

keyfacts®

Travel Insurance: Policy Summary



EMERALDLIFE



YOUR TRAVEL INSURANCE POLICY SUMMARY

This policy summary and keyfacts document does not contain the full terms and conditions of the cover. You should read this document together with the full terms and conditions in the policy.

In all correspondence please quote scheme name: Emerald Life Travel Insurance
Scheme Reference: **Emerald Life EL1801/02.**

WHO WE ARE

his policy has been arranged by Emerald Life Limited, which is an appointed representative of Commercial and General Limited. The policy is administered by Rock Insurance Services Limited (ROCK). Commercial and General Limited is authorised and regulated by the Financial Conduct Authority (FCA), FCA registration number 300001. Rock Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (FCA). ROCK's FCA registration number is 300317.

You can check the regulatory status of ROCK by visiting <http://www.fca.org.uk/register> or by telephoning 0800 111 6768. ROCK is the administrator of this policy and has brought together a number of different insurers to provide the following benefits. Rock Insurance Services is 100% independently owned, and is neither directly or indirectly owned by an insurance company.

INSURER

Your policy has been arranged by Rock Insurance Services Limited through a number of different insurers as follows:

Section A - Your Travel Policy by ZAD Bulstrad Vienna Insurance Group.

Section B - Optional Gadget Cover by UK General Insurance Limited on behalf of Great Lakes Insurance SE.

Section C - Consular Assist by Legal Insurance Management Limited and underwritten by UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE.



SUMMARY OF COVER, LIMITS AND EXCESSES

COVER AND LIMITS ARE PER PERSON, UNLESS OTHERWISE SPECIFIED

Cover	CORE		PREMIER	
	Limits Up To	Excess	Limits Up To	Excess
Medical Expenses & Repatriation*	£5,000,000	£100	£10,000,000	£50
Funeral & Repatriation Expenses	£7,500	£100	£7,500	£50
Dental Expenses	£150	£100	£250	£50
Hospital Benefit	£15 per day up to £450	Nil	£15 per day up to £600	Nil
Cancellation and Curtailment	£3,000	£100	£5,000	£50
Travel Delay	£15 per 12 hours, up to £150	Nil	£15 per 12 hours, up to £150	Nil
Abandonment	£3,000	£100	£5,000	£50
Missed Departure	£350 (UK and Europe Trips); £700 (Outside of Europe)	Nil	£500 (UK and Europe Trips); £1000 (Outside of Europe)	Nil
Personal Effects and Baggage	£1,500	£100	£2,000	£50
Single Item Limit**	£200	-	£300	-
Valuables Limit**	£300	-	£300	-
Delayed Baggage	£125 per day to a maximum of £250	Nil	£125 per day to a maximum of £250	Nil
Cash Limit	£250	£100	£300	£50
Cash Limit if under 18	£75	£100	£150	£50
Loss of Travel Documents	£500	Nil	£500	Nil
Personal Liability	£1,500,000	Nil	£2,000,000	Nil
* Emergency Medical and Repatriation Expenses - For travel to the United States of America we will only pay for reasonable and necessary emergency medical treatment, surgical, hospital, ambulance and nursing fees and charges. This means costs that are incurred for approved, eligible medical services or supplies up to 150% of the published medical rates for the same or similar treatment as payable by US Medicare.				
** Single Item Limit and Valuable Limit for children is £100				
Personal Accident				
• Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes	£10,000	Nil	£25,000	Nil
• Permanent Total Disablement	£10,000	Nil	£25,000	Nil
• Death (Aged 18 - 65 years old)	£10,000	Nil	£25,000	Nil
• If the Insured Person is aged under 18 or over 65 (funeral expenses only)	£3,000	Nil	£5,000	Nil
Catastrophe	£500	Nil	£750	Nil
Hijack	£500	Nil	£500	Nil
Mugging	£500	Nil	£500	Nil
Air Rage	£500	Nil	£500	Nil
Pet Care	£200	Nil	£300	Nil





SUMMARY OF COVER, LIMITS AND EXCESSES

COVER AND LIMITS ARE PER PERSON, UNLESS OTHERWISE SPECIFIED

Cover	CORE		PREMIER	
	Limits Up To	Excess	Limits Up To	Excess
Legal Expenses	£20,000	Nil	£25,000	Nil
Optional Winter Sports Cover (When additional premium is paid)				
Loss or Damage to Ski Equipment - owned	£1,300	£100	£1,300	£50
Single Item Limit	£350		£350	
Loss or Damage to Ski Equipment - hired	£1,300	£100	£1,300	£50
Single Item Limit	£250		£250	
Ski Equipment Delay	£20 per day up to £200	Nil	£20 per day up to £200	Nil
Ski Pack	£150	£100	£150	£50
Piste Closure	£20 per day up to £200	Nil	£20 per day up to £200	Nil
Delay due to Avalanche	£200	£100	£200	£50
Optional Cruise Pack (When additional premium is paid)				
Missed port departure	£2,000	£130	£2,000	£110
Cabin confinement	£25 per complete 24 hrs (Max £500)	Nil	£25 per complete 24 hrs (Max £500)	Nil
Cruise itinerary change	£100 per port (Max £300)	Nil	£100 per port (Max £300)	Nil
Unused excursions	£500	£130	£500	£110
SECTION B – OPTIONAL GADGET COVER SUMMARY				
Level of Cover	Number of Gadgets Covered	Total Replacement/Repair Value for all Gadgets	Excess	
LEVEL ONE	3 Gadgets	£1,000	£50	
	Single Article Limit	£1,000	£50	
	Unauthorised calls, texts and data use	£100	£50	
	Single Article Limit for Laptop	£1,000	£50	
LEVEL TWO	5 Gadgets	£2,000	£50	
	Single Article Limit	£1,000	£50	
	Unauthorised calls, texts and data use	£100	£50	
	Single Article Limit for Laptop	£2,000	£50	
LEVEL THREE	7 Gadgets	£3,000	£50	
	Single Article Limit	£1,000	£50	
	Unauthorised calls, texts and data use	£100	£50	
	Single Article Limit for Laptop	£2,000	£50	
SECTION C – CONSULAR ASSIST COVER SUMMARY				
Consular Assist				
Claims Limit	£25,000			



TYPE OF INSURANCE & COVER PROVIDED

This policy is not intended to cover all medical conditions or situations relating to a trip. This is a policy of personal travel insurance which provides cover, subject to certain terms and conditions, for losses as a result of specified events which may occur before or during a trip including cancellation, loss of baggage and medical.

This policy will suit the demands and needs of an individual or group of people who want to cover their travel plans and who can meet the medical criteria contained within the Health and Pre-existing Conditions Section of this policy. You should read the important conditions and exclusions to ensure that this policy is right for you. You will not receive advice or a recommendation from us in relation to this policy. We may ask some questions to narrow down the selection of products that we will provide details on. You will need to make your own choice about how to proceed.

FEES

ROCK Insurance Services Limited do not charge a fee for setting up the policy, however charges may be made for postage of documents and for cancellation or changes to your policy after the 14 day cooling off period.

ELIGIBILITY REQUIREMENTS

The levels of cover and excesses that apply are set out in the Summary of Cover contained in the policy document. 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. Please read your policy wording to make sure that the cover is suitable for you.

To be eligible for this insurance, the following requirements must be met:

- You must habitually reside in the United Kingdom (i.e. have your main home in the United Kingdom for 6 months prior to issue of the policy and be registered with a local doctor).
- You are over the age of 74 if your policy is for Europe or Worldwide excluding USA, Canada, the Caribbean and Mexico or over the age of 69 if your policy is for Worldwide including USA, Canada, the Caribbean and Mexico.

FEATURES & BENEFITS

For full details of the cover offered please refer to the Summary of Cover in your Policy Wording. Certain sections of your policy may carry an excess (unless an additional premium has been paid), that is the amount of any claim that you have to pay yourself. Policy excesses are applied under each section of the policy separately.

SIGNIFICANT EXCLUSIONS & LIMITATIONS

There are some situations which you are not covered for. These generally involve anything you already know about or that is caused by deliberate or careless acts on your part. Full details of these are given in the policy document.

The most significant exclusions of this policy are set out below. **There may be other exclusions that are significant to you, so you need to check the policy document for full details.**

- This policy contains restrictions on what cover is in place for claims arising from terrorist activity. Only valid claims for emergency medical expenses and Personal Accident will be paid.
- This policy contains restrictions regarding Pre-existing Medical Conditions. Please refer to Health and Pre-existing Medical Conditions section in the policy document.
- This policy will NOT cover any claims under Cancellation or Curtailment if You have a non-travelling Close Relative with a pre-existing medical condition who dies or falls seriously ill and as a result you wish to cancel or curtail your trip. Please ensure you read the full details in your policy document.
- This policy will not cover any claim arising directly or indirectly from your drug addiction or solvent abuse, excessive alcohol intake, or being under the influence of alcohol or drug(s).
- No section of this policy shall apply in respect of any person who is over the age of 74 if your policy is for Europe or Worldwide excluding USA, Canada, the Caribbean and Mexico or over the age of 69 if the policy is for Worldwide including USA, Canada, the Caribbean and Mexico.
- In the event of a medical emergency you must contact us as soon as possible. If you are physically prevented from contacting us immediately, you or someone designated by you must contact us.
- Personal Property Claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear and depreciation bearing in mind the age of the items.
- We will not pay for any claim arising from any deliberately careless or deliberately negligent act or omission by you, nor for any claim arising or resulting from your own illegal or criminal act.
- We will not pay for any claim arising directly or indirectly from normal pregnancy, without any accompanying injury, illness or complication.





YOUR RIGHT TO CANCEL

We hope you are happy with the cover this policy provides. However, if after reading it, this insurance does not meet with your requirements, please contact us within 14 days of receipt of your policy and we will refund your premium, provided you have not commenced your trip or made a claim.

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:

Claims under Section A: Travel Cover contact Global Response

Tel: 0343 658 0345

Email: travelclaims@global-response.co.uk

Claims under Section B: Optional Gadget Cover, contact Trent-Services Administration

Tel: 01285 626 020

Email: claims@trent-services.co.uk

Claims under Section C: Consular Assist, contact Claims Helpline Service

Tel: 033 33 70 70 70

MAKING A COMPLAINT

If you want to make a complaint about your policy, in the first instance please contact:

Compliance Officer

ROCK Insurance Group

Griffin House, 135 High Street, Crawley, West Sussex, RH10 1DQ

Please quote Your policy number or claim reference number and give us full details of Your complaint.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body at:

Exchange Tower, London E14 9SR

Telephone: 0044 (0) 800 023 4 567

ROCK Insurance Group adheres to the Alternative Dispute Resolution Regulations 2015 EU Directive. You can access the Online Dispute Resolution Portal here <https://webgate.ec.europa.eu/odr/main/?event=main.about.show>.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

All parties mentioned in this Policy Summary are covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting: The FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by calling 0800 678 1100.





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 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.