

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



Standard 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 Standard Travel Insurance?

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

2. What does 1cover Standard 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, loss of 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 Standard Travel Insurance policy?

Important information about pre-existing medical conditions	Significant Exclusions or Limitations	Policy Section
<p>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.</p> <ul style="list-style-type: none"> • A heart or circulatory related condition (hypertension, angina, stroke and so on). • A lung or breathing related condition (not including asthma, when it is well controlled and you have no other medical condition). • Cancer. • A psychological condition. • A terminal condition. 	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> - Any claim if you travel against the advice of a doctor - Any claim if you know you will need treatment while you are away - Any claim if you have been given a terminal prognosis - Any claim if you were awaiting treatment or been under investigation when your policy was issued - Any claim for pregnancy or birth where the due date is less than 8 weeks after your journey ends 	<p>Medical Warranty</p>

Features & Benefits (all benefits are per person unless otherwise stated)	Significant Exclusions or Limitations	Policy Section
<p>You are also not covered for directly or indirectly related claims if you are:</p> <ul style="list-style-type: none"> • having a condition investigated or waiting for test results; • travelling against the advice of your doctor; • travelling specifically for, or you will need medical treatment while you are away; or • waiting for medical treatment as a hospital patient. 		Medical Warranty
<p>Cancellation & curtailment We will pay up to £1,000 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>Cover is not provided for:</p> <ul style="list-style-type: none"> - Any claim where you are unable to comply with the medical warranty - You not wanting to travel or not enjoying your journey - The failure of your tour operator or airline to provide you with transport or accommodation - Any incident where you do not have a medical certificate from the doctor treating you abroad that says you need to return home early 	1
<p>Medical emergency, repatriation & associated expenses We will pay up to £5 million if you are taken into hospital or you need to come home early or extend your journey because of illness or accident</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> - Medical conditions that you knew about before travelling, unless you told us about the medical condition and we offered cover for it - Travelling on a motorcycle over 125cc unless the rider has a valid driving licence - Pregnancy or birth where the due date is less than 8 weeks after your return - Medical expenses in the UK 	2
<p>Loss of passport We will pay up to £250 towards the cost of replacing your passport, if they are lost or stolen on your journey</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> - Any claim if you do not get a letter from the consulate you reported the loss to 	3

Features & Benefits (all benefits are per person unless otherwise stated)	Significant Exclusions or Limitations	Policy Section
<p>Delayed personal possessions We will pay up to £150 to purchase essential items if your personal possessions are 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 if you do not get a letter from the carrier confirming the delay 	3
<p>Personal accident We will pay up to the following if, as a result of an accident, your injuries lead to death £5,000, permanent loss of sight or limb £10,000 or permanent disability £10,000. The 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 £2,500 for death if you are 17 and under at the time of the accident 	4
<p>Missed departure We will pay up to £500 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"> - public transport not running to its timetable; or - the vehicle you are travelling in has an accident or breaks down 	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> - Any claim unless you get a letter from the transport provider confirming the delay or breakdown 	5

Features & Benefits (all benefits are per person unless otherwise stated)	Significant Exclusions or Limitations	Policy Section
<p>Delayed departure If your departure is delayed by more than 12 hours we will pay £20 after the first 12 hours delay, and £10 after each extra delay of 12 hours (up to £100 in total). The circumstances covered are listed in the Policy Document Alternatively we will pay up to £1,000 if you choose to abandon your journey cancel your holiday after a 24 hour delay</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> - Any claim unless you get a letter 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
<p>Personal liability We will pay up to £1 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 	7
<p>Legal expenses We will loan you up to £10,000 to, or up to £20,000 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>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, or us - Any claim not notified to us within 90 days 	8
<p>Excess</p>	<ul style="list-style-type: none"> - 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 per person. We will deduct one excess per incident for each section of the policy - The excess amount for section 1, 5, 6 is £75, section 2 is £150, section 7 and 8 is £250 	1, 2, 5, 6, 7 and 8
<p>Consequential expenses</p>	<ul style="list-style-type: none"> - 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 policy schedule 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

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 Standard 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 Standard 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