medical condition(s) for which they were awaiting tests, investigations or the results of these;
- you were aware that their medical condition(s) were unstable, were likely to get worse in the next 12 months or they had been diagnosed as having a terminal condition.

## INSURANCE PRODUCT DISCLOSURE

**Cancellation Rights:** The Insurer provides a Money Back Guarantee enabling you to cancel the insurance within 14 days of issue should the policy not meet your requirements. No refund of premium is provided for cancellations after this time.

**Claims:** Claims are handled by Allianz Assistance who act on behalf of the Insurers and not the customer in relation to any claim. The telephone number is **020 8603 9958**

**General Queries:** If you have any query regarding the cover provided you must contact Global Travel Insurance on 01903 235042 for advice.

**Applicable Law:** The law applicable to this insurance contract is English Law.

**Complaints:** If you wish to register a complaint about our service please contact us in writing at the above address. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

**Financial Security:** These insurance arrangements are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our financial obligations although this depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered up to 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.