

# **Policy Summary**

# **International Travel Insurance**

Is underwritten by QBE Insurance (Europe) Limited

This travel insurance product gives you a choice of travel insurance options. It is up to you to choose the cover you need. You should carefully read and consider the information provided having regard to your personal circumstances to decide if this insurance is right for you. You should refer to your own policy document and certificate for full details of cover. An outline of the benefits, limitations and exclusions are shown below.

#### Significant Features, Benefits, Exclusions and Limitations

Significant features and benefits	Significant Exclusions & limitations	Policy Page
Section 1 – Medical & Repatriation Expenses up to £10,000,000* (or up to £2,000,000 for Economy International Policy Holders)	Description     Description of the Policy Schedule)      Description of the Policy Schedule      Description of the Po	14
Section 2 – Emergency Dental Expenses up to £5,000*(or up to £1,000 for Economy International Policy Holders)	Losses we do not cover:  a) Expenses incurred for dental treatment due to normal wear and tear or the normal maintenance of dental health.  b) the applicable excess of £80	14
Section 3 – Death Expenses up to GBP50,000*(or up to £10,000 for Economy International Policy Holders)	Losses we do not cover:  a) Expenses in relation to any medical condition where a metastatic condition and/or terminal prognosis was made prior to the issue of the Certificate of Insurance.	15
Section 4 – Trip Cancellation, Interruption, Delay & Additional Expenses up to £7,500*(or up to £1,500 for Economy International Policy Holders)	Losses we do not cover:  a) the default, error or omission of any travel agent, wholesaler, tour operator, accommodation provider, airline or other carrier, car rental agency or any other travel or tourism services provider  b) the applicable excess of £80	15-16
Section 6 – Luggage & Personal Effects up to £5,000*(or up to £1,000 for Economy International Policy Holders)	Losses we do not cover:  a) Unaccompanied luggage or personal effects b) Loss, theft or damage to any item valued at more than £500 (or £1,000 in respect of cameras and personal computers) c) the applicable excess of £80	17-18

Section 7 - Political and **Natural Disaster up to** £10,000\*(cover is not included for Economy International Policy Holders)

Loss we do not cover:

More than thirty (30) days after the commencement of a political or natural disaster

18

19-20

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20-21

Section 8 - Legal Costs up to £25,000\*(or up to £5,000 for **Economy International Policy** Holders)

to £2,000,000\*(or up to

£1,000,000 for Economy

International Policy Holders)

Losses we do not cover:

- a) Injury caused by a member of the travelling party
- b) Any legal expenses incurred without our written consent

**Section 9 Personal Liability up** 

Losses we do not cover:

- Liability arising out of an unlawful, wilful or malicious act by you
- the applicable excess of £250

**Section 10 Rental Vehicle** Excess up to £1,000\*(cover is not included for Economy International Policy Holders)

Losses we do not cover:

where you operate the rental vehicle in violation of the rental agreement

Section 11 Additional **Coverage Option – Snow** Sports Package \*

Losses we do not cover

- a) for claims arising due to insufficient snow in Northern Hemisphere ski resorts outside the period 21st December to 14th March, or, in Southern Hemisphere ski resorts outside the period 21st July to 14th September
- b) the applicable excess of £80

## **Important Information**

Your Right to Cancel (see the policy wording page 6)

You may only cancel your policy free of charge during the 14 day cooling off period – see the Cooling Off Period section of the wording (page 6).

Claim Notification (see the policy wording page 7)

For emergency medical assistance please consult the Policy wording and contact QBE Assist immediately

Emergency Medical and Travel assistance contact details:



Telephone: +44 (0) 203 0273 999

Web address: www.QBEeurope.com/assistance

Claims may be made by filling in a claim form available from:

Travel Claims International PO Box1037 Oakleigh House Cardiff

<sup>\*</sup>Coverage and limits may vary depending on the policy option you have chosen

CF11 1HU

Tel.: 0845 604 7031

Email: travelclaims@cl-uk.com

### Complaint Procedure (See the policy wording page 22)

If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact the QBE Customer Relations Manager at CustomerRelations@uk.qbe.com or write to the QBE Customer Relations Manager at the address below. If QBE cannot resolve the matter to your satisfaction you can refer the matter to the Financial Ombudsman Service at the following address: Insurance Division, The Financial Ombudsman, Service South Quay Plaza 2, 183 Marsh Wall, Docklands, London E14 9SR

#### Compensation

QBE is covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members are unable, in specified circumstances, to meet any valid claims under their policies. Compensation for non-compulsory insurance will be paid at 90% with no upper limit and at 100% if the insurance is legally compulsory with no upper limit. Further information can be obtained from QBE at the address above, or from the Financial Services Compensation Scheme 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or from their website (<a href="www.fscs.org.uk">www.fscs.org.uk</a>) Tel: 020 7892 7300.

#### QBE Insurance (Europe) Limited

QBE Insurance (Europe) Limited QBE Insurance (Europe) Limited is a private company limited by shares (company number 1761561) and is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration Number 202842.

You may check these details by visiting the FCA's website: <a href="http://www.fca.org.uk/register/">http://www.fca.org.uk/register/</a> or by contacting the FCA on 0800 111 6768. In the event of a complaint please read the procedure above.

The Insurer's home state is the United Kingdom and this policy is underwritten from its London premises at the Head Office location below. The company's Head Office and registered address is:

QBE Insurance (Europe) Limited, Plantation Place, 30 Fenchurch Street, London, EC3M 3BD, Tel: 020 7105 4000, Fax: 020 7105 4019. Registered in England No. 1761561 enquiries@uk.qbe.com

#### The law and language applicable to the policy

Either party are free to choose the law and jurisdiction to settle any dispute as regards the interpretation of this policy. Since we are established in England this policy will be governed by and interpreted in accordance with the laws of England and subject to the exclusive jurisdiction of the English courts