

# Policy Summary: Key Information You the Customer need to be aware of



This is a Policy Summary only and does not contain the full terms and conditions of the insurance contract. Full terms, conditions and exclusions can be found in the Policy Document, which you should also read carefully.

## 1. Who provides your insurance cover?

Section 1-12 and 14-16 of CheapTravelInsurance.com travel insurance is underwritten by AGA International SA. Mondial Assistance (UK) Limited trading as Allianz Global Assistance is the underwriter's UK administrator.

Our contact address is Allianz Global Assistance, 102 George Street, Croydon, CR9 6HD.

Section 13 is underwritten by Lloyds Syndicates and provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR United Kingdom.

## 2. What does CheapTravelInsurance.com travel insurance cover me for?

The policy is designed to insure those who wish to insure themselves when travelling for medical emergencies, delayed departures, missed departures, cancellation & curtailment, delayed possessions, lost or stolen possessions, loss of travel money and passport, personal accident, personal liability, legal expenses and hijack while away.

The policy will run for the period shown on your policy schedule.

If you have purchased an **Annual Multi-Trip** policy, no trip must last more than 31 days unless **you** are aged 64 or under and have paid the extra premium to extend this limit to either 45 or 60 days. The trip limit that applies will be shown on **your** policy schedule.

## 3. What else do I need to know about my CheapTravelInsurance.com travel insurance policy?

Important information about existing medical conditions	Significant exclusions or limitations	Policy section
<p><b>The policy excludes claims directly or indirectly arising if at the time your policy was issued or you booked your journey (whichever is later) you:</b></p> <ul style="list-style-type: none"> <li>are being prescribed regular medication;</li> <li>have received treatment for or had a consultation with a doctor or hospital specialist in the past 12 months;</li> <li>have ever been diagnosed or treated for any of the following:                             <ul style="list-style-type: none"> <li>any cardiovascular problems e.g. heart attack, angina, chest pain or palpitations;</li> <li>any other heart condition;</li> <li>hypertension (raised blood pressure);</li> <li>blood clots;</li> <li>raised cholesterol or</li> <li>cerebrovascular problems e.g. stroke, transient ischaemic attack (TIA) or brain haemorrhage.</li> </ul> </li> <li>are awaiting treatment or the results of any medical tests or investigations.</li> </ul> <p>unless you have declared the medical condition to us and we have accepted cover in writing (subject to any necessary extra premium).</p> <p>If you are not sure whether a medical condition is relevant, you should tell us anyway. If you do not tell us, we have the right to reject any claims relating to the condition(s).</p> <p>If there is any change in the medical condition(s) or its treatment before you travel, you need to tell us.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>Any claim if you travel against the advice of a doctor.</li> <li>Any claim if you know you will need medical treatment or consultation at any medical facility while you are away.</li> <li>Any claim if you have any undiagnosed symptoms for which you are awaiting investigations or consultations or results of investigations.</li> <li>Any claim if you are travelling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.</li> </ul>	Health declaration and health exclusions
<p><b>Significant features and benefits (all benefits are per person unless otherwise stated)</b></p>	<p><b>Significant exclusions or limitations</b></p>	<p><b>Policy section</b></p>
<p><b>Personal travel assistance</b> We will provide telephone support both prior to your journey and while in resort for the various aspects listed within the policy wording.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>Anything other than telephone support.</li> </ul>	24-hour personal assistance
<p><b>Cancellation or curtailment (Optional)</b> We will pay <b>up to £1,000</b> (Standard and Backpacker cover) <b>up to £3,000</b> (Super cover) if you cancel your journey before it begins, or you cut your journey short, due to certain necessary circumstances. The circumstances covered are listed in the policy wording.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>Any claim where you do not comply with the Health declaration and health exclusions.</li> <li>You not wanting to travel or not enjoying your journey.</li> <li>The failure of your tour operator or airline to provide you with transport or accommodation.</li> <li>Any incident where you do not have a medical certificate from the doctor treating you abroad that says you need to return home early.</li> </ul>	1
<p><b>Emergency medical and associated expenses</b> We will pay <b>up to £5 million</b> (Standard cover) <b>up to £10 million</b> (Super cover) <b>up to £3 million</b> (Backpacker cover) if you are taken into hospital or you need to come home early or extend your journey because of illness or accident.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>Any claim where you do not comply with the Health declaration and health exclusions.</li> <li>Travelling on a motorcycle, unless the rider holds an appropriate valid licence and all insured persons are wearing crash helmets.</li> <li>Services or treatments you receive within the UK.</li> </ul>	2

Significant features and benefits (all benefits are per person unless otherwise stated)	Significant exclusions or limitations	Policy section
<p><b>In-patient benefit</b> We will pay <b>up to £1,000</b> (Standard, Super and Backpacker cover) in total if you are admitted to hospital as an in-patient, to pay for meals, phone calls and travel.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>Any expenses exceeding <b>£25</b> per day (Standard, Super and Backpacker cover).</li> </ul>	2
<p><b>Loss of passport</b> We will pay <b>up to £100</b> (Standard cover) <b>up to £250</b> (Super cover) <b>up to £200</b> (Backpacker cover) for transport and accommodation costs to get a temporary passport, and the equivalent value of the remaining period if it is lost or stolen on your journey.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>Any claim if you do not get a letter from the consulate you reported the loss to.</li> </ul>	3
<p><b>Delayed personal possessions</b> We will pay <b>up to £25</b> in total (Standard cover) <b>up to £75</b> (Super cover) <b>No cover</b> (Backpacker cover) to purchase essential items if your personal possessions are delayed for more than 12 hours on your outward journey.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>Anything which you do not have a receipt for.</li> <li>Any claim if you do not get a letter from the carrier confirming the delay.</li> </ul>	4
<p><b>Personal possessions (Optional)</b> We will pay <b>up to £500</b> (Standard cover) <b>up to £2,000</b> (Super cover) <b>up to £750</b> (Backpacker cover) in total if your personal possessions (not including ski, golf and business items - for specific cover see sections 13, 14 and 15) are damaged lost or stolen on your journey. <b>£300</b> (Standard and Super cover) <b>£150</b> (Backpacker cover) is the most you can claim for a single article. <b>£300</b> (Standard and Super cover) <b>£200</b> (Backpacker cover) is the total amount that you can claim for all your valuables.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>Valuables unless they are with you or are locked in a safe or safety deposit box or locked in the accommodation you are using.</li> <li>Valuables left in a motor vehicle.</li> <li>Anything which you cannot provide a receipt or proof of ownership for.</li> <li>Valuables carried in an unattended suitcase.</li> <li>Damaged items if you do not keep the items for repair or inspection.</li> <li>Any claim not reported to the police within 24 hours and a report obtained.</li> <li>More than <b>£50</b> in total for tobacco, alcohol, fragrances and perfumes.</li> </ul>	5
<p><b>Personal money (Optional)</b> We will pay <b>up to £500</b> in total (Super cover) <b>up to £200</b> (Backpacker cover) <b>No cover</b> (Standard cover) if your personal money is lost or stolen while on your journey. Be aware that the limit for cash is <b>£100</b> (Super cover) <b>£120</b> (Backpacker cover) reduced to <b>£50</b> (Super and Backpacker cover) if you are age 15 years or under while carried on you.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>Any claim not reported to the police within 24 hours and a report obtained.</li> <li>Any claim unless you provide currency exchange receipts showing the amount.</li> <li>Loss or theft of personal money unless it is with you, locked in a safe or safety deposit box, or locked in your accommodation.</li> </ul>	6
<p><b>Personal accident</b> We will pay <b>£10,000</b> (Standard cover) <b>£25,000</b> (Super cover) <b>£15,000</b> (Backpacker cover) if, following an accident, your injuries lead to death, permanent loss of sight or limb or permanent disability. An accident must be caused by something external and visible.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>Any claim over 12 months after the original accident.</li> <li>Anything caused by your sickness, disease, physical or mental condition that is gradually getting worse.</li> <li>Your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person's life).</li> <li>Any more than <b>£3,000</b> for death if you are 15 or under or 66 and over at the time of the accident.</li> </ul>	7
<p><b>Missed departure</b> We will pay <b>up to £300</b> (Standard cover) <b>up to £600</b> (Super cover) <b>No cover</b> (Backpacker cover) if the public transport doesn't run to its timetable or the vehicle you are travelling in has an accident or breaks down.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>Missed connections.</li> <li>Any claim unless you get a letter from the provider confirming the delay or breakdown.</li> </ul>	8
<p><b>Delayed departure</b> If your departure is delayed for reasons listed in the policy document we will pay <b>£20</b> for each full <b>24 hours</b> of delay to a maximum of <b>£200</b> (Standard cover and Super cover) <b>No cover</b> (Backpacker cover). Alternatively we will pay <b>up to £1,000</b> (Standard cover) <b>up to £3,000</b> (Super cover) <b>No cover</b> (Backpacker cover) if you choose to abandon your journey after a delay of more than <b>12 hours</b>.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>Any claim unless you get a letter confirming the delay.</li> <li>Anything caused by you not checking in when you should have done.</li> <li>Any delay which was announced before you bought this policy.</li> </ul>	9
<p><b>Personal liability</b> We will pay <b>up to £1 million</b> (Standard and Backpacker cover) <b>up to £2 million</b> (Super cover) for costs that you are legally liable for due to any of the following that you cause during your journey:</p> <ul style="list-style-type: none"> <li>bodily injury of another person</li> <li>loss of or damage to property which you do not own and you or a relative have not hired, loaned or borrowed.</li> </ul>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>Any claim if you admit liability.</li> <li>Any accidents caused by your possession of any motorised or mechanical vehicles and any trailers attached to them.</li> <li>Anything which happens to anyone employed by you or a relative and is caused by the work they are employed to do.</li> </ul>	10

Significant features and benefits (all benefits are per person unless otherwise stated)	Significant exclusions or limitations	Policy section
<p><b>Legal expenses</b> We will pay you <b>up to £10,000</b> (Standard and Backpacker cover) <b>£25,000</b> (Super cover) but <b>no more than twice these amounts</b> in total for all insured persons to take legal action for compensation as a result of your death, illness or injury during your journey. You or your legal representative must repay us any amounts we have paid from the compensation received.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>Any costs not agreed by us.</li> <li>Any claim against a travel agent, tour operator or carrier, or us.</li> <li>Any claim not notified to us within 90 days.</li> </ul>	11
<p><b>Hijack</b> We will pay <b>£50</b> for each <b>24 hours up to £1,000</b> in total (Standard cover) <b>£100</b> for each <b>24 hours up to £2,000</b> in total (Super cover) <b>No cover</b> (Backpacker cover) if you are held in a hijack situation.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>Any claim unless you get a letter from the police or appropriate authorities confirming the hijack.</li> </ul>	12
<p><b>End supplier failure cover (Super cover only)</b> We will pay <b>up to £3,000</b> in total for irrecoverable costs paid to end supplier in the event they become insolvent.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>End supplier arrangements that form part of an inclusive holiday.</li> <li>Monies that are recoverable elsewhere or by any other means.</li> <li>Insolvency that is known or under threat of happening at the date your policy or travel tickets were bought.</li> </ul>	13
<b>Optional extra covers</b>		
<p><b>Significant features and benefits (all benefits are per person unless otherwise stated)</b></p> <p><b>Winter sports cover</b> For <b>Single Trip</b> policies, winter sports cover is provided only when the extra premium has been paid. For <b>Annual Multi Trip</b> policies, we will provide up to <b>17 days</b> cover in total during the period of insurance when the extra premium has been paid and this is shown on your policy schedule.</p>	<p><b>Significant exclusions or limitations</b></p>	<p><b>Policy section</b></p> <p>14</p>
<p><b>Loss of ski pack</b> We will pay <b>up to £250</b> in total (Standard, Super and Backpacker cover) for hired ski equipment, ski school fees and lift passes that you do not use because you cancel or cut short your journey or where you cannot ski because of an injury or illness during your journey.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>Any claim where you do not comply with the Health declaration and health exclusions.</li> <li>You not wanting to travel or not enjoying your journey.</li> <li>The failure of your tour operator or airline to provide you with transport or accommodation.</li> <li>Any claim where you do not have a medical certificate from your treating doctor that says you need to return home early / should not ski.</li> </ul>	14
<p><b>Delayed ski equipment</b> We will pay <b>£15 per day up to £300</b> in total (Standard, Super and Backpacker cover) to hire ski equipment if yours is delayed on the outward journey for more than <b>12 hours</b>.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>Any claim if you do not get a letter from the airline confirming the delay.</li> <li>Any claim if you do not provide receipts for the hired equipment.</li> </ul>	14
<p><b>Ski equipment</b> We will pay <b>up to £500</b> in total (Standard, Super and Backpacker cover) for your ski equipment (including hired ski equipment) that is lost, stolen or destroyed during your journey. <b>£300</b> (Standard, Super and Backpacker cover) is the most you can claim for a single article.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>Any claim not supported by a police report.</li> <li>Any items left unattended unless they are locked in your accommodation or the luggage compartment of a motor vehicle.</li> <li>Anything which you cannot provide a receipt or proof of ownership for.</li> <li>Damaged items if you do not keep the items for repair or inspection.</li> </ul>	14
<p><b>Piste closure</b> We will pay <b>£20</b> for each <b>24 hours up to £200</b> in total (Standard, Super and Backpacker cover) if you cannot ski at the ski resort you booked before your journey because there is not enough snow and the ski lifts and ski schools are closed.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>Any claim if you do not get a letter from the ski-lift operators confirming the piste closure.</li> <li>Any claim if the ski lifts and schools are closed for any other reason.</li> </ul>	14
<p><b>Avalanche closure</b> We will pay <b>£30</b> for each <b>24 hours up to £150</b> in total (Standard, Super and Backpacker cover) for extra transport and accommodation costs you have to pay to get you to your journey destination or back home because of an avalanche in your resort .</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>Any Claim unless you have a letter from the relevant authority or your tour operator's representative confirming the dates and location of the avalanche.</li> <li>Compensation which you can get from your tour operator or anywhere else.</li> </ul>	14

Optional extra covers		
Significant features and benefits (all benefits are per person unless otherwise stated)	Significant exclusions or limitations	Policy section
<b>Golf cover</b> Golf cover is provided only when the extra premium has been paid.		
<b>Loss of green fees</b> We will pay <b>£75 per day up to £300</b> in total (Standard and Super cover) <b>No cover</b> (Backpacker cover) for green fees that you do not use because you cancel or cut short your journey or where you cannot play golf because of an injury or illness during your journey.	<b>Cover is not provided for:</b> <ul style="list-style-type: none"> <li>Please see exclusions relating to Cancellation and curtailment - Section 1 and Emergency medical and associated expenses - Section 2.</li> </ul>	15
<b>Delayed golf equipment</b> We will pay <b>£30 per day up to £300</b> in total (Standard and Super cover) <b>No cover</b> (Backpacker cover) for the hire of alternative golf equipment if yours is delayed or stolen on your outward journey for more than <b>12 hours</b> .	<b>Cover is not provided for:</b> <ul style="list-style-type: none"> <li>Any claim unless you send us receipts of any items you have purchased or hired.</li> </ul>	15
<b>Golf equipment</b> We will pay <b>up to £1,000</b> in total (Standard and Super cover) <b>No cover</b> (Backpacker cover) for your golf equipment that is damaged, lost, stolen or destroyed during your journey.  <b>£300</b> (Standard and Super cover) <b>No cover</b> (Backpacker cover) is the most you can claim for a single article.	<b>Cover is not provided for:</b> <ul style="list-style-type: none"> <li>Please see exclusions relating to Personal possessions - Section 5.</li> </ul>	15
<b>Business cover</b> Business cover is provided only when the extra premium has been paid.		
<b>Delayed business equipment</b> We will pay <b>£150 per day up to £750</b> in total (Standard and Super cover) <b>No cover</b> (Backpacker cover) for the hire of alternative business equipment if yours is temporarily lost or stolen on your outward journey for more than <b>24 hours</b> .	<b>Cover is not provided for:</b> <ul style="list-style-type: none"> <li>Anything which you do not have a receipt for.</li> <li>Any claim if you do not get a letter from the carrier confirming the delay.</li> </ul>	16
<b>Business equipment</b> We will pay <b>up to £2,000</b> in total (Standard and Super cover) <b>No cover</b> (Backpacker cover) if your business equipment is damaged, stolen, lost or destroyed on your journey.  We will also pay up to <b>£500</b> (Standard and Super cover) <b>No cover</b> (Backpacker cover) for the emergency courier costs to send alternative business equipment which is essential for you to continue with your original business itinerary.  <b>£500</b> (Standard and Super cover) <b>No cover</b> (Backpacker cover) is the most you can claim for a single article.  <b>£1,500</b> (Standard and Super cover) <b>No cover</b> (Backpacker cover) is the most you can claim for computer equipment.  <b>£500</b> (Standard and Super cover) <b>No cover</b> (Backpacker cover) is the most you can claim for business samples	<b>Cover is not provided for:</b> <ul style="list-style-type: none"> <li>Please see exclusions relating to Personal possessions - Section 5.</li> </ul>	16
<b>Business money</b> We will pay <b>up to £1,000</b> in total (Standard and Super cover) <b>No cover</b> (Backpacker cover) to cover for loss or theft of your business money. Be aware that the limit for cash is <b>£500</b> (Standard and Super cover) <b>No cover</b> (Backpacker cover) while carried on you.	<b>Cover is not provided for:</b> <ul style="list-style-type: none"> <li>Please see exclusions relating to Personal money - Section 6.</li> </ul>	16
Features	What is not covered	Policy section
<b>Excess</b>	<ul style="list-style-type: none"> <li>Under some sections of the policy, you will have to pay an excess. This means that you will be responsible for paying the first part of the claim for each incident. We will deduct one excess for each person insured, for each section for each claim incident as appropriate.</li> <li>The usual excess amounts are as follows. When the reduced premium has been paid to double the excess, the excess will be twice the amounts shown:               <ul style="list-style-type: none"> <li><b>Standard cover</b>  <b>£100</b> for sections 1 (Section 1 reduced to <b>£20</b> for deposit only claims), 2, 5, 9, 14, 15 and 16.</li> <li><b>Super cover</b>  <b>£75</b> for sections 1 (Section 1 reduced to <b>£20</b> for deposit only claims), 2, 5, 6 (Nil for cash only claims if 15 years and under), 9, 14, 15 and 16.</li> <li><b>Backpacker cover</b>  <b>£100</b> for sections 1 (Section 1 reduced to <b>£20</b> for deposit only claims), 2, 5, 6 (Nil for cash only claims if 15 years and under) and 14.</li> <li><b>All cover levels</b>                    The same excess amount applies to the following sections:  <b>£100</b> for section 10  <b>£200</b> for section 11</li> </ul> </li> </ul>	Various
<b>Consequential expenses</b>	<ul style="list-style-type: none"> <li>Any loss caused as a direct or indirect result of anything you are claiming for, including loss of earnings or loss of enjoyment.</li> </ul>	General exclusions

#### 4. What is the duration of the contract?

Your policy will run from the dates shown in your policy schedule once the policy is issued.

#### 5. Do I need to do anything after I have purchased the policy?

Please remember that it is your responsibility to regularly review your level of cover to ensure that it remains adequate.

Before you travel you must tell us about **any** change in your circumstances which may affect your cover. It is very important to tell us about any changes in medical conditions.

#### 6. What cancellation rights do you have?

If your cover does not meet your requirements, please notify CheapTravellInsurance.com within 14 days of receiving your policy schedule and if requested return all your documents for a refund of your premium.

You can contact CheapTravellInsurance.com at Berkeley House, Hunts Rise, South Marston Park, Swindon, SN3 4TG, telephone 08450 264 264.

If during this 14 day period you have travelled, made a claim, or intend to make a claim then we are entitled to recover all costs that you have used for those services.

Please note that your cancellation rights are no longer valid after this initial 14 day period.

#### 7. How do I make a claim?

If you need medical assistance, please call our 24 hour medical emergency service from within the UK on 020 8666 9221 textphone 020 8666 9562, from outside the UK on +44 20 8666 9221 textphone +44 20 8666 9562.

If you wish to make a claim under the Legal Expenses section of the Policy, please call our 24 hour helpline from within the UK 020 8603 9804 textphone 020 8666 9562, from outside the UK on +44 20 8603 9804 textphone +44 20 8666 9562.

To utilise our Personal assistance service, please call our 24 hour helpline from within the UK on 020 8666 9221 textphone 020 8666 9562, from outside the UK on +44 20 8666 9221 textphone +44 20 8666 9562.

For all claims under sections 1-12 and 14-16, please visit the website [www.azgatravelclaims.com](http://www.azgatravelclaims.com) to download a claim form. You can also call 020 8603 9958 Text phone 020 8666 9562 and ask for a claim form.

For claims under section 13, either visit the IPP website at [www.ipplondon.co.uk](http://www.ipplondon.co.uk) and download a claim form and post this to IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR United Kingdom or write to IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR United Kingdom. Phone UK +44 (0)20 8776 3752 Fax UK +44 (0)20 8776 3751 Email [info@ipplondon.co.uk](mailto:info@ipplondon.co.uk) Website [www.ipplondon.co.uk](http://www.ipplondon.co.uk)

#### 8. What to do if you have a complaint?

Should you wish to express a complaint about this policy then please:

- For sections 1-14 and 16  
Write to: Customer Support, Allianz Global Assistance, 102 George Street, Croydon CR9 6HD United Kingdom  
Telephone: 020 8603 9853  
Email: [customersupport@allianz-assistance.co.uk](mailto:customersupport@allianz-assistance.co.uk)
- For section 15  
Write to: The Claims Manager, IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR United Kingdom

If you are not satisfied with our final response you can refer the matter to the Financial Ombudsman Service for independent arbitration.

#### 9. Is the insurer covered by the Financial Services Compensation Scheme (FSCS)?

For your added protection, the insurer is covered by the FSCS. You may be entitled to compensation from the scheme if the insurer cannot meet its obligations. This depends on the type of business and circumstances of the claim.

Insurance cover provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100, or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk).

This document is available in large print, audio and Braille.

Please contact us on  
Phone 08450 264 264 Textphone 020 8666 9562  
and we will be pleased to organise an alternative version for you.