

# About Your Insurance Travel Insurance Policy

Scheme Reference: Opera/2011 (11P63, 11P64 & 11P65)

**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

Your policy has been arranged by insurefor.com which is a trading style of Rock Insurance Services Limited through four different insurers as follows:

Section A - Your Travel Policy by SOLID Försäkringar

Section B - Scheduled Airline Failure by International Passenger Protection Limited

Section C - Optional Gadget Cover by Jubilee Insurance, Lloyd's Syndicate 5820

Section D - Optional Car Hire Excess Cover by Halo Insurance Services 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 and medical expenses.

## Statement of Demands and Needs

This policy will suit the demands and needs of an individual or group of people who want to cover their travel plans and do not have a Pre-existing Medical Condition. You should read the important conditions and exclusions to ensure that this policy is right for You. You will not receive advice or a recommendation from us in relation to this policy. You will need to make your own decision as to whether it suits your needs.

## Eligibility requirements

The levels of cover and excesses that apply are set out in the Schedule of Benefits contained in the Policy Document. Certain Sections of your Policy carry an excess which means that you have to pay the first sum per person, per incident if you claim. The excess amount varies according to the Section you are claiming under. The table below sets out the significant benefits and exclusions of your Policy. The policy includes many other benefits, conditions and exclusions. Please read your Policy Wording to make sure that the cover is suitable for you.

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

- You must habitually reside in the UK Area (i.e. have Your main home in the UK Area for 6 months prior to issue of the policy and are registered with a local doctor).
- You must not have reached the age of 75 years if you are purchasing Single Trip or Annual Multi-trip policies. You must not have reached the age of 46 years if you are purchasing Extended Stay policies. If You are purchasing the Winter Sports option, you must not have reached the age of 65 years.

## Significant features and benefits

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

| Cover (per person unless otherwise shown)        | Economy Cover Limits up to | Excess                       | Standard Cover Limits up to  | Excess                       | Premier Cover Limits up to   | Excess                      | Extended Stay Limits up to   | Excess                       |
|--|----------------------------|------------------------------|--|------------------------------|--|-----------------------------|--|------------------------------|
| 1. Personal Assistance Services                  | £250 per Trip              | Nil                          | £250 per Trip  | Nil                          | £250 per Trip  | Nil                         | £250 per Trip  | Nil                          |
| 2. Medical Emergency & Repatriation              | £10,000,000                | £120                         | £10,000,000  | £120                         | £10,000,000  | £70                         | £10,000,000  | £120                         |
| 3. Emergency Dental Treatment                    | £350                       | £120                         | £350   | £120                         | £500   | £70                         | £350   | £120                         |
| 4. Additional Accommodation & Travelling Cost    | £2,000                     | Nil                          | £2,000   | Nil                          | £2,000   | Nil                         | £2,000   | Nil                          |
| 5. Hospital Daily Benefit                        | N/A                        | N/A                          | £25 per complete 24 hours of inpatient treatment; maximum of £100                              | N/A                          | £25 per complete 24 hours of inpatient treatment; maximum of £300                              | Nil                         | £25 per complete 24 hours of inpatient treatment; maximum of £100                              | Nil                          |
| 6. Cancellation, Curtailment & Trip Interruption | £1,000                     | £120/£20 for Loss of Deposit | £2,000   | £120/£20 for Loss of Deposit | £5,000   | £70/£10 for Loss of Deposit | £2,000   | £120/£20 for Loss of Deposit |
| 7. Travel Delay                                  |                            |                              |  |                              |  |                             |  |                              |
| - Delay  | N/A                        | N/A                          | £20 for the first full 12 hours delay then £10 for each subsequent full 12 hours; maximum £300 | Nil                          | £20 for the first full 12 hours delay then £10 for each subsequent full 12 hours; maximum £300 | Nil                         | £20 for the first full 12 hours delay then £10 for each subsequent full 12 hours; maximum £300 | Nil                          |
| - Abandonment                                    | N/A                        | N/A                          | £2,000   | £120/£20 for Loss of Deposit | £5,000   | £70/£10 for Loss of Deposit | £2,000   | £120/£20 for Loss of Deposit |
| - Transport Cancellation                         | N/A                        | N/A                          | £500   | Nil                          | £1,500   | Nil                         | £500   | Nil                          |
| 8. Missed Departure on the Outward Journey       | N/A                        | N/A                          | £800   | £95                          | £1,000   | £70                         | £800   | £120                         |
| 9. Personal Luggage                              | £750                       | £120                         | £1,500   | £95                          | £2,000   | £70                         | £1,500   | £120                         |
| 10. Luggage Delay on Your Outward Journey        | N/A                        | N/A                          | £50 per complete 24 hours; maximum of £100   | Nil                          | £50 per complete 24 hours; maximum of £150   | Nil                         | £50 per complete 24 hours; maximum of £100   | Nil                          |
| 11. Money  | £200                       | £120                         | £350   | £95                          | £500   | £70                         | £350   | £120                         |
| 12. Personal Liability                           | £2,000,000 per policy      | £120                         | £2,000,000 per policy  | £95                          | £2,000,000 per policy  | £70                         | £2,000,000 per policy  | £120                         |

|   |  |                              |  |                              |  |                             |  |      |
|---|--|------------------------------|--|------------------------------|--|-----------------------------|--|------|
| 13. Personal Accident   |  |                              |  |                              |  |                             |  |      |
| - Death   | £5,000                                     | Nil                          | £5,000                                     | Nil                          | £5,000                                     | Nil                         | £5,000                                     | Nil  |
| - If the Insured Person is aged under 18 or over 65                                       | £1,000                                     | Nil                          | £1,000                                     | Nil                          | £1,000                                     | Nil                         | £1,000                                     | Nil  |
| - Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes | £10,000                                    | Nil                          | £25,000                                    | Nil                          | £25,000                                    | Nil                         | £25,000                                    | Nil  |
| - Permanent Total Disablement   | £10,000                                    | Nil                          | £25,000                                    | Nil                          | £50,000                                    | Nil                         | £25,000                                    | Nil  |
| - If the Insured Person is aged over 65   | £1,000                                     | Nil                          | £1,000                                     | Nil                          | £1,000                                     | Nil                         | N/A  | N/A  |
| 14. Legal Protection  | £10,000 per policy                         | £120                         | £15,000 per policy                         | £95                          | £50,000 per policy                         | £70                         | £15,000 per policy                         | £120 |
| 15. Withdrawal of Services  | N/A  | N/A                          | £500                                       | Nil                          | £750                                       | Nil                         | £500                                       | Nil  |
| 16. Catastrophe   | N/A  | N/A                          | £1,000                                     | Nil                          | £1,500                                     | Nil                         | £1,000                                     | Nil  |
| 17. Pet Care  | N/A  | N/A                          | £20 per complete 24 hours; maximum of £200 | Nil                          | £20 per complete 24 hours; maximum of £300 | Nil                         | £20 per complete 24 hours; maximum of £200 | Nil  |
| 18. Hijack  | N/A  | N/A                          | £50 per complete 24 hours; maximum of £350 | Nil                          | £50 per complete 24 hours; maximum of £500 | Nil                         | £50 per complete 24 hours; maximum of £350 | Nil  |
| <b>Optional Winter Sports Cover</b>   |  |                              |  |                              |  |                             |  |      |
| 19. Cancellation, Curtailment or Trip Interruption  | £1,000                                     | £120/£20 for Loss of Deposit | £2,000                                     | £120/£20 for Loss of Deposit | £5,000                                     | £70/£10 for Loss of Deposit | N/A  | N/A  |
| 20. Skis, Ski Equipment & Ski Pass  | £350                                       | £120                         | £350                                       | £95                          | £1,000                                     | £70                         | N/A  | N/A  |
| - Single Article Limit (owned)  | £350                                       | £120                         | £350                                       | £95                          | £1,000                                     | £70                         | N/A  | N/A  |
| - Single Article Limit (hired)  | £200                                       | £120                         | £200                                       | £95                          | £500                                       | £70                         | N/A  | N/A  |
| - Ski Pass  | £75 per complete 24 hours; maximum of £300 | £120                         | £75 per complete 24 hours; maximum of £300 | £95                          | £75 per complete 24 hours; maximum of £450 | £70                         | N/A  | N/A  |
| 21. Piste Closure   | £20 per complete 24 hours; maximum of £200 | Nil                          | £20 per complete 24 hours; maximum of £200 | Nil                          | £20 per complete 24 hours; maximum of £300 | Nil                         | N/A  | N/A  |
| 22. Avalanche or landslide  | £20 per complete 24 hours; maximum of £200 | Nil                          | £20 per complete 24 hours; maximum of £200 | Nil                          | £20 per complete 24 hours; maximum of £300 | Nil                         | N/A  | N/A  |
| 23. Ski Equipment Delay   | £20 per complete 24 hours; maximum of £200 | Nil                          | £20 per complete 24 hours; maximum of £200 | Nil                          | £20 per complete 24 hours; maximum of £300 | Nil                         | N/A  | N/A  |
| <b>Optional Golf Cover</b>  |  |                              |  |                              |  |                             |  |      |
| 24. Golf Equipment  | N/A  | N/A                          | £1,000                                     | £95                          | £1,500                                     | £70                         | N/A  | N/A  |
| - Single Article Limit  | N/A  | N/A                          | £500                                       | £95                          | £500                                       | £70                         | N/A  | N/A  |
| 25. Golf Equipment Hire   | N/A  | N/A                          | £20 per complete 24 hours; maximum of £100 | Nil                          | £25 per complete 24 hours; maximum of £150 | Nil                         | N/A  | N/A  |
| 26. Hole in One   | N/A  | N/A                          | £100                                       | £95                          | £100                                       | £70                         | N/A  | N/A  |
| <b>Optional Business Cover</b>  |  |                              |  |                              |  |                             |  |      |
| 27. Business Equipment  | N/A  | N/A                          | £1,000                                     | £95                          | £1,000                                     | £70                         | N/A  | N/A  |
| - Single Article Limit  | N/A  | N/A                          | £500                                       | £95                          | £500                                       | £70                         | N/A  | N/A  |
| - Business Samples  | N/A  | N/A                          | £500                                       | £95                          | £500                                       | £70                         | N/A  | N/A  |
| - Computer Equipment Limit  | N/A  | N/A                          | £1,000                                     | £95                          | £1,000                                     | £70                         | N/A  | N/A  |
| - Business Equipment Delay  | N/A  | N/A                          | £150                                       | Nil                          | £200                                       | Nil                         | N/A  | N/A  |
| 28. Business Equipment Hire   | N/A  | N/A                          | £30 per complete 24 hours; maximum of £300 | Nil                          | £50 per complete 24 hours; maximum of £500 | Nil                         | N/A  | N/A  |
| 29. Business Money  | N/A  | N/A                          | £1,000                                     | £95                          | £1,000                                     | £70                         | N/A  | N/A  |
| - Cash Limit  | N/A  | N/A                          | £500                                       | £95                          | £500                                       | £70                         | N/A  | N/A  |
| 30. Emergency Courier Expenses  | N/A  | N/A                          | £100                                       | £95                          | £200                                       | £70                         | N/A  | N/A  |
| 31. Replacement Employee  | N/A  | N/A                          | £1,000                                     | £95                          | £1,500                                     | £70                         | N/A  | N/A  |

## Section B - Scheduled Airline Failure

| Section                      | Economy Cover Limits up to | Excess | Standard Cover Limits up to | Excess | Premier Cover Limits up to | Excess |
|------------------------------|----------------------------|--------|-----------------------------|--------|----------------------------|--------|
| 1. Scheduled Airline Failure | N/A                        | N/A    | N/A                         | N/A    | £1,500                     | Nil    |

## Section C - Optional Gadget Cover

| Section                       | Economy Cover Limits up to | Excess | Standard Cover Limits up to | Excess | Premier Cover Limits up to | Excess |
|-------------------------------|----------------------------|--------|-----------------------------|--------|----------------------------|--------|
| 1. Up to 3 Gadgets per Policy | £1,000                     | £50    | £1,000                      | £50    | £1,000                     | £50    |
| 2. Up to 5 Gadgets per Policy | £2,000                     | £50    | £2,000                      | £50    | £2,000                     | £50    |
| 3. Up to 7 Gadgets per Policy | £3,000                     | £50    | £3,000                      | £50    | £3,000                     | £50    |

## Section D - Optional Car Hire Excess Cover

| Section                      | Economy Cover Limits up to | Excess | Standard Cover Limits up to | Excess | Premier Cover Limits up to | Excess |
|------------------------------|----------------------------|--------|-----------------------------|--------|----------------------------|--------|
| 1. Car Hire Excess Insurance | £3,000                     | Nil    | £3,000                      | Nil    | £3,000                     | Nil    |
| - Single Article Limit       | £2,000                     | Nil    | £2,000                      | Nil    | £2,000                     | Nil    |
| 2. Lock Out                  | £100                       | Nil    | £100                        | Nil    | £100                       | Nil    |
| 3. Vehicle key Replacement   | £300                       | Nil    | £300                        | Nil    | £300                       | Nil    |
| 4. Baggage                   | £300                       | Nil    | £300                        | Nil    | £300                       | Nil    |
| 5. Single Article limit      | £150                       | Nil    | £150                        | Nil    | £150                       | 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 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 to Us 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.
- This policy contains restrictions on what cover is in place for claims arising from terrorist activity. Only valid claims for emergency medical expenses and Personal Accident will be paid.
- This policy provides NO cover for Pre-existing Medical Conditions. Please refer to Important Health Requirements in the policy document.
- This policy will NOT cover any claims under section 6 (Cancellation, Curtailment or Trip Interruption) arising directly or indirectly from any 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 or Business Associate who is not insured under this policy; or
  - person with whom You intend to stay whilst on Your Trip.
- 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 being under the influence of alcohol or drug(s).
- No Section of this policy shall apply in respect of any person who has reached the age of 75 years at the commencement of the Period of Insurance. If You have bought Extended Stay cover, no section of the policy shall apply in respect of any person who has reached the age of 46 years or above.
- 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. IF YOU TRAVEL FOR MORE THAN THE NUMBER OF DAYS FOR WHICH YOU HAVE PAID FOR COVER, YOU WILL NOT BE COVERED AFTER THE LAST DAY FOR WHICH YOU HAVE PAID. Trips must commence and end in Your EU Country of Residence and a return ticket must have been booked prior to departure.
- 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.
- 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.
- Personal Property Claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear and depreciation bearing in mind the age of the items. 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.
- 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.

### Duration of cover

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

### Your right to cancel

Unless Your trip will be completed within 14 days of buying this insurance, You have the right to cancel any policy of insurance within 14 days from the date of issue or receipt of policy terms and conditions, whichever is the later, provided that you have not yet travelled, have made no claims and there has been no occurrence of an incident that is likely to give rise to a claim. We will refund to you any premium you have paid and will recover from you any payments we have made.

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**Making a claim under your policy**

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**Claims relating to Section A - Your Travel Policy**

In the event of an emergency please telephone 00 44 (0) 844 338 6162

Claims forms can be obtained by calling the claims helpline on 00 44 (0)844 338 6165 to obtain a claim form, giving Your name and Certificate number and brief details of your claim.

**Claims relating to Section B - Scheduled Airline Failure**

Claims forms can be obtained by calling the claims helpline on 020 8776 3752 to obtain a claim form, giving Your name and Certificate number and brief details of your claim.

**Claims relating to Section C - Optional Gadget Cover Upgrade**

Claims forms can be obtained by calling the claims helpline on 0844 875 1538 to obtain a claim form, giving Your name and Certificate number and brief details of your claim.

**Claims relating to Section D - Optional Car Hire Excess Cover Upgrade**

Claims forms can be obtained by calling the claims helpline on 00 44 (0) 1273 741997 to obtain a claim form, giving Your name and Certificate number and brief details of your claim.

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**Making a complaint**

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

The Compliance Manager  
Rock Insurance Services Limited  
6 Magellan Terrace, Gatwick Road, West Sussex RH10 9PJ  
or telephone: 0844 482 0662 or e-mail [admin@insurefor.com](mailto:admin@insurefor.com)

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

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

South Quay Plaza, 183 Marsh Wall, London, E14 9SR  
Telephone: 00 44 (0) 845 080 1800.