

**keyfacts**®

# Travel Insurance: Policy Summary



**EMERALDLIFE**



# YOUR TRAVEL INSURANCE POLICY SUMMARY

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This summary highlights the main benefits, limitations and exclusions of your travel cover. It does not include all of the policy terms and conditions; these can be found in the full policy booklet. We recommend that you review your cover periodically to ensure that it continues to meet your needs. In all correspondence please quote scheme name: Emerald Life Travel Insurance Scheme Ref: 06331B.

## THE INSURERS

This insurance is arranged by Emerald Life Limited and underwritten by UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE. Registered in England No: SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ. Emerald Life Limited is an Appointed Representative of UK General Insurance Limited, which is authorised and regulated by the Financial Conduct Authority. Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at [www.fca.org.uk/firms/systemsreporting/register](http://www.fca.org.uk/firms/systemsreporting/register) or by calling them on 0800 111 6768.



## SUMMARY OF COVER, LIMITS AND EXCESSES

### COVER AND LIMITS ARE PER PERSON, UNLESS OTHERWISE SPECIFIED

	CORE		PREMIER	
Section	Cover	Excess	Cover	Excess
A1 Cancellation & <b>Curtailement</b>	Up to £3,000	£50 per person or £100 per family	Up to £5,000	£50 per person or £100 per family
A2 Catastrophe	Up to £500	Nil	Up to £750	Nil
<b>Hijack</b>	£500		£500	
Mugging	£500		£500	
Air Rage	£500		£500	
B Emergency Medical and Treatment Expenses	Up to £5,000,000 (outside <b>UK</b> )	£50 per person or £100 per family	Up to £10,000,000 (outside <b>UK</b> )	£50 per person or £100 per family
Funeral & Repatriation Expenses	Up to £7,500	£50 per person or £100 per family	Up to £7,500	£50 per person or £100 per family
Dental Treatment	Up to £150 (outside <b>UK</b> )	£50 per person or £100 per family	Up to £250 (outside <b>UK</b> )	£50 per person or £100 per family
Travel & Accommodation Expenses	Up to £500 (outside <b>UK</b> )	£50 per person or £100 per family	Up to £1,000 (outside <b>UK</b> )	£50 per person or £100 per family
C Hospital Benefit	£15 per 24 hours Up to £450 (outside <b>UK</b> )	Nil	£15 per 24 hours Up to £600 (outside <b>UK</b> )	Nil
D1 Travel Delay	£150 (£15 for each 12 hours of delay)	Nil	£150 (£15 for each 12 hours of delay)	Nil
D2 <b>Holiday</b> Abandonment	Up to £3,000	£50 per person or £100 per family	Up to £5,000	£50 per person or £100 per family
D3 Pet Care	Up to £200	Nil	Up to £300	Nil



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	CORE		PREMIER	
Section	Cover	Excess	Cover	Excess
E Missed Departure	Up to £350 (UK & European Holidays)	Nil	Up to £500 (UK & European Holidays)	Nil
	Up to £700 (outside UK & Europe)		Up to £1,000 (outside UK & Europe)	
F Personal <b>Accident</b>	Maximum Benefit £10,000	Nil	Maximum Benefit £25,000	Nil
Loss of Limbs or Sight	£10,000		£25,000	
<b>Permanent Total Disablement</b>	£10,000		£25,000	
Death Benefit (aged 18 -65)	£10,000		£10,000	
Death Benefit (aged under 18 or over 65)	£3,000		£5,000	
G Personal Liability	Up to £1,500,000	Nil	Up to £2,000,000	Nil
H Legal Expenses	up to £20,000	Nil	Up to £25,000	Nil
I <b>Personal Effects</b> & Baggage	Up to £1,500	£50 per person or £100 per family	Up to £2,000	£50 per person or £100 per family
<b>Single Item</b> Limit	£200 (£100 for children)		£300 (£100 for children)	
Total <b>Valuables</b> Limit	£300 (£100 for children)		£300 (£100 for children)	
Travel Documents	Up to £500	Nil	Up to £500	Nil
Delayed Baggage	Up to £125 per 24 hours up to £250	Nil	Up to £125 per 24 hours up to £250	Nil
J <b>Personal Money</b> Cash Limit (aged under 18)	Up to £250 (£75 for children)	£50 per person or £100 per family	Up to £300 (£150 for children)	£50 per person or £100 per family
K Scheduled Airline Failure	£750		£750	





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	CORE		PREMIER	
Section	Cover	Excess	Cover	Excess
<b>Winter Sports (When Additional Premium Is Paid)</b>				
L1 Ski Equipment	Maximum Benefit £1,300		Maximum Benefit £1,300	
i) Wintersports Equipment Single Item Limits		£50 per person or £100 per family		£50 per person or £100 per family
ii) Owned	Up to £350	ii) Nil	Up to £350	ii) Nil
iii) Hired	Up to £250	iii) Nil	Up to £250	iii) Nil
iv) Replacement Wintersports Equipment	£20 per day up to £200	iv) Nil	£20 per day up to £200	iv) Nil
L2 Ski Pack	Up to £150	£50 per person or £100 per family	Up to £150	£50 per person or £100 per family
L3 Piste Closure	£20 per person per day up to £200	Nil	£20 per person per day up to £200	Nil
L4 Delay Due to Avalanche	Up to £200	£50 per person or £100 per family	Up to £200	£50 per person or £100 per family
<b>Golf Cover (When Additional Premium Is Paid)</b>				
M1 Golf Equipment	Up to £1,500	£50 per person or £100 per family	Up to £1,500	£50 per person or £100 per family
Single Item Limit	£300	£50 per person or £100 per family	£300	£50 per person or £100 per family
M2 Golf Equipment Hire	£20 per day up to £200	Nil	£20 per day up to £200	Nil
M3 Non-Refundable Golf Fees	£75 per fee up to £300	£50 per person or £100 per family	£75 per fee up to £300	£50 per person or £100 per family
M4 Hole in One Bar Bill	£100	Nil	£100	Nil





## MEDICAL SCREENING QUESTIONS – PLEASE READ CAREFULLY

This policy is not intended to cover all medical conditions or situations relating to a person's health and some exclusions do apply. A pre existing medical condition is defined as any illness, injury or disease for which you are receiving or are awaiting treatment. This is relevant to all persons being insured on the policy, not just the proposer. To identify if this policy can provide the right cover for your circumstances, please answer the following questions on behalf of yourself and your travelling companions;

Have you, or any of your travelling companions;

- required referral to or consultation with a specialist or hospital treatment, investigation or check up within the past 12 months?
- suffered from, been investigated for, treated for or diagnosed with any cancer or malignant condition?
- suffered from, been investigated for, treated for or diagnosed with any lung, heart related or circulatory condition including angina or hypertension?
- suffered from, been investigated for, treated for or diagnosed with stress, anxiety or depression?

Cover is not automatically included under this particular policy for any claim which is directly or indirectly linked to the medical condition(s) which caused You or Your travelling companions to answer 'Yes' to any of the questions above. You may have already declared Your conditions to us. If You have not, please email us at [customerervice@emeraldlife.co.uk](mailto:customerervice@emeraldlife.co.uk) or call us on 0330 131 9950 to discuss Your requirements and we will advise if additional cover is available and if any additional premium would apply.

Please note that we are unable to offer any cover for the following circumstances relating to you or your travelling companions;

- travelling or acting against medical advice
- the illness or ill health of any close relative/s which may cause the trip to be cancelled or cut short
- a terminal prognosis

If at any time during the life of your policy your medical circumstances change, a new condition develops, there are changes to an existing condition and/or there are changes to your medication or frequency of visits to your medical practitioner, please contact us to discuss the changes as soon as you are able.

Tel: 0330 131 9950

Email: [customerservice@emeraldlife.co.uk](mailto:customerservice@emeraldlife.co.uk)

## WHILE YOU ARE AWAY WHAT TO DO IN CASE OF MEDICAL EMERGENCY

The emergency assistance provided for you by this insurance is operated by Global Response and Healthwatch S.A. In the event of any illness, injury, accident or hospitalisation which requires:

- Inpatient treatment, anywhere in the world you must contact:

### Global Response

Tel: +44 (0) 113 3180 197

Fax: +44 (0) 113 3180 198

Email: [operations@global-response.co.uk](mailto:operations@global-response.co.uk)

- Outpatient treatment, anywhere in the world, excluding North America and the United Kingdom, you must contact:

### Healthwatch S.A.

Tel: +44 (0) 113 3180 124

Fax: +44 (0) 113 3180 125

Email: [newcase@healthwatch.gr](mailto:newcase@healthwatch.gr)

- Outpatient treatment, in North America and the United Kingdom you must contact:

### Global Response

Tel: +44 (0) 113 3180 197

Fax: +44 (0) 113 3180 198

Email: [operations@global-response.co.uk](mailto:operations@global-response.co.uk)

Global Response or Healthwatch S.A. may be able to guarantee costs on your behalf. When contacting Global Response or Healthwatch S.A. please state that your insurance is provided by UK General Insurance Ltd and quote the appropriate scheme name and reference number:

Scheme Name:

Emerald Life Travel Insurance

Reference number: 06331B

Note: You must retain receipts for medical and additional costs incurred and you are responsible for any policy excess which should be paid by you at the time of treatment.





## HOW TO MAKE A CLAIM

Any incident or loss which gives rise, or may give rise, to a claim under your travel insurance should be advised immediately to:

### **Emerald Life Claims Department**

PO Box 1188  
Doncaster  
DN1 9PQ

Tel: 0330 041 2191

E: [travel@emeraldlifeclaims.co.uk](mailto:travel@emeraldlifeclaims.co.uk)

You will then be sent a claim form, which you should arrange to complete as fully as possible, and return with the necessary supporting documents. If you have to make a claim, you must notify us as above as soon as practicable after the incident giving rise to the claim, and in any event no later than 31 days after your return home. We reserve the right to decline liability for any claim notified after this date. UK General Insurance Ltd are an insurers agent and in the matters of a claim, act on behalf of the insurer.

## YOUR RIGHT TO COMPLAIN

It is important you know we are committed to providing you with an exceptional level of service and customer care. It is our intention to give you the best possible service, but if you do have any concerns about this insurance or the handling of a claim we want to hear about it so we can try to put things right. If you have cause for complaint or would like to give feedback please follow the procedure below.

### **Complaints regarding the SALE OF THE POLICY**

Emerald Life Customer Relations<sup>1</sup>  
2 Melford Court,  
The Havens,  
Ransomes Europark  
Ipswich,  
Suffolk  
IP3 9SJ

Tel: 0330 131 9960

Email [customerservice@emeraldlife.co.uk](mailto:customerservice@emeraldlife.co.uk)

If your complaint about the sale of your policy cannot be resolved by the end of the third working day, your agent will pass it to:

Customer Relations Department  
UK General Insurance Limited,  
Cast House, Old Mill Business Park,  
Gibraltar,  
Island Road,  
Leeds,  
LS10 1RJ

Tel: 0345 218 2685

Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

## COMPLAINTS REGARDING CLAIMS

Emerald Life Customer Relations<sup>2</sup>  
PO Box 1193,  
Doncaster,  
DN1 9PW

Tel: 0330 041 2113

Email: [customerservice@emeraldlifeclaims.co.uk](mailto:customerservice@emeraldlifeclaims.co.uk)

If you are not happy with the response or your complaint has not been resolved within eight weeks you have the right to ask the Financial Ombudsman Service to review your complaint. Their contact details are:

The Financial Ombudsman Service  
Exchange Tower,  
Harbour Exchange Square

London E14 9SR

Tel: 0300 123 9 123 or 0800 023 4567

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

<sup>1</sup> Services provided by Ansaback on behalf of Emerald Life

<sup>2</sup> Services provided by Direct Group on behalf of Emerald Life



## CONSUMER INSURANCE ACT

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- supply accurate and complete answers to all the questions we or the administrator may ask as part of your application for cover under the policy;
- to make sure that all information supplied as part of your application for cover is true and correct;
- tell us of any changes to the answers you have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that your policy is invalid and that it does not operate in the event of a claim.

## YOUR RIGHT TO CANCEL

We hope that you are happy with the cover this policy provides. However, if your cover does not meet your requirements, please notify us within 14 days of receiving your policy for a refund of your premium. If during this 14 day period you have travelled, made a claim or intend to make a claim, no refund will be available. Thereafter, you may cancel your policy at anytime however no refund of premium will be available.

## RESIDENCY

This policy is only available to you if you are permanently resident in the United Kingdom, Channel Islands or the Isle of Man. You must have been present in the United Kingdom for at least six months prior to purchasing your policy and be registered with a medical practitioner in the area in which you reside.

## MEDICAL EMERGENCY

If you suffer an injury or illness which may lead to a claim under your insurance, you must always seek the advice of a registered medical practitioner before cancelling or curtailing your trip, or before incurring any expenses. If you are already on holiday you must also seek the advice of the 24 hour medical emergency service before incurring any expenses under sections B. Please remember to retain receipts for all costs incurred

## AGE LIMITS

The maximum age limit for trips to the USA and Canada is 69. The maximum age limit for trips within Europe and all other worldwide destinations is 74.

For single trip policies the limit is your age at the date of travel. For Annual Multi Trip policies the limit is as at the date the policy commences.

## RECIPROCAL HEALTH AGREEMENTS: EHIC/MEDICARE

If you are travelling to European Union countries you should obtain a European Health Insurance Card (EHIC). You can apply either online through [www.nhs.uk/NHSEngland/Healthcareabroad/EHIC](http://www.nhs.uk/NHSEngland/Healthcareabroad/EHIC) or by telephoning 0300 330 1350. This will entitle you to benefit from the reciprocal health agreements, which exist between certain European countries. In the event of a claim being accepted for medical expenses which has been reduced by the use of an EHIC, or Private Health Insurance, the deduction of the excess under the medical section will not apply.

When you are travelling to Australia and you have to go to hospital, you must register for and make use of the treatment offered under the national Medicare scheme. If you know you need treatment, you can enrol for Medicare at a DHS Service Centre. If you receive treatment before you enrol, Medicare benefits will be back-paid for eligible visitors.

## PERSONAL LIABILITY

There is no cover for Personal Liability claims arising directly or indirectly from ownership, possession or use of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form of motorised leisure equipment. We strongly recommend checking with the company you hire from, that they have sufficient Personal Liability cover in place should you hire and participate in such an activity whilst on your trip. For any activity listed under the acceptable sports and leisure activities definition there is no cover for participant to participant liability. If you have paid the appropriate additional premium and are participating in any hazardous sports and leisure activities cover is provided for Personal Liability.





## POLICY LIMITS

All sections of your policy have limits on the amount we will pay under that section.

There are also specific limits under the Personal Effects and Baggage section for: single items; valuables; items for which an original receipt, proof of purchase or an insurance valuation (obtained prior to loss) is not supplied.

There is a reduced limit under the Personal Effects and Baggage and Personal Money sections for claims on behalf of children.

There is a reduced limit under the Personal Accident section for children aged under 18 and adults aged over 65.

## POLICY EXCESSES

Under some sections of the policy, claims will be subject to an excess. The excess will be applied per person, per section and per incident under which a claim is made. This means that you will be responsible for the first part of the claim. The amount you have to pay is the excess.

## REASONABLE CARE / UNATTENDED PROPERTY

You must exercise reasonable care to prevent illness, injury and loss or damage to your property by acting as if uninsured. There is no cover for property left unattended in a place to which the general public has access. There is no cover for loss of personal money which was not carried on your person unless placed in a safety deposit box or similar locked, fixed receptacle.

## DANGEROUS SPORTS OR PASTIMES

There is no cover under the policy for claims arising from any activity not listed under the definition of the acceptable sports and leisure activities unless you have paid the additional premium prior to travel and cover is confirmed on your schedule.

## GOVERNING LAW

This policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated.

