

Evidence of Insurance & Policy Summary

Travel Insurance

Evidence of Insurance	<p>Your Trip Organiser has obtained travel insurance under master policy number RTCMH40072 – 07 which has been arranged by EST. This document is issued to you as evidence that your name has been added to the list of persons insured under this policy. The cover provided is in accordance with the terms and conditions contained in the Master Policy a copy of which is available for inspection upon application to the Trip Organiser. The details that follow are those shown in the Master Policy as applicable to your cover. In the event of discrepancy between the details contained in this document and those shown on the Master Policy, then those shown in the Master Policy shall prevail.</p>
Introduction	<p>The purpose of this Policy Summary is to help you understand the cover the insurance provides for you as an individual. It details the key features, benefits, limitations and exclusions. The Master Policy wording contains a full description of the terms of the insurance. The levels of cover and excesses which apply to your insurance are detailed in the policy wording.</p> <ul style="list-style-type: none">• Please note that there is no direct contract between you and the insurance company.• The contract is between the Trip Organiser and the Insurance Company.• <u>All claims must be submitted via the Trip Organiser.</u> <p>This Policy Summary does <u>not</u> form part of the Policy Wording.</p>
The Insurers	<p>The travel insurance cover is insured by Union Reiseversicherung, an insurer registered in Germany.</p>
Policy Benefits and Deductibles (Excesses)	<p>Whilst a brief description of the significant covers and exclusions are shown overleaf, the full details of the value of the benefits and the deductibles (sometimes called excesses) applied to each section of the policy are detailed in the Master Policy documents provided to the Trip Organiser.</p>

Significant conditions and exclusions

Medical conditions existing prior to paying your deposit	<p>Your policy may not cover claims arising from your existing health conditions, so you need to tell the insurance company <u>via the Trip Organiser</u> of anything you know that is likely to affect their acceptance of your cover.</p> <p>Please Note: if you are <u>under 18 travelling in the United Kingdom or within Europe</u> your existing health conditions will automatically be covered. However, you must tell the insurance company about your existing health conditions if:</p> <ul style="list-style-type: none"> You are 18 years and over travelling anywhere; You are under 18 travelling outside Europe.
Change in health	<p>If you have a change in health after you have paid your deposit, the insurance company reserves the right to alter the terms of this insurance based on the change. Cover under the Cancellation, Medical Emergency and Repatriation expenses and Curtailment sections of the policy will only continue to be provided where the change in health has been declared and accepted by the insurance company. You should notify the insurance company <u>via the Trip Organiser</u> as soon as you are aware of a change in health, failure to do so could result in your claim being declined.</p>
Medical conditions of people upon whom the trip may depend	<p>In all cases you MUST tell the insurance company <u>via the Trip Organiser</u> about anything concerning the health of a close relative which might make it necessary for you to cancel or cut short your trip as soon as possible so they can advise you if they are able to insure the additional risk and any terms they may require.</p>
Residency	<p>To be eligible for this insurance your main home must be in the United Kingdom, the Channel Islands or BFPO and you must not have spent more than six months abroad in the year before paying your deposit. All trips must start and end in the United Kingdom, the Channel Islands or BFPO.</p>
Sports and activities / Winter sports	<p>The policy provides cover for all activities which have been arranged or organised by the tour operator. Any other sports activities will only be covered if the insurance company has been advised of them by the Trip Organiser and confirmed their acceptance in writing to the Trip Organiser. There may be an additional cost associated with providing cover for other activities.</p>
Deductible	<p>Under some sections there is a deductible (sometimes called an excess) which is the amount you have to contribute towards each claim. All deductibles shown for this policy are payable by <u>each</u> insured-person, per section and for each incident giving rise to a separate claim. Your contribution may be increased to include existing medical conditions confirmed in writing by the insurance company.</p>
Principle exclusions	<p>There is no cover:</p> <ul style="list-style-type: none"> If you had a reasonable intention or likelihood of claiming when you paid your deposit; If you are claiming due to FCDO, government or local authority advice relating to any infectious disease including Covid-19; If you are unable to provide evidence from a medical professional confirming your illness or infectious disease; If you simply did not want to travel, had a fear of travelling or you could no longer afford to pay for the trip; If you are withdrawn from the trip on disciplinary grounds; If you chose or were recommended to quarantine or isolate as a result of exposure to an infectious disease including Covid-19; If you haven't told us about any existing medical conditions or where we've not agreed to cover them in writing; For dental treatment other than to alleviate sudden pain; For trips outside the trip dates shown on the booking confirmation issued by the tour operator; For events or situations you knew about before paying your deposit which could mean that you can't travel; If you take part in activities other than those which have been arranged or organised by the tour operator, unless the insurance company has agreed to cover them in writing; For any claim caused by alcohol, drugs or substance abuse; For natural damage (e.g. wear & tear); There is no cover for valuables or money unless they are on your person, entrusted to your Party Leader, in a safe/safety deposit box or locked in your trip accommodation; For any trip involving a cruise; For any gadget or mobile phone.
Emergency medical cover	<p>This is a travel insurance policy and not private medical insurance, therefore it does <u>not</u> cover any medical expenses incurred in private medical facilities if adequate public facilities are available, unless specifically authorised by the insurance company.</p>

Significant Covers	Features and Benefits	Exclusions	Sum Insured (Up to)		Deductible
Cancellation	Provides cover for your share of pre-paid travel and accommodation which you have paid or contracted to pay and cannot recover from anywhere else, if you have to cancel your trip before you travel providing the cancellation is necessary and unavoidable due to the reasons specified in the policy documentation.	<ul style="list-style-type: none"> If you cancel or curtail the trip because of a reoccurrence or complication of a medical condition affecting a non-travelling close relative that was diagnosed prior to booking: Claims arising due to a medical condition where a medical practitioner did not confirm that the cancellation or curtailment of the trip was necessary prior to the trip being cancelled or curtailed. Cancellation if you decide you no longer want to travel. Curtailment if you decide you no longer want to continue your trip. Any increased cancellation charges which are incurred due to your failure to notify your Trip Organiser as soon as you are aware that it is necessary to cancel. Payments/cancellation charges incurred after the date your GP initially diagnosed or investigated the condition. 	£5,000 (Non-UK Trip)		£50 (Non-UK Trip)
Curtailment	Provides cover for your unused share of transport charges and loss of accommodation that you have paid or agreed to pay and that you cannot recover from any other source if you have to curtail your trip after your trip starts, providing the curtailment is necessary and unavoidable due to the reasons specified in the policy documentation. <i>(Your unused proportion of trip costs will be calculated in full days lost from the date of your return journey home.)</i>		£1,000 (UK Trip)		£35 (UK Trip) £10 (Loss of Deposit Claims Only)
Emergency Medical Expenses and Repatriation	Provides cover for emergency medical treatment, repatriation and the services of a medical assistance company. Please be aware that this is a travel insurance policy and not private medical insurance, so there is <u>no cover</u> for any medical expenses incurred in private medical facilities if medically capable public facilities are available, unless specifically authorised by the insurance company.	<ul style="list-style-type: none"> Surgery or treatment that in the opinion of the assistance company doctor and treating doctor could wait until your return home. Medication or treatment that is known to be required while away. Treatment or services provided by a private clinic or hospital unless the insurance company has agreed them in advance. 	£5,000,000 (Non-UK Trip) £10,000 (UK Trip)		£50 (Non-UK Trip) £35 (UK Trip)
Personal Property	Provides cover for your luggage and personal belongings if they are delayed, lost or damaged during your trip. There are limits for single articles and valuables. Please Note: There is <u>no cover</u> under this insurance for any mobile or smart phone, or laptop computers.	<ul style="list-style-type: none"> Personal property left unattended unless locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation). In the event of loss, burglary or theft you have notified the police, your carrier or tour operator's representative and obtained an independent written report. Personal property left unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means. Valuables or gadgets within checked-in luggage or in luggage compartments/racks not immediately adjacent to you. An allowance will be made for wear and tear. 	Valuables £500	Single Article £250	£50
			Other Possessions £1,500	Single Article £250	£50
Personal Money and Documents	Provides cover for cash, and a contribution towards the cost of emergency travel documents.	<ul style="list-style-type: none"> Money and passports must be on your person at all times, held by your Party Leader or be in a locked safety deposit box. A written police report must be obtained within 48 hours to support the loss / theft. 	Cash £250 Travel Documents £50		£50 Nil