

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



keyfacts

## Extra Travel Insurance

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 1cover Extra Travel Insurance?

1cover Extra Travel Insurance is underwritten by Elvia Travel Insurance International N.V. (Netherlands). It is administered by Mondial Assistance (UK) Ltd

### 2. What does 1cover Extra 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, and legal expenses whilst overseas.

If you have purchased an **Annual Multi Trip** policy no trip must last more than 31 days.

### 3. What else do I need to know about my 1cover Extra Travel Insurance policy?

Important information about pre-existing medical conditions	Significant Exclusions or Limitations	Policy Section
<p><b>The policy excludes claims directly or indirectly arising if you, or other people upon whose health the journey may depend have suffered from been treated for or diagnosed with any of the following in the 12 months before your policy was issued.</b></p> <ul style="list-style-type: none"><li>• A heart or circulatory related condition (hypertension, angina, stroke and so on).</li><li>• A lung or breathing related condition (not including asthma, when it is well controlled and you have no other medical condition).</li><li>• Cancer.</li><li>• A psychological condition.</li><li>• A terminal condition.</li></ul>	<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 treatment while you are away</li><li>- Any claim if you have been given a terminal prognosis</li><li>- Any claim if you were awaiting treatment or been under investigation when your policy was issued</li><li>- Any claim for pregnancy or birth where the due date is less than 8 weeks after your journey ends</li></ul>	Medical Warranty

Features & Benefits (all benefits are per person unless otherwise stated)	Significant Exclusions or Limitations	Policy Section
<p><b>You are also not covered for directly or indirectly related claims if you are:</b></p> <ul style="list-style-type: none"> <li>• having a condition investigated or waiting for test results;</li> <li>• travelling against the advice of <b>your</b> doctor;</li> <li>• travelling specifically for, or you will need medical treatment while you are away; or</li> <li>• waiting for medical treatment as a hospital patient.</li> </ul>		Medical Warranty
<p><b>Cancellation &amp; curtailment</b> We will pay <b>up to £3,000</b> 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 Document</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>- Any claim where you are unable to comply with the medical warranty</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>Medical emergency, repatriation &amp; associated expenses</b> <b>We will pay up to £10 million</b> 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>- Medical conditions that you knew about before travelling, unless you told us about the medical condition and we offered cover for it</li> <li>- Travelling on a motorcycle over 125cc unless the rider has a valid driving licence</li> <li>- Pregnancy or birth where the due date is less than 8 weeks after your return</li> <li>- Medical expenses in the UK</li> </ul>	2
<p><b>In-patient benefit</b> We will pay <b>up to £300 (£15 per day)</b> if you are admitted to hospital as an inpatient, 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 £15 per day</li> </ul>	2
<p><b>Loss of passport</b> We will pay <b>up to £250</b> towards the cost of replacing your passport, if they are 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

<b>Features &amp; Benefits (all benefits are per person unless otherwise stated)</b>	<b>Significant Exclusions or Limitations</b>	<b>Policy Section</b>
<p><b>Delayed personal possessions</b> We will pay <b>up to £150</b> 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>	3
<p><b>Personal possessions (optional)</b> <b>You are covered for up to £1,500</b> if your personal possessions are damaged lost or stolen on your journey. <b>£250</b> is the most you can claim for a single article. <b>£250</b> is the total amount that you can claim for all your valuables. A deduction may be made for wear, tear and loss of value.</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>- Valuables carried in suitcases or left in a motor vehicle</li> <li>- Damaged items if you do not keep the items for repair or inspection</li> </ul>	4
<p><b>Personal money (optional)</b> <b>You are covered for up to £500</b> if your personal money is lost or stolen while on your journey. Be aware that the limit for cash is <b>£250</b> while carried on you, whether jointly owned or not.</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 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>	5
<p><b>Personal accident</b> We will pay <b>up to the following</b> if, as a result of an accident, your injuries lead to death <b>£10,000</b>, permanent loss of sight or limb <b>£20,000</b> or permanent disability <b>£20,000</b>. The 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>- Anything caused by an illness</li> <li>- Suicide</li> <li>- Any more than <b>£2,500</b> for death if you are 17 and under at the time of the accident</li> </ul>	6
<p><b>Missed departure</b> We will pay <b>up to £1,000</b> for extra transport and accommodation if you arrive at your departure point too late to board your booked transport due to:</p> <ul style="list-style-type: none"> <li>- public transport not running to its timetable; or</li> <li>- the vehicle you are travelling in has an accident or breaks down</li> </ul>	<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 transport provider confirming the delay or breakdown</li> </ul>	7

Features & Benefits (all benefits are per person unless otherwise stated)	Significant Exclusions or Limitations	Policy Section
<p><b>Delayed departure</b> If your departure is delayed by more than <b>12</b> hours we will pay <b>£20</b> after the first <b>12</b> hours delay, and <b>£10</b> after each extra delay of <b>12</b> hours (<b>up to £100</b> in total). The circumstances covered are listed in the Policy Document Alternatively we will pay <b>up to £3,000</b> if you choose to abandon your journey cancel your holiday after a <b>24</b> hour delay</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>	8
<p><b>Personal liability</b> We will pay <b>up to £2 million</b> 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"> <li>- bodily injury of another person</li> <li>- loss or damage to other people's property</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 vehicle</li> <li>- Anything which happens to anyone employed by you or a relative</li> </ul>	9
<p><b>Legal expenses</b> We will <b>loan</b> you up to <b>£20,000 to</b>, or up to <b>£40,000</b> in total for all of you 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><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>- Defending you if legal action is taken against you</li> <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>	10

Extra covers		Policy Section
<p><b>Winter sports cover</b> In respect of both <b>Single Trip</b> and <b>Annual Multi Trip</b> policies, Winter Sports cover is provided only upon payment of the required additional premium.</p> <p>For <b>Annual Multi Trip</b> policies, payment of the additional premium will provide up to <b>17</b> days cover in total during the Period of Insurance shown on your Travel Insurance Schedule</p>		11
<p><b>Loss of ski pack</b> We will pay <b>up to £250</b> in total for hired ski equipment, ski school fees and lift passes that you do not use because you cancel or cut short your journey or you are unable to 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 relating to a pre-existing medical condition unless you told us about the medical condition and we offered cover for it</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>	11
<p><b>Delay of ski equipment</b> We will pay <b>up to £200</b> in total (<b>£20 per day</b>) to hire ski equipment if yours is delayed on the outward journey for more than <b>12</b> hours</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 or ski-school operators confirming the delay</li> <li>- Any claim if you do not provide receipts for the hired equipment</li> </ul>	11
<p><b>Ski equipment</b> We will pay <b>up to £300</b> for your ski equipment and <b>up to £150</b> for hired ski equipment if they are lost, stolen or destroyed during your journey</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>	11

<b>Extra covers</b>		<b>Policy Section</b>
<b>Piste closure</b> We will pay <b>£20 per day up to £200</b> in total 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	<b>Cover is not provided for:</b> - Any claim if you do not get a letter from the ski-lift operators confirming the piste closure - Any claim if the ski lifts and schools are closed for any other reason	11
<b>Avalanche or landslide</b> We will <b>up to £200</b> in total for extra transport and accommodation if you cannot reach your destination or back home because of an avalanche	<b>Cover is not provided for:</b> - Any claim if you do not get a letter from the relevant authority confirming the avalanche	11
<b>Golf cover</b> Please see policy document for full details	<b>Cover is not provided for:</b> - Please see policy document for full details	12
<b>Features</b>	<b>What is not covered</b>	<b>Policy Section(s)</b>
<b>Excess</b>	- 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 per incident per person for each section of the policy - The excess amount for section 1, 4, 5, 7, 8, 11 and 12 is £50, section 2 is £75, section 9 and 10 is £250	1, 2, 4, 5, 7, 8, 9, 10, 11 and 12
<b>Consequential expenses</b>	- Any loss caused as a direct or indirect result of anything you are claiming for, including loss of earnings or loss of enjoyment	General Exclusions

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

Your policy will run from the dates you select on your quotation. These will be shown in your confirmation email once the policy is purchased.

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

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 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 insurance receipt and return all your documents for a refund of your premium.

You can write to 1cover Limited, PO Box 4973, London W1A 1ZF telephone: 0845 111 0687 or email: [info@1cover.co.uk](mailto:info@1cover.co.uk)

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 under 1cover Extra Travel Insurance?**

If you are abroad and need medical assistance, please call our 24 hour medical emergency service on **+44 (0)20 8603 9929**.

For all other claims, please call **+44 (0)20 8603 9958** between 10am and 4pm, Monday to Friday and ask for a claim form.

## **8. How do I make a complaint about 1cover Extra Travel Insurance?**

For complaints about this policy please write to

The Quality Standards Manager,  
Mondial Assistance (UK) Limited,  
Mondial House, 102 George Street,  
Croydon CR9 1AJ

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

## **9. Would I receive compensation if Elvia Travel Insurance International N.V. (Netherlands) were unable to meet its liabilities?**

In the event that Elvia Travel Insurance International N.V. 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](http://www.fscs.org.uk)