



Policy wording

You should read this document carefully. It gives details of what is and is not covered and the conditions of the cover. Cover can vary from one policy to another so you should familiarize yourself with this particular insurance.

Conditions and exclusions

Specific conditions and exclusions apply to individual sections of your insurance, whilst general exclusions and conditions will apply to the whole of your insurance.

Significant and unusual exclusions or limitations

The following are excluded from cover under your policy :

- Pre-existing medical conditions
- Drugs and alcohol abuse
- Travel to countries where the British Foreign Office have advised against travel
- Professional sports

Health

This insurance contains restrictions regarding pre-existing medical problems concerning the health of the people traveling and of other people upon whose health the trip depends. You are advised to read the policy document carefully.

Property claims

These claims are paid based on the value of the goods at the time you lose them and not on a "new for old" or replacement cost basis. Allowances will be made for their age and likely condition.

Policy limits

This insurance has limits on the amount the insurer will pay under each section. Some sections also include other specific limits, for example, for any one item or valuables in total.

Policy excess

Claims under the Silver policy will be subject to an excess. Where there is an excess, you will be responsible for paying the first part of the claim.

Reasonable care

You need to take all reasonable care to protect yourself and your property, as you would if you were not insured. Any amounts the insurers will pay for property left unattended in a public place or unattended vehicle is very limited, as specified in the wording.

Right to Cancellation

The policyholder may cancel the policy by notifying us in writing, within 14 days from the inception date and provided no claim has been submitted a full refund of premium will apply.

Single Parent and Family

There is no limit to the number of dependent children that can be covered under the age of 18 years at the date of commencing the trip.

Dangerous sports and pastimes

Certain hazardous activities are covered under this policy, but please check the policy wording to ensure that you are covered and if any limits apply.

Features	Silver	Gold
Europe Maximum age at inception	74	84 (ages 75-84, 6 months cover only, maximum period per trip 21 days)
Worldwide excluding USA, Canada and the Caribbean Maximum age at inception	74	84 (ages 75-84, 6 months cover only, maximum period per trip 21 days)
Worldwide Maximum age at inception	74	74
Maximum period per trip	31 days	31 days
Overall maximum total period of all trips	None	None
Trips within country of residence (UK / Europe only with minimum 2 nights in pre-booked paid accommodation excluding section B4)	Included	Included
Wintersports – a maximum of	10 days	10 days
Pre-existing medical conditions	Like most travel insurers we do not cover pre-existing medical conditions, however, we may consider cover. Please call us on + 34 952 88 22 73 after the purchase of your policy, to see if cover is available.	

- Comprehensive EU Travel Insurance specially designed for resident of the EU.
- If you have two homes within the EU, our policy has the special feature of covering these trips.
- Optional Golf cover including "hole in one"