

Grovelawn Insurance Services Limited t/a CheapTravelInsurance.com

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

2. Whose products do we offer?

- We offer products from a range of insurers.
- We can only offer products from a limited number of insurers.
- Ask us for a list of insurers we offer insurance from.
- We only offer products from a single insurer.

3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs
- You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for our services?

- A fee
- No fee

You will receive a quotation which will tell you about any other fees in relation to any particular insurance policy.

5. Who regulates us? [Note 16]

Grovelawn Insurance Services Limited of Gemini House, Hargreaves Road, Swindon SN25 5AJ is authorised and regulated by the Financial Services Authority. Their FSA Register number is 502325. Our permitted business is insurance mediation services. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

6. Ownership

We are neither owned directly or indirectly by an insurance company.

7. What to do if you have a complaint

If you wish to register a complaint, please contact us:

... **in writing:** Write to CheapTravelInsurance.com, Grovelawn Insurance Services Limited, Gemini House, Hargreaves Road, Swindon, SN25 5AJ

... **by phone:** Telephone Number: 08450 264 264 If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

8. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the Financial Services Compensation Scheme (FSCS). You may be able to get money from the scheme if we cannot meet our financial responsibilities. A claim under this contract of general insurance is covered for 100% of the first £2,000 and 90% of the rest of the claim with no upper limit. Further information about compensation scheme arrangements is available from the FSCS.

Policy Summary

This policy summary does not contain the full terms and conditions of the cover. Full terms and conditions can be found in the policy document.

Insurer

The insurer of this policy is Europ Assistance Holding Irish Branch. Benefits and services under this policy are provided by Europ Assistance Holdings Limited.

Type of insurance cover provided

This is personal travel insurance

Significant features and benefits

Your policy includes the following benefits which are explained in detail in the policy document

Significant Conditions And Exclusions		Policy Reference
<p>Medical Conditions existing prior to purchasing or renewing this policy</p>	<p>You will not be covered under this policy in respect of any claim arising directly or indirectly from</p> <p>1 - Any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during the 2 years prior to the commencement of cover under this policy and/or prior to any Trip: and</p> <p>2 - any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred at any time prior to the commencement of cover under this policy and/or prior to any Trip.</p>	<p>Important Health Requirements – page 5</p> <p>Meaning of Words – “Pre-existing Medical Condition”</p> <p>Section 2: Medical Emergency and Repatriation and Section 6: Cancellation, Curtailment and Trip Interruption – What is not covered</p>
<p>Dependency on others</p>	<p>This policy will not cover any claims under Section 6 (cancelling or Curtailing your trip) arising directly or indirectly from a pre-existing medical condition, that was known to you prior to the commencement of the Period of Insurance, affecting a close relative, travelling companion who is not insured under this policy or person with whom You intend to stay whilst on Your Trip if:</p> <ul style="list-style-type: none"> - a terminal diagnosis had been received prior to the commencement of the period of insurance; or - if they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the Period of Insurance; or if during the 90 days immediately prior to the commencement of the Period of Insurance they had: <ul style="list-style-type: none"> - required surgery, inpatient treatment or hospital consultations; or - required any form of treatment or prescribed medication. 	<p>Important Limitations – Cancellation, Curtailment and Trip Interruption Cover – page 5</p>
<p>Age Limits</p>	<p>To be eligible for cover you must be under the following ages at the start of the Period of insurance:</p> <ul style="list-style-type: none"> • Single Trip Policies 81 years • Annual Multi Trip policies 76 years – Zone 1 66 years – Zones 2, 3 and 4 • Backpacker Policies 50 years 	<p>General Exclusions (1)</p> <p>Meaning of words – Geographical Limits – page 7</p>
<p>Residency</p>	<p>You must have your main home in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man and lived there for at least six of the last 12 months before you bought your policy.</p>	<p>Your Travel Policy – page 2</p>
<p>Special Sports and Activities</p>	<p>You must tell Europ Assistance if you plan to take part in any Special Sport or activity as cover may not be available. Certain activities are allowed subject to an extra premium being paid, however, these may attract an increased excess and cover may not be available under the Personal Liability Section. Please refer to the Table on pages 25-26 of the Policy Booklet.</p> <p>You may be covered when you take part in certain winter sports if you have paid to extend your cover and are under 65 years of age.</p>	<p>Optional Special Sports and Activities Cover – page 25-26</p> <p>Optional Winter Sports Cover – page 23</p>
<p>Misuse of Drugs or Alcohol</p>	<p>No section of this policy shall apply in respect of any claim arising directly or indirectly from solvent abuse, drug addiction or excessive alcohol intake.</p>	<p>General Exclusions 11</p>
<p>Reckless or Malicious Acts</p>	<p>We will not pay for any claim arising or resulting from you being involved in any malicious, reckless, illegal or criminal act.</p>	<p>General Exclusions 8 and 9</p>
<p>Law and jurisdiction</p>	<p>This insurance is governed by the law of England and Wales, unless we agree otherwise.</p>	<p>General Condition 20</p>
<p>Emergency treatment</p>	<p>You must contact Europ Assistance immediately if you go into hospital or before incurring medical expenses in excess of £500</p>	<p>Section 2: Medical Emergency and Repatriation: What is not covered (a)</p>
<p>Terrorist Activity</p>	<p>Except under section 2 (medical emergency and repatriation), no cover will be in force if your loss is directly or indirectly as a result of terrorist activity</p>	<p>General Exclusions 18</p>

Policy Section	Limit of Cover per person (Standard)	Policy Excess	Limit of Cover per person (Super)	Policy Excess	Limit of Cover per person (Backpacker)	Policy Excess
Medical Emergency & Repatriation – Section 2 page 12 If you have a sudden and unforeseen accident or illness during your trip we will pay for your reasonable medical expenses and the costs of bring you back to the UK.	Up to £5,000,000	£75	Up to £10,000,000	£50	up to £3,000,000	£75
Cancellation, Curtailment & Trip Interruption – Section 6 page 14 We will pay for the costs of your trip if you have to cancel because of the unforeseen illness or death of you or a close relative, or if your presence is required in the UK because you are called up on jury service, subpoenaed as a witness in a court of law, or your home has been severely damaged, or you are made redundant, or you are compulsorily quarantined, or if you cancel after a 12-hour delay.	Up to £1,000	£75 / £20 Loss Of Deposit	Up to £3,000	£50 / £20 Loss Of Deposit	Up to £1,000	£75 / £20 Loss Of Deposit
Personal Luggage – Section 10 page 18 If your luggage is lost, stolen or damaged we will pay for the cost of replacement (less wear, tear and depreciation).	Up to £500	£75	Up to £2,000	£50	Up to £750	£75
<ul style="list-style-type: none"> Single article, or Pair or Set of articles 	Up to £300	£75	Up to £300	£50	Up to £150	£75
<ul style="list-style-type: none"> Valuables (Limited to £100 if Insured Person is under 16) 	Up to £300	£75	Up to £300	£50	Up to £200	£75
Money & Passport – Section 12 page 19 We will cover you for the loss of money you are carrying on your person or which you have left in a safety deposit box. If you lose your passport we will pay for reasonable travel and accommodation costs incurred in replacing it.	Up to £100	£75	Up to £500	£50	Up to £200	£75
<ul style="list-style-type: none"> Cash If Insured Person is under 16	N/A N/A	N/A N/A	Up to £100 Up to £50	£20 £20	Up to £120 Up to £50	£20 £20
Skis, Ski Equipment and Ski Pass – Section 18 page 24 In addition to Section 10 we will pay if the ski equipment owned or hired by you, or your ski-pass is lost or damaged.	Up to £500	£75	Up to £500	£50	Up to £500	£75
<ul style="list-style-type: none"> Ski Pass 	Up to £250	£75	Up to £250	£50	Up to £250	£75
Piste Closure – Section 20 page 24 We will pay a benefit if lack of snow prevents you from skiing for more than 24 consecutive hours.	£20 per day up to a maximum of £200	Nil	£20 per day up to a maximum of £200	Nil	£20 per day up to a maximum of £200	Nil
Avalanche or Landslide – Section 21 page 25 If access to and from a ski resort is blocked we will pay a benefit toward reasonable extra travel and accommodation costs	£30 per day up to a maximum of £150	Nil	£30 per day up to a maximum of £150	Nil	£30 per day up to a maximum of £150	Nil

Certain sections of your policy carry an excess. This means that you will be responsible for paying the first part of the claim up to the excess value per insured person, each and every incident, each and every section of cover.

Significant or unusual exclusions and limitations

There are some situations which you are not covered for. These generally involve anything you already know about or that is caused by deliberate or careless acts on your part. Full details of these are given in the policy document

Duration of Cover

Cover for cancellation starts from the date you book your trip or pay for the insurance, whichever is the later. All other sections run for the period shown on your Certificate.

Cooling Off Period

Unless your trip will be completed within 1 month of buying this insurance, you have the right to cancel your policy of insurance within 14 days from the date of issue or receipt of your policy terms and conditions, whichever is the later. We will refund to you any premium you have paid and we will recover from you any payments we have made. If you wish to cancel your policy, please notify Cheaptravel Insurance.

Claim Notification

In the event of a medical emergency, please phone 0844 338 6300. You can make any other claim by calling 0844 338 6303 or writing to Europ Assistance Holdings Ltd
Sussex House
Perrymount Road
Haywards Heath
RH16 1DN

Your right to complain

If you wish to register a complaint, please contact us:

In writing ...Quality Department
Europ Assistance Holdings Ltd
Sussex House
Perrymount Road
Haywards Heath
RH16 1DN

By phone ...0845 358 8008

By email ...quality@europ-assistance.co.uk

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body at South Quay Plaza, 183 Marsh Wall, London, E14 9SR.
Telephone: 0845 080 1800

Financial Compensation Scheme

Europ Assistance Holdings Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if Europ Assistance Holdings Limited is unable to meet its obligations. More information can be obtained from the www.fscs.org.uk website.

Europ Assistance Holding Irish Branch is regulated by l'Autorité de Contrôle des Assurances et des Mutuelles (ACAM), the French Regulator. No compensation scheme is available in the unlikely event that Europ Assistance Holding Irish Branch is unable to pay claims against it.