

# Travel Insurance

## Insurance Product Information Document

Company: ETA Services Ltd

Product: ETA Travel Insurance

ETA Services Ltd is authorised and regulated by the Financial Conduct Authority. Registration Number 313965



We have produced this document to present you with a summary of cover. To understand exactly what you will be covered for, please read your policy wording and personalised schedule in full as you may not be covered for everything included in the summary.

### What is this type of Insurance?

This travel insurance cover will pay you for costs incurred should you have to cancel or rearrange your travel plans due to unforeseen circumstances and offers financial protection against the loss of baggage and personal effects and the cost of medical expenses incurred while abroad.



#### What is insured?

- ✓ Travel delay and holiday abandonment
- ✓ Cancellation and curtailment
- ✓ Personal effects, baggage and money
- ✓ Catastrophe (hijack, mugging, air rage)
- ✓ Emergency medical expenses
- ✓ Hospital benefit
- ✓ Missed departure
- ✓ Personal accident
- ✓ Personal liability
- ✓ Legal expenses
- ✓ Natural disaster cover

##### Additional options:

- ✓ Winter sports cover
- ✓ Golf cover
- ✓ Cruise cover



#### What is not insured?

- ✗ Any claim for personal liability whilst participating in sports and leisure activities
- ✗ Any claims arising from a sport or other activity which is not shown in the list of covered activities
- ✗ Any amount recoverable from any other source such as your airline, accommodation provider, ATOL bond or debit/credit card provider
- ✗ Loss, theft of or damage to valuables, cash, important documents or personal money left unattended or from luggage checked in with an airline.
- ✗ Pre-existing medical conditions that have not been declared



#### Are there any restrictions on cover?

- ! Individuals named on the policy must:
  - Be resident in the UK
  - Have lived permanently in Britain for at least 6 months
  - Be registered with a medical practitioner
  - Meet the age limits for cover detailed in the policy wording
  - Have the appropriate passport or visa
- ! This policy does not offer cover for all medical conditions or situations, please refer to your policy wording.



## Where am I covered?

- ✓ This insurance product provides cover for travel to the region in the world specified on your schedule. This is subject to there being no restrictive travel advice from the [Foreign and Commonwealth Office](#) or other regulatory body.



## What are my obligations?

- ✓ You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



## When and how do I pay?

Your premium is a one-off payment.



## When does the cover start and end?

For single-trip policies, your cover dates will be shown on your schedule. You have immediate cover for cancellation. Cover ceases on your return to your home following your trip.

Annual multi-trip policies will operate for the 365-day period shown on your schedule. Cancellation cover is effective from the start date of your policy or the date that the trip is booked, whichever is later – and expires on the date that you start your holiday.



## How do I cancel the contract?

If you decide that for any reason this policy does not meet your insurance needs then you can cancel your policy within 14 days of taking out this policy, or the date which you received your documents if this is later, then the premium you have paid will be refunded in full unless you have already travelled or made a claim in which case no refund will be due. After 14 days, we will refund you with an amount proportionate to the unexpired period remaining on the policy, unless you have travelled, or a claim has been made. We may keep an amount that reflects the administrative costs of arranging and cancelling the policy.