

Policy Summary: Key Information You the Customer need to be aware of



Policy Summary - Diamond & Diamond Plus

This is a Policy Summary only and does not contain the full terms and conditions of the contract. Full terms, conditions and exclusions can be found in the Policy Document, which you should also read carefully.

1. Who provides your insurance cover?

Insureme4 is a recognised trading style of Staysure.co.uk Limited. Insureme4 travel insurance is underwritten by ELVIA Travel Insurance International N.V. (Netherlands). Mondial Assistance (UK) Limited is the underwriters UK administrator. Our contact address is Mondial Assistance (UK) Limited, Mondial House, 102 George Street, Croydon, CR9 1AJ.

2. What does Insureme4 travel insurance cover me for?

The policy is designed to insure those who wish to insure themselves when travelling for medical emergencies, delayed departures, missed departures, cancellation & curtailment, delayed possessions, lost or stolen possessions, loss of travel money and passport, personal accident, personal liability, legal expenses and hijack.

The policy will run for the period shown on your certificate.

If you have purchased an **Annual Multi-Trip** policy and are aged 65 or under, no trip must last more than 50 days (100 days when the extra premium has been paid to extend this limit). No trip must last more than 35 days if you are aged between 66 and 80.

3. What else do I need to know about my Insureme4 travel insurance policy?

Important information about existing medical conditions	Significant exclusions or limitations	Policy section
<p>The policy excludes claims directly or indirectly arising if at the time your policy was issued you:</p> <ul style="list-style-type: none"> are being prescribed regular medication; have received treatment for or had a consultation with a doctor or hospital specialist in the past 6 months; are being referred to, treated by or under the care of a doctor or a hospital specialist; are awaiting treatment or the results of any tests or investigations; have been diagnosed with or treated for cancer in the last 5 years. <p>unless you are aged 80 and under and have been fully discharged from any post operative follow ups and the medical condition appears on the website drop down list of conditions accepted by us and this is confirmed on your certificate. If you are not sure whether a medical condition is relevant, you should tell us anyway. If you do not tell us, we have the right to reject any claims relating to the condition(s). If there is any change in the medical condition(s) or their treatment before you travel, you need to tell us.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> Any claim if you travel against the advice of a doctor. Any claim if you know you will need medical treatment while you are away. Any claim if you have been given a terminal prognosis. Any claim if you were awaiting medical treatment as a hospital in-patient or been under investigation when your policy was issued. Any claim for pregnancy or birth where the pregnancy is: <ul style="list-style-type: none"> more than 24 weeks after your journey outside Europe ends; or more than 28 weeks after your journey within Europe ends. Any claim arising from a medical condition of a person upon whose health the journey depends if you know of the medical condition when your policy was issued. 	Health declaration and health exclusions
<p>Significant features and benefits (all benefits are per person unless otherwise stated)</p>	<p>Significant exclusions or limitations</p>	<p>Policy section</p>
<p>Personal travel assistance We will provide telephone support both prior to your journey and while in resort for the various aspects listed within the policy wording.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> Anything other than telephone support. 	Personal travel assistance
<p>Home call We will help arrange and pay up to £350 in total for a tradesman to make emergency repairs to your home secure if:</p> <ul style="list-style-type: none"> the gas or electricity supply fails; the heating or plumbing system fails; your house is broken into while you are away. 	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> Repairs to a heating system that has not been regularly serviced. Subsequent claims if the original fault has not been properly repaired. 	Home call
<p>Cancellation & curtailment We will pay up to £5,000 if you cancel your journey before it begins, or you cut your journey short, due to certain necessary circumstances. The circumstances covered are listed in the Policy Document.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> Any claim where you do not comply with the Health declaration and health exclusions. You not wanting to travel or not enjoying your journey. The failure of your tour operator or airline to provide you with transport or accommodation. Any incident where you do not have a medical certificate from the doctor treating you abroad that says you need to return home early. 	1

Continued overleaf...

Significant features and benefits (all benefits are per person unless otherwise stated)	Significant exclusions or limitations	Policy section
<p>Emergency medical and associated expenses We will pay up to £10 million if you are taken into hospital or you need to come home early or extend your journey because of illness or accident.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> Any claim where you do not comply with the Health declaration and health exclusions. Travelling on a motorcycle, unless the rider holds an appropriate valid licence and all insured persons are wearing crash helmets. Any claim for pregnancy or birth where the pregnancy is: <ul style="list-style-type: none"> more than 24 weeks after your journey outside Europe ends; or more than 28 weeks after your journey within Europe ends. Services or treatments you receive within the UK. 	2
<p>In-patient benefit We will pay up to £800 in total if you are admitted to hospital as an in-patient, to pay for meals, phone calls and travel.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> Any expenses exceeding £25 per day. 	2
<p>Loss of passport We will pay up to £500 for transport and accommodation costs to get a temporary passport, and the equivalent value of the remaining period if it is lost or stolen on your journey.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> Any claim if you do not get a letter from the consulate you reported the loss to. 	3
<p>Delayed personal possessions We will pay up to £50 in total for a delay of up to 48 hours or up to £100 in total for a delay of 48 hours or more to purchase essential items if your personal possessions are delayed for more than 12 hours on your outward journey.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> Anything which you do not have a receipt for. Any claim if you do not get a letter from the carrier confirming the delay. 	4
<p>Personal possessions You are covered for up to £200 (£2,000 where the extra premium is paid for Diamond Plus cover) in total if your personal possessions (not including ski, golf and wedding items - specific cover see sections 14, 15 and 16) are damaged lost or stolen on your journey. Where you have receipts, £100 (£250 when the extra premium is paid for Diamond Plus cover) is the most you can claim for a single article. £100 (£300 where the extra premium is paid for Diamond Plus cover) is the total amount that you can claim for all your valuables.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> Valuables unless they are with you or are locked in a safe or safety deposit box or locked in the accommodation you are using. Valuables left in a motor vehicle. Anything which you cannot provide a receipt or proof of ownership for. Valuables carried in an unattended suitcase. Damaged items if you do not keep the items for repair or inspection. Any claim not reported to the police within 24 hours and a report obtained. No more than £50 in total for cigarette and alcohol products. No more than £100 (£150 where the extra premium is paid) for sunglasses or spectacles. No more than £100 (£250 where the extra premium is paid) for items where you do not have receipts. 	5
<p>Personal money You are covered for up to £500 if your personal money is lost or stolen while on your journey. Be aware that the limit for cash is £200 (£50 if you are age 17 or under) while carried on you. We will also help in providing you with contact numbers for your credit card companies, if your cards are lost or stolen while away.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> Any claim not reported to the police within 24 hours and a report obtained. Any claim unless you provide currency exchange receipts showing the amount. Loss or theft of personal money unless it is with you, locked in a safe or safety deposit box, or locked in your accommodation. 	6
<p>Personal accident We will pay up to £20,000 if, following an accident, your injuries lead to death, permanent loss of sight or limb or permanent disability. An accident must be caused by something external and visible.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> Any claim over 12 months after the original accident. Anything caused by your sickness, disease, physical or mental condition that is gradually getting worse. Your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person's life). Any more than £1,000 for death if you are 18 or under at the time of the accident. We will not pay any compensation for a permanent physical disability, temporary total disability or temporary partial disability if you are aged 18 and under or 75 and over at the time of the accident. 	7
<p>Missed departure If the public transport doesn't run to its timetable or the vehicle you are travelling in has an accident or breaks down we will pay the following:</p> <ul style="list-style-type: none"> up to £500 (within Europe) or up to £1,000 (outside Europe) for extra transport and accommodation to get to your destination or back home if you arrive at your departure point too late to board your booked transport. up to £500 for: <ul style="list-style-type: none"> extra alternative transport to try to get to the outbound departure point in time if you likely to be late in boarding your booked transport. extra accommodation and transport to get back home if your return transport back to the UK is delayed and you are too late to connect with your booked UK internal transport. 	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> Missed connections. Any claim unless you get a letter from the provider confirming the delay or breakdown. 	8
<p>Delayed departure If your departure is delayed for reasons listed in the policy document we will pay £20 for the first full 12 hours delay and £10 for each extra full 12 hours delay. The maximum payable in total is up to £300. Alternatively we will pay up to £5,000 if you choose to abandon your journey after a delay of more than 12 hours.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> Any claim unless you get a letter confirming the delay. Anything caused by you not checking in when you should have done. Any delay which was announced before you bought this policy. 	9

Significant features and benefits (all benefits are per person unless otherwise stated)	Significant exclusions or limitations	Policy section
<p>Personal liability We will pay you up to £2 million to cover costs that you are legally liable for due to any of the following that you cause during your journey:</p> <ul style="list-style-type: none"> • bodily injury of another person • loss of or damage to property which you do not own and you or a relative have not hired, loaned or borrowed. 	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Any claim if you admit liability. • Any accidents caused by your possession of any motorised or mechanical vehicles and any trailers attached to them. • Anything which happens to anyone employed by you or a relative and is caused by the work they are employed to do. 	10
<p>Legal expenses We will pay you up to £25,000 but no more than twice these amounts in total for all insured persons to take legal action for compensation as a result of your death, illness or injury during your journey. You or your legal representative must repay us any amounts we have paid from the compensation received.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Any costs not agreed by us. • Any claim against a travel agent, tour operator or carrier, or us. • Any claim not notified to us within 90 days. 	11
<p>Motor breakdown on your outward journey We will help arrange and pay for the following if the private vehicle you are travelling in breaks down on the way to the outward departure point:</p> <ul style="list-style-type: none"> • The call out charge and up to one hour labour charge to repair the vehicle or • Cost to recover your vehicle to your home or suitable repairer if repair is not possible. 	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Costs that you can get back from someone or somewhere else. • Costs where the vehicle is over 15 years old or it hasn't been serviced to the manufacturer's recommendations. 	12
<p>Hijack We will pay £50 for each 24 hours up to £5,000 in total if you are held in a hijack situation.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Any claim unless you get a letter from the police or appropriate authorities confirming the hijack. 	13
Optional extra covers		
Significant features and benefits (all benefits are per person unless otherwise stated)	Significant exclusions or limitations	Policy section
<p>Winter sports cover For Single Trip or Long Stay policies, winter sports cover is provided only when the extra premium has been paid. For Annual Multi Trip policies, we will provide up to 17 days cover in total during the period of insurance shown on your certificate.</p>		14
<p>Loss of ski pack We will pay up to £250 in total for hired ski equipment, ski school fees and lift passes that you do not use because you cancel or cut short your journey or where you cannot ski because of an injury or illness during your journey.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Any claim where you do not comply with the Health declaration and health exclusions. • You not wanting to travel or not enjoying your journey. • The failure of your tour operator or airline to provide you with transport or accommodation. • Any claim where you do not have a medical certificate from your treating doctor that says you need to return home early / should not ski. 	14
<p>Delayed ski equipment We will pay £15 per day up to £300 in total to hire ski equipment if yours is delayed on the outward journey for more than 12 hours.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Any claim if you do not get a letter from the airline confirming the delay. • Any claim if you do not provide receipts for the hired equipment. 	14
<p>Ski equipment We will pay up to £500 in total for your ski equipment (including hired ski equipment) that is lost, stolen or destroyed during your journey. Where you have receipts, £250 is the most you can claim for a single article.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Any claim not supported by a police report. • Any items left unattended unless they are locked in your accommodation or the luggage compartment of a motor vehicle. • Anything which you cannot provide a receipt or proof of ownership for. • Damaged items if you do not keep the items for repair or inspection. 	14
<p>Ski pass We will pay up to £250 in total for your ski pass that is lost, stolen or destroyed during your journey.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Any claim not supported by a police report. • Any items left unattended unless they are locked in your accommodation or the luggage compartment of a motor vehicle. • Anything which you cannot provide a receipt or proof of ownership for. • Damaged items if you do not keep the items for repair or inspection. 	14
<p>Piste closure We will pay £20 for each 24 hours up to £200 in total if you cannot ski at the ski resort you booked before your journey because there is not enough snow and the ski lifts and ski schools are closed.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Any claim if you do not get a letter from the ski-lift operators confirming the piste closure. • Any claim if the ski lifts and schools are closed for any other reason. 	14

Optional extra covers		
Significant features and benefits (all benefits are per person unless otherwise stated)	Significant exclusions or limitations	Policy section
Golf cover Golf cover is provided only when the extra premium has been paid.		
Loss of green fees We will pay up to £150 in total for green fees that you do not use because you cancel or cut short your journey or where you cannot play golf because of an injury or illness during your journey.	Cover is not provided for: <ul style="list-style-type: none"> Any claim where you do not comply with the Health declaration and health exclusions. You not wanting to travel or not enjoying your journey. Any claim where you do not have a medical certificate from your treating 	15
Delayed golf equipment We will pay £300 in total for the hire of alternative golf equipment if yours is delayed on the outward journey for more than 12 hours .	Cover is not provided for: <ul style="list-style-type: none"> Any claim if you do not get a letter from the airline confirming the delay Any claim if you do not provide receipts for the hired equipment. 	15
Golf equipment We will pay up to £1,000 in total for your golf equipment that is lost, stolen or destroyed during your journey. Where you have receipts, £300 is the most you can claim for a single article.	Cover is not provided for: <ul style="list-style-type: none"> Any claim not supported by a police report. Any items left unattended unless they are locked in your accommodation or the luggage compartment of a motor vehicle. Anything which you cannot provide a receipt or proof of ownership for. Damaged items if you do not keep the items for repair or inspection. 	15
Hole in one We will pay up to £75 in total towards the cost of celebratory drinks, if you complete a hole in one shot gross (not taking into account handicap allowance).	Cover is not provided for: <ul style="list-style-type: none"> Any claim not supported by a fully completed, signed score card and a letter from the secretary of the golf club confirming the event. 	15
Wedding cover Wedding cover is provided only when the extra premium has been paid.		
Wedding rings We will pay up to £250 in total for your wedding ring that is lost, stolen or destroyed during your journey.	Cover is not provided for: <ul style="list-style-type: none"> Please see exclusions relating to Personal possessions - section 5. 	16
Wedding gifts We will pay up to £1,000 in total for your wedding gifts that are lost, stolen or destroyed during your journey.	Cover is not provided for: <ul style="list-style-type: none"> Please see exclusions relating to Personal possessions - section 5 and Personal money - section 6. 	16
Wedding attire We will pay up to £1,500 in total for your wedding attire that is lost, stolen or destroyed during your journey.	Cover is not provided for: <ul style="list-style-type: none"> Please see exclusions relating to Personal possessions - section 5 and Personal money - section 6. 	16
Replacement photographs / video We will pay up to £750 in total for costs to reprint your photographs or replace the video recording of the day if: <ul style="list-style-type: none"> the booked professional photographer cannot take the photographs or video recording because of reasons shown on the policy; they are lost, stolen or destroyed during your journey and within 14 days of the ceremony. 	Cover is not provided for: <ul style="list-style-type: none"> Compensation that you can get from someone or somewhere else 	16
Features	What is not covered	Policy section
Excess	<ul style="list-style-type: none"> Under some sections of the policy, you will have to pay an excess. This means that you will be responsible for paying the first part of the claim for each incident. We will deduct one excess for each person insured, for each section for each claim incident as appropriate, unless the excess waiver premium has been paid. The excess amount is £65 for sections 1, 2, 5, 6, 9, 10, 14, 15 and 16 (Section 1 reduced to £25 for deposit only claims). 	Various
Consequential expenses	<ul style="list-style-type: none"> Any loss caused as a direct or indirect result of anything you are claiming for, including loss of earnings or loss of enjoyment. 	General exclusions

Continued overleaf...

4. What is the duration of the contract?

Your policy will run from the dates shown in your certificate once the policy is issued.

5. Do I need to do anything after I have purchased the policy?

Please remember that it is your responsibility to regularly review your level of cover to ensure that it remains adequate.

Before you travel you must tell us about **any** change in your circumstances which may affect your cover. It is very important to tell us about any changes in medical conditions.

6. What cancellation rights do I have?

If your cover does not meet your requirements, please notify Insureme4 within 14 days of receiving your certificate and return all your documents for a refund of your premium.

You can contact Insureme4 at Lakeview House, 53 Tanfield Lane, Rushmere, Northampton NN1 5RN, telephone 0845 508 1325, email info@insureme4.co.uk.

If during this 14 day period you have travelled, made a claim, or intend to make a claim then we are entitled to recover all costs that you have used for those services.

Please note that your cancellation rights are no longer valid after this initial 14 day period.

7. How do I make a claim?

If you are abroad and need medical assistance, please call our 24 hour medical emergency service from within the UK on 020 8666 9305 textphone 020 8666 9562, from outside the UK on +44 20 8666 9305 textphone +44 20 8666 9562.

If you wish to make a claim under the Legal Expenses section of the Policy, please call our 24 hour helpline from within the UK 020 8603 9804 textphone 020 8666 9562, from outside the UK on +44 20 8603 9804 textphone +44 20 8666 9562.

To utilise our Personal travel assistance service, please call our 24 hour helpline from within the UK on 020 8666 9275 textphone 020 8666 9562, from outside the UK on +44 20 8666 9275 textphone +44 20 8666 9562.

If your vehicle breakdowns on your way to your outward departure point, please call our 24 hour motor breakdown helpline from on 020 8666 9305 textphone 020 8666 9562.

If your home is damaged while you are away, please call our 24 hour home call helpline from within the UK on 020 8666 9325 textphone 020 8666 9562, from outside the UK on +44 20 8666 9325 textphone +44 20 8666 9562.

To obtain contact numbers for your credit card companies in order to report lost / stolen cards, please call our helpline from within the UK on 020 8666 9325 textphone 020 8666 9562, from outside the on +44 20 8666 9325 textphone +44 20 8666 9562.

For all other claims, please call 020 8666 9306 textphone 020 8666 9562. between 10am and 4pm, Monday to Friday and ask for a claim form.

8. What to do if you have a complaint?

Should you wish to express a complaint about this policy then please write to:

The Quality Standards Manager, Mondial Assistance (UK) Limited, Mondial House, 102 George Street, Croydon, CR9 1AJ.

9. Is the insurer covered by the Financial Services Compensation Scheme (FSCS)?

For your added protection, the insurer is covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim.

Insurance cover is limited up to 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 020 7892 7300, or by visiting www.fscs.org.uk.

This document is available in
large print, audio and Braille.

Please phone 0845 508 1325 or
email info@insureme4.co.uk

and we will be pleased to organise
an alternative version for you.