



## Frequently Asked Questions

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### Who am I insured through?

Our products are underwritten by certain Underwriters at Lloyd's and other UK authorised insurers. We do not provide any advice or recommendation and only offer products from this consortium of Insurers.

### What is a pre-existing medical condition?

For the purposes of this Insurance, a pre-existing medical condition is considered to be any Preexisting defect, infirmity or condition for which you are receiving regular medical treatment, advice or consultation at the time of effecting the Insurance or at the commencement of a Covered Trip, whichever is the later.

### Can I insure my pre-existing medical condition?

We are able to consider most pre-existing medical conditions, however, some conditions may be excluded or require payment of an additional premium to provide cover. If you have a pre-existing medical condition then simply answer the medical questions provided in the online quote process.

### When does cancellation cover come into effect for Annual Multi Trip?

For the purposes of cancellation, cover is only deemed to be effective from the inception date of this Insurance or the date the covered trip is booked, whichever is the later.

For the purposes of annual multi trip cancellation cover shall only apply for trips which are booked and take place within the Period of Insurance. We do offer as an extension to the cancellation cover trips booked during the Period of Insurance that take place after (up to 30 days) the period of insurance has expired.



### **Am I covered for pregnancy?**

This policy covers you against all medical emergencies/complications relating to childbirth and pregnancy. No cover shall apply if the purpose of the trip is to give birth or at the time of purchasing cover you are aware of any complications relating to your pregnancy.

### **What is an excess?**

Under most Sections of this Insurance, claims will be subject to an excess. This means that you will be responsible for paying part of your claim. The amount you have to pay is the excess and this will be deducted per person under each Section to which an excess applies. In the event of us accepting liability for a medical expenses claim which has been reduced by the use of the European Health Insurance Card (EHIC) we will not apply an excess to your claim.

### **What is the European Health Insurance Card (EHIC)?**

If you are travelling within the European Union (EU) you are strongly advised to obtain a European Health Insurance Card (EHIC) before you leave. This will entitle you to benefit from the reciprocal health arrangements which exist between European Union countries. Application forms can be obtained from the Post Office. Alternatively, you can also apply online through [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers) or by telephoning 0845 606 2030.

### **What is a single article limit?**

This is the maximum amount that will be paid for any single item of property under the Baggage and Personal Effects section. A pair or set of articles are deemed to be a single item. The single item limit is shown on your Schedule.

### **Is there a limit to the number of days I can travel abroad on an Annual Multi-Trip policy?**

The Annual Multi-Trip product provides cover for trips of up to 60 days duration which take place entirely during the period of insurance (or continue into the next period of insurance if your contract is renewed with us and is in force at the time of any incident resulting in a claim). A trip which exceeds 60 days duration will NOT be deemed a Covered Trip.

### **Is cover provided for non-United Kingdom residents?**

This Insurance is only available to persons who are permanently resident in the United Kingdom.

### **Are my belongings covered whilst in my car?**

Cover under the Baggage and Personal Effects section is limited to £500 in all in respect of losses from unattended vehicles. There is no cover under the Money section for losses from unattended vehicles.

### **Can I insure my partner?**

Yes, we consider a partner as being a person who is not related to you with whom you have shared a home at the same address in a marriage like relationship for at least 12 months.

### **Who can be insured under the Family cover?**

Family cover means you, your husband, wife or partner plus all your unmarried dependant children aged under 19 years at the inception of this Insurance (or under 23 if in full time education) all permanently residing at the same address in the United Kingdom.



### **What recreational activities are covered?**

This Insurance provides automatic cover for the following activities provided you are not participating in competitions and/or sports tours:

*archery, angling, athletics, badminton, banana boating, baseball, basketball, body boarding, bowls, camping, cricket, croquet, cycling, football, golf, gymnastics, handball, hill walking (not involving ropes/guides), hiking, jet skiing (excluding third party liability), jogging, marathon running, motor cycling (up to 50cc), mountain biking (excluding stunts/racing), orienteering, netball, parascending (over water only), pony trekking, kayaking, canoeing or white water rafting up to grade 3 (inland waters only and provided under the control of an officially licensed outdoor pursuits organisation), rambling, racquetball, roller skating, rounders, rowing (inland waters only), safari (organised excursion with tour operator only), scuba diving up to 30 metres (provided you are accompanied by a fellow certified diver), shooting (excluding hunting), snorkelling/skin diving, skate boarding, softball, squash, surfing, swimming, table tennis, ten pin bowling, tennis, trekking (maximum 3,000m), trampolining, volleyball, water polo, water skiing (excluding jumping), yachting, boating or wind surfing in inland or coastal waters (12 mile limit and excluding third party liability).*

This insurance will not cover you when you take part in any other sport or activity involving physical contact or a high risk of bodily injury. If you are in any doubt as to whether this insurance meets your requirements, please contact us on 0116 240 7814.

Cover can be extended to include certain other activities subject to the payment of an additional premium. This extension is only available if agreed in advance by us and your Schedule endorsed accordingly. Please contact us on 0116 240 7814 for a quotation.

### **Is cover provided for Winter Sports Activities ?**

You may extend this Insurance to cover you whilst participating in the following Winter Sports activities subject to payment of an additional premium. Please select the Winter Sports option in the online quote process to purchase this extension.

*dry slope skiing, alpine skiing, glacier skiing, snow skiing, snow boarding, langlauf/Nordic skiing, mono skiing, ski bobbing/ski doo, ice skating, ice hockey, curling and tobogganning, including such activities being undertaken off piste provided such activity is not undertaken alone and/or against local authoritative warning or advice.*

Cover will only be operative if the Winter Sports Extension is stated in your Schedule as being included.

### **Can children travel independently on Annual Multi-Trip policies?**

No, children are only covered when travelling with their own parents insured under this policy. For the purposes of this Insurance, children are deemed to be your unmarried, dependent children aged under 19 years at the inception of the Insurance (or under 23 if in full time education) and who permanently reside with you.

### **Can I cancel my travel insurance?**

You will for a period of 14 days from the date you receive your documentation, have a right to cancel the Insurance and receive a refund. Any refund will be subject to a charge for the period of cover you have received, plus our reasonable administration charges.