

## TRAVEL INSURANCE – IMPORTANT INFORMATION

**M H Elcock & Son Limited** is an appointed representative of Arthur J. Gallagher Insurance Brokers Limited which is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 7<sup>th</sup> Floor, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland Company Number: SC108909.

We only offer travel insurance from a single insurer

**For policies sold up to 31.12.2019 our Travel Insurance will be underwritten by Europäische Reiseversicherung AG (ERV).**

**For policies sold from 01.01.2020 our Travel Insurance will be underwritten by Great Lakes Insurance SE.**

This travel insurance is suitable for those who wish to insure themselves when travelling against the specified financial loss of unforeseen circumstances and events relating to your trip. A list of the covers and corresponding limits can be found below. This summary provides only a brief guide to your Travel Insurance cover and exclusions. It does not contain the full terms and conditions of the policy, which can be found in the policy document. We have not provided you with any recommendation or advice about whether this product meets your specific insurance requirements. It is your responsibility to decide whether this policy suits your needs.

**Important Notice – Information We Need To Know About** - You must take reasonable care to provide complete and accurate answers to the questions we ask. *You should be aware that if the information provided by you is not complete and accurate, your insurer may; cancel your policy and refuse to pay any claim, or not pay any claim in full, or revise the premium and/or change any excess, or revise the extent of cover or terms of this insurance.*

We recommend that you keep a record (including copies of letters) of all the information you provide to us for your future reference. We also draw your attention to any conditions, limitations, exclusions and excesses within the policy wording

**SIGNIFICANT EXCLUSION: If your medical condition cannot comply with the following terms then any claim related to that medical condition will not be covered:**

### Health Conditions For UK & EU Travel

It is a condition that at the time of taking out this Policy and between that time and Your departure You must comply with each of the following:

1. **You** are not aware of any reason why the trip could be cancelled or cut short.
2. **You** are not travelling (a) against the advice of a medical practitioner (b) for the purpose of obtaining medical treatment (c) if You have been given a terminal prognosis
3. **You** are not receiving or awaiting tests, treatment or investigations for any illness or injury as a hospital day case or inpatient as any claim arising from the illness or injury will not be covered
4. If **You** are on medication at the time of travel. Your medical condition must be stable and well controlled.
5. **You** must notify Medical Screening on 01403 288 423 immediately of any change in your medical circumstances between the policy issue date and time of departure.

This information is correct at the time of printing, but may be subject to change. Please refer to your policy document to check your cover.

Travel Policy - For full details about your cover and all exclusions please refer to the Policy Document		
COVER	LIMIT	EXCESS PAYABLE
Cancellation	Up to £2,000	Excess: £40 Deposit only: £10
Curtailment	Up to £2,000	£40
Emergency Medical & Repatriation Expenses	Up to £1,000,000	£40
Missed Departure (not UK)	Up to £200	£40
Personal effects and Money	Up to £1,000 Up to total of £200 for valuables Up to £200 for Lost Passport	£40
Luggage Delay	Up to £100	NIL
Personal Liability	Up to £1,000,000	NIL
Personal Accident	Up to £10,000	NIL
Legal Costs & Expenses	Up to £25,000	NIL
TRAVEL INSURANCE PREMIUMS including Insurance Premium Tax at the current rate		
Duration	UK	
2 days	£14.00	
3 days	£16.00	
4 days	£18.00	
5 days	£22.00	
6 days	£24.00	
7 days	£26.00	
Infants under the age of 2 years free – Children 2-15 on departure 25% discount if travelling with an insured adult		

**Cancellation Rights** - If your cover doesn't meet your requirements, please let Elcocks know within 14 days of receiving your policy document and return all your documents for a refund of your premium. Any premium already paid will be refunded to You providing you have not travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

**Claims** - Full details of how to make a claim and how to appeal should your claim not be successful can be found in the policy document.

**Complaints** - Should you have a complaint about the sale of your travel insurance policy, please contact The Travel Manager, Arthur J. Gallagher Insurance Brokers Limited, 6<sup>th</sup> Floor, Temple Circus House, Temple Way, Bristol, BS1 6HG. Should you remain unhappy with our final reply, you may have the right to refer your complaint to The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Further details about our complaints procedure can be found in the attached 'About our Insurance Services' document.

**Financial Services Compensation Scheme (FSCS)** - You may be entitled to compensation from the Financial Services Compensation Scheme ("FSCS") should we be unable to meet our obligations and subject to eligibility. Details of the circumstances in which you can make a claim – and instructions on how to do so – can be found on the FSCS website: <http://www.fscs.org.uk>.

# Travel Insurance

## Insurance Product Information Document

### Company: Great Lakes Insurance SE

Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ, company number SE000083. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority: register number 769884.

### Product: Elcock Coach Holiday Travel Insurance – Single Trip

**Should you opt for our tailored travel insurance and purchase from us.** This Insurance Product Information Document provides a summary of the main coverage and exclusions and is not personalised to your specific needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

### What is this type of insurance?

This insurance provides a package of travel insurance benefits to cover a single trip within the geographical area and the cover dates you have chosen.



#### What is insured?

- ✓ **Cancellation** – up to £2,000
- ✓ **Cutting Short Your Trip** – up to £2,000
- ✓ **Emergency Medical Expenses incl 24/7 Assistance** – up to £1 million (European trips)/£1,500 (UK trips)
- ✓ **Personal Accident** – up to £10,000
- ✓ **Missed Departure** (non UK trips) – up to £200
- ✓ **Travel Delay** (non UK trips) – up to £60
- ✓ **Personal Baggage** – up to £1,000
- ✓ **Baggage Delay** – up to £100
- ✓ **Personal Money** – up to £200
- ✓ **Loss of Passport** – up to £200
- ✓ **Personal Liability** – up to £1 million
- ✓ **Legal Costs and Expenses** – up to £25,000



#### What is not insured?

- ✗ Some sections of the policy are subject to an excess unless otherwise specified in your policy. This is the amount you pay when you make a claim.
- ✗ Certain pre-existing medical conditions unless agreed – please check the policy wording for more information.
- ✗ There is no cover at the start of the policy if anyone to be insured is waiting to have any medical investigation, or the results of any tests or investigations.
- ✗ Travelling against medical advice or with the intention of obtaining medical treatment abroad.
- ✗ The policy includes restrictions regarding the health of close relatives and friends upon whom your trip may depend, even if they are not being insured by this policy.
- ✗ Certain hazardous sports and activities may not be covered under this policy – see policy wording for details.
- ✗ Circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) that might result in a claim.
- ✗ Medical treatment which can wait until you return home.
- ✗ Private medical treatment unless agreed by us.
- ✗ Personal baggage claims will be paid based on today's prices less a deduction for wear, tear and depreciation.
- ✗ Any claim for personal baggage where you have not taken steps to prevent loss.



### Are there any restrictions on cover?

- ! Only available to residents of the United Kingdom and Isle of Man
- ! Maximum trip limit is 21 days



### Where am I covered?

- ✓ You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your policy schedule.



### What are my obligations?

- You must be fit to undertake any trip to be covered under the policy.
- Ensure the policy cover meets your needs.
- You must take care to protect yourself and your property.
- You must tell us as soon as reasonably possible of any event which may result in a claim.
- If you need medical assistance while abroad, you must contact Assistance on 01403 288167 before going to a medical facility (other than a pharmacy), or as soon as you can.



### When and how do I pay?

You must pay when you buy the policy cover even if you are not travelling until a future date. You will be asked to pay in full by credit/debit card or pre-agreed payment method.



### When does the cover start and end?

Single Trip policy cover starts when you make the premium payment and it is accepted. This policy cover ends on the date of your return from your trip as set out in the policy schedule.



### How do I cancel the contract?

You can cancel this policy cover at any time. If you cancel within 14 days of receipt of your policy documents we will cancel the policy cover and refund your premium in full provided that you have not already taken your trip, made a claim or intend to make a claim.

To cancel the policy cover, please call 01952 255 560.



Insurance | Risk Management | Consulting

## **SHORT FORM PRIVACY NOTICE**

Arthur J. Gallagher Insurance Brokers Limited is the data controller of any personal information you provide to us or personal information that has been provided to us by a third party. We collect and process information about you in order to arrange insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with third parties such as insurers, reinsurers, other brokers, claims handlers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators, police and government agencies or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide. For further information on how your information is used and your rights in relation to your information please see our privacy notice at [www.ajginternational.com/Privacy-Policy/](http://www.ajginternational.com/Privacy-Policy/). If you are providing personal data of another individual to us, you must tell them you are providing their information to us and show them a copy of this notice.