

Individual Travel Insurance Policy Summary

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

1. What is ETI Essential Travel Insurance?

ETI Essential Travel Protection Travel Insurance is underwritten by Europäische Reiseversicherung A/G Munich incorporated in Munich and administered by the UK Branch company ETI and Newton Lee Insurance on their behalf.

2. What does ETI Essential Travel Insurance cover me for?

The policy is designed to insure you against certain events when you take a holiday or trip. The policy will run for the period shown on your Schedule of Insurance.

Your Annual Multi trip Insurance is covered up to a maximum of 31 days. For Single trip Insurance your policy Covers you up to 31 days, but can be extended subject to agreement by Newton Lee Insurance.

3. What else do I need to know about my ETI Essential Travel Insurance policy?

Significant Exclusions or Limitations

Important information about pre-existing medical conditions

The policy does not automatically cover all illnesses and injuries.

The policy does not allow certain kind of pre-medical conditions relating to the health of the people travelling and others upon whose well being the trip may depend. You are required to disclose the condition of such people prior to cover being issued and You must be aware that failure to disclose such matters will prejudice Your position.

You **will not** be covered under this policy if at the time of taking out this insurance, as far as the persons insured are aware, any person on whom this insurance may depend:

- 1) is aware of any medical condition or set of circumstances, which could reasonably be expected to give rise to a claim?
- 2) Is receiving or is on a waiting list for in-patient treatment in a hospital or nursing home;
- 3) have been treated as a hospital in-patient or been referred to a specialist consultant in the last 24 months;
- 4) have ever been treated for a breathing, respiratory, cardiovascular or cerebrovascular condition, or malignant or heart-related condition;

Continued overleaf...

- 5) is waiting for the results of tests or investigations for a medical condition;
- 6) has been diagnosed as having a terminal illness;
- 7) is travelling against the advice of a medical practitioner or in order to get medical treatment;
- 8) has been diagnosed as suffering from anxiety or depression or any other psychiatric condition or eating disorder before applying for insurance. Please see General Exclusion 2) on page 14.

Unless:

You contact the Medical Screening Helpline 0208 315 0764 operated by Pre Screening UK. Office Hours Monday-Friday 09:00 to 17:00.

Pre screening UK will ask you questions relating to your health. Upon completion of the screening You will be provided with a Health Screening Reference Number and where applicable you may be asked to pay and additional premium. You have the option not to disclose any medical condition that you or any member on whose travel plans may depend, in this instance Underwriters **will not** consider any claims under section 1 Cancellation or Section 6 Medical Expenses where a claim occurs directly or indirectly as a consequence of the non declared known condition.

Features & Benefits (all benefits are per person unless otherwise stated)	Significant Exclusions or Limitations	Policy Section
<p>Medical & Emergency Expenses</p> <p>We will pay up to £5 million for reasonable and necessary emergency medical treatment if you are taken into hospital because of illness or accident, or if you need to come home early because of the death, sudden illness or injury of your spouse or other close relative not travelling with you.</p> <p>There is an excess of £50 on this section.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • In-patient treatment or expenses over £500 (e.g. outpatient costs) which have not been notified and agreed by our Emergency Assistance Service; • Expenses incurred as a result of a tropical disease where you have not taken the recommended inoculations; • Pregnancy or childbirth where the expected delivery date is within 8 weeks of the return date of your trip; • Medical expenses in the UK 	1
<p>Personal Accident</p> <p>We will pay up to £25,000 if, following an accident, your injuries lead to death, permanent loss of sight/limb or permanent total disablement. An accident must be caused by something external and visible.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • anything caused by an illness; • suicide; • any more than £25,000 for death (limited to £5,000 if you are 18 or under or over 65 at the time of the accident); • any claim for permanent total disablement if you are no longer in full time employment. 	2

Features & Benefits (all benefits are per person unless otherwise stated)	Significant Exclusions or Limitations	Policy Section
Medical Disablement/Infection Cover is provided in respect of Viral or Bacteriological infection contracted during an Insured Journey which results in Disablement resulting in your permanent absolute inability to attend a profession business or gainful occupation of any kind or permanent loss by physical severance of hand or foot at or above the wrist ankle or permanent loss of use of an entire hand or arm or of an entire foot or leg or total and irrecoverable loss of all sight in one or both eyes	Cover is not provided for Compensation for Medical Disablement where death occurs before payment Compensation to the extent only that such medical disablement arises by virtue of a pre existing condition.	3
Screened Blood The provision of Screened blood, resuscitating fluids and sterile medical equipment to the nearest airstrip used by scheduled carriers and the onward transportation of such supplies to the place of treatment by the fastest means possible	Cover is not provided for Supplies needed as a result of elective surgery historical chronic blood disorders or self injury	4
Cancellation or Curtailment We will cover up to the amount in the schedule in respect of all travel charges which you have paid and/or are contracted to pay before the departure date, and cannot recover in respect of any part of the trip which you are necessarily required to cancel as a result of: Your accidental bodily injury, illness or death or that of a relative close business associate or a friend with whom you have arranged to stay. You or any person you have arranged to stay having being subject to compulsory quarantine or being summoned for non foreseeable compulsory military service and/or jury service. Your redundancy, your private dwelling becoming uninhabitable following fire, storm or flood, ore your presence being requested by the police Your pregnancy where confirmation of your pregnancy is announced to you after you have effected the insurance You or any person with whom you have arranged to stay being subjected to serious assault/rape or witnessing a traumatic event requiring hospitalisation or psychological counselling.	Cover is not provided for Any Cancellation of a trip which was booked prior to the policy period. Cancellation arising from circumstances which could reasonably have been anticipated at the time you booked your trip. Any costs arising from your pregnancy or childbirth if the expected date of delivery is less than 12 weeks after the end of your trip. Cancellation following disinclination to travel Cancellation as a consequence of Terrorism or your fear of travelling Cancellation of a trip due to risk of contracting an epidemic virus/ illness even if the FCO or WHO or any other United Nations office issuing a recommendation not to travel Any additional costs incurred due to your failure not notify the travel agent, tour operator, or provider of transport immediately it is found necessary to cancel. Where there is no contractual liability or costs recoverable elsewhere. Costs arising by virtue of the liquidation, administration or receivership of the carrier or travel operator. Any additional costs or expenses arising by virtue of failure to check in or comply with the itinerary supplied unless due to a cause outside your control.	5
Travel Delay If your departure is delayed by more than 8 hours we will pay £20 after the first 8 hours delay, and £20 after each extra delay of 8 hours (up to £100 in total) . Alternatively we will pay up to £1,000 if you choose to abandon your journey following a delay of more than 8 hours. There is an excess of £50 on this section.	Cover is not provided for: <ul style="list-style-type: none"> • any claim unless you get a letter from the carrier confirming the delay; • anything caused by you not checking in when you should have done; • any delay which was announced before you bought this policy. 	6

Features & Benefits (all benefits are per person unless otherwise stated)	Significant Exclusions or Limitations	Policy Section
<p>Personal Property</p> <p>You are covered for up to £1,500 if your personal possessions are damaged lost or stolen on your journey. £250 is the most you can claim for a single article. £250 is the total amount that you can claim for all your valuables.</p> <p>Note: The maximum payable in total for Section 9 is £1500 per person.</p> <p>There is an excess of £50 on this section.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • any loss or theft claim not reported to the police within 24 hours and supported by a written police report; • personal possessions left unattended unless between 6am and 11pm local time they are locked in your accommodation or the luggage compartment of a motor vehicle; • anything which you cannot provide a receipt or proof of ownership for; • valuables carried in suitcases or left in a motor vehicle; • valuables left unattended unless they are locked in a safe or safety deposit box or locked in your accommodation; • damaged items if you do not keep the items for repair or inspection. 	<p>7</p>
<p>Delayed baggage</p> <p>We will pay up to £100 to purchase or hire of essential items if your personal property is delayed for more than 12 hours on your outward journey.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • anything which you do not have a receipt for; • any claim not supported by a Property Irregularity Report or equivalent from the carrier confirming the delay. 	<p>7</p>
<p>Personal Money</p> <p>You are covered for up to £500 if your money is lost or stolen while on your journey. Be aware that the limit for cash is £200.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • any loss or theft claim not reported to the police within 24 hours and supported by a written police report; • any claim unless you provide currency exchange receipts showing the amount; • loss or theft of personal money unless it is with you, locked in a safe or safety deposit box, or locked in your accommodation; • money carried in unattended suitcases, trunks or similar containers. 	<p>7</p>
<p>Loss of Passport/Driving Licence</p> <p>You are covered for up to £250 if your driving licence and/or passport, are lost or stolen while on your journey.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • any loss or theft claim not reported to the police within 24 hours and supported by a written police report; • any loss or claim arising from confiscation or detention by customs or other officials or authorities; • loss or theft arising from you not exercising reasonable care for the safety or supervision of your passport/driving licence. 	<p>7</p>

Features & Benefits (all benefits are per person unless otherwise stated)	Significant Exclusions or Limitations	Policy Section
<p>Personal Public liability</p> <p>We will pay up to £2 million to cover 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"> • bodily injury of another person • loss or damage to other people's property 	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • any claim if you admit liability; • any accidents caused by your possession of any motorised or mechanical vehicle; • anything which happens to anyone employed by you or a relative; • any claims arising outside the UK in any country in which you own premises or are resident. 	8
<p>Hijack & kidnap</p> <p>We will pay £100 for each 24 hours up to £1,000 in total. if you cannot reach your destination due to being hijacked.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Any claim not supported by a police report. 	9
<p>Catastrophe</p> <p>We will pay up to £1,000 in respect of reasonable additional accommodation and travel expenses necessarily incurred in the event that your trip is disrupted by catastrophe.</p>	<p>Cover is not provided for:</p> <p>Circumstances that are already known at the time of booking the trip Claims not supported by a written report from the appropriate authorities Claims that are not justifiable given the circumstances for example the fear of an event happening or not taking place Your decision not to remain in your booked accommodation or to continue your planned itinerary when official directives from local authorities state that it is acceptable to do so Any expense recoverable from the tour operator airline, Hotel, provider of services or elsewhere</p>	10
<p>Scheduled Itinerary Cover</p> <p>Cover is provided by IPP London Ltd.</p> <p>IPP will pay up to £2,000 in respect of irrecoverable sums paid in advance in the event of insolvency of the travel or accommodation provider not forming part of an inclusive holiday prior to departure</p> <p>In the event of insolvency after departure additional pro rata costs incurred in replacing that part of the travel arrangements to a similar standard of that originally booked</p> <p>If curtailment of the holiday is unavoidable the cost of replacement return transportation to the UK to a similar standard to that originally booked.</p>	<p>Cover is not provided for</p> <p>Travel or accommodation not booked within the UK, EU< channel Islands, Iceland, Liechtenstein, or Norway.</p> <p>Travel or accommodation not booked through a bonded travel agent or directly with a scheduled airline, railway company, bonded coach company, or shipping line.</p> <p>The financial failure of</p> <p>Any travel or accommodation provider in Chapter 11 Bankruptcy or threat of insolvency being known at the time of booking the trip or issue of the policy.</p> <p>Any travel or accommodation provider that is bonded elsewhere.</p> <p>Any travel agent, tour organiser, booking agent or consolidator, with whom the insured has booked travel or accommodation.</p>	11
<p>Legal expenses</p> <p>We will loan you up to £25,000 to take legal action for compensation as a result of your death, illness or injury during your journey. You must pay this loan back out of any compensation you receive.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • defending you if legal action is taken against you; • any costs not agreed by us; • any claim against a travel agent, tour operator or carrier, accommodation provider, or us, the insurers, the insured, our agent or any other person insured under the policy or with whom you had arranged to travel; • any claim not notified to us within 180 days. 	12

Features & Benefits (all benefits are per person unless otherwise stated)	Significant Exclusions or Limitations	Policy Section
Winter Sports Cover We will cover up to the amount in the schedule in respect of the accidental loss, damage, or theft of your Winter Sports equipment (e.g. skis, board, bindings, boots)	Cover is not provided for Items delayed or detained, confiscated by customs or any other Officials or public authorities. Depreciation in value Any amounts that are paid under another policy or recoverable elsewhere. Loss or damage occurring—due to normal wear and tear superficial marks, scratches dents, defacement, of ski equipment Items being shipped as freight or under bill of lading Ski equipment in the custody of an airline or other carrier unless a property irregularity report has been obtained. Loss of unattended items left in a public place or unattended motor vehicles unless all equipment is out of sight. in a locked glove or boot compartment and the vehicle shows signs of forced entry or from a secure area designated for the storage of equipment. Losses not reported to the Police or appropriate authorities within 24 hours of discovery and a written police report obtained	13
Scuba Diving We will cover up to the amount shown in the schedule for accidental damage to your diving equipment, the cost of replacement as new for items up to on year old or, the intrinsic value of items more than one year old or the cost or repair if more economical	What is not covered Items delayed or detained, confiscated by customs or any other officials or public authorities. Depreciation in value Any amounts that are paid but not forfeited or which are recoverable elsewhere Loss of damage from wear and tear superficial marks and scratches dents defacements of diving equipment during cleaning, repairing or restoring items being shipped as freight under a bill of lading, diving equipment in the custody of an airline or other carrier unless a property irregularity report has been obtained. Loss of unattended items left in a public place or unattended motor vehicles unless all equipment is out of sight. in a locked glove or boot compartment and the vehicle shows signs of forced entry or from a secure area designated for the storage of diving equipment. Losses not reported to the Police or appropriate authorities within 24 hours of discovery and a written police report obtained	14
Golf Cover We will pay up to the amount shown in the schedule for Loss of golf Equipment The value or repair of equipment after allowance for wear and tear, and depreciation. Or heired equipment which is lost stolen, damaged or destroyed Limited to 3250 per single item,pair or set. Hire of Golf Equipment we will cover the reasonable cost of hiring replacement Golf Equipment as a result of accidental loss, theft, damage or delay in transit by not less than 12 hours on the outward journey.Loss of green fees, we will pay an amount per day dor the unused portion of paid or contracted to pay green fees. Hole in One we will pay a benefit of £50 if you complete a hole in one during any organised game.``	What is not covered Hire of items of already repaired or replaced originals. If you do not exercise reasonable care for the safety and supervision of your own or hired equipment.If you do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary, or theft of your own or hired equipment. Loss of unattended items left in a public place or unattended motor vehicles unless all equipment is out of sight. in a locked glove or boot compartment or roof rack and the vehicle shows signs of forced entry or from a secure area designated for the storage of diving equipment Theft from unattended vehicles between 8pm and 8am. Loss damage delay in transit, if you do not notify the carrier and obtain a written carriers report or property irregularity report in the case of an airline or follow up within seven days. Hire charges once golf equipment has been returned. Loss destruction damage or theft from confiscation by customs or any other officials or public authorities.	15

4. What happens if I take out cover and then change my mind?

If your cover does not meet your requirements, please notify us within 14 days of receiving your Schedule of Insurance and return all your documents for a refund of your premium.

You can write to us at Newton Lee Insurance, 66 Sea Road, Fulwell, Sunderland, SR6 9DB.

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.

5. How do I make a claim under ETI Single Trip and Annual Multi-Trip Travel Insurance?

If you are abroad and need medical assistance, or if you have to curtail your trip, please call our 24 hour medical emergency service on: **+44 (0) 1444 454540**.

For all other claims, please call 01623 631331 between 9am and 5pm, Monday to Friday and ask for a claim form. Alternatively, you can write to: ETI – Claims International Albany House, 14 Bishopric, Horsham, RH12 1QN.

6. How do I make a complaint about ETI Essential Travel Insurance?

For complaints relating to this policy, in the first instance, please write to:

ETI Sales and Underwriting
Albany House
14 Bishopric
Horsham
RH12 1AN

If you are dissatisfied with this service, please write to:

The Managing Director
ETI International Travel Protection
Albany House, 14 Bishopric
Horsham
RH12 1AN

For complaints under section 12 of this policy:

The Managing Director
DAS Legal Expenses Insurance Company Ltd
Das House, Quay Side, Temple Back
Bristol BS1 6NH

Where you are not satisfied a decision regarding your complaint, you have the right to refer the matter to the Financial Ombudsman Service for independent arbitration. Their address is:

South Quay Plaza,
183 Marsh Wall,
London
E14 9SR.

7. Would I receive compensation if Europaische Reisersversicherung A/S (Munich) were unable to meet its liabilities?

In the event that Europaische Reisersversicherung A/S (Munich) is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme. Information can be obtained on request, or by visiting their website at www.fscs.org.uk

8. 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 and to amend your policy accordingly if you need a different level of cover.

Before booking each trip, you and all insured persons must consider the 'Pre-Existing Medical Conditions on [page 13](#) of your Insurance Policy Document and telephone the Medical Screening Line if necessary.