



about CheapTravel insurance

Policy Summary

This policy summary does not contain the full terms and conditions of the cover. Full terms and conditions can be found in the policy document.

Insurer

The insurer of this policy is Europ Assistance Holding Irish Branch. Benefits and services under this policy are provided by Europ Assistance Holdings Limited.

Type of insurance and cover provided

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, medical expenses.

Eligibility requirements

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 and have not spent more than 6 months abroad in the year prior to purchasing the policy)
- At the commencement of the Period of Insurance, not be more than 80 years of age for single trip policies, not more than 75 years of age for Annual multi trip policies to Europ or not more than 65 for any other Annual multi trip policy and not more than 49 for Backpacker policies.

Significant features and benefits

Your policy includes the following benefits which are explained in detail in the policy document:

Policy Section	Limit of Cover per person (Standard)	Policy Excess	Limit of Cover per person (Super)	Policy Excess	Limit of Cover per person (Backpacker)	Policy Excess
1. Personal Assistance Provides help to replace lost travel documents, or prescription medication, trace luggage or to transfer emergency funds.	Up to £250 per trip	Nil	Up to £250 per trip	Nil	Up to £250 per trip	Nil
2. Medical Emergency & Repatriation If you have a sudden and unforeseen accident or illness during your trip we will pay for your reasonable medical expenses and the	Up to £1,000,000	£75	Up to £10,000,000	£50	up to £3,000,000	£75

costs of bring you back to the UK.						
3. Emergency Dental Treatment We will pay for the cost of providing temporary treatment for the immediate relief of pain	Up to £200	£75	Up to £200	£50	Up to £200	£75
4. Additional Accommodation & Travelling Costs We will pay for the additional accommodation and travelling costs of anyone medically required to accompany you home	Up to £1,000	Nil	Up to £1,000	Nil	Up to £1,000	Nil
5. Hospital Daily Benefit We will pay you a daily benefit per complete day of in-patient treatment up to a maximum amount.	£25 per day up to £1,000	Nil	£25 per day up to £1,000	Nil	£25 per day up to £1,000	Nil
6. Cancellation, Curtailment & Trip Interruption We will pay for the costs of your trip if you have to cancel because of the unforeseen illness or death of you or a close relative, or if your presence is required in the UK because you are called up on jury service, subpoenaed as a witness in a court of law, or your home has been severely damaged, or you are made redundant, or you are compulsorily quarantined, or if you cancel after a 12-hour delay.	Up to £1,000	£75 / £20 Loss Of Deposit	Up to £3,000	£50 / £20 Loss Of Deposit	Up to £1,000	£75 / £20 Loss Of Deposit
7. Travel Delay We will pay a benefit if the departure of your first outward or final inward international transport is delayed for more than 12 hours beyond the intended departure time	£20 per day up to £200	Nil	£20 per day up to £200	Nil	N/A	N/A
9. Missed Departure on the Outward Journey We will pay reasonable additional travelling and accommodation expenses necessarily incurred to reach your booked destination because of failure of public transport, or breakdown of or accident to the private vehicle in which you are travelling.	Up to £300	£75	Up to £600	£50	N/A	N/A
10. Personal Luggage If your luggage is lost, stolen or damaged we will pay for the cost of replacement (less wear, tear and depreciation).	Up to £500	£75	Up to £2,000	£50	Up to £750	£75

<ul style="list-style-type: none"> Single article, or Pair or Set of articles 	Up to £300	£75	Up to £300	£50	Up to £150	£75
<ul style="list-style-type: none"> Valuables (Limited to £100 if Insured Person is under 16) 	Up to £300	£75	Up to £300	£50	Up to £200	£75
11. Luggage Delay We will pay a benefit to purchase essential items if your luggage is delayed on your outward journey	£25	Nil	£75	Nil	N/A	N/A
12. Money & Passport We will cover you for the loss of money you are carrying on your person or which you have left in a safety deposit box. If you lose your passport we will pay for reasonable travel and accommodation costs incurred in replacing it.	Up to £100	£75	Up to £500	£50	Up to £200	£75
<ul style="list-style-type: none"> Cash If Insured Person is under 16 	N/A N/A	N/A N/A	Up to £100 Up to £50	£20 £20	Up to £120 Up to £50	£20 £20
13. Personal Liability If you become legally liable for accidentally injuring any person or damaging their property, we will cover you against all sums which you become legally liable to pay and all costs awarded to the claimant or incurred in defending the claims	Up to £1,000,000	£100	Up to £2,000,000	£100	Up to £1,000,000	£100
14. Personal Accident Covers you for loss of life, limb or sight that occurs during the trip after an accident. <ul style="list-style-type: none"> Death If the Insured Person is aged under 16 or over 65 	£10,000 £3,000	Nil Nil	£25,000 £3,000	Nil Nil	£15,000 £3,000	Nil Nil
<ul style="list-style-type: none"> Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes 	£10,000	Nil	£25,000	Nil	£15,000	Nil
<ul style="list-style-type: none"> Permanent Total Disablement If the Insured Person is aged over 65 	£10,000 £1000	Nil Nil	£25,000 £1000	Nil Nil	£15,000 £1000	Nil Nil
15. Legal Protection If you suffer death, illness or injury during your trip and decide to take legal action in pursuit of compensation, we will pay for agreed legal costs and additional travel expenses.	Up to £10,000	£200	Up to £25,000	£200	Up to £10,000	£200
16. Hijack Covers you if your aircraft or sea vessel is hijacked for more than 24 hours.	£50 per day up to a maximum of £1000	Nil	£100 per day up to a maximum of £2000	Nil	N/A	N/A

Optional Winter Sports cover – Your policy can be extended to cover certain winter sports on payment of an additional premium (only available if you are under 65 years of age)

17. Cancellation or Curtailment In addition to Section 6	Up to £1,000	£75 / £20 LOD	Up to £3,000	£50 / £20 LOD	Up to £1,000	£75 / £20 LOD
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cover includes financial loss from unused ski passes, ski-school fees and unused ski-pack if you are certified as unable to ski.						
18. Skis, Ski Equipment and Ski Pass In addition to Section 10 we will pay if the ski equipment owned or hired by you, or your ski-pass is lost or damaged.	Up to £500	£75	Up to £500	£50	Up to £500	£75
• Ski Pass	Up to £250	£75	Up to £250	£50	Up to £250	£75
19. Luggage Delay In addition to Section 11 we will pay a benefit for the hire of replacement skis if your luggage is delayed on your outward journey	£15 per day up to a maximum of £300	Nil	£15 per day up to a maximum of £300	Nil	£15 per day up to a maximum of £300	Nil
20. Piste Closure We will pay a benefit if lack of snow prevents you from skiing for more than 24 consecutive hours.	£20 per day up to a maximum of £200	Nil	£20 per day up to a maximum of £200	Nil	£20 per day up to a maximum of £200	Nil
21. Avalanche or Landslide If access to and from a ski resort is blocked we will pay a benefit toward reasonable extra travel and accommodation costs	£30 per day up to a maximum of £150	nil	£30 per day up to a maximum of £150	nil	£30 per day up to a maximum of £150	nil

Optional Special Sports & Activities cover – Your policy can be extended to cover special sports & activities on payment of an additional premium

22. Medical Emergency (Special Sports & Activities Extension) We will pay for the fees charged by specialist local rescue organisations for search, rescue and transfer to hospital.	Up to £750	£75 / £250	Up to £750	£50 / £250	Up to £750	£75 / £250
23. Personal Luggage (Sports Gear & Activity Equipment) We will pay if your sports gear/equipment is damaged, lost or stolen during your trip. Your sports gear/equipment will be covered while in use.	Up to £500	£75	Up to £500	£50	Up to £500	£75

Optional Golf Cover – Your policy can be extended to cover your golf equipment on payment of an additional premium

24. Golf Equipment In addition to section 10 we will pay if the Golf Equipment owned or hired by you is lost or damaged	Up to £1,000	£75	Up to £1,000	£50	N/A	N/A
25. Golf Equipment Hire In addition to Section 28 cover includes the hire of replacement golf equipment	£30 per day up to a maximum of £300	Nil	£30 per day up to a maximum of £300	Nil	N/A	N/A
26. Green Fees We will pay You the proportionate value of any non-refundable: Golf Fees	£75 per day up to a maximum of £300	Nil	£75 per day up to a maximum of £300	Nil	N/A	N/A

/ Equipment Hire or Tuition Fees						
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Optional Business Cover – Your policy can be extended to cover you on Business on payment of an additional premium

27. Business Equipment If your Business Equipment is lost, stolen or damaged we will pay for the cost of replacement (less wear, tear and depreciation).	Up to £2,000	£75	Up to £2,000	£50	N/A	N/A
• Single Article Limit	Up to £500	£75	Up to £500	£50	N/A	N/A
• Business Samples	Up to £1,500	£75	Up to £1,500	£50	N/A	N/A
• Computer Equipment Limit	Up to £500	£75	Up to £500	£50	N/A	N/A
• Business Equipment Delay	Up to £500	£75	Up to £500	£50	N/A	N/A
28. Business Equipment Hire In addition to Section 33 cover includes the hire of replacement Business equipment.	£150 per day up to a maximum of £750	Nil	£150 per day up to a maximum of £750	Nil	N/A	N/A
29. Business Money We will cover you for the loss of Business money.	Up to £1,000	£75	Up to £1,000	£50	N/A	N/A
• Cash Limit	Up to £500	£75	Up to £500	£50	N/A	N/A

UK cover – Provided you have booked for a minimum of 5 consecutive days, your policy provides additional cover within the UK as follows:

30. UK Medical Transfer We will arrange and pay for medical transfer if you are hospitalised 50 miles or more away from home.	Necessary Costs	Nil	Necessary Costs	Nil	Necessary Costs	Nil
31. Additional Accommodation Costs We will pay for the additional accommodation and travelling costs of anyone medically required to accompany you home	Up to £1,000	Nil	Up to £1,000	Nil	Up to £1,000	Nil

Certain sections of your policy carry an excess (unless 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 or unusual exclusions and limitations

There are some situations which you are not covered for. These generally involve anything resulting from events or circumstances 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.

- You must declare all Material Facts that are likely to affect this insurance. Failure to do so may prejudice entitlement to claim. Please refer to the definition of a 'Material Fact' in the Meaning of Words in the policy document. (See General Exclusion 3)

- 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. (see General Exclusion 20)
- This policy contains restrictions regarding Pre-existing Medical Conditions which unless declared and accepted by the Insurers in writing prior to travel may invalidate any subsequent claim. (see Sections 2 & 6)
- This policy will NOT cover any claims under section 6 (Cancellation, Curtailment or Trip Interruption) arising directly or indirectly from a Pre-existing Medical Condition, (known to You prior to the commencement of the Period of Insurance) affecting any:
 - Close Relative, who is not travelling as an insured person under this policy: or
 - travelling companion who is not insured under this policy: or
 - person with whom You intend to stay whilst on Your Trip.

If during the 90 days immediately prior to commencement of the period of insurance they had:

- a. required surgery, inpatient treatment or hospital consultations: or
- b. required any form of treatment or prescribed medication: or
- c. if they are on a waiting-list for, or had knowledge of the need for surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the period of insurance: or
- d. if a terminal diagnosis had been received prior to the commencement of the period of insurance

(see Section 6)

- No Section of this policy shall apply in respect of any claim arising directly or indirectly from your drug addiction or solvent abuse, excessive alcohol intake, or You being under the influence of alcohol or drug(s). (see General Exclusion 12)
- No Section of this policy shall apply in respect of any person who has reached the age of 80 years at the commencement of the Period of Insurance.
- This policy contains strict limits on the length of time You can spend travelling abroad on each Trip. Please refer to the definition of the 'Trip' in the Meanings of Words in the policy document. TRAVELLING OR INTENDING TO TRAVEL IN EXCESS OF THE TRIP LIMITS WILL INVALIDATE ANY CLAIMS RELATING TO THAT PARTICULAR TRIP. Trips must commence and end in the United Kingdom and a return ticket must have been booked prior to departure. (see General Exclusion 25 & Meaning of Words – Period of Insurance)
- In the event of a medical emergency you must contact us as soon as possible. You **MUST** contact us before incurring expenses in excess of £500. If you are physically prevented from contacting us immediately, you or someone designated by you must contact us within 48 hours. (see Section 2)
- No cover is given under Sections 2, 3, 4, 5 and 6 of this policy in respect of any claim arising from pregnancy within 8 weeks (or 16 weeks in the case of a known multiple pregnancy) of the estimated date of delivery. (see General Exclusion 8)
- 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. Payment of any claims in respect of any one article or Pair or Set of articles will be limited to £50 unless satisfactory proof of ownership is submitted. Evidence of replacement value is not sufficient. (see Section 10)
- 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. (see General Exclusions 9 & 10)

Duration of cover

This policy of insurance will run for the period shown on your policy schedule.

Your right to cancel

Unless Your trip will be completed within 1 month of buying this insurance, You have the right to cancel your policy of insurance within 14 days from the date of issue or receipt of policy terms and conditions, whichever is the later. We will refund to you any premium you have paid and will recover from you any payments we have made.

Making a claim under your policy

In the event of an emergency please phone 0844 338 6300

To obtain a claim form, log onto the www.eaclaims.co.uk website or, alternatively, phone 0844 338 6303

Return the completed claim form to the Claims Department, Europ Assistance, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN.

Making a complaint

If you wish to register a complaint, please contact us:

- ...**in writing** the Quality Department, Europ Assistance, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN; or
- ...**by phone** 0844 338 5799; or
- ...**by e-mail** quality@europ-assistance.co.uk.

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 South Quay Plaza, 183 Marsh Wall, London, E14 9SR.
Telephone: 0845 080 1800.

Financial Services Compensation Scheme

Europ Assistance Holdings Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if Europ Assistance Holdings Limited is unable to meet its obligations. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. More information can be obtained from the www.fscs.org.uk website.

Europ Assistance Holding Irish Branch is regulated by l'Autorité de Contrôle des Assurances et des Mutuelles (ACAM), the French Regulator. No compensation scheme is available in the unlikely event that Europ Assistance Holding Irish Branch is unable to pay claims against it.