

Downunder Emigration Part 1 Cover (Outwards Trip Only) Insurance. DU7. POLICY SUMMARY



This policy summary does not contain the full terms and conditions of the cover. Full terms and conditions can be found in the policy document.

Insurer UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE. UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Reinsurance (UK) SE, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Type of insurance cover provided

This is personal travel insurance

Significant features and benefits

Your policy includes the following benefits which are explained in detail in the policy document

Significant Conditions And Exclusions		Policy Reference
Medical Conditions existing prior to purchasing or renewing this policy	<ol style="list-style-type: none"> To be covered; You must be healthy, fit to travel and to undertake Your planned Trip; The insurance will NOT cover You when You are travelling against the advice of a Medical Practitioner (or would be travelling against the advice of a Medical Practitioner had You sought his/her advice); The insurance will NOT cover You when You are travelling with the intention of obtaining medical treatment or consultation abroad; The insurance will NOT cover You if You have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which You are awaiting investigations/consultations, or awaiting results of investigations, where the underlying cause has not been established). <p>No claim arising directly or indirectly from a Pre-existing Medical Condition affecting You will be covered.</p> <p>Pre-existing Medical Conditions are defined as:</p> <ol style="list-style-type: none"> Any cancer, heart condition (including hypertension and high cholesterol), blood circulatory conditions, respiratory condition (including asthma), renal condition (relating to the liver or kidney), stroke, psychiatric or psychological condition (including anxiety, stress and depression) for which You have received treatment or been prescribed medication within the last twelve months. Any other Medical Condition for which You have seen a specialist or been admitted to hospital overnight within the last twelve months, (please see the Important Health Requirements – Pre-Existing Medical Conditions section on pages 4 & 5 of the Policy Booklet for full details and conditions). 	<p>Pre-Existing Medical Conditions – page 3</p> <p>Meaning of Words – “Pre-existing Medical Condition”</p>
Dependency on others	<p>This policy will not cover any claims under Section 5 (Cancelling or Curtailing your trip) arising directly or indirectly from any pre-existing medical condition, that was known to you prior to the commencement of the Period of Insurance, affecting a close relative, travelling companion who is not insured under this policy or person with whom You intend to stay whilst on Your Trip if:</p> <ol style="list-style-type: none"> they had received a terminal diagnosis prior to the commencement of the Period of Insurance; or they were on a waiting-list for, or had knowledge of the need of any form of hospital treatment, consultation or investigation at the commencement of the Period of Insurance; or they had required any form of hospital treatment, consultation or investigation during the 90 days immediately prior to the commencement of the Period of Insurance; or they had a Medical Condition for which they had not received a diagnosis prior to the commencement of the Period of Insurance. You should also refer to the General Exclusions 	<p>What is not covered – Cancellation and Curtailment Cover – page 8</p>
Age Limits	<p>You must be under 56 at the date your insurance starts. Please note that if you are under 18 reduced cover will apply to certain sections of the policy.</p>	<p>General Exclusions (1)</p>
Residency	<p>You must currently reside in the UK, Channel Islands or Isle of Man or are citizens of the UK, Channel Islands or Isle of Man</p>	<p>Your Policy – page 1</p>
Special Sports and Activities	<p>You must tell us if you plan to take part in any Special Sport or activity as cover may not be available. Certain activities are allowed subject to an extra premium being paid, however, these may attract an increased excess and cover may not be available under the Personal Liability Section. Please refer to the Table on page 12 of the Policy Booklet.</p> <p>You may be covered when you take part in certain winter sports if you have paid to extend your cover.</p>	<p>Optional Special Sports and Activities Cover – page 12</p> <p>Optional Winter Sports Cover – page 10</p>
Misuse of Drugs or Alcohol	<p>No section of this policy shall apply in respect of any claim arising directly or indirectly from solvent abuse, drug addiction or excessive alcohol intake</p>	<p>General Exclusions 12</p>
Reckless or Malicious Acts	<p>We will not pay for any claim arising or resulting from you being involved in any malicious, reckless, illegal or criminal act.</p>	<p>General Exclusions 7, 8 and 9</p>
Law and jurisdiction	<p>This insurance is governed by the law of England and Wales, unless we agree otherwise.</p>	<p>General Condition 19</p>
Emergency treatment	<p>You must contact the emergency assistance service immediately if you go into hospital or before incurring medical expenses in excess of £500</p>	<p>Section 1: Medical Emergency and Repatriation: What is not covered (a)</p>
Terrorist Activity	<p>Except under section 1 (medical emergency and repatriation) and section 12 (personal accident), no cover will be in force if your loss is directly or indirectly as a result of terrorist activity</p>	<p>General Exclusions 17</p>

Cover	Limits (per person)	Policy Excess	Significant or unusual exclusions	Policy Reference
Medical Emergency and Repatriation	£10,000,000	£100	To be able to claim, the medical treatment must be required in an emergency and be unable to wait until you have returned to the United Kingdom. Medical cover does not apply to treatment received in your home country In the event that you require repatriation after an incident abroad, you will be returned to your home country. This policy does NOT cover onwards transport to your final country of destination	Summary of Cover - page 2 Section 1: Medical Emergency and Repatriation – page 7 Important Notes: Repatriation - Page 3
Cancelling or cutting short your holiday	£3,000	£100	To be able to claim, the reason why the trip is being cancelled or cut short must be necessary and unavoidable and must fall into one of the reasons listed in the Policy. For example, if a person insured under this policy becomes ill or is injured or dies. You must also notify your carrier or travel agent as soon as you know the trip is to be cancelled to minimise your loss as far as possible	Summary of Cover - page 2 Section 5: Cancellation Curtailment and Trip Interruption – page 7
Your Personal Belongings and Baggage. (Limited to £50 in total for any cigarettes and or tobacco) - Single article or Pair or Set of articles - Valuables (Limited to £100 if Insured Person is under 18) (Limited to £50 per article or set and £250 in total if satisfactory proof of ownership and value cannot be supplied)	£1,500 £200 £200	£100 £100 £100	To be able to claim, a written report is required to support the loss/theft/ damage. For example, from the local police or from the transport carrier. This must be obtained within 24 hours of discovery. The amount payable will include an allowance for wear and tear and loss of value. Personal property left in vehicles must be in a locked boot or locked and covered luggage compartment. Valuables are not covered if they are left in an unattended vehicle. The maximum we will pay for personal luggage or valuables lost damaged or stolen from a beach or pool-side is limited to £100 per insured person	Summary of Cover - page 2 Section 8: Personal Effects and Baggage – page 8
Your Personal Money and Passport - Cash (Limited to £50 if Insured Person is under 18) Passport	£500 £300 £250	£100 £100 Nil	To be able to claim, cash must be kept with you at all times or be in a locked safety deposit facility. A written police report must be obtained within 24 hours to support the loss/theft.	Summary of Cover - page 2 Section 10: Money and Passport – page 9
Optional Winter Sports Cover <ul style="list-style-type: none"> ▪ Skis, ski equipment (owned) £500 ▪ Skis, ski equipment (hired) £200 ▪ Ski pack £75 per day up to a maximum of £300 ▪ Piste closure £25 per day up to a maximum of £250 ▪ Avalanche or landslide £25 per day up to a maximum of £250 		£100 £100 £0 £0 £0	To be able to claim you must only be engaging in one of the sports and activities specifically listed in your policy, on a non-competitive and non-professional basis during Your Trip when You have paid the additional Winter Sports premium Piste closure cover only applies during certain months of the year	Optional Winter Sports Cover – page 10 Section 20: Piste Closure – page 10

Certain sections of your policy carry an excess. This means that you will be responsible for paying the first part of the claim up to the excess value per insured person, each and every incident, each and every section of cover.

Significant or unusual exclusions and limitations

There are some situations which you are not covered for. These generally involve anything you already know about or that is caused by deliberate or careless acts on your part. Full details of these are given in the policy document.

Duration of Cover

Cover for cancellation starts from the date you book your trip or pay for the insurance, whichever is the later. All other sections run for the period shown on your Insurance Validation Document.

Trips must commence in your Home Country and this policy will end no later than when you leave the customs area in your final country of destination.

Cooling Off Period

Unless your trip will be completed within one month of buying this insurance, you have the right to cancel your policy of insurance within 14 days from the date of issue or receipt of your policy terms and conditions, whichever is the later. We will refund to you any premium you have paid and we will recover from you any payments we have made. If you wish to cancel your policy, please notify Downunder.

Claim Notification

In the event of a medical emergency, please phone:

For all inpatient treatment; and outpatient treatment anywhere in North America, the UK, Channel Islands, Isle of Man or EIRE, contact +44(0) 113 318 3109

For outpatient treatment anywhere in the world except North America, the UK, Channel Islands, Isle of Man or EIRE, contact +44(0) 113 318 0124.

You can make any other claim by calling 0344 412 4296.

Your Right to Complain

It is the intention to give you the best possible service. However, if you have any queries or concerns about this policy or relating to a claim, you should refer to the full complaints procedure in the policy wording.

Financial Compensation Scheme

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if they cannot meet their obligations. This depends on the type of business and circumstances of the claim. Most insurance contracts are covered for 90% of the claim. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

Downunder Emigration Part 2 Cover (Final Country of Destination) Insurance. DU8. POLICY SUMMARY



This policy summary does not contain the full terms and conditions of the cover. Full terms and conditions can be found in the policy document.

Insurer UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE. UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Reinsurance (UK) SE, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Type of insurance cover provided
This is personal travel insurance

Significant features and benefits
Your policy includes the following benefits which are explained in detail in the policy document

Significant Conditions And Exclusions		Policy Reference
Medical Conditions existing prior to purchasing or renewing this policy	<p>This insurance operates on the following basis:</p> <ol style="list-style-type: none"> To be covered, You must be healthy, fit to travel and to undertake Your planned Trip; The insurance will NOT cover You when You are travelling against the advice of a Medical Practitioner (or would be travelling against the advice of a Medical Practitioner had You sought his/her advice); The insurance will NOT cover You when You are travelling with the intention of obtaining medical treatment or consultation abroad; The insurance will NOT cover You if You have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which You are awaiting investigations/consultations, or awaiting results of investigations, where the underlying cause has not been established); <p>No claim arising directly or indirectly from a Pre-existing Medical Condition affecting You will be covered.</p> <p>Pre-existing Medical Conditions are defined as:</p> <ol style="list-style-type: none"> Any cancer, heart condition (including hypertension and high cholesterol) blood circulatory condition, respiratory condition (including asthma), renal condition (relating to the liver or kidney), stroke, psychiatric or psychological condition (including anxiety, stress and depression) for which You have received treatment or been prescribed medication within the last twelve months. Any other Medical Condition for which You have seen a specialist or been admitted to hospital overnight within the last twelve months. (please see the Important Health Requirements – Pre-Existing Medical Conditions section on pages 17 & 18 of the Policy Booklet for full details and conditions) 	<p>Pre-Existing Medical Conditions– page 17</p> <p>Meaning of Words – “Medical Condition”</p>
Repatriation	This Policy does not cover repatriation to your home country in the event of an incident in your Final Country of Destination	Important Notes – page 17
Age Limits	You must be under 56 at the date your insurance starts. Please note that if you are under 18 reduced cover will apply to certain sections of the policy.	General Exclusions (1)
Residency	You must currently reside in the UK Area, Channel Islands or Isle of Man or are citizens of the UK, Channel Islands or Isle of Man	Your Policy – page 16
Special Sports and Activities	Special Sports & Activities: This policy specifically excludes participating in or practicing for certain sports and activities including winter sports. Please see the Special Sports & Activities and Winter Sports Sections for details.	<p>Special Sports and Activities– page 21</p> <p>Winter Sports – page 21</p>
Misuse of Drugs or Alcohol	No section of this policy shall apply in respect of any claim arising directly or indirectly from solvent abuse, drug addiction or excessive alcohol intake.	General Exclusions 10
Reckless or Malicious Acts	We will not pay for any claim arising or resulting from you being involved in any malicious, reckless, illegal or criminal act.	General Exclusions 7, 8 and 9
Law and jurisdiction	This insurance is governed by the law of England and Wales, unless we agree otherwise.	General Condition 15
Emergency treatment	You must contact the emergency assistance service immediately if you go into hospital or before incurring medical expenses in excess of £500	Section 1: Medical Emergency What is not covered (a)

Cover	Limits (per person)	Policy Excess	Significant or unusual exclusions	Policy Reference
Medical Emergency	£10,000,000	£100	To be able to claim, the medical treatment must be required in an emergency All cover will cease and no further payments will be made for any treatment taking place more than 14 days after expiry of the period of insurance	Summary of Cover - page 17 Section 1: Medical Emergency – page 20
Personal Luggage	£1,500	£100	To be able to claim, a written report is required to support the loss/theft/ damage. For example, from the local police or from the transport carrier. This must be obtained within 24 hours of discovery. The amount payable will include an allowance for wear and tear and loss of value. Personal property left in vehicles must be in a locked boot or locked and covered luggage compartment. Valuables are not covered if they are left in an unattended vehicle. The maximum we will pay for personal luggage or valuables lost damaged or stolen from a beach or pool-side is limited to £100 per insured person	Summary of Cover - page 17 Section 8: Personal Effects and Baggage – page 20
- Single article or Pair or Set of articles	£200	£100		
(Limited to £50 in total for any cigarettes and or tobacco)				
- Valuables	£200	£100		
(Limited to £100 if Insured Person is under 18)				
(Limited to £50 per article or set and £250 in total if satisfactory proof of ownership and value cannot be supplied)				

Certain sections of your policy carry an excess. This means that you will be responsible for paying the first part of the claim up to the excess value per insured person, each and every incident, each and every section of cover.

Significant or unusual exclusions and limitations

There are some situations which you are not covered for. These generally involve anything you already know about or that is caused by deliberate or careless acts on your part. Full details of these are given in the policy document

Duration of Cover

Cover starts when You leave the customs area of Your Final Country of Destination and runs for the period shown on your Insurance Validation Document.

Cooling Off Period

Unless your cover ends within one month of buying this insurance, you have the right to cancel your policy of insurance within 14 days from the date of issue or receipt of your policy terms and conditions, whichever is the later. We will refund to you any premium you have paid and we will recover from you any payments we have made. If you wish to cancel your policy, please notify Downunder.

Claim Notification

In the event of a medical emergency, please phone:

For all inpatient treatment; and outpatient treatment anywhere in North America, the UK, Channel Islands, Isle of Man or EIRE, contact +44(0) 113 318 3109

For outpatient treatment anywhere in the world except North America, the UK, Channel Islands, Isle of Man or EIRE, contact +44(0) 113 318 0124.

You can make any other claim by calling 0344 412 4296

Your Right to Complain

It is the intention to give you the best possible service. However, if you have any queries or concerns about this policy or relating to a claim, you should refer to the full complaints procedure in the policy wording

Financial Compensation Scheme

Great Lakes Reinsurance (UK) SE are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if they are unable to meet their obligations. This depends on the type of business and circumstances of the claim. Most insurance contracts are covered for 90% of the claim. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

Downunder Winter Sports Single Trip Travel Insurance POLICY SUMMARY

The purpose of this Policy Summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. You still need to read the Policy Wording for a full description of the terms of the insurance, including the policy definitions. **This Policy Summary does not form part of the Policy Wording.**

Insurer UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE. UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Reinsurance (UK) SE, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Significant features and benefits

Your policy includes the following benefits which are explained in detail in the policy document

Significant Conditions And Exclusions		Policy Reference
Medical Conditions existing prior to purchasing or renewing this policy	<p>This insurance operates on the following basis:</p> <ol style="list-style-type: none"> 1. To be covered, You must be healthy, fit to travel and to undertake Your planned Trip; 2. The insurance will NOT cover You when You are travelling against the advice of a Medical Practitioner (or would be travelling against the advice of a Medical Practitioner had You sought his/her advice); 3. The insurance will NOT cover You when You are travelling with the intention of obtaining medical treatment or consultation abroad; 4. The insurance will NOT cover You if You have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which You are awaiting investigations/consultations, or awaiting results of investigations, where the underlying cause has not been established). <p>No claim arising directly or indirectly from a Pre-existing Medical Condition affecting You will be covered unless:</p> <ul style="list-style-type: none"> - You have declared ALL Pre-existing Medical Conditions to Us; and - You have declared any changes in Your health or prescribed medication; and - We have accepted the condition(s) for insurance in writing. <p>Each Insured Person who has a Pre-existing Medical Condition must make a Medical Health Declaration before each Period of Insurance and, if there are any changes in Your health or prescribed medication, prior to commencement of the Period of Insurance or departing on any Trip.</p> <p>Failure to declare ALL Pre-existing Medical Conditions that are relevant to the insurance may invalidate the policy.</p> <p>We may require You to obtain a medical report from Your General Practitioner or Consultant in order to assess whether cover applies. Any costs incurred in obtaining this medical report shall be borne by You.</p> <p>Based on Our assessment of the medical information supplied to Us, We will decide whether or not the person is suitable for insurance, if certain exclusions or restrictions should be imposed, or if cover can be offered subject to the payment of an additional premium. If We offer cover, and, if the cover is subject to the payment of an additional premium, cover will not commence until full payment has been received by Us and written confirmation has been provided by Us.</p> <p>To declare a Pre-existing Medical Condition or a change in Your state of health or prescribed medication, You should contact the Medical Screening Helpline during office hours on: 01702 427179 You should also refer to the General Exclusions.</p>	<p>Important Health Requirements – page 4</p> <p>Meaning of Words – “Pre-existing Medical Condition”</p>
Dependency on others	<p>This policy will not cover any claims under Section 5 (Cancellation and Curtailment) arising directly or indirectly from a pre-existing medical condition, that was known to you prior to the commencement of the Period of Insurance, affecting a close relative, travelling companion who is not insured under this policy or person with whom You intend to stay whilst on Your Trip if:</p> <ol style="list-style-type: none"> -1. - they had received a terminal diagnosis prior to the commencement of the Period of Insurance; or 2. - they were on a waiting-list for, or had knowledge of the need of any form of hospital treatment, consultation or investigation at the commencement of the Period of Insurance; or 3. - they had required any form of hospital treatment, consultation or investigation during the 90 days immediately prior to the commencement of the Period of Insurance; or 4. - they had a Medical Condition for which they had not received a diagnosis prior to the commencement of the Period of Insurance. 5. - You should also refer to the General Exclusions 	<p>What is not covered - Cancellation and Curtailment– page 8</p>
Age Limits	<p>You must be under 56 at the date your insurance starts. Please note that if you are under 18 reduced cover will apply to certain sections of the policy.</p>	<p>General Exclusions (1)</p>
Residency	<p>Insurance cover is available if you reside in the UK, the Channel Islands or Isle of Man or are citizens of the UK, Channel Islands or Isle of Man or if you reside outside of this area and have completed the correct form of overseas or extension application.</p>	<p>Your Policy - page 1</p>
Special Sports and Activities	<p>You must tell Downunder if you plan to take part in any Special Sport or activity as cover may not be available. Certain activities are allowed subject to an extra premium being paid, however, these may attract an increased excess and cover may not be available under the Personal Liability Section. Please refer to the Table on page 14 of the Policy Booklet.</p> <p>You will be covered when you take part in certain winter sports. Please refer to the Table on page 12 of the Policy Booklet.</p>	<p>Optional Special Sports and Activities Cover – page 14</p> <p>Winter Sports Cover – page 12</p>
Misuse of Drugs or Alcohol	<p>No section of this policy shall apply in respect of any claim arising directly or indirectly from solvent abuse, drug addiction or excessive alcohol intake.</p>	<p>General Exclusions 10</p>
Reckless or Malicious Acts	<p>We will not pay for any claim arising or resulting from you being involved in any malicious, reckless, illegal or criminal act.</p>	<p>General Exclusions 7, 8 and 9</p>
Law and jurisdiction	<p>This insurance is governed by the law of England and Wales, unless we agree otherwise.</p>	<p>General Condition 19</p>
Emergency treatment	<p>You must contact the emergency assistance service immediately if you go into hospital or before incurring medical expenses in excess of £500</p>	<p>Section 1: Medical Emergency and Repatriation: What is not covered (a)</p>

Terrorist Activity	Except under section 1 (Medical Emergency and Repatriation) and Section 12 (Personal Accident), no cover will be in force if your loss is directly or indirectly as a result of terrorist activity		General Exclusions 17	
Cover	Limits (per person)	Policy Excess	Significant or unusual exclusions	Policy Reference
Medical Emergency and Repatriation	£10,000,000	£100	To be able to claim, the medical treatment must be required in an emergency and be unable to wait until you have returned to the United Kingdom. Medical cover does not apply to treatment received in the United Kingdom (or the Channel Islands or Isle of Man if residing in one of these countries when purchasing cover)	Summary of Cover - page 2 Section 1: Medical Emergency and Repatriation – page 7
Cancelling or cutting short your holiday	£3,000	£100	To be able to claim, the reason why the trip is being cancelled or cut short must be necessary and unavoidable and must fall into one of the reasons listed in the Policy. For example, if a person insured under this policy becomes ill or is injured or dies. You must also notify your carrier or travel agent as soon as you know the trip is to be cancelled to minimise your loss as far as possible	Summary of Cover - page 2 Section 5: Cancellation Curtailment and Curtailment – page 8
Your Personal Belongings and Baggage. - Single article or Pair or Set of articles - Valuables (Limited to £100 if Insured Person is under 18) (Limited to £50 per article or set and £500 in total if satisfactory proof of ownership and value cannot be supplied)	£1,500 £200 £200	£100 £100 £100	To be able to claim, a written report is required to support the loss/theft/ damage. For example, from the local police or from the transport carrier. This must be obtained within 24 hours of discovery. The amount payable will include an allowance for wear and tear and loss of value. Personal property left in vehicles must be in a locked boot or locked and covered luggage compartment. Valuables are not covered if they are left in an unattended vehicle or left in the baggage hold or storage area of a Carrier.	Summary of Cover - page 2 Section 8: Personal Effects and baggage – page 9
Your Personal Money and Passport - Cash (Limited to £50 if Insured Person is under 18) Passport	£500 £300 £250	£100 £100 nil	To be able to claim, cash must be kept with you at all times or be in a locked safety deposit facility. A written police report must be obtained within 24 hours to support the loss/theft.	Summary of Cover - page 2 Section 10: Money and Passport – page 10
Winter Sports Cover - Skis, ski equipment - Ski equipment delay - Piste closure - Avalanche or landslide	£500 £25 per day up to a maximum of £250 £25 per day up to a maximum of £250 £25 per day up to a maximum of £250	£100 nil nil nil	To be able to claim you must only be engaging in one of the sports and activities specifically listed in your policy, on a non-competitive and non-professional basis during Your Trip . Piste closure cover only applies during certain months of the year	Optional Winter Sports Cover – page 12 Section 20: Piste Closure – page 12

Certain sections of your policy carry an excess. This means that you will be responsible for paying the first part of the claim up to the excess value per insured person, each and every incident, each and every section of cover. The applicable Excess can be waived if an additional premium is paid or doubled if a reduced premium is paid.

Significant or unusual exclusions and limitations

There are some situations which you are not covered for. These generally involve anything you already know about or that is caused by deliberate or careless acts on your part. Full details of these are given in the policy document.

Period of Insurance

This is a Single Trip Policy which means you are covered for one trip of up to 45 days. The start and end dates of your insurance trip are set out on your Insurance Validation Document.

Cover for cancellation begins when you book your trip or pay the insurance premium, whichever is the later. Cover for all other sections begins from the time you leave your usual place of residence or from the start date shown on your Insurance Validation Document, whichever is the later. Cover under your policy ends on the date you return to your usual place of residence or to the end of the period shown on your Insurance validation Document, whichever is earlier.

A Single Trip must begin and end in the United Kingdom, Channel Islands or Isle of Man. A One Way Trip Policy must begin in the United Kingdom, Channel Islands or Isle of Man but cover ceases on arrival at your final country of destination.

Cooling Off Period

Unless your trip will be completed within 1 month of buying this insurance, you have the right to cancel your policy of insurance within 14 days from the date of issue or receipt of your policy terms and conditions, whichever is the later. We will refund to you any premium you have paid and we will recover from you any payments we have made. If you wish to cancel your policy, please contact Downunder.

Claim Notification

In the event of a medical emergency, please phone

For all inpatient treatment; and outpatient treatment anywhere in North America, the UK, Channel Islands, Isle of Man or EIRE, contact +44(0) 113 318 3109

For outpatient treatment anywhere in the world except North America, the UK, Channel Islands, Isle of Man or EIRE, contact +44(0) 113 318 0124.

You can make any other claim by calling 0344 412 4296

Your Right to Complain

It is the intention to give you the best possible service. However, if you have any queries or concerns about this policy or relating to a claim, you should refer to the full complaints procedure in the policy wording.

Financial Compensation Scheme

Great Lakes Reinsurance (UK) SE are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if Great Lakes Reinsurance (UK) SE are unable to meet their obligations. This depends on the type of business and circumstances of the claim. Most insurance contracts are covered for 90% of the claim. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.



Downunder Comprehensive Annual Multi-Trip Travel Insurance POLICY SUMMARY

The purpose of this Policy Summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. You still need to read the Policy Wording for a full description of the terms of the insurance, including the policy definitions. This Policy Summary does not form part of the Policy Wording.

Insurer UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE. UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.
Great Lakes Reinsurance (UK) SE, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Significant features and benefits

Your policy includes the following benefits which are explained in detail in the policy document

Significant Conditions And Exclusions		Policy Reference
<p>Medical Conditions existing prior to purchasing or renewing this policy</p>	<p>This insurance operates on the following basis:</p> <ol style="list-style-type: none"> To be covered, You must be healthy, fit to travel and to undertake Your planned Trip; The insurance will NOT cover You when You are travelling against the advice of a Medical Practitioner (or would be travelling against the advice of a Medical Practitioner had You sought his/her advice); The insurance will NOT cover You when You are travelling with the intention of obtaining medical treatment or consultation abroad; The insurance will NOT cover You if You have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which You are awaiting investigations/consultations, or awaiting results of investigations, where the underlying cause has not been established). <p>No claim arising directly or indirectly from a Pre-existing Medical Condition affecting You will be covered unless:</p> <ul style="list-style-type: none"> You have declared ALL Pre-existing Medical Conditions to Us; and You have declared any changes in Your health or prescribed medication; and We have accepted the condition(s) for insurance in writing. <p>Each Insured Person who has a Pre-existing Medical Condition must make a Medical Health Declaration before each Period of Insurance and, if there are any changes in Your health or prescribed medication, prior to commencement of the Period of Insurance or departing on any Trip.</p> <p>Failure to declare ALL Pre-existing Medical Conditions that are relevant to the insurance may invalidate the policy.</p> <p>We may require You to obtain a medical report from Your General Practitioner or Consultant in order to assess whether cover applies. Any costs incurred in obtaining this medical report shall be borne by You.</p> <p>Based on Our assessment of the medical information supplied to Us, We will decide whether or not the person is suitable for insurance, if certain exclusions or restrictions should be imposed, or if cover can be offered subject to the payment of an additional premium. If We offer cover, and, if the cover is subject to the payment of an additional premium, cover will not commence until full payment has been received by Us and written confirmation has been provided by Us.</p> <p>To declare a Pre-existing Medical Condition or a change in Your state of health or prescribed medication, You should contact the Medical Screening Helpline during office hours on: 01702 427179</p> <p>You should also refer to the General Exclusions.</p>	<p>Important Health Requirements – page 4</p> <p>Meaning of Words – “Pre-existing Medical Condition”</p>
<p>Dependency on others</p>	<p>This policy will not cover any claims under Section 5 (Cancellation and Curtailment) arising directly or indirectly from a pre-existing medical condition, that was known to you prior to the commencement of the Period of Insurance, affecting a close relative, travelling companion who is not insured under this policy or person with whom You intend to stay whilst on Your Trip if:</p> <ol style="list-style-type: none"> they had received a terminal diagnosis prior to the commencement of the Period of Insurance; or they were on a waiting-list for, or had knowledge of the need of any form of hospital treatment, consultation or investigation at the commencement of the Period of Insurance; or they had required any form of hospital treatment, consultation or investigation during the 90 days immediately prior to the commencement of the Period of Insurance; or they had a Medical Condition for which they had not received a diagnosis prior to the commencement of the Period of Insurance. <p>5. You should also refer to the General Exclusions</p>	<p>What is not covered - Cancellation and Curtailment– page 9</p>
<p>Age Limits</p>	<p>You must be under 56 at the date your insurance starts. Please note that if you are under 18 reduced cover will apply to certain sections of the policy.</p>	<p>General Exclusions (1)</p>
<p>Residency</p>	<p>Insurance cover is available if you reside in the UK, the Channel Islands or Isle of Man or are citizens of the UK, Channel Islands or Isle of Man or if you reside outside of this area and have completed the correct form of overseas or extension application.</p>	<p>Your Policy - page 1</p>

Special Sports and Activities	You must tell Downunder if you plan to take part in any Special Sport or activity as cover may not be available. Certain activities are allowed subject to an extra premium being paid, however, these may attract an increased excess and cover may not be available under the Personal Liability Section. Please refer to the Table on page 14 of the Policy Booklet. You are covered when taking part in certain Winter Sports for one Trip of up to 21 consecutive days during the Period of Insurance.	Special Sports and Activities Cover – page 14 Winter Sports Cover – page 12
Misuse of Drugs or Alcohol	No section of this policy shall apply in respect of any claim arising directly or indirectly from solvent abuse, drug addiction or excessive alcohol intake.	General Exclusions 10
Reckless or Malicious Acts	We will not pay for any claim arising or resulting from you being involved in any malicious, reckless, illegal or criminal act.	General Exclusions 7, 8 and 9
Law and jurisdiction	This insurance is governed by the law of England and Wales, unless we agree otherwise.	General Condition 19
Emergency treatment	You must contact the emergency assistance service immediately if you go into hospital or before incurring medical expenses in excess of £500	Section 1: Medical Emergency and Repatriation: What is not covered (a)
Terrorist Activity	Except under section 1 (Medical Emergency and Repatriation) and Section 12 (Personal Accident), no cover will be in force if your loss is directly or indirectly as a result of terrorist activity	General Exclusions 17

Cover	Limits (per person)	Policy Excess	Significant or unusual exclusions	Policy Reference
Medical Emergency and Repatriation	£10,000,000	£100	To be able to claim, the medical treatment must be required in an emergency and be unable to wait until you have returned to the United Kingdom. Medical cover does not apply to treatment received in the United Kingdom (or the Channel Islands or Isle of Man if residing in one of these countries when purchasing cover)	Summary of Cover - page 2 Section 1: Medical Emergency and Repatriation – page 7
Cancelling or cutting short your holiday	£3,000	£100	To be able to claim, the reason why the trip is being cancelled or cut short must be necessary and unavoidable and must fall into one of the reasons listed in the Policy. For example, if a person insured under this policy becomes ill or is injured or dies. You must also notify your carrier or travel agent as soon as you know the trip is to be cancelled to minimise your loss as far as possible	Summary of Cover - page 2 Section 5: Cancellation and Curtailment– page 8
Your Personal Belongings and Baggage. - Single article or Pair or Set of articles - Valuables (Limited to £100 if Insured Person is under 18) (Limited to £50 per article or set and £500 in total if satisfactory proof of ownership and value cannot be supplied)	£1,500 £200 £200	£100 £100 £100	To be able to claim, a written report is required to support the loss/theft/ damage. For example, from the local police or from the transport carrier. This must be obtained within 24 hours of discovery. The amount payable will include an allowance for wear and tear and loss of value. Personal property left in vehicles must be in a locked boot or locked and covered luggage compartment. Valuables are not covered if they are left in an unattended vehicle or left in the baggage hold or storage area of a Carrier.	Summary of Cover - page 2 Section 8: Personal Effects and baggage – page 9
Your Personal Money and Passport - Cash (Limited to £50 if Insured Person is under 18) Passport	£500 £300 £250	£100 £100 nil	To be able to claim, cash must be kept with you at all times or be in a locked safety deposit facility. A written police report must be obtained within 24 hours to support the loss/theft.	Summary of Cover - page 2 Section 10: Money and Passport – page 10
Winter Sports Cover - Skis, ski equipment - Ski equipment delay - Piste closure - Avalanche or landslide	£500 £25 per day up to a maximum of £250 £25 per day up to a maximum of £250 £25 per day up to a maximum of £250	£100 nil nil nil	To be able to claim you must only be engaging in one of the sports and activities specifically listed in your policy, on a non-competitive and non-professional basis during Your Trip. Piste closure cover only applies during certain months of the year	Winter Sports Cover – page 12 Section 20: Piste Closure – page 12

Certain sections of your policy carry an excess. This means that you will be responsible for paying the first part of the claim up to the excess value per insured person, each and every incident, each and every section of cover. The applicable Excess can be waived if an additional premium is paid or doubled if a reduced premium is paid

Significant or unusual exclusions and limitations

There are some situations which you are not covered for. These generally involve anything you already know about or that is caused by deliberate or careless acts on your part. Full details of these are given in the policy document.

Period of Insurance

This is an Annual Multi Trip Policy which means you are covered for travel as many times as you like during the period of insurance provided no single trip exceeds 31 days. In return for additional premium, it is possible to increase the duration of any single trip to 45 days or to 60 days. Irrespective of the number of individual trips you take, the maximum number of days you can spend abroad in any period of insurance must not exceed 183.

Cover for cancellation begins when you book your trip or pay the insurance premium, whichever is the later. Cover for all other sections begins from the time you leave your usual place of residence or from the start date shown on your Insurance Validation Document, whichever is the later. Cover under your policy ends on the date you return to your usual place of residence or to the end of the period shown on your Insurance validation Document, whichever is earlier.

All trips must begin and end in the United Kingdom, Channel Islands or Isle of Man.

Cover is provided for trips in your home country if you have booked accommodation for two or more consecutive nights and the destination is at least 50 miles from your home address.

Cooling Off Period

Unless your trip will be completed within 1 month of buying this insurance, you have the right to cancel your policy of insurance within 14 days from the date of issue or receipt of your policy terms and conditions, whichever is the later. We will refund to you any premium you have paid and we will recover from you any payments we have made. If you wish to cancel your policy, please contact Downunder.

Claim Notification

In the event of a medical emergency, please phone

For all inpatient treatment; and outpatient treatment anywhere in North America, the UK, Channel Islands, Isle of Man or EIRE, contact +44(0) 113 318 3109

For outpatient treatment anywhere in the world except North America, the UK, Channel Islands, Isle of Man or EIRE, contact +44(0) 113 318 0124

You can make any other claim by calling 0344 412 4296.

Your Right to Complain

It is the intention to give you the best possible service. However, if you have any queries or concerns about this policy or relating to a claim, you should refer to the full complaints procedure in the policy wording.

Financial Compensation Scheme

Great Lakes Reinsurance (UK) SE are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if Great Lakes Reinsurance (UK) SE are unable to meet their obligations. This depends on the type of business and circumstances of the claim. Most insurance contracts are covered for 90% of the claim. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.



Downunder Comprehensive Single Trip Travel Insurance POLICY SUMMARY

The purpose of this Policy Summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. You still need to read the Policy Wording for a full description of the terms of the insurance, including the policy definitions. **This Policy Summary does not form part of the Policy Wording.**

Insurer UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE. UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Reinsurance (UK) SE, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Significant features and benefits

Your policy includes the following benefits which are explained in detail in the policy document

Significant Conditions And Exclusions	Policy Reference
<p>Medical Conditions existing prior to purchasing or renewing this policy</p>	<p>Important Health Requirements – page 4</p> <p>Meaning of Words – “Pre-existing Medical Condition”</p>
<p>This insurance operates on the following basis:</p> <ol style="list-style-type: none"> 1. To be covered, You must be healthy, fit to travel and to undertake Your planned Trip; 2. The insurance will NOT cover You when You are travelling against the advice of a Medical Practitioner (or would be travelling against the advice of a Medical Practitioner had You sought his/her advice); 3. The insurance will NOT cover You when You are travelling with the intention of obtaining medical treatment or consultation abroad; 4. The insurance will NOT cover You if You have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which You are awaiting investigations/consultations, or awaiting results of investigations, where the underlying cause has not been established). <p>No claim arising directly or indirectly from a Pre-existing Medical Condition affecting You will be covered unless:</p> <ul style="list-style-type: none"> - You have declared ALL Pre-existing Medical Conditions to Us; and - You have declared any changes in Your health or prescribed medication; and - We have accepted the condition(s) for insurance in writing. <p>Each Insured Person who has a Pre-existing Medical Condition must make a Medical Health Declaration before each Period of Insurance and, if there are any changes in Your health or prescribed medication, prior to commencement of the Period of Insurance or departing on any Trip.</p> <p>Failure to declare ALL Pre-existing Medical Conditions that are relevant to the insurance may invalidate the policy.</p> <p>We may require You to obtain a medical report from Your General Practitioner or Consultant in order to assess whether cover applies. Any costs incurred in obtaining this medical report shall be borne by You.</p> <p>Based on Our assessment of the medical information supplied to Us, We will decide whether or not the person is suitable for insurance, if certain exclusions or restrictions should be imposed, or if cover can be offered subject to the payment of an additional premium. If We offer cover, and, if the cover is subject to the payment of an additional premium, cover will not commence until full payment has been received by Us and written confirmation has been provided by Us.</p> <p>To declare a Pre-existing Medical Condition or a change in Your state of health or prescribed medication, You should contact the Medical Screening Helpline during office hours on: 01702 427179</p> <p>You should also refer to the General Exclusions.</p>	
<p>Dependency on others</p>	<p>What is not covered - Cancellation and Curtailment– page 9</p>
<p>Age Limits</p>	<p>General Exclusions (1)</p>
<p>Residency</p>	<p>Your Policy - page 1</p>
<p>Special Sports and Activities</p>	<p>Optional Special Sports and Activities Cover – page 14</p> <p>Optional Winter Sports Cover – page 12</p>
<p>Misuse of Drugs or Alcohol</p>	<p>General Exclusions 10</p>
<p>Reckless or Malicious Acts</p>	<p>General Exclusions 7, 8 and</p>

	reckless, illegal or criminal act.	9
Law and jurisdiction	This insurance is governed by the law of England and Wales, unless we agree otherwise.	General Condition 19
Emergency treatment	You must contact the emergency assistance service immediately if you go into hospital or before incurring medical expenses in excess of £500	Section 1: Medical Emergency and Repatriation: What is not covered (a)
Terrorist Activity	Except under section 1 (Medical Emergency and Repatriation) and Section 12 (Personal Accident), no cover will be in force if your loss is directly or indirectly as a result of terrorist activity	General Exclusions 17

Cover	Limits (per person)	Policy Excess	Significant or unusual exclusions	Policy Reference
Medical Emergency and Repatriation	£10,000,000	£100	To be able to claim, the medical treatment must be required in an emergency and be unable to wait until you have returned to the United Kingdom. Medical cover does not apply to treatment received in the United Kingdom (or the Channel Islands or Isle of Man if residing in one of these countries when purchasing cover)	Summary of Cover - page 2 Section 1: Medical Emergency and Repatriation – page 7
Cancelling or cutting short your holiday	£3,000	£100	To be able to claim, the reason why the trip is being cancelled or cut short must be necessary and unavoidable and must fall into one of the reasons listed in the Policy. For example, if a person insured under this policy becomes ill or is injured or dies. You must also notify your carrier or travel agent as soon as you know the trip is to be cancelled to minimise your loss as far as possible	Summary of Cover - page 2 Section 5: Cancellation and Curtailment – page 8
Your Personal Belongings and Baggage. - Single article or Pair or Set of articles - Valuables (Limited to £100 if Insured Person is under 18) (Limited to £50 per article or set and £500 in total if satisfactory proof of ownership and value cannot be supplied)	£1,500 £200 £200	£100 £100 £100	To be able to claim, a written report is required to support the loss/theft/ damage. For example, from the local police or from the transport carrier. This must be obtained within 24 hours of discovery. The amount payable will include an allowance for wear and tear and loss of value. Personal property left in vehicles must be in a locked boot or locked and covered luggage compartment. Valuables are not covered if they are left in an unattended vehicle or left in the baggage hold or storage area of a Carrier.	Summary of Cover - page 2 Section 8: Personal Effects and baggage – page 9
Your Personal Money and Passport - Cash (Limited to £50 if Insured Person is under 18) Passport	£500 £300 £250	£100 £100 nil	To be able to claim, cash must be kept with you at all times or be in a locked safety deposit facility. A written police report must be obtained within 24 hours to support the loss/theft.	Summary of Cover - page 2 Section 10: Money and Passport – page 10
Optional Winter Sports Cover - Skis, ski equipment - Ski equipment delay - Piste closure - Avalanche or landslide	£500 £25 per day up to a maximum of £250 £25 per day up to a maximum of £250 £25 per day up to a maximum of £250	£100 nil nil nil	To be able to claim you must only be engaging in one of the sports and activities specifically listed in your policy, on a non-competitive and non-professional basis during Your Trip when You have paid the additional Winter Sports premium Piste closure cover only applies during certain months of the year	Optional Winter Sports Cover – page 12 Section 20: Piste Closure – page 12

Certain sections of your policy carry an excess. This means that you will be responsible for paying the first part of the claim up to the excess value per insured person, each and every incident, each and every section of cover. The applicable Excess can be waived if an additional premium is paid or doubled if a reduced premium is paid.

Significant or unusual exclusions and limitations

There are some situations which you are not covered for. These generally involve anything you already know about or that is caused by deliberate or careless acts on your part. Full details of these are given in the policy document.

Period of Insurance

This is a Single Trip Policy which means you are covered for one trip of up to 545 days. The start and end dates of your insurance trip are set out on your Insurance Validation Document.

Cover for cancellation begins when you book your trip or pay the insurance premium, whichever is the later. Cover for all other sections begins from the time you leave your usual place of residence or from the start date shown on your Insurance Validation Document, whichever is the later. Cover under your policy ends on the date you return to your usual place of residence or to the end of the period shown on your Insurance validation Document, whichever is earlier.

A Single Trip must begin and end in the United Kingdom, Channel Islands or Isle of Man. A One Way Trip Policy must begin in the United Kingdom, Channel Islands or Isle of Man but cover ceases on arrival at your final country of destination.

Cooling Off Period

Unless your trip will be completed within 1 month of buying this insurance, you have the right to cancel your policy of insurance within 14 days from the date of issue or receipt of your policy terms and conditions, whichever is the later. We will refund to you any premium you have paid and we will recover from you any payments we have made. If you wish to cancel your policy, please contact Downunder.

Claim Notification

In the event of a medical emergency, please phone

For all inpatient treatment; and outpatient treatment anywhere in North America, the UK, Channel Islands, Isle of Man or EIRE, contact +44(0) 113 318 3109

For outpatient treatment anywhere in the world except North America, the UK, Channel Islands, Isle of Man or EIRE, contact +44(0) 113 318 0124.

You can make any other claim by calling 0344 412 4296

Your Right to Complain

It is the intention to give you the best possible service. However, if you have any queries or concerns about this policy or relating to a claim, you should refer to the full complaints procedure in the policy wording.

Financial Compensation Scheme

Great Lakes Reinsurance (UK) SE are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if Great Lakes Reinsurance (UK) SE are unable to meet their obligations. This depends on the type of business and circumstances of the claim. Most insurance contracts are covered for 90% of the claim. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.



Downunder Adventurer Single Trip Travel Insurance POLICY SUMMARY

The purpose of this Policy Summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. You still need to read the Policy Wording for a full description of the terms of the insurance, including the policy definitions. **This Policy Summary does not form part of the Policy Wording.**

Insurer UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE. UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.
Great Lakes Reinsurance (UK) SE, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Significant features and benefits

Your policy includes the following benefits which are explained in detail in the policy document

Significant Conditions And Exclusions		Policy Reference
Medical Conditions existing prior to purchasing or renewing this policy	<p>This insurance operates on the following basis:</p> <ol style="list-style-type: none"> To be covered, You must be healthy, fit to travel and to undertake Your planned Trip; The insurance will NOT cover You when You are travelling against the advice of a Medical Practitioner (or would be travelling against the advice of a Medical Practitioner had You sought his/her advice); The insurance will NOT cover You when You are travelling with the intention of obtaining medical treatment or consultation abroad; The insurance will NOT cover You if You have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which You are awaiting investigations/consultations, or awaiting results of investigations, where the underlying cause has not been established). <p>No claim arising directly or indirectly from a Pre-existing Medical Condition affecting You will be covered unless:</p> <ul style="list-style-type: none"> - You have declared ALL Pre-existing Medical Conditions to Us; and - You have declared any changes in Your health or prescribed medication; and - We have accepted the condition(s) for insurance in writing. <p>Each Insured Person who has a Pre-existing Medical Condition must make a Medical Health Declaration before each Period of Insurance and, if there are any changes in Your health or prescribed medication, prior to commencement of the Period of Insurance or departing on any Trip.</p> <p>Failure to declare ALL Pre-existing Medical Conditions that are relevant to the insurance may invalidate the policy.</p> <p>We may require You to obtain a medical report from Your General Practitioner or Consultant in order to assess whether cover applies. Any costs incurred in obtaining this medical report shall be borne by You.</p> <p>Based on Our assessment of the medical information supplied to Us, We will decide whether or not the person is suitable for insurance, if certain exclusions or restrictions should be imposed, or if cover can be offered subject to the payment of an additional premium. If We offer cover, and, if the cover is subject to the payment of an additional premium, cover will not commence until full payment has been received by Us and written confirmation has been provided by Us.</p> <p>To declare a Pre-existing Medical Condition or a change in Your state of health or prescribed medication, You should contact the Medical Screening Helpline during office hours on: 01702 427179. You should also refer to the General Exclusions.</p>	<p>Important Health Requirements – page 4</p> <p>Meaning of Words – “Pre-existing Medical Condition”</p>
Dependency on others	<p>This policy will not cover any claims under Section 5 (Cancellation and Curtailment) arising directly or indirectly from a pre-existing medical condition, that was known to you prior to the commencement of the Period of Insurance, affecting a close relative, travelling companion who is not insured under this policy or person with whom You intend to stay whilst on Your Trip if:</p> <ol style="list-style-type: none"> they had received a terminal diagnosis prior to the commencement of the Period of Insurance; or they were on a waiting-list for, or had knowledge of the need of any form of hospital treatment, consultation or investigation at the commencement of the Period of Insurance; or they had required any form of hospital treatment, consultation or investigation during the 90 days immediately prior to the commencement of the Period of Insurance; or they had a Medical Condition for which they had not received a diagnosis prior to the commencement of the Period of Insurance. <p>5. You should also refer to the General Exclusions</p>	<p>What is not covered - Cancellation and Curtailment– page 9</p>
Age Limits	<p>You must be under 46 at the date your insurance starts. Please note that if you are under 18 reduced cover will apply to certain sections of the policy.</p>	<p>General Exclusions (1)</p>
Residency	<p>Insurance cover is available if you reside in the UK, Channel Islands or Isle of Man or are citizens of the UK, Channel Islands or Isle of Man or if you reside outside of this area and have completed the correct form of overseas or extension application.</p>	<p>Your Policy - page 1</p>
Special Sports and Activities	<p>You must tell Downunder if you plan to take part in any Special Sport or activity as cover may not be available. Certain activities are allowed subject to an extra premium being paid, however, these may attract an increased excess and cover may not be available under the Personal Liability Section. Please refer to the Table on page 14 of the Policy Booklet.</p> <p>You may be covered when you take part in certain winter sports if you have paid to extend your cover.</p>	<p>Optional Special Sports and Activities Cover – page 14</p> <p>Optional Winter Sports Cover – page 12</p>
Misuse of Drugs or Alcohol	<p>No section of this policy shall apply in respect of any claim arising directly or indirectly from solvent abuse, drug addiction or excessive alcohol intake.</p>	<p>General Exclusions 10</p>
Reckless or Malicious Acts	<p>We will not pay for any claim arising or resulting from you being involved in any malicious, reckless, illegal or criminal act.</p>	<p>General Exclusions 7, 8 and 9</p>
Law and jurisdiction	<p>This insurance is governed by the law of England and Wales, unless we agree otherwise.</p>	<p>General Condition 19</p>
Emergency treatment	<p>You must contact the emergency assistance service immediately if you go into hospital or before incurring medical expenses in excess of £500</p>	<p>Section 1: Medical Emergency and Repatriation: What is not covered (a)</p>
Terrorist Activity	<p>Except under section 1 (Medical Emergency and Repatriation) and Section 12 (Personal Accident), no cover will be in force if your loss is directly or indirectly as a result of terrorist activity</p>	<p>General Exclusions 17</p>

Cover	Limits (per person)	Policy Excess	Significant or unusual exclusions	Policy Reference
Medical Emergency and Repatriation	£5,000,000	£100	To be able to claim, the medical treatment must be required in an emergency and be unable to wait until you have returned to the United Kingdom. Medical cover does not apply to treatment received in United Kingdom (or the Channel Islands or Isle of Man if residing in one of these countries when purchasing cover)	Summary of Cover - page 2 Section 1: Medical Emergency and Repatriation – page 7
Cancelling or cutting short your holiday	£2,000	£100	To be able to claim, the reason why the trip is being cancelled or cut short must be necessary and unavoidable and must fall into one of the reasons listed in the Policy. For example, if a person insured under this policy becomes ill or is injured or dies. You must also notify your carrier or travel agent as soon as you know the trip is to be cancelled to minimise your loss as far as possible	Summary of Cover - page 2 Section 5: Cancellation and Curtailment – page 9
Your Personal Belongings and Baggage. - Single article or Pair or Set of articles - Valuables (Limited to £100 if Insured Person is under 18) (Limited to £50 per article or set and £500 in total if satisfactory proof of ownership and value cannot be supplied)	£1,250 £150 £200	£100 £100 £100	To be able to claim, a written report is required to support the loss/theft/ damage. For example, from the local police or from the transport carrier. This must be obtained within 24 hours of discovery. The amount payable will include an allowance for wear and tear and loss of value. Personal property left in vehicles must be in a locked boot or locked and covered luggage compartment. Valuables are not covered if they are left in an unattended vehicle or left in the baggage hold or storage area of a Carrier.	Summary of Cover - page 2 Section 8: Personal Effects and Baggage – page 9
Your Personal Money and Passport - Cash (Limited to £50 if Insured Person is under 18) Passport	£350 £250 £150	£100 £100 nil	To be able to claim, cash must be kept with you at all times or be in a locked safety deposit facility. A written police report must be obtained within 24 hours to support the loss/theft.	Summary of Cover - page 2 Section 10: Money and Passport – page 10
Optional Winter Sports Cover - Skis, ski equipment - Ski equipment delay - Piste closure - Avalanche or landslide	£500 £25 per day up to a maximum of £250 £25 per day up to a maximum of £250 £25 per day up to a maximum of £250	£100 nil nil nil	To be able to claim you must only be engaging in one of the sports and activities specifically listed in your policy, on a non-competitive and non-professional basis during Your Trip when You have paid the additional Winter Sports premium Piste closure cover only applies during certain months of the year	Optional Winter Sports Cover – page 12 Section 20: Piste Closure – page 12

Certain sections of your policy carry an excess. This means that you will be responsible for paying the first part of the claim up to the excess value per insured person, each and every incident, each and every section of cover. The applicable Excess can be waived if an additional premium is paid or doubled if a reduced premium is paid.

Significant or unusual exclusions and limitations

There are some situations which you are not covered for. These generally involve anything you already know about or that is caused by deliberate or careless acts on your part. Full details of these are given in the policy document.

Period of Insurance

This is a Single Trip Policy which means you are covered for one trip of up to 545 days. The start and end dates of your insurance trip are set out on your Insurance Validation Document.

Cover for cancellation begins when you book your trip or pay the insurance premium, whichever is the later. Cover for all other sections begins from the time you leave your usual place of residence or from the start date shown on your Insurance Validation Document, whichever is the later. Cover under your policy ends on the date you return to your usual place of residence or to the end of the period shown on your Insurance validation Document, whichever is earlier.

A Single Trip must begin and end in the United Kingdom, Channel Islands or Isle of Man. A One Way Trip Policy must begin in the United Kingdom, Channel Islands or Isle of Man but cover ceases on arrival at your final country of destination.

Cooling Off Period

Unless your trip will be completed within 1 month of buying this insurance, you have the right to cancel your policy of insurance within 14 days from the date of issue or receipt of your policy terms and conditions, whichever is the later. We will refund to you any premium you have paid and we will recover from you any payments we have made. If you wish to cancel your policy, please contact Downunder.

Claim Notification

In the event of a medical emergency, please phone

For all inpatient treatment; and outpatient treatment anywhere in North America, the UK, Channel Islands, Isle of Man or EIRE, contact +44(0) 113 318 3109

For outpatient treatment anywhere in the world except North America, the UK, Channel Islands, Isle of Man or EIRE, contact +44(0) 113 318 0124.

You can make any other claim by calling 0344 412 4296

Your Right to Complain

It is the intention to give you the best possible service. However, if you have any queries or concerns about this policy or relating to a claim, you should refer to the full complaints procedure in the policy wording.

Financial Compensation Scheme

Great Lakes Reinsurance (UK) SE are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if Great Lakes Reinsurance (UK) SE are unable to meet their obligations. This depends on the type of business and circumstances of the claim. Most insurance contracts are covered for 90% of the claim. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.



Downunder Backpacker Single Trip Travel Insurance POLICY SUMMARY

The purpose of this Policy Summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. You still need to read the Policy Wording for a full description of the terms of the insurance, including the policy definitions. **This Policy Summary does not form part of the Policy Wording.**

Insurer UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE. UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.
Great Lakes Reinsurance (UK) SE, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Significant features and benefits

Your policy includes the following benefits which are explained in detail in the policy document

Significant Conditions And Exclusions		Policy Reference
Medical Conditions existing prior to purchasing or renewing this policy	<p>This insurance operates on the following basis:</p> <ol style="list-style-type: none"> 1. To be covered, You must be healthy, fit to travel and to undertake Your planned Trip; 2. The insurance will NOT cover You when You are travelling against the advice of a Medical Practitioner (or would be travelling against the advice of a Medical Practitioner had You sought his/her advice); 3. The insurance will NOT cover You when You are travelling with the intention of obtaining medical treatment or consultation abroad; 4. The insurance will NOT cover You if You have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which You are awaiting investigations/consultations, or awaiting results of investigations, where the underlying cause has not been established). <p>No claim arising directly or indirectly from a Pre-existing Medical Condition affecting You will be covered unless:</p> <ul style="list-style-type: none"> - You have declared ALL Pre-existing Medical Conditions to Us; and - You have declared any changes in Your health or prescribed medication; and - We have accepted the condition(s) for insurance in writing. <p>Each Insured Person who has a Pre-existing Medical Condition must make a Medical Health Declaration before each Period of Insurance and, if there are any changes in Your health or prescribed medication, prior to commencement of the Period of Insurance or departing on any Trip.</p> <p>Failure to declare ALL Pre-existing Medical Conditions that are relevant to the insurance may invalidate the policy.</p> <p>We may require You to obtain a medical report from Your General Practitioner or Consultant in order to assess whether cover applies. Any costs incurred in obtaining this medical report shall be borne by You.</p> <p>Based on Our assessment of the medical information supplied to Us, We will decide whether or not the person is suitable for insurance, if certain exclusions or restrictions should be imposed, or if cover can be offered subject to the payment of an additional premium. If We offer cover, and, if the cover is subject to the payment of an additional premium, cover will not commence until full payment has been received by Us and written confirmation has been provided by Us.</p> <p>To declare a Pre-existing Medical Condition or a change in Your state of health or prescribed medication, You should contact the Medical Screening Helpline during office hours on: 01702 427179</p> <p>You should also refer to the General Exclusions.</p>	<p>Important Health Requirements – page 4</p> <p>Meaning of Words – “Pre-existing Medical Condition”</p>
Dependency on others	<p>This policy will not cover any claims under Section 5 (Cancellation and Curtailment) arising directly or indirectly from a pre-existing medical condition, that was known to you prior to the commencement of the Period of Insurance, affecting a close relative, travelling companion who is not insured under this policy or person with whom You intend to stay whilst on Your Trip if:</p> <ol style="list-style-type: none"> 1. they had received a terminal diagnosis prior to the commencement of the Period of Insurance; or 2. they were on a waiting-list for, or had knowledge of the need of any form of hospital treatment, consultation or investigation at the commencement of the Period of Insurance; or 3. they had required any form of hospital treatment, consultation or investigation during the 90 days immediately prior to the commencement of the Period of Insurance; or 4. they had a Medical Condition for which they had not received a diagnosis prior to the commencement of the Period of Insurance. 5. You should also refer to the General Exclusions 	<p>What is not covered - Cancellation and Curtailment – page 9</p>
Age Limits	<p>You must be under 46 at the date your insurance starts. Please note that if you are under 18 reduced cover will apply to certain sections of the policy.</p>	<p>General Exclusions (1)</p>
Residency	<p>Insurance cover is available if you reside in the UK, the Channel Islands or Isle of Man or are citizens of the UK, Channel Islands or Isle of Man or if you reside outside of this area and have completed the correct form of overseas or extension application.</p>	<p>Your Policy - page 1</p>
Special Sports and Activities	<p>You must tell Downunder if you plan to take part in any Special Sport or activity as cover may not be available. Certain activities are allowed subject to an extra premium being paid, however, these may attract an increased excess and cover may not be available under the Personal Liability Section. Please refer to the Table on page 14 of the Policy Booklet.</p> <p>You may be covered when you take part in certain winter sports if you have paid to extend your cover.</p>	<p>Optional Special Sports and Activities Cover – page 14</p> <p>Optional Winter Sports Cover – page 12</p>
Misuse of Drugs or Alcohol	<p>No section of this policy shall apply in respect of any claim arising directly or indirectly from solvent abuse, drug addiction or excessive alcohol intake.</p>	<p>General Exclusions 10</p>

Reckless or Malicious Acts	We will not pay for any claim arising or resulting from you being involved in any malicious, reckless, illegal or criminal act.	General Exclusions 7, 8 and 9
Law and jurisdiction	This insurance is governed by the law of England and Wales, unless we agree otherwise.	General Condition 19
Emergency treatment	You must contact the emergency assistance service immediately if you go into hospital or before incurring medical expenses in excess of £500	Section 1: Medical Emergency and Repatriation: What is not covered (a)
Terrorist Activity	Except under section 1 (Medical Emergency and Repatriation) and Section 12 (Personal Accident), no cover will be in force if your loss is directly or indirectly as a result of terrorist activity	General Exclusions 17

Cover	Limits (per person)	Policy Excess	Significant or unusual exclusions	Policy Reference
Medical Emergency and Repatriation	£3,000,000	£100	To be able to claim, the medical treatment must be required in an emergency and be unable to wait until you have returned to the United Kingdom. Medical cover does not apply to treatment received in United Kingdom (or the Channel Islands or Isle of Man if residing in one of these countries when purchasing cover)	Summary of Cover - page 2 Section 1: Medical Emergency and Repatriation – page 7
Cancelling or cutting short your holiday	£1,000	£100	To be able to claim, the reason why the trip is being cancelled or cut short must be necessary and unavoidable and must fall into one of the reasons listed in the Policy. For example, if a person insured under this policy becomes ill or is injured or dies. You must also notify your carrier or travel agent as soon as you know the trip is to be cancelled to minimise your loss as far as possible	Summary of Cover - page 2 Section 5: Cancellation and Curtailment – page 8
Your Personal Belongings and Baggage. - Single article or Pair or Set of articles - Valuables (Limited to £50 per article or set and £500 in total if satisfactory proof of ownership and value cannot be supplied)	£1,000 £100 £100	£100 £100 £100	To be able to claim, a written report is required to support the loss/theft/ damage. For example, from the local police or from the transport carrier. This must be obtained within 24 hours of discovery. The amount payable will include an allowance for wear and tear and loss of value. Personal property left in vehicles must be in a locked boot or locked and covered luggage compartment. Valuables are not covered if they are left in an unattended vehicle or left in the baggage hold or storage area of a Carrier.	Summary of Cover - page 2 Section 8: Personal Effects and Baggage – page 9
Your Personal Money and Passport - Cash (Limited to £50 if Insured Person is under 18) Passport	£200 £150 £50	£100 £100 nil	To be able to claim, cash must be kept with you at all times or be in a locked safety deposit facility. A written police report must be obtained within 24 hours to support the loss/theft.	Summary of Cover - page 2 Section 10: Money and Passport – page 10
Optional Winter Sports Cover - Skis, ski equipment - Ski equipment delay - Piste closure - Avalanche or landslide	£500 £25 per day up to a maximum of £250 £25 per day up to a maximum of £250 £25 per day up to a maximum of £250	£100 nil nil nil	To be able to claim you must only be engaging in one of the sports and activities specifically listed in your policy, on a non-competitive and non-professional basis during Your Trip when You have paid the additional Winter Sports premium Piste closure cover only applies during certain months of the year	Optional Winter Sports Cover – page 12 Section 20: Piste Closure – page 12

Certain sections of your policy carry an excess. This means that you will be responsible for paying the first part of the claim up to the excess value per insured person, each and every incident, each and every section of cover. The applicable Excess can be waived if an additional premium is paid or doubled if a reduced premium is paid.

Significant or unusual exclusions and limitations

There are some situations which you are not covered for. These generally involve anything you already know about or that is caused by deliberate or careless acts on your part. Full details of these are given in the policy document.

Period of Insurance

This is a Single Trip Policy which means you are covered for one trip of up to 545 days. The start and end dates of your insurance trip are set out on your Insurance Validation Document.

Cover for cancellation begins when you book your trip or pay the insurance premium, whichever is the later. Cover for all other sections begins from the time you leave your usual place of residence or from the start date shown on your Insurance Validation Document, whichever is the later. Cover under your policy ends on the date you return to your usual place of residence or to the end of the period shown on your Insurance validation Document, whichever is earlier.

A Single Trip must begin and end in the United Kingdom, Channel Islands or Isle of Man. A One Way Trip Policy must begin in the United Kingdom, Channel Islands or Isle of Man but cover ceases on arrival at your final country of destination.

Cooling Off Period

Unless your trip will be completed within 1 month of buying this insurance, you have the right to cancel your policy of insurance within 14 days from the date of issue or receipt of your policy terms and conditions, whichever is the later. We will refund to you any premium you have paid and we will recover from you any payments we have made. If you wish to cancel your policy, please contact Downunder.

Claim Notification

In the event of a medical emergency, please phone

For all inpatient treatment; and outpatient treatment anywhere in North America, the UK, Channel Islands, Isle of Man or EIRE, contact +44(0) 113 318 3109

For outpatient treatment anywhere in the world except North America, the UK, Channel Islands, Isle of Man or EIRE, contact +44(0) 113 318 0124.

You can make any other claim by calling 0344 412 4296

Your Right to Complain

It is the intention to give you the best possible service. However, if you have any queries or concerns about this policy or relating to a claim, you should refer to the full complaints procedure in the policy wording.

Financial Compensation Scheme

Great Lakes Reinsurance (UK) SE are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if Great Lakes Reinsurance (UK) SE are unable to meet their obligations. This depends on the type of business and circumstances of the claim. Most insurance contracts are covered for 90% of the claim. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.



Downunder Essentials Single Trip Travel Insurance POLICY SUMMARY

The purpose of this Policy Summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. You still need to read the Policy Wording for a full description of the terms of the insurance, including the policy definitions. **This Policy Summary does not form part of the Policy Wording.**

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Great Lakes Reinsurance (UK) SE, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Significant features and benefits

Your policy includes the following benefits which are explained in detail in the policy document

Significant Conditions And Exclusions	Policy Reference	
<p>Medical Conditions existing prior to purchasing or renewing this policy</p>	<p>This insurance operates on the following basis:</p> <ol style="list-style-type: none"> To be covered, You must be healthy, fit to travel and to undertake Your planned Trip; The insurance will NOT cover You when You are travelling against the advice of a Medical Practitioner (or would be travelling against the advice of a Medical Practitioner had You sought his/her advice); The insurance will NOT cover You when You are travelling with the intention of obtaining medical treatment or consultation abroad; The insurance will NOT cover You if You have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which You are awaiting investigations/consultations, or awaiting results of investigations, where the underlying cause has not been established). <p>No claim arising directly or indirectly from a Pre-existing Medical Condition affecting You will be covered unless:</p> <ul style="list-style-type: none"> You have declared ALL Pre-existing Medical Conditions to Us; and You have declared any changes in Your health or prescribed medication; and We have accepted the condition(s) for insurance in writing. <p>Each Insured Person who has a Pre-existing Medical Condition must make a Medical Health Declaration before each Period of Insurance and, if there are any changes in Your health or prescribed medication, prior to commencement of the Period of Insurance or departing on any Trip.</p> <p>Failure to declare ALL Pre-existing Medical Conditions that are relevant to the insurance may invalidate the policy.</p> <p>We may require You to obtain a medical report from Your General Practitioner or Consultant in order to assess whether cover applies. Any costs incurred in obtaining this medical report shall be borne by You.</p> <p>Based on Our assessment of the medical information supplied to Us, We will decide whether or not the person is suitable for insurance, if certain exclusions or restrictions should be imposed, or if cover can be offered subject to the payment of an additional premium. If We offer cover, and, if the cover is subject to the payment of an additional premium, cover will not commence until full payment has been received by Us and written confirmation has been provided by Us.</p> <p>To declare a Pre-existing Medical Condition or a change in Your state of health or prescribed medication, You should contact the Medical Screening Helpline during office hours on: 01702 427179</p> <p>You should also refer to the General Exclusions.</p>	<p>Important Health Requirements – page 4</p> <p>Meaning of Words – “Pre-existing Medical Condition”</p>
<p>Dependency on others</p>	<p>This policy will not cover any claims under Section 5 (Cancellation and Curtailment) arising directly or indirectly from a pre-existing medical condition, that was known to you prior to the commencement of the Period of Insurance, affecting a close relative, travelling companion who is not insured under this policy or person with whom You intend to stay whilst on Your Trip if:</p> <ol style="list-style-type: none"> they had received a terminal diagnosis prior to the commencement of the Period of Insurance; or they were on a waiting-list for, or had knowledge of the need of any form of hospital treatment, consultation or investigation at the commencement of the Period of Insurance; or they had required any form of hospital treatment, consultation or investigation during the 90 days immediately prior to the commencement of the Period of Insurance; or they had a Medical Condition for which they had not received a diagnosis prior to the commencement of the Period of Insurance. You should also refer to the General Exclusions 	<p>What is not covered – Cancellation and Curtailment page 8</p>
<p>Age Limits</p>	<p>You must be under 46 at the date your insurance starts. Please note that if you are under 18 reduced cover will apply to certain sections of the policy.</p>	<p>General Exclusions (1)</p>

Residency	Insurance cover is available if you reside in the UK, the Channel Islands or Isle of Man or are citizens of the UK, Channel Islands or Isle of Man or if you reside outside of this area and have completed the correct form of overseas or extension application.	Your Policy - page 1
Special Sports and Activities	You must tell Downunder if you plan to take part in any Special Sport or activity as cover may not be available. Certain activities are allowed subject to an extra premium being paid, however, these may attract an increased excess and cover may not be available under the Personal Liability Section. Please refer to the Table on page 14 of the Policy Booklet. This policy does not cover you when you take part in any winter sports.	Optional Special Sports and Activities Cover – page 14 Optional Winter Sports Cover – page 12
Misuse of Drugs or Alcohol	No section of this policy shall apply in respect of any claim arising directly or indirectly from solvent abuse, drug addiction or excessive alcohol intake.	General Exclusions 10
Reckless or Malicious Acts	We will not pay for any claim arising or resulting from you being involved in any malicious, reckless, illegal or criminal act.	General Exclusions 7, 8 and 9
Law and jurisdiction	This insurance is governed by the law of England and Wales, unless we agree otherwise.	General Condition 19
Emergency treatment	You must contact the emergency assistance service immediately if you go into hospital or before incurring medical expenses in excess of £500	Section 1: Medical Emergency and Repatriation: What is not covered (a)
Terrorist Activity	Except under section 1 (Medical Emergency and Repatriation) and Section 12 (Personal Accident), no cover will be in force if your loss is directly or indirectly as a result of terrorist activity	General Exclusions 17

Cover	Limits (per person)	Policy Excess	Significant or unusual exclusions	Policy Reference
Medical Emergency and Repatriation	£2,000,000	£100	To be able to claim, the medical treatment must be required in an emergency and be unable to wait until you have returned to the United Kingdom. Medical cover does not apply to treatment received in the United Kingdom (or the Channel Islands or Isle of Man if residing in one of these countries when purchasing cover)	Summary of Cover - page 2 Section 1: Medical Emergency and Repatriation – page 7
Accommodation and Traveling Costs	£2,000 per trip	nil	To be able to claim, Our medical Officer must confirm that it is medically necessary for you to be accompanied by one person on your trip home and that the return journey cannot take place on the original scheduled date. All additional travelling and accommodation costs must be arranged by us	Summary of Cover - page 2 Section 3: Additional Accommodation and Traveling Costs – Page 8
Personal Accident - Death Limit if under 18 - Loss of one or more limbs or sight in one or both eyes - Permanent Total Disablement	£5,000 £2,500 £15,000 £15,000	nil nil nil nil	To be able to claim, the injury must result from accidental bodily injury which, within 12 months is the sole and direct cause of death or disablement.	Summary of Cover - page 2 Section 12: Personal Accident – page 10
Your personal belongings and Baggage (including Valuables)	N/A	N/A	This section of the policy does not provide any cover when purchasing an Essential Policy	Summary of Cover – page 2
Your personal Money and Passport	N/A	N/A	This section of the policy does not provide any cover when purchasing an Essential Policy	Summary of Cover – page 2

Certain sections of your policy carry an excess. This means that you will be responsible for paying the first part of the claim up to the excess value per insured person, each and every incident, each and every section of cover. The applicable Excess can be waived if an additional premium is paid or doubled if a reduced premium is paid.

Significant or unusual exclusions and limitations

There are some situations which you are not covered for. These generally involve anything you already know about or that is caused by deliberate or careless acts on your part. Full details of these are given in the policy document.

Period of Insurance

This is a Single Trip Policy which means you are covered for one trip of up to 545 days. The start and end dates of your insurance trip are set out on your Insurance Validation Document.

Cover for all sections begins from the time you leave your usual place of residence or from the start date shown on your Insurance Validation Document, whichever is the later. Cover under your policy ends on the date you return to your usual place of residence or to the end of the period shown on your Insurance validation Document, whichever is earlier.

A Single Trip must begin and end in the United Kingdom, Channel Islands or Isle of Man. A One Way Trip Policy must begin in the United Kingdom, Channel Islands or Isle of Man but cover ceases on arrival at your final country of destination.

Cooling Off Period

Unless your trip will be completed within 1 month of buying this insurance, you have the right to cancel your policy of insurance within 14 days from the date of issue or receipt of your policy terms and conditions, whichever is the later. We will refund to you any premium you have paid and we will recover from you any payments we have made. If you wish to cancel your policy, please contact Downunder.

Claim Notification

In the event of a medical emergency, please phone

For all inpatient treatment; and outpatient treatment anywhere in North America, the UK, Channel Islands, Isle of Man or EIRE, contact +44(0) 113 318 3109

For outpatient treatment anywhere in the world except North America, the UK, Channel Islands, Isle of Man or EIRE, contact +44(0) 113 318 0124.

You can make any other claim by calling 0344 412 4296

Your Right to Complain

It is the intention to give you the best possible service. However, if you have any queries or concerns about this policy or relating to a claim, you should refer to the full complaints procedure in the policy wording.

Financial Compensation Scheme

Great Lakes Reinsurance (UK) SE are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if Great Lakes Reinsurance (UK) SE are unable to meet their obligations. This depends on the type of business and circumstances of the claim. Most insurance contracts are covered for 90% of the claim. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.