

SIGNIFICANT FEATURES AND BENEFITS		
Cover	Cover Limit	Excess
Medical Emergency & Repatriation	£5,000,000	£50
Emergency Dental Treatment	£250	£50
Additional Accommodation & Travel	£1,000	
Hospital Daily Benefit	£10 per day £250 max	
Cancellation & Curtailment	£5,000	£50
Travel Delay & Abandonment	£200 Up to £5000 after 24 hours	
Missed Departure on the Outward Journey	£500 Europe £1,000 World	
Personal Luggage – Gold Policy	£1500	£50
• Single article or Pair or Set	£200	£50
• Valuables	£250	£50
Personal Luggage – Silver Policy	Personal Luggage Not Covered	
Luggage Delay	£50 12 hours £100 48 hours	
Money & Passport	£500	£50
• Cash	£250	£50
Personal Liability	£2,000,000 per person	£50
Personal Accident		
• Death	£15,000	
• Loss of Limbs or Sight in one or both eyes	£15,000	
• Permanent Total Disablement	£15,000	
Legal Protection	£25,000 per person	
Optional Winter Sports Cover		
• Skis, ski equipment	£350	£50
• Ski pass	£300	£50
• Ski equipment delay	£15 per day up to £300	
• Piste closure	£20 per day up to £200	
▪ Avalanche or landslide	£30 per day up to a maximum of £200	
Optional Special Sports & Activities Cover		
▪ Search and rescue fees	£750	£50/£250
▪ Sports gear and activity equipment	£500	£50
UK Cover		
▪ UK Medical Transfer	Necessary cost	
▪ Additional Accommodation	£1,000	
Annual Multi-Trip Insurance		
Maximum Duration Any One Trip	31 Days	

KEY FACTS – SIGNIFICANT EXCLUSIONS OR LIMITATIONS
<p>The primary exclusions and limitations under this policy are:</p> <ul style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>Special Sports &amp; Activities: This policy specifically excludes participating in or practising for certain sports and activities. Your policy can be extended to cover some of these sporting activities (as detailed under the Optional Special Sports &amp; Activities Cover Section) when you have paid an appropriate additional premium. Your policy can only be extended before departure from the UK Area.</li> <li>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).</li> <li>The Insured Person travelling to a country or specific area or event to which the Foreign and Commonwealth Office has advised persons not to travel.</li> <li>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.</li> <li>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. 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 UK Area and a return ticket must have been booked prior to departure.</li> <li>In the event of a medical emergency you must contact us as soon as possible. You <b>MUST</b> 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.</li> <li>No Section of this policy shall apply 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.</li> <li>If you use a motor vehicle, motor cycle, moped, scooter, sail or powered boat, or an aircraft, no liability cover will apply under this policy and you must ensure that you have cover for third party injury or property damage in place.</li> <li>While this policy provides cover for your Personal Luggage (Gold cover only), if you are planning to take expensive items such as sophisticated photographic equipment, jewellery and other Valuables with you then you should check that you have adequate personal possessions cover, under a home contents insurance. There is no cover for Personal Luggage under the Silver cover.</li> <li>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</li> </ul>

<p>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.</p> <ul style="list-style-type: none"> <li>Most Sections of your policy have limits on the amount the Insurer will pay under that Section. Some Sections also include other specific limits, for example: For any one item or for Valuables in total.</li> <li>Under most Sections of the policy, claims will be subject to an excess. This means that you will be responsible for paying the first part of the claim up to the amount of the excess per Insured Person each and every incident.</li> <li>Reasonable Care: You need to take all reasonable care to protect yourself and your property, as you would if you were not insured.</li> <li>The maximum duration of any one trip insured under the Annual Multi-Trip Insurance is 31 days.</li> </ul>
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DURATION OF COVER
This policy of insurance will expire in twelve months from the date of issue, or at the date specified on the policy schedule if earlier.
REVIEWING COVER
You should review the cover provided by any policy of insurance at least annually to ensure it remains adequate for your needs.
YOUR RIGHTS TO CANCEL
You have the right to cancel any policy of insurance within 14 days of the date of issue and you are entitled to a proportionate return of your premium. This applies even if you have made a claim. After 14 days no part of your premium will be returned or refunded to you
WHAT TO DO IF YOU HAVE A CLAIM UNDER THE POLICY
If you take out a policy and then have a claim pursuant to the terms and conditions of the policy you should write, as appropriate, to the Claims Department, Europ Assistance Holdings Limited, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.
WHAT TO DO IF YOU HAVE A COMPLAINT
If you wish to register a complaint please contact us:
<ul style="list-style-type: none"> <li><b>In writing</b> - Write, as appropriate, to the Compliance Manager, Morgan Brokers Ltd, 41 Gay Street Bath BA1 2NT.</li> <li><b>By phone</b> - Telephone 01225 429371</li> </ul> <p>If you cannot settle your complaint directly you may be entitled to refer it to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.</p>

DEMANDS AND NEEDS
This product meets the demands and needs of those who wish to ensure that they are covered for emergency medical expenses when they travel abroad, and either a) have no pre-existing medical conditions or b) have declared such conditions and had them accepted in writing.