

# Travel Insurance



## Insurance Product Information Document

### Company: ERV T/A ETI-International Travel Protection

The United Kingdom branch of Europäische Reiseversicherung A.G. (ERV) an Ergo Company incorporated and regulated under the laws of Germany authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN - [www.bafin.de](http://www.bafin.de)) and the Prudential Regulation Authority and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Firm's reference number 220041. Registered in England & Wales.

### Legal Expenses Cover: DAS Legal Expenses Insurance Company Limited

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm's reference number 202106. Registered in England & Wales.

### Product: Barnes 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** – up to £300 (European trips)/ £100 (UK trips)
- ✓ **Travel Delay** – 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 01793 821 303.