ETI

Leisure Travel Insurance

Prospectus

Annual Multi-trip

The Leisure Travel Insurance Policy

ETI's dedication to quality provides the foundation upon which the group's reputation for impeccable service is built. When an incident occurs we aim to secure first rate treatment for the traveller abroad and a quality service upon their return.

ETI's Annual Multi-trip Travel Insurance Policy is dedicated to cover you and your Family Members (provided Family Cover is taken out) whilst on holiday in the UK or abroad.

Our cover is extensive and offers protection beyond the limits of most other annual travel insurance policies.

You can choose between single adult, couple, single-parent family and family cover. You can also choose between European or Worldwide cover and whether you wish 17 days winter sports to be included in the period 1st December to 30th April.

Our policy also includes European motoring services cover outside the UK.

An Annual Multi-trip Travel Insurance Policy with ETI allows you to avoid the inconvenience of having to make individual insurance arrangements every time you are going on holiday and provides greater value for money.

ETI have Euro-Center offices in all continents where you can obtain help with anything from replacing stolen possessions to arranging the medical help you might need:- **www.euro-center.com**

Our own emergency assistance company is on permanent standby to deal with all medical emergency needs, and repatriation. We have doctors and nurses ready to be dispatched anywhere in the world serving as medical escorts.

Provided Family Cover is taken out, you and your Family Members are protected at all times during each trip that does not exceed 31 days and provides you with peace of mind in the knowledge that you are guaranteed help 24-hours a day, 365 days a year whenever needed even if Family Members covered by the policy are travelling independently.

Please study the Product Highlights on page 3 for examples of our features and the Leisure Travel Insurance Policy Wording document (ETI TravelCover).

Product Highlights

- **Emergency Medical and Repatriation/ Transportation**
  Medical expenses as a direct result of bodily injury or illness up to £2,000,000.

- **Personal accident**
  In the event of death or permanent disablement, cover is available up to £25,000.

- **Medical Disablement**
  The policy covers medical disablement (in respect of viral or bacteriological infection contracted during an Insured Journey) up to £10,000.

- **Cash cover – personal effects**
  Cover is provided up to 72 hours before and after a trip and up to £200.

- **Property cover**
  Personal cover for loss or damage up to £1,500.

- **Psychological counselling**
  Should the Insured suffer a traumatic experience and counselling is prescribed by a doctor, fees up to £3,000 are covered.

- **Travel Delay**
  A fixed benefit of £20 is paid if the Insured Person's means of transport is delayed for over 8 hours up to a maximum of £100 (40 hours), or the full deposit or cancellation charges (up to £1,000) if after 40 hours delay to your outward journey from the United Kingdom, you choose to cancel the holiday/journey.

- **Luggage Delay**
  If your baggage is delayed for over 8 hours, cover is available up to £250 for essential replacement clothes and requisites. We do not deduct any payments from the final figure of the settlement if the baggage is subsequently recovered.

- **Hospital benefit**
  While in hospital abroad the Insured is paid £20 a day, up to a maximum of £300.

- **Terrorism**
  The policy covers the consequences of an act of terrorism with respect to the major section of cover being Medical Expenses, Repatriation, Personal Accident and Hijack/Kidnap.
  The Policy does not cover the consequences of an act of Terrorism:
  a) when the incident is covered by a Government or Public Authority compensation;
  b) leading to a Cancellation or Curtailment;
  c) in the form of a Nuclear, Chemical or Biological act;
  d) in areas regarded by ETI as War Risks and Civil Hazards areas and/or in areas in which you are travelling against the advice of the Foreign and Commonwealth Office.

- **Fourteen Days Claims Charter**
  We will settle claims within 14 working days upon receipt of all necessary requested documentation. If we fail to do so we will pay £50 over and above the normal claim settlement.

- **Policy Excess**
  A policy excess applies to certain sections of cover. Please refer to the Policy Wording Booklet for details of policy excess, sub limits per Section of Cover, general/specific policy conditions and exclusion.

Summary of Cover

Travel Cover
Annual Multi-trip Leisure – Group Scheme or Individual

Annual Multi-Trip Leisure Travel	Cover limits (Per insured person/Insured Journey)
Section 1	
Emergency Medical and Repatriation/ Transportation	£2,000,000
Hospital benefit	£20 per complete 24 hours – limit £300.
Emergency dental treatment	£250
Psychological counselling	£3,000
Physiotherapy	£250
Funeral expenses abroad	£3,000
Section 2	
Personal Accident	£25,000
Section 3	
Medical Disablement	£25,000
Section 4	
Provision of Screened Blood	£50,000
Section 5	
Cancellation and Curtailment	£3,000
Section 6	
Travel Delay	£20 for each full 8 hours up to £100.
Travel Disruption	£1,000
Section 7	
Personal Effects and Money Effects – Single items – Valuables Money Replacement documents Luggage Delay	 £1,500 £250 £300 £500 (£200 in Cash). £250 £250 per policy (£100 per person) – after 8 hours delay.
Section 8	
Personal Liability	£2,000,000

Travel Cover
Annual Multi-trip Leisure – Group Scheme or Individual (cont.)

Annual Multi-Trip Leisure Travel	Cover limits (Per insured person/Insured Journey)
Section 9	
Legal Expenses	£25,000
Section 10	
Hijack and Kidnap	£5,000
Section 11	
Continental Vehicle Breakdown Insurance – non UK cover	**Cover limit (Per vehicle/person/Insured Journey)**
Roadside and Recovery service en route to UK port and return	No limit.
Roadside assistance and towing abroad	No limit.
Emergency labour costs	£100
Spare parts location and despatch	No limit.
Additional hotel accommodation	£200 per person (£50 per person per night).
Journey continuation or return home	£750 Car hire limit £75 per day.
Legal advice	No limit.
Replacement driver	No limit.
Vehicle collection	£600
Urgent message relay service	No limit.
Customs claims indemnity	Market value.
Accidental damage to or loss of tent	£175
Vehicle break-in damage and emergency repairs	£175
Vehicle repatriation	Market value.
Section 12	
Annual Multi-Trip Leisure Travel	**Cover limits (Per insured person/Insured Journey)**
Additional Winter Sports Cover Ski equipment Ski hire Ski pack Piste closure	Optional cover. £500 £100 £250 £300

Additional Information

FAMILY COVER

The Insured and his/her spouse or common-law partner and children (including adopted and step children) aged under 18 (or under age 25 if in full time education), normally living in the same household (except children when attending full time education).

AGE LIMIT

Cover does not extend to any person aged 65 or over.

MAXIMUM DURATION OF TRAVEL

Maximum period of travel is restricted to 31 days per any single trip. If you choose to include Winter Sports, cover for this activity will be restricted to 17 days in total.

ELIGIBLE VEHICLES – *Applicable to European Motor Breakdown Cover (non UK)*:

These must be private United Kingdom registered cars, motorcycles 121cc or more, motorised caravans, caravans, minibuses fitted with not more than 17 seats including driver, light van, estate car or 4 x 4 sport utility vehicles. The policy is automatically extended to cover caravans and trailers of proprietary make not over 3,500kg (3.5 tons) gross vehicle mass, provided they carry a roadworthy spare wheel and tyre.

TERRITORIAL DEFINITIONS

The Policy covers either Europe or Worldwide, depending on your choice.

Europe: All the countries west of the Ural Mountains, Mediterranean Islands, Algeria, Morocco, Tunisia, Turkey, Canary Islands, Madeira, the Azores and Eire and the Channel Islands.

Worldwide: All countries of the world.

Applicable to European Motor Breakdown Cover:
European Motor Breakdown Insurance for use within mainland Europe west of the Ural Mountains, Turkey and Mediterranean Islands, excluding UK unless as part of European trip.

INSURANCE PREMIUM TAX

The amount payable on the Travel Insurance is 17.5% apart from the European Motor Breakdown premium which attracts a 5% Insurance Premium Tax, unless altered by government authorisation.

However careful you are, whatever precautions you take, travelling abroad involves elements of risk

ETI's policy offers you peace of mind . . .

Travellers insured with us gain access to one of the most extensive global assistance networks in the world. All the main network components are owned and controlled directly by the group. Our network consists of two sections, the ETI Assistance Company and the Euro-Center Global Network – **www.euro-center.com**

ETI's Assistance Company is one of the largest medical assistance companies in Europe and aims to provide you with immediate medical assistance should you suffer from illness or accident whilst travelling. It is also dedicated to providing you with first class service wherever and whenever you may require it. ETI's Assistance Company is a member of the International Assistance Group (IAG), which is an association of independent assistance companies represented in 21 countries. Members of the group mutually benefit from each other's knowledge, experience and support networks. Reference **www.iagnet.com**

Euro-Centers

Euro-Center Holding A/S is situated in Copenhagen, Denmark and supports the clients of the European Travel Insurance Companies in 12 European countries.

Euro-Center offices are strategically located in every continent of the world, helping travellers insured by ETI. The Euro-Centers are situated in Spain (3), Cyprus, Switzerland, Turkey, Thailand, Nepal, Australia, New Zealand, South Africa, Bali, Brazil and USA. Multi-lingual personnel, who have in-depth knowledge of travel assistance and any local conditions, staff each Center.

You can rely on Euro-Centers to help you with the following:

- replace lost or stolen cash in an emergency
- deal with accidental loss of luggage, passport, credit cards or flight tickets
- secure access to the best local medical facilities
- find a pre-screened doctor or dentist
- help you get home in an emergency
- arrange emergency accommodation
- keep family, friends or business colleagues informed
- action a claim - and, wherever possible, settle them on the spot
- receive advice and help with legal matters

As the Euro-Center network and ETI's Assistance Company are part of our own organisation, we are able to work closely together to ensure you receive the best care and support.

The Euro-Centers handle approximately 100,000 cases annually. An extensive intranet ensures maximum efficiency of communication between the Euro-Centers, Assistance Companies and Insurance Companies. A state of the art claims registration and settlement system also secures fast and decentralised claims handling.

It is this seamless service that sets ETI above the rest in the travel insurance market, as we can offer you complete peace of mind whilst travelling abroad.

ETI
International Travel Protection

ETI International Travel Protection (ETI) is an umbrella Trademark in the UK for the Branch offices of:

Europäische Reiseversicherung A.G. Munich, Germany, (www.erv.de) (the European Travel Insurance Company) with its registered address being Vogelweidestr. 5, 81677 München, Germany. – Companies House Registration number is FC 25660 and Branch Registration BR 007939.

Europäische Reiseversicherung A.G. Munich, are a member of the Munich Reinsurance Group.

ETI is part of one of Europe's largest travel insurance groups, with offices throughout the world. The group is the leading provider of travel insurance in Germany, France, Spain, Denmark, Sweden, Austria, Italy, Poland, Hungary and the Czech and Slovak Republics and we conduct business all over the globe.

Our world-wide network is strengthened by our own assistance offices (Euro-Centers), which are strategically located in the most frequented travel destinations.

We are dedicated entirely to travel insurance, a specialisation in which we have experience spanning several decades. Other insurers may include travel insurance as one element in the broad portfolio of their business, but for ETI, travel insurance **is** our business.

www.travel-insurance.com

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The Financial Ombudsman Service
www.financial-ombudsman.org.uk

The Association of British Insurers
www.abi.org.uk

The Financial Services Compensation Scheme
www.fscs.org.uk

The European Travel Insurance Group – ETIG
email.secretariat@eti-group.biz
www.eti-group.biz

ETI is represented in:
Australia, Austria, Bali, Belgium, Brazil, China, Cyprus, Czech Republic, Denmark, England, Finland, France, Germany, Holland, Hungary, Italy, Nepal, New Zealand, Norway, Poland, Slovak Republic, South Africa, Spain, Sweden, Switzerland, Thailand, Turkey and USA