

# Your Travel Insurance

## Summary of Benefits Included

	Single Trip Insurance*	Annual Travel Insurance*
Medical and Additional Expenses	£5,000,000 <sup>1</sup>	£10,000,000 <sup>2</sup>
Cancellation and Curtailment	£3,000 <sup>1</sup>	£5,000 <sup>2</sup>
Journey Continuation	£500 <sup>1</sup>	£750 <sup>2</sup>
Delay	£150	£150
Personal Liability	£2,000,000	£2,000,000
Personal Accident	£25,000	£25,000
Personal Baggage, Clothing or Effects and Money Inner Limits to this section;	£3,000 <sup>1</sup>	£3,500 <sup>2</sup>
Each Article/set	£500	£500
Valuables	£500	£500
Money and Passport	£750 subject to a cash limit of £300	£750 subject to a cash limit of £300

<sup>1</sup>The first £50 for each insured person will be deducted from all claims in respect of these sections. Should the same occurrence give rise to a claim under more than one section, only one amount of £50 for each insured person will be deducted.

<sup>2</sup>The first £25 for each insured person will be deducted from all claims in respect of these sections. Should the same occurrence give rise to a claim under more than one section, only one amount of £25 for each insured person will be deducted.

## Emergency Medical Number

# 00 44 1243 621 525

If you need to make a medical emergency claim see page six. You must have your ETA number and the certificate number of this insurance document.



**ETA**

Green Reliable Travel Services

Some important facts about the travel insurance are summarised below.

This summary does not contain the full terms and conditions of the insurance. Please take time to read the full document to make sure **you** understand the cover provided.

The summary does not form part of **your** contract of insurance.

## About your insurance

This insurance is underwritten by the Association of Underwriters known as Lloyd's, led by Syndicate 4020. The table on the cover summarises the main benefits applicable to **you**. **Your** ETA customer statement will show **your** cover provided.

## Do we cover pre-existing medical conditions?

Not if **you** have sought medical advice or treatment for the condition within the last 12 months (other than routine check-ups). However, if **you** are on medication and there has been no change to the type, frequency or quantity of medication that **you** take within the last 12 months, then **you** will be covered.

## Others in your travel party

Please be aware that **our** pre-existing medical conditions exclusion apply to others in **your travel party**.

## Close relatives

Please be aware that our pre-existing medical conditions exclusion will apply to **your close relatives** too. In that if **you** need to claim for cancelling a holiday, **you** need to be able to assure us that there was no known condition which **you** could have reasonably known about.

## Annual travel insurance

For all sections other than cancellation, cover is operative for trips beginning during the period of insurance as shown on **your ETA** customer statement. A trip is deemed to last from the time **you** leave home or place of employment at the beginning of the trip (whichever is the later) during the whole time away and until return to home or place of employment (whichever is the earlier).

Cancellation cover operates from the date of booking a trip or the start date of this insurance as shown on **your ETA** customer statement, whichever is the later, until the beginning of the trip or expiry of the period of insurance whichever is the earlier. Each trip is deemed to be a separate insurance, each being subject to the terms, definitions, exclusions and conditions listed.

## Single trip travel insurance

For all sections other than cancellation, cover operates during the period of insurance as shown on **your ETA** customer statement from the time **you** leave home or place of employment at the beginning of the trip (whichever is the later) during the whole time away and until you return to home or place of employment (whichever is the earlier).

Cancellation cover operates from the date of booking a trip or the date of purchase of this insurance as shown on **your ETA** customer statement, whichever is the later, up until beginning the trip.

## Money Back Guarantee

In the case of annual travel insurance, if this insurance does not meet **your** needs **you** have the right to cancel it within 14 days of purchase and **you** will receive a full refund subject to no trips having taken place and no claims being made against the certificate.

In the case of single trip travel insurance, if this insurance does not meet **your** needs and providing there is more than 30 days between the date of purchase of the insurance and the last day of your trip, **you** have the right to cancel within 14 days of purchase provided **you** have not started **your** trip and no claim(s) being made against the certificate.

## Reciprocal health agreements

within the European Union

For trips within the European Union (also Iceland, Liechtenstein, Norway and Switzerland), you must obtain a European Health Insurance Card (EHIC).

An EHIC can either be obtained online at [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers) \*

or, apply by telephone on 0300 330 1350 or, pick up an application form from the Post Office prior to travel.

This will entitle **you** to benefit from the health care arrangements which exist between countries within the European Union (also Iceland, Liechtenstein, Norway and Switzerland).

\*An EHIC can be obtained free of charge from this site. Please be aware that other sites may charge for obtaining an EHIC.

## Reciprocal health agreements within Australia

If **you** need medical treatment in Australia **you** must enrol with a local MEDICARE office.

**You** do not need to enrol when **you** arrive, but you must do this after the first occasion **you** receive treatment. Inpatient and out-patient treatment at a public hospital will then be available free of charge. Details of how to enrol and the free treatment available can be found either by visiting

[www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers) or the MEDICARE website at [www.hic.gov.au](http://www.hic.gov.au).

## Financial Services Compensation Scheme

Lloyd's insurers are covered by the Financial Services Compensation Scheme.

**You** may be entitled to compensation from the scheme if a Lloyd's insurer is unable to meet its obligations to **you** under this contract. If **you** are entitled to compensation under the scheme, the level and extent of the compensation would depend on the nature of this contract.

Further information about the scheme is available from:

Financial Services Compensation Scheme  
15 St Botolph Street  
LONDON  
EC3A 7QU  
Website: [www.fscs.org.uk](http://www.fscs.org.uk)

## Law applicable to the insurance

The parties are free to choose the law applicable to the insurance contract. Unless specifically agreed to the contrary the insurance shall be subject to English Law.

## Complaints

Any complaint should be addressed in the first instance to:

Customer Care Manager  
ETA Services Ltd  
68 High Street  
WEYBRIDGE KT13 8RS  
Email: [customerservices@eta.co.uk](mailto:customerservices@eta.co.uk)

If **you** are not satisfied with the way that a complaint has been dealt with please contact:

Compliance Officer  
Ark Syndicate Management Ltd  
30 Fenchurch Avenue  
LONDON  
EC3M 5AD

In the event that you remain dissatisfied and wish to take the matter further you can do so at any time by referring to Policyholder and Market Assistance at Lloyd's:

Policyholder and Market Assistance  
Lloyd's Market Services  
One Lime Street  
London  
EC3M 7HA

Tel: 020 7327 5693, Fax: 020 7327 5225.  
Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Complaints that cannot be resolved by Policyholder and Market Assistance at Lloyd's may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

This complaint procedure is without prejudice to **your** right to take legal proceedings.

## Main exclusions applicable to all sections of this insurance (This list is not exhaustive. Please read the full insurance wording, which follows)

### Applicable to all sections of this insurance:

**(Annual)** Any trip known to exceed 60 days duration in the case of annual travel insurance.

Any claims if you have had your 70th birthday at the beginning of the insurance if covered under annual travel insurance, unless previously agreed with us, or if you have had your 65th birthday in the case of winter sports. [Customers who have had continuous cover since 31st December 2011 can renew their insurance this year (2014) until their 75th birthday or end of the insurance period under our annual travel insurance].

**(Single)** Any trip known to exceed 87 days in the case of single trip insurance.

Any claims if you have had your 65th birthday at the purchase date if covered under a single trip insurance.

**(All)** Pre-existing medical conditions are excluded unless it is a condition for which you take prescribed drugs and there has been no increase or decrease in the type, quantity or frequency of those drugs prescribed within the last 12 months. You have regular check-ups for an on-going condition for which you take prescribed drugs and those check-ups have not resulted in treatment for that condition or any change to the type, frequency or quantity of drugs prescribed for the condition within the last 12 months.

Any expenses arising from pregnancy, childbirth or any medical complications resulting therefrom if you are, or would have been pregnant for thirty weeks or longer at any point during a trip.

Any trip to any of the following:  
Afghanistan, Central African Republic, Chad, Democratic Republic of Congo, Egypt, Haiti, Iraq, Ivory Coast, Libya, Mali, Nigeria, Pakistan (other than Punjab and Sind Provinces), Palestinian Territories, Somalia, South Sudan, Sudan, Syria and Yemen

### Additional exclusions applicable to section A - Medical and Additional Expenses

Costs of in-patient hospitalisation or repatriation not pre-authorized by the emergency service company.

Costs of continuing medication for any health condition known to exist at the start of a trip.

### Additional exclusions applicable to section B - Cancellation and Curtailment

Any condition or set of circumstances known to exist at inception date of the insurance or time of booking a trip relating to you or anyone in your travel party which could reasonably have been expected to cause the trip to be cancelled or curtailed.

### Additional exclusions applicable to section H - Baggage, Personal Effects and Money

Any claims in respect of valuables or money whilst in the custody of a carrier.

**Anything unclear?**

**Call us on:**

**0333 000 1234**



## CLAIMS

If you believe that you have a claim under the insurance, please call the ETA on 0333 000 1234 or go to [eta.co.uk/insurance/travel/claim](http://eta.co.uk/insurance/travel/claim) to download a claim form.

**All claims will be administered by:**

Accident & Health Claims Services LLP

7-8 Ducketts Wharf, South Street

BISHOPS STORTFORD

CM23 3AR

Tel: 01279 713 860

Email: [claims@ahclaimsservices.com](mailto:claims@ahclaimsservices.com)

When **you** notify us of a claim, **you** will need **your ETA** number and certificate number.

## MEDICAL EMERGENCY CLAIM

If you need to make a medical emergency claim, please call our emergency service company, Cega, on: **00 44 1243 621 525**

If **you** need to make a medical emergency claim for inpatient hospital treatment whilst abroad you will need the following information:

- **Your ETA** number
- The certificate number (SMT 107/13/14)
- The telephone number from which **you** are calling
- The name and telephone number of the doctor and hospital attending the ill/injured person

# *Certificate of Insurance*

**LLOYD'S**

Underwritten by certain underwriters at Lloyd's and administered by **ETA Services Limited**  
**ETA Services Limited** is authorised and regulated by the Financial Conduct Authority.

## **Travel Insurance Certificate**

This is to certify that in accordance with the authorisation granted to **ETA Services Ltd** under contract number PA999 AHU 2014 / UMR number B6038PA999AHU2014 by certain syndicates at Lloyd's (hereafter referred to as the underwriters) whose definitive numbers and the proportions underwritten by them, which will be supplied on application, can be ascertained by reference to the said contract which bears the seal of Lloyd's policy signing office, and in the consideration of the payment of the premium specified herein, the said underwriters are hereby bound, severally and not jointly, their executors and administrators, to insure the person(s) named in the schedule for the benefits herein.

## These parts relate to the whole insurance

Section	Description	Single trip cover up to	Annual cover up to	Page
A	Medical and Additional Expenses	£5,000,000	£10,000,000	17
B	Cancellation and Curtailment	£3,000	£5,000	18
C	Journey Continuation	£500	£750	19
	Delay	£150	£150	19
D	Personal Liability	£2,000,000	£2,000,000	20
E	Legal Expenses	£25,000	£25,000	21
F	Personal Accident	£25,000	£25,000	22
G	Hospital Benefit	£1,000	£1,500	23
H	Personal Baggage, Clothing or Effects and Money	£3,000	£3,500	24
	<b>Winter Sports Extensions</b>			26
I	Ski Passes, Ski Hire, Ski Clothing Hire and Tuition Fees	£250	£350	26
J	Piste Closure	£200	£300	26
K	Avalanche	£150	£250	26

## General definitions

Throughout this certificate we use words and phrases in the clearest possible manner. To help this process we have defined some words and phrases even more precisely. We list them below.

**1. Accident** means a sudden, unexpected, unusual, specific, external event, which occurs at an identifiable time and place during the operative time, but also includes exposure resulting from a mishap to a conveyance in which **you** are travelling.

**Accident** shall also include disappearance. If **your** body is not found within ninety days after such disappearance, and sufficient evidence is produced satisfactory to **us** that leads **us** inevitably to the conclusion that **you** sustained **bodily injury** and that such injury caused **your** death, **we** shall pay the death benefit, where applicable under this insurance, provided that the person or persons to whom such sum is paid shall sign an undertaking to refund such sum to **us** if **you** are subsequently found to be living.

**2. Bodily Injury** means identifiable physical injury which:

- (a) is sustained by **you**, and
- (b) is caused by an **accident**, and
- (c) is solely and independently of any other cause, except illness directly resulting from medical or surgical treatment rendered necessary by such injury, occasions **your** death or disablement within twelve months from the date of the **accident**.

**3. Britain** means Great Britain and Northern Ireland, Guernsey, Jersey and the Isle of Man.



4. **"Close Relative"** means **Partner**, fiancé(e), parent, parent-in-law, brother, brother-in-law, sister, sister-in-law, aunt, uncle, grandparent, grandchild or child including adopted, foster or step-child.

5. **Dependent Children** means all children under 18 years of age (or under 23 if in full-time education) who normally reside with, and are travelling with **you** under this certificate.

In respect of annual travel insurances only, this definition is amended to mean all children under 18 years of age (or under 23 if undergoing full time education) who normally reside with, and are travelling with **you** under this certificate, or travelling with a guardian over the age of 25 years who is also insured with the **ETA**.

6. **Europe** means geographical **Europe** (excluding **Britain**, Azerbaijan, Armenia or Georgia), all countries having a Mediterranean shoreline, Canary Isles, Madeira and Jordan.

7. **Family** means **you, your partner** and **Dependent Children**.

8. **Hi-Jack** means the unlawful seizure or wrongful exercise of control of an aircraft or conveyance or the crew thereof, in which **you** are travelling as a passenger.

9. **Loss of Limb** means permanent loss by physical separation of a hand at or above the wrist, or of a foot at or above the ankle, and includes permanent total and irrecoverable loss of use of a hand, arm or leg.

10. **Loss of Sight** means the permanent and total loss of sight which shall be considered to have happened:

(a) In both eyes if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist, or  
b) In one eye if, after correction, the degree of sight **you** have left is 3/60 or less on the Snellen scale.

11. **Medical Practitioner** means a registered, qualified, practicing member of the medical profession, who is not related to **you** or any person travelling with **you**.

12. **Partner** means **your** spouse or any person who has co-habited with you for at least six consecutive months and continues to do so at commencement of the trip.

13. **Permanent Total Disablement** means disablement which entirely prevents **you** from attending to any business or occupation for which **you** are reasonably suited by training, education or experience and which lasts twelve months and at the expiry of that period is beyond hope of improvement.

14. **Sum Insured** means the limit of Underwriters' liability as outlined in the summary of benefits and in accordance with the level of cover **you** have purchased as shown in the Schedule.

15. **Terrorism** means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear

16. **Travel Party** means friends, relatives or business associates who are travelling with **you** on the same carrier or to the same destination.

17. **Unattended** means if an article is not close enough for **you** to prevent unauthorised interference with such article by a third party. This shall not include baggage left in the custody of a carrier.

18. **Valuables** means spectacles, sunglasses, contact or corneal lenses, watches, furs, jewellery, cameras, camcorders and any accessories, telecommunication, audio, visual and computer equipment or game consoles, including accessories.

19. **We/Our/Us** means the underwriters, certain syndicates at Lloyds.

20. **You/Your/Insured Person** means each person insured under this insurance as listed in the schedule.

## Operative time

The operative time differs between single trip and annual travel insurance products. **Your ETA** customer statement will show which product **you** have purchased and the duration for which this is valid.

## Money Back Guarantee

If this insurance does not meet **your** needs **you** have the right to cancel it within 14 days of purchase and **you** will receive a full refund subject to no trips having taken place and no claims being made against the certificate.

In the case of single trip travel insurance, if this insurance does not meet **your** needs and providing there is more than 30 days between the date of purchase of the insurance and the last day of **your** trip, **you** have the right to cancel within 14 days of purchase provided **you** have not started your trip and no claim(s) have been made against the certificate.

## Single trip travel insurance

This insurance shall cover:

- a) Persons under and including 64 years of age at the beginning of the trip unless declared to and agreed by **us**.
- b) Holidays not involving any hazardous activities unless declared to and agreed by **us**.
- c) Holidays involving winter sports. However, certain activities as stated in General Exclusion 5 remain excluded.
- d) Trips that begin and end during the Period of Insurance.

For all sections other than cancellation, cover operates during the period of insurance as shown on **your ETA** customer statement from the time **you** leave home or place of employment at the beginning of the trip (whichever is the later) during the whole time away and until **you** return to home or place of employment (whichever is the earlier). Cancellation cover operates from the date of booking a trip or the date of purchase of this insurance as shown on **your ETA** customer statement, whichever is the later, up until the beginning of the trip.

## Annual travel insurance

This insurance shall cover:

- a) Persons under and including 69 years of age at the beginning of the period of insurance unless declared to and agreed by **us** or under and including 64 years of age in the case of winter sports (customers who have had their insurance renewed this year (2014) will be covered until their 75th birthday or expiry of this insurance whichever is the sooner).
- b) Holidays with a destination outside Britain.
- c) Holidays not involving any hazardous activities unless declared to and agreed by **us**.
- d) Holidays with a destination within **Britain** provided such trips involve at least three night's accommodation that have been booked before the beginning of the trip.
- e) Holidays involving winter sports up to a maximum of 17 days in all during the period of insurance. However, certain activities as stated in General Exclusion 5 remain excluded.
- f) Trips with a maximum duration of 60 days.

For all sections other than cancellation, cover is operative for trips beginning during the period of insurance as shown on **your ETA** customer statement. A trip is deemed to last from the time **you** leave home or place of employment at the beginning of the trip (whichever is the later) during the whole time away and until **you** return to home or place of employment (whichever is the earlier). Cancellation cover operates from the date of booking a trip or the date of purchase of this insurance as shown on **your ETA** customer statement, whichever is the later, until the beginning of the trip or expiry of the period of insurance whichever is the earlier. Each trip is deemed to be a separate insurance, each being subject to the terms, definitions, exclusions and conditions listed. Cover shall cease at expiry of the period of insurance (except where already provided for herein) unless this certificate has been renewed or extended through the ETA.

## General exclusions

**We shall not be liable under any section of this insurance in respect of:**

1. Any trip, which **you** begin or is booked by **you** contrary to medical advice, or to obtain medical treatment, or after a terminal prognosis has been made.
2. Any claims or expenses arising directly or indirectly from any of **your** medical conditions for which medical advice or treatment has been given by a **medical practitioner** or hospital during the twelve months prior to
  - i. in respect of single trip insurance: the date of booking the trip or date of issue of this insurance, whichever the later
  - ii. in respect of annual travel insurance: The commencement of the Period of Insurance or the date of booking any trip covered by this insurance, whichever the later.This exclusion shall not apply to any condition for which **you** take regular continuing medication provided that there has been no change in the type, frequency or quantity of drugs within the last twelve months. However no claims or expenses relating to such condition will be admitted hereunder in the event of **your** failure to take such drugs in accordance with the medical advice given.
3. Any expenses arising from pregnancy, childbirth or any medical complications resulting therefrom if **you** are, or would have been pregnant for thirty weeks or longer at any point during a trip.
4. Any claims if **you** have had **your** 65th birthday at the beginning of a trip if covered under a single trip insurance
5. Any claims if **you** have had **your** 70th birthday at the beginning of the insurance if covered under an annual travel insurance, unless previously agreed with **us**, or if **you** have had **your** 65th birthday in the case of winter sports. (Customers who have had continuous cover since 31st December 2011 can renew **their** insurance this year (2014) until their 75th birthday or end of the insurance period under **our** annual travel insurance).

6. Winter sports shall not cover **you** whilst participating in ski and ski-bob racing in international or national events, services or inter services championships, or heats or officially organised practice or training for these events, ski jumping, glacier skiing, ice hockey, heli-skiing or the use of skeletons or bob-sleighs.

7. Any claims due to any condition caused by, prolonged by, or aggravated by any psychiatric, mental or nervous disorder, including stress, anxiety and/or depression.

8. Any claims directly or indirectly caused or contributed to by **your** intentional self-injury, suicide or attempted suicide, provoked assault, duelling or fighting (except in bona fide self defence) or from **your** own criminal act or whilst engaged or taking part in civil commotions or riots of any kind.

9. Any claims caused by alcohol abuse, drugs or solvents (other than drugs prescribed by a registered medical practitioner but not for the treatment of drug addiction).

10. Claims in any way caused or contributed to by nuclear reaction, nuclear radiation or radioactive contamination.

11. Any part of any trip which is booked or commenced in the knowledge that such trip will exceed the maximum duration(s) shown within the operative time, unless disclosed to and accepted by **us**.

12. Any claims for expenses arising as a consequence of a loss (e.g. loss of earnings due to an insured **accident**, change of locks due to lost keys and the like).

13. Any claims consequent upon sexually transmitted disease or any expenses incurred either directly or indirectly in the treatment, diagnosis or counselling of either AIDS, AIDS - Related Complex or HIV, howsoever these have been acquired or may be named.

## This page relates to the whole insurance

14. Any claims due to **you** participating in:

- a) Mountaineering and/or rock climbing normally involving the use of ropes and/or guides, or potholing, or
- b) Motor competitions or sports tours, or
- c) Aeronautics or aviation, other than as a passenger.

15. **Your** participation in military, air force or naval service or operations (other than reserve or volunteer training).

16. Any claims in any way caused or contributed to by:  
(a) the failure of, or  
(b) the fear of failure of, or  
(c) the inability of any equipment or any computer program to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date.

17. **Terrorism** involving the actual or threatened use of pathogenic or poisonous biological or chemical materials.

18. War, whether war be declared or not, invasion or civil war, except where **you** are travelling outside **Britain**; however this exception shall not apply where **you** are taking an active part in such war, invasion or civil war.

19. Trips to the following territories/countries, unless such trips are declared to and agreed by **us** prior to travel. **We** reserve the right to charge an additional premium and/or amend coverage in respect of these trips: Afghanistan, Central African Republic, Chad, Democratic Republic of Congo, Egypt, Haiti, Iraq, Ivory Coast, Libya, Mali, Nigeria, Pakistan (other than Punjab and Sind Provinces), Palestinian Territories, Somalia, South Sudan, Sudan, Syria and Yemen



## General conditions

1. In the event of any one occurrence giving rise to claims under more than one section of this insurance, only the one monetary exclusion of £50 for single trips or £25 for annual cover (depending on which type of cover **you** have) for each person shall be deducted from the total amount of the claim.
2. Any fraud, misstatement or concealment in the statements made by **you** or on **your** behalf prior to or when arranging this insurance or in the submission of a claim made hereunder shall render this insurance null and void and all claims shall be forfeited.
3. No endorsement or amendment to this insurance shall override the exclusions applicable to section D, Personal Liability.
4. **You** are required to take all reasonable precautions to protect **you** and **your** property as though they are uninsured.

5. Notwithstanding conditions specified in particular sections of this Insurance, **we** must be notified of any claims within six months of the event.

6. **You** must be over 16 years of age and a permanent resident in **Britain**.

7. **We** shall be subrogated to all your rights of recovery against any person or organisation for any claim paid or payable under this Certificate up to the limit of our liability in respect of such claim. You shall, wherever possible, give all such information and assistance as **we** may require to secure such rights.

## Extension

If **you** have not returned to **Britain** before the expiration of a trip for reasons which are beyond **your** control, this insurance will remain in force for a further 21 days or until return, whichever is the earlier, without additional premium. In the event of **you** being **hi-jacked**, cover shall continue whilst **you** are subject to the control of the person(s) or their associates making the **hi-jack** and during travel direct to **your** domicile and/or original destination, up to twelve months from the date of the **hi-jack**.



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## Who to contact

### 24 hour Medical Emergency Service

In the event of accident or illness resulting in hospitalisation, or in the event of curtailment, the following emergency service company must be contacted prior to making any further arrangements.

### CEGA Group Services

Tel: 00 44 1243 621 525 Fax: 00 44 1243 773 169

Email: [assistance@cegagroup.com](mailto:assistance@cegagroup.com)

Please have the following information available:

1. **Your** ETA number
2. The certificate number (SMT 107/13/14)
3. The telephone number from which **you** are calling
4. The name and telephone number of the doctor and hospital attending the ill/injured person

Failure to contact the emergency service company and obtain authorisation may prejudice the claim and mean that not all the costs involved will be paid. **You** should not attempt to find **your** own solution and then expect full reimbursement from **us**, without prior approval first having been obtained from the emergency service company.

## Reciprocal health agreements within the European Union

For trips within the European Union (also Iceland, Liechtenstein, Norway and Switzerland), you must obtain a European Health Insurance Card (EHIC).

An EHIC can either be obtained online at [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers) \*

or, apply by telephone on **0300 330 1350** or, pick up an application form from the Post Office prior to travel. This will entitle you to benefit from the health care arrangements which exist between countries within the European Union (also Iceland, Liechtenstein, Norway and Switzerland).

*\*An EHIC can be obtained free of charge from this site. Please be aware that other sites may charge for obtaining an EHIC.*

## Reciprocal health agreements within Australia

If **you** need medical treatment in Australia you must enrol with a local MEDICARE office. You do not need to enrol when you arrive, but you must do this after the first occasion you receive treatment. Inpatient and out-patient treatment at a public hospital will then be available free of charge. Details of how to enrol and the free treatment available can be found either by visiting [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers) or the MEDICARE website at [www.hic.gov.au](http://www.hic.gov.au).

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### Claims administrators

For non-emergency claims please call the **ETA** on **0333 000 1234** or go to **[www.eta.co.uk](http://www.eta.co.uk)** to obtain a claim form.

All claims will be administered by:

Accident & Health Claims Services LLP  
7-8 Ducketts Wharf, South Street  
BISHOPS STORTFORD  
CM23 3AR  
Tel: **01279 713 860**  
Email: **[claims@ahclaimsservices.com](mailto:claims@ahclaimsservices.com)**

In the event of the cancellation of a trip, immediate notice must be given of any occurrence which may give rise to a claim.

### Compensation

Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract. If you were entitled to compensation under the scheme, the level and extent of the compensation would depend on the nature of this contract.

Further information about the scheme is available from:

Financial Services Compensation Scheme  
15 St Botolph Street  
LONDON  
EC3A 7QU

Website: **[www.fscs.org.uk](http://www.fscs.org.uk)**

## Law applicable

The cover referred to in this insurance is subject to English Law and English courts alone shall have jurisdiction in any disputes arising hereunder.

## Complaints procedure

Any complaint should be addressed in the first instance to:

**Customer Care Manager**

**ETA Services Limited**

**68 High Street**

**WEYBRIDGE**

**KT13 8RS**

Email: [customerservices@eta.co.uk](mailto:customerservices@eta.co.uk)

If **you** are not satisfied with the way that a complaint has been dealt with please contact:

**Compliance Officer**

**Ark Syndicate Management Ltd**

**30 Fenchurch Avenue**

**LONDON**

**EC3M 5AD**

In the event that you remain dissatisfied and wish to take the matter further **you** can do so at any time by referring to Policyholder and Market Assistance at Lloyd's.

The contact details are:

**Policyholder and Market Assistance**

**Lloyd's Market Services**

**One Lime Street**

**LONDON**

**EC3M 7HA**

Tel: 020 7327 5693 Fax: 020 7327 5225

Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Complaints that cannot be resolved by Policyholder and Market Assistance at Lloyd's may be referred to the Financial Ombudsman Service.

Further details will be provided at the appropriate stage of the complaints process.

This complaint procedure is without prejudice to your right to take legal proceedings.

## Data protection clause

It is understood that any information about you will be processed by us in compliance of the Data Protection Act 1998 and only for the purposes of providing your insurance cover and handling any claims. This may necessitate providing such information to third parties.

## Clarification clause

Contracts (rights of third parties) Act 1999

A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any right or remedy of a third party which exists or is available apart from that act.



## A - Medical and additional expenses

We will pay you up to the **sum insured** shown in the summary of benefits for the following expenses should you suffer **bodily injury** or illness during the operative time:

1. Normal and necessary expenses incurred outside **Britain** for medical or surgical treatment including specialists fees, emergency dental treatment up to £500 for the immediate relief of pain only, emergency ophthalmic fees, hospital, nursing home and nursing attendance charges, physiotherapy, massage and manipulative treatment, surgical and medical requisites and ambulance charges.

2. Reasonable additional accommodation and travel expenses incurred by you and any one **close relative** or member of **your travel party** who has to remain or travel with the injured or ill **insured person**.

3. Reasonable accommodation and travel expenses of one person to travel from **Britain** if their presence with the injured or ill **insured person** is necessary on medical grounds.

4. Reasonable expenses incurred in transporting your remains or ashes to your former place of residence in **Britain** or funeral expenses incurred abroad.

5. Expenses incurred, for the provision of an air ambulance or the use of air transport, including qualified attendants, to repatriate the seriously ill or injured **insured person** to **Britain**.

## Special conditions relating to this section

In addition to the general conditions:

1. It is a condition of this insurance that under sub-sections 2, 3, 4 and 5 of this section, any claims for costs or expenses must be pre-authorized by the Emergency Service Company.

## Exclusions relating to this section:

In addition to the general exclusions, we shall not be liable to pay for:

1. In respect of single trip cover:  
The first £50 of each and every claim, for each **insured person**.

In respect of annual cover:  
The first £25 of each and every claim, for each **insured person**.

2. The costs of continuing regular medication for any condition for which medical advice or treatment is being followed at the time of booking or beginning a trip.

3. Any expenses incurred more than twelve months after the date the first expense was incurred, or any continuing expenses incurred if you refuse the option of repatriation to Britain.

4. Any expenses for treatment that could have been delayed until your return to **Britain**.

5. Private health treatment unless specifically approved by the 24 hour medical emergency service company.

6. Any claims arising from any health condition where such condition has already been the subject of a claim under this insurance in respect of any earlier trip.



## B - Cancellation and curtailment

We will pay you up to the **sum insured** shown in the summary of benefits for any irrecoverable payments paid or contracted to be paid for travel, accommodation and unused pre-booked excursions (including additional reasonable accommodation and travel expenses incurred for return to **Britain**) should the projected trip be cancelled or curtailed directly as a result of:

1. Death, **bodily injury**, illness or compulsory quarantine of:
  - a) **You**, or
  - b) Any member of the **travel party**, or
  - c) Any person with whom **you** intend to reside during the trip, or
  - d) Any **close relative** or business associate necessitating **your** presence in **Britain**.
2. Redundancy (provided that such redundancy qualifies for payment under **Britain's** Redundancy Payments Acts) of:
  - a) **You**, or
  - b) Any member of the **travel party**.
3. Summoning to jury service or witness attendance in a British court or unavoidable requirement to be present in **Britain** for service in any military or civil emergency of:
  - a) **You**, or
  - b) Any member of the **travel party**.
4. Major damage or burglary within seven days immediately prior to a trip at the home or place of business of:
  - a) **You**, or
  - b) Any member of the **travel party**, or
  - c) Any person with whom you intend to reside with, during the trip.
5. Adverse weather conditions making it impossible for **you** to travel to the point of departure at the beginning of the outward trip.

## Special conditions relating to this section

In addition to the general conditions:

1. In the event of the curtailment of a package holiday, **our** liability shall be calculated as a pro-rata proportion of the holiday cost, with the commencement of the curtailment being the date that **you** arrived at **your** home in **Britain**.
2. It is a condition of this insurance that any claims for curtailment must be pre-authorised by the Emergency Service Company.

## Exclusions relating to this section

In addition to the general exclusions, **we** shall not be liable to pay for:

1. In respect of single trip cover:  
The first £50 of each and every claim, for each **insured person**.  
In respect of annual cover: The first £25 of each and every claim, for each **insured person**.
2. Any claims attributable to any condition or set of circumstances known to **you** at the time of purchasing this insurance or booking a trip, where such condition or set of circumstances could reasonably have been expected to give rise to cancellation or curtailment of a trip.
3. Any claims where medical or other suitable evidence is not provided as proof of the necessity to cancel or curtail a trip.
4. **Your** disinclination to travel.
5. Flights booked using air miles.
6. Cancellation or curtailment due to the illness of **you**, a member of the **travel party**, or any person with whom **you** intend to reside during the trip or any **close relative** or business associate necessitating **your** presence in **Britain** where that illness is an existing medical condition at the date of issue of this insurance.
7. Any expenses on behalf of someone who is not an **insured person** hereunder.

## C - Journey continuation and delay

### Part 1 – Journey continuation

We will pay **you** up to the **sum insured** shown in the summary of benefits for reasonable additional travel and related accommodation expenses incurred to enable **you** to reach a reserved overseas travel connection or accommodation or up to £250 each **insured person** for such expenses to enable you to return home to **Britain** should, during the operative time:

- a) The aircraft, sea vessel, coach or train on which **you** are booked to travel, or
- b) The means of transport in which **you** are travelling or intending to travel to reach the aircraft, sea vessel, coach or train be delayed or interrupted as a result of one or more of the **insured events** listed below.

### Part 2 - Delay

Either:

a) We will pay **you** up to £150 (**with no excess**) in accordance with the following scale, should the aircraft, sea vessel, coach or train on which **you** are booked for travel be delayed as a result of one or more of the insured events listed below:

1. £30 for the first completed 12 hour period of delay, and
2. £15 for each subsequent completed 12 hour period of delay,

Or

b) In the event of delay or interruption of at least 24 hours, we will pay **you** up to the **sum insured** shown in the summary of benefits for any irrecoverable payments paid or contracted to be paid in respect of travel and accommodation in the event that **you** opt to cancel the trip.

### Insured events

1. If delay or interruption occurs to non-scheduled transport:  
Strike, locked out workers, industrial action, riot or civil commotion, bomb

scare, criminal or terrorist act, fire, avalanche, landslide, earthquake, flood or **accident** to or mechanical breakdown of such non-scheduled transport.

2. If delay or interruption occurs to scheduled public transport: The contingencies specified in 1 above, and adverse weather conditions.

### Special conditions relating to this section.

In addition to the general conditions:

1. A claim can only be made under one of the parts of this section in respect of each loss.
2. **You** must allow sufficient time for the transport that **you** are travelling in to arrive and deliver **you** to the departure point on schedule so that **you** can check-in according to the itinerary.
3. **You** must comply with the terms of contract of the travel agent, tour operator or provider of transport.
4. **You** must obtain confirmation from the carriers or their handling agents in writing of the number of hours of delay and the reason for the delay.

### Exclusions relating to this section

In addition to the general exclusions, we shall not be liable to pay for:

1. Any claims arising out of any of the contingencies specified under insured events if they had already started or been forecast before the original bookings were made.
2. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the civil aviation authority or a port authority or any similar body in any country.
3. Additional costs where the transport operator has offered reasonable alternative travel arrangements.
4. Under Parts 1 and 2b) only:  
In respect of single Trip cover: The first £50 of each and every claim, for each **insured person**. In respect of annual cover: The first £25 of each and every claim, for each **insured person**.

## C - Journey continuation and delay

5. Any claims attributable to any condition or set of circumstances known to **you** at the time of effecting this insurance or booking a trip, where such condition or set of circumstances could reasonably have been expected to give rise to a claim under this section.

6. In respect of Part 2 only, any claims arising directly or indirectly out of **your** failure to check in according to the itinerary supplied to **you**.

## D - Personal liability

We will indemnify **you** for up to the **sum insured** shown in the summary of benefits for any one event or series of events in all (including legal expenses), should **you** become legally liable to pay claims for accidental bodily injury to the public or accidental loss of or damage to property, occurring during the operative time.

## Special conditions relating to this section

In addition to the general conditions:

1. **You** must not make any admission of liability whatsoever, or make any arrangements, offer, promise or payment without **our** written consent.

2. **We** shall be entitled, if **we** so desire, to take over and conduct in **your** name, the defence of any claim or to prosecute in **your** name for **your** own benefit any claims for indemnity or damages or otherwise against any third party, and shall have full discretion in the conduct of any negotiations or proceedings or the settlement of any claim. **You** shall, whenever possible, give all such information and assistance as **we** may require.

## Exclusions relating to this section

In addition to the general exclusions, we shall not be liable to pay for:

1. Any claims arising from accidental bodily injury to any member of **your** family or household or to any employee.

2. Any claims arising from loss of or damage to property belonging to or in the care, custody or control of **you** or any member of **your** family or household or of an employee.

3. Any claims arising out of the ownership, possession or use of any horse drawn or mechanically propelled vehicle (other than golf buggies), aircraft, waterborne craft (other than sailboards, surfboards, canoes, rowing dinghies, foot or hand propelled paddle boats, and inflatable dinghies), firearms or animals.

4. Any claims arising out of the ownership, possession, occupation or use of lands or buildings.

5. Any claims arising out of **your** profession, occupation or business or arising out of liability assumed under a contract, if such liability would not otherwise have attached.

## E - Legal expenses

We will pay **you** up to the **sum insured** shown in the summary of benefits for legal expenses incurred by **you** or on **your** behalf in the pursuit of a claim for damages against a third party who has caused **your** bodily injury or illness during the operative time.

### Special conditions relating to this section

In addition to the general conditions:

1. Claims must be notified to **us** within 60 days of occurrence.
2. **We** shall be entitled to nominate and appoint a legal representative to act on **your** behalf and to have direct access to the legal representative at all times.
3. **We** reserve the right to withdraw at any stage and thereafter **we** shall not be liable for any further expenses.

### Exclusions relating to this section

In addition to the general exclusions, we shall not be liable to pay for:

1. Legal expenses incurred without **our** written consent (which shall not be unreasonably withheld).
2. Actions against travel agents, tour operators, underwriters or their agents, or **your** family.



## F - Personal accident

We will pay **you** up to the **sum insured** shown in the summary of benefits in accordance with the following schedule of compensation should **you** suffer **bodily injury** during the operative time.

### SCHEDULE OF COMPENSATION SUM INSURED

1. Death	100%
2. Loss of sight of one or both eyes	100%
3. Loss of one or more limbs	100%
4. Permanent total disablement (other than loss of sight or limb)	100%

## Special condition relating to this section

In addition to the general conditions:

1. In the event of an **accident** involving more than one **insured person** where the claim exceeds £250,000, the compensation payable in respect of each **insured person** shall be proportionately reduced until the total does not exceed £250,000.

### Provided always that:

1. Compensation shall not be payable under more than one of the items of the schedule of compensation in respect of the consequences of one **accident**.
2. The total sum payable under this section in respect of any one **insured person** for any one or more **accidents** shall not exceed in all, the largest **sum insured** payable under any one of the items of the schedule of compensation.
3. The **sum insured** by item 1 of the schedule of compensation shall be restricted to £2,500 if **you** are under 18 years of age (or under 23 years if still in full time education).
4. If an accident results in **your** death within 12 months following the date of the **accident** and prior to a settlement under items 2 to 4 of the schedule of compensation, the amount paid shall be that provided for in the case of death.

## G - Hospital benefit

We will pay you £50 for each completed 24 hour period up to the **sum insured** shown in the summary of benefits should you suffer **bodily injury** or illness during the operative time which necessitates in-patient hospital treatment outside of **Britain**.

### Exclusions relating to this section

In addition to the general exclusions, we shall not be liable to pay for:

1. Any claims arising from any health condition where such condition has already been the subject of a claim under this Insurance in respect of any earlier trip.

## H - Accompanied personal baggage, clothing or effects and money

We will pay **you** up to the **sum insured** shown in the summary of benefits in the event of loss of or damage to accompanied personal baggage, clothing or effects, passport and money (including reasonable expenses incurred as a result of loss of money), during the operative time, subject to:

1. A limit of £500 for any one article or pair or set of articles.
2. A limit of £500 in total for all **valuables**.
3. A limit of £750 for money, subject to a maximum of £300 for cash, bank or currency notes.

### Special conditions relating to this section

In addition to the general conditions:

1. **You** shall, in the event of any loss or damage, take all possible steps to make a recovery.
2. If you purchase a comparable replacement for a lost or damaged article, **we** shall pay for the replacement cost, providing that such article was less than two years old at the time, and that evidence of the original purchase is provided. For articles two years old or more, or if the article is not actually replaced, or evidence of the original purchase cannot be provided, payment shall be based upon the value of such article at the time of loss, or the cost of repair.

### Exclusions relating to this section

In addition to the general exclusions, **we** shall not be liable to pay for:

1. Any claims due to moth, vermin, wear and tear and gradual deterioration, or money shortages due to error, omission or depreciation in value.
2. Any claims in respect of money or **valuables** unless reported to the police within 24 hours of discovery, and a police statement obtained.
3. Any claims arising from confiscation or detention by customs or any other authority.
4. Any claims in respect of property otherwise insured.
5. In respect of single trip cover: The first £50 of each and every claim, for each **insured person**. In respect of annual cover: The first £25 of each and every claim, for each **insured person**.
6. Any loss or damage whilst in the custody of a carrier, unless reported to the carrier within 24 hours and a property irregularity report obtained.
7. Any claims in respect of **valuables**, or money whilst in the custody of a carrier.
8. Any loss or damage to personal baggage, clothing or effects whilst left **unattended**, unless in a locked hotel room, safe, apartment, holiday residence or glove compartment or boot of a motor vehicle. No cover shall be operative if left in a motor vehicle overnight.
9. Any loss of or damage to money whilst left **Unattended**, unless in a locked safe.
10. Any claims arising out of electrical and/or mechanical breakdown.
11. Any claims arising from the fraudulent use of credit cards, charge cards or banker's cards, if **you** have not reported the loss of the card to the issuing bank or company, and otherwise not complied with the terms and conditions under which the card was issued. **Our** liability shall be limited to any loss not covered by any guarantee given to **you** by the issuing bank or company.



## NOTES:

### 1. Money shall mean:

(a) Cash, bank or currency notes, travellers cheques, passports, green cards, petrol coupons or travel tickets, or

(b) Credit cards, charge cards, or banker's cards, resulting in the fraudulent use thereof.

2. In respect of foreign currency and travellers cheques only, cover shall be effective from the time of collection from a bank or travel agent or three days prior to beginning of a trip, whichever is the later, and up to two days after completion of a trip, or time of conversion or encashment, whichever is the earlier.

## Baggage delay extension

If accompanied personal baggage, clothing, or effects are temporarily lost for more than twelve hours by the carrier during the operative time, we will pay up to £150 for the purchase of immediate necessities, but such payment will be deducted from the final claim if the loss becomes permanent. Receipts for such purchases must be provided.

## Additional exclusion applicable to the delayed baggage extension

1. We shall not be liable to pay for any claims occurring during return travel to **Britain**.



### J - Ski passes, ski hire, ski clothing hire and tuition fees

We will pay you up to the **sum insured** shown in the summary of benefits for any irrecoverable payments in respect of:

1. The unused proportion of any ski pass lost during the operative time
2. The unused proportion of any ski pass, ski hire, ski clothing hire and tuition fees if:
  - (a) You suffer illness or **bodily injury** during the operative time that is certified by a local **medical practitioner**, or
  - b) The trip is cancelled for any of the reasons detailed in section B.

### Exclusion relating to this section

1. As stated in the general exclusions.

**NOTE:** In the case of annual travel insurance only, the winter sports extension is limited to 17 days in all during the period of insurance.

### K - Piste closure

In the event that all skiing facilities at a pre-booked resort outside **Britain** are closed due to lack of snow during the operative time, we will pay you up to the **sum insured** shown in the summary of benefits in accordance with the following:

1. Up to £10 per day for additional travel expenses incurred in reaching an alternative skiing site, or
2. £20 per day when no alternative skiing site is available.

### Exclusions relating to this section

In addition to the general exclusions, we shall not be liable to pay for:

1. Any claims arising within **Europe** in respect of trips beginning or ending during the period 1st May to 30th November inclusive.
2. Any claims for travel expenses where the tour operator has made alternative travel arrangements.

### L - Avalanche

We will pay you up to the **sum insured** shown in the summary of benefits for additional reasonable accommodation and travel expenses incurred if, as a result of avalanche, landslide or landslip, you are unavoidably delayed from leaving a pre-booked resort outside **Britain** during the operative time.

### Exclusion relating to this section

In addition to the general exclusions, we shall not be liable to pay for:

1. Any claims arising within **Europe** in respect of trips beginning or ending during the period 1st May to 30th November inclusive.

# NOTES



We may monitor all telephone conversations with the aim of improving our service.

## **ETA Travel Insurance**

1 January 2014 - 31 December 2014



**Green Reliable  
Travel Services**