



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.**

Insurance Provider

This insurance is underwritten by Europ Assistance Holding Irish Branch. Benefits and services under this policy are provided by Europ Assistance Holdings Limited.

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>If yourself or any person insured on your policy have, at the time of taking out this insurance (or prior to any trip), suffered from or received any form of medical advice, treatment or medication for any of the following medical conditions, you will need to declare this to us by phoning 0844 338 6284.</p> <ul style="list-style-type: none"> - any heart-related, blood circulatory or breathing condition - any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during the last 2 years. <p>Unless accepted by us, no cover would be available should a claim arise directly or indirectly from the condition concerned.</p> <p>You must inform us of any change in your circumstances, happening after the policy has been issued and before you travel.</p> <p>Certain medical conditions which fall within the criteria outlined in the Policy Wording are automatically accepted for cover without such a declaration being made.</p>	<p>Important Health Requirements – page 3</p> <p>Meaning of Words – “Pre-existing Medical Condition”</p>
Age Limits	You must be under 45 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	Insurance cover is available if you reside in Great Britain, Northern Ireland, Eire or the Isle of Man or if you reside outside of this area and have completed the correct form of overseas or extension application.	Important Information ‘Insured Person’ - page 5
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 pages 13 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 11</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 8 and 9
Law and jurisdiction	This insurance is governed by the law of England and Wales, unless we agree otherwise.	General Condition 20
Emergency treatment	You must contact Europ Assistance 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	£85	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 England, Wales, Scotland or the Isle of Man.	Summary of Cover - page 2 Section 1: Medical Emergency and Repatriation – page 7
Additional Accommodation and Travelling 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 5: Cancellation Curtailment and Trip Interruption – 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

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

You have purchased a Single Trip Policy which means you are covered for one trip of up to 18 months. 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, Isle of Man or Eire. A One Way Trip Policy must begin in the United Kingdom, Channel Islands, Isle of Man or Eire 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 0844 338 6280 (or +44 (0)1444 442697 from outside the UK). You can make any other claim by calling 0844 338 6283 or a claim form may be obtained from www.eaclaims.co.uk.

Your Right to Complain

If you wish to register a complaint, please contact us:

In writing ... Quality Department, Europ Assistance Holdings Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN

By phone ... 0844 338 5799

By email ... quality@europ-assistance.co.uk

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body at South Quay Plaza, 183 Marsh Wall, London, E14 9SR.
Telephone: 0845 080 1800

Financial Compensation Scheme

Europ Assistance Holdings Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if Europ Assistance Holdings Limited is unable to meet its obligations. More information can be obtained from the www.fscs.org.uk website.

Europ Assistance Holding Irish Branch is regulated by l'Autorité de Contrôle des Assurances et des Mutuelles (ACAM), the French Regulator. No compensation scheme is available in the unlikely event that Europ Assistance Holding Irish Branch is unable to pay claims against it.



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.**

Insurance Provider

This insurance is underwritten by Europ Assistance Holding Irish Branch. Benefits and services under this policy are provided by Europ Assistance Holdings Limited.

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>If yourself or any person insured on your policy have, at the time of taking out this insurance (or prior to any trip), suffered from or received any form of medical advice, treatment or medication for any of the following medical conditions, you will need to declare this to us by phoning 0844 338 6284.</p> <ul style="list-style-type: none"> - any heart-related, blood circulatory or breathing condition - any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during the last 2 years. <p>Unless accepted by us, no cover would be available should a claim arise directly or indirectly from the condition concerned.</p> <p>You must inform us of any change in your circumstances, happening after the policy has been issued and before you travel.</p> <p>Certain medical conditions which fall within the criteria outlined in the Policy Wording are automatically accepted for cover without such a declaration being made.</p>	<p>Important Health Requirements – 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 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> <ul style="list-style-type: none"> - a terminal diagnosis had been received prior to the commencement of the period of insurance; or - if they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the Period of Insurance; or - if during the 90 days immediately prior to the commencement of the Period of Insurance they had: <ul style="list-style-type: none"> - required surgery, inpatient treatment or hospital consultations; or - required any form of treatment or prescribed medication. 	Section 5 Cancellation and Curtailment – page 8
Age Limits	You must be under 45 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	Insurance cover is available if you reside in Great Britain, Northern Ireland, Eire or the Isle of Man or if you reside outside of this area and have completed the correct form of overseas or extension application.	Important Information ‘Insured Person’ - page 5
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 pages 13 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 11</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 8 and 9
Law and jurisdiction	This insurance is governed by the law of England and Wales, unless we agree otherwise.	General Condition 20
Emergency treatment	You must contact Europ Assistance 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	£85	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 England, Wales, Scotland or the Isle of Man.	Summary of Cover - page 2 Section 1: Medical Emergency and Repatriation – page 7
Cancelling or cutting short your holiday	£1,000	£65	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	£65 £65 £65	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.	Summary of Cover - page 2 Section 8: Personal Luggage – page 9
Your Personal Money and Passport - Cash (Limited to £50 if Insured Person is under 18)	£200 £100	£65 £65	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 - 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	£65	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 11 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

You have purchased a Single Trip Policy which means you are covered for one trip of up to 18 months. 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, Isle of Man or Eire. A One Way Trip Policy must begin in the United Kingdom, Channel Islands, Isle of Man or Eire 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 0844 338 6280 (or +44 (0)1444 442697 from outside the UK). You can make any other claim by calling 0844 338 6283 or a claim form may be obtained from www.eaclaims.co.uk.

Your Right to Complain

If you wish to register a complaint, please contact us:

In writing ...Quality Department, Europ Assistance Holdings Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN

By phone ...0844 338 5799

By email ... quality@europ-assistance.co.uk

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body at South Quay Plaza, 183 Marsh Wall, London, E14 9SR.
Telephone: 0845 080 1800

Financial Compensation Scheme

Europ Assistance Holdings Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if Europ Assistance Holdings Limited is unable to meet its obligations. More information can be obtained from the www.fscs.org.uk website.

Europ Assistance Holding Irish Branch is regulated by l'Autorité de Contrôle des Assurances et des Mutuelles (ACAM), the French Regulator. No compensation scheme is available in the unlikely event that Europ Assistance Holding Irish Branch is unable to pay claims against it.



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.**

Insurance Provider

This insurance is underwritten by Europ Assistance Holding Irish Branch. Benefits and services under this policy are provided by Europ Assistance Holdings Limited.

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>If yourself or any person insured on your policy have, at the time of taking out this insurance (or prior to any trip), suffered from or received any form of medical advice, treatment or medication for any of the following medical conditions, you will need to declare this to us by phoning 0844 338 6284.</p> <ul style="list-style-type: none"> - any heart-related, blood circulatory or breathing condition - any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during the last 2 years. <p>Unless accepted by us, no cover would be available should a claim arise directly or indirectly from the condition concerned.</p> <p>You must inform us of any change in your circumstances, happening after the policy has been issued and before you travel.</p> <p>Certain medical conditions which fall within the criteria outlined in the Policy Wording are automatically accepted for cover without such a declaration being made.</p>	<p>Important Health Requirements – 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 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> <ul style="list-style-type: none"> - a terminal diagnosis had been received prior to the commencement of the period of insurance; or - if they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the Period of Insurance; <p>or if during the 90 days immediately prior to the commencement of the Period of Insurance they had:</p> <ul style="list-style-type: none"> - required surgery, inpatient treatment or hospital consultations; or - required any form of treatment or prescribed medication. 	Section 5 Cancellation and Curtailment– page 8
Age Limits	You must be under 45 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	Insurance cover is available if you reside in Great Britain, Northern Ireland, Eire or the Isle of Man or if you reside outside of this area and have completed the correct form of overseas or extension application.	Important Information ‘Insured Person’ - page 5
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 pages 13 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 11</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 8 and 9
Law and jurisdiction	This insurance is governed by the law of England and Wales, unless we agree otherwise.	General Condition 20
Emergency treatment	You must contact Europ Assistance 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	£5,000,000	£85	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 England, Wales, Scotland or the Isle of Man.	Summary of Cover - page 2 Section 1: Medical Emergency and Repatriation – page 7
Cancelling or cutting short your holiday	£2,000	£65	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)	£1,250 £150 £200	£65 £65 £65	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.	Summary of Cover - page 2 Section 8: Personal Luggage – page 9
Your Personal Money and Passport - Cash (Limited to £50 if Insured Person is under 18)	£350 £250	£65 £65	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 - 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	£65	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 11 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

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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.**

Insurance Provider

This insurance is underwritten by Europ Assistance Holding Irish Branch. Benefits and services under this policy are provided by Europ Assistance Holdings Limited.

Significant features and benefits

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

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Dependency on others	<p>This policy will not cover any claims under Section 5 (Cancelling or Curtailing Your Trip) 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> <ul style="list-style-type: none"> - a terminal diagnosis had been received prior to the commencement of the period of insurance; or - if they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the Period of Insurance; or if during the 90 days immediately prior to the commencement of the Period of Insurance they had: - required surgery, inpatient treatment or hospital consultations; or - required any form of treatment or prescribed medication. 	Section 5 Cancellation and Curtailment– page 8
Age Limits	You must be under 55 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	Insurance cover is available if you reside in Great Britain, Northern Ireland, Eire or the Isle of Man or if you reside outside of this area and have completed the correct form of overseas or extension application.	Important Information ‘Insured Person’ - page 5
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 pages 13 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 11</p>
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Cover	Limits (per person)	Policy Excess	Significant or unusual exclusions	Policy Reference
Medical Emergency and Repatriation	£10,000,000	£85	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 England, Wales, Scotland or the Isle of Man.	Summary of Cover - page 2 Section 1: Medical Emergency and Repatriation – page 7
Cancelling or cutting short your holiday	£3,000	£65	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	£65 £65 £65	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.	Summary of Cover - page 2 Section 8: Personal Luggage – page 9
Your Personal Money and Passport - Cash (Limited to £75 if Insured Person is under 18)	£500 £300	£65 £65	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 - 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	£65	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 11 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

You have purchased a Single Trip Policy which means you are covered for one trip of up to 18 months. 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, Isle of Man or Eire. A One Way Trip Policy must begin in the United Kingdom, Channel Islands, Isle of Man or Eire 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 0844 338 6280 (or +44 (0)1444 442697 from outside the UK). You can make any other claim by calling 0844 338 6283 or a claim form may be obtained from www.eaclaims.co.uk.

Your Right to Complain

If you wish to register a complaint, please contact us:

In writing ...Quality Department, Europ Assistance Holdings Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN

By phone ...0844 338 5799

By email ... quality@europ-assistance.co.uk

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body at South Quay Plaza, 183 Marsh Wall, London, E14 9SR.
Telephone: 0845 080 1800

Financial Compensation Scheme

Europ Assistance Holdings Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if Europ Assistance Holdings Limited is unable to meet its obligations. More information can be obtained from the www.fscs.org.uk website.

Europ Assistance Holding Irish Branch is regulated by l'Autorité de Contrôle des Assurances et des Mutuelles (ACAM), the French Regulator. No compensation scheme is available in the unlikely event that Europ Assistance Holding Irish Branch is unable to pay claims against it.

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.**

Insurance Provider

This insurance is underwritten by Europ Assistance Holding Irish Branch. Benefits and services under this policy are provided by Europ Assistance Holdings Limited.

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>If yourself or any person insured on your policy have, at the time of taking out this insurance (or prior to any trip), suffered from or received any form of medical advice, treatment or medication for any of the following medical conditions, you will need to declare this to us by phoning 0844 338 6284.</p> <ul style="list-style-type: none"> - any heart-related, blood circulatory or breathing condition - any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during the last 2 years. <p>Unless accepted by us, no cover would be available should a claim arise directly or indirectly from the condition concerned.</p> <p>You must inform us of any change in your circumstances, happening after the policy has been issued and before you travel.</p> <p>Certain medical conditions which fall within the criteria outlined in the Policy Wording are automatically accepted for cover without such a declaration being made.</p>	<p>Important Health Requirements – 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 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> <ul style="list-style-type: none"> - a terminal diagnosis had been received prior to the commencement of the period of insurance; or - if they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the Period of Insurance; <p>or if during the 90 days immediately prior to the commencement of the Period of Insurance they had:</p> <ul style="list-style-type: none"> - required surgery, inpatient treatment or hospital consultations; or - required any form of treatment or prescribed medication. 	Section 5 Cancellation and Curtailment– page 8
Age Limits	You must be under 55 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	Insurance cover is available if you reside in Great Britain, Northern Ireland, Eire or the Isle of Man or if you reside outside of this area and have completed the correct form of overseas or extension application	Important Information ‘Insured Person’ - page 5
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 pages 13 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 11</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 8 and 9
Law and jurisdiction	This insurance is governed by the law of England and Wales, unless we agree otherwise.	General Condition 20
Emergency treatment	You must contact Europ Assistance 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	£85	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 England, Wales, Scotland or the Isle of Man.	Summary of Cover - page 2 Section 1: Medical Emergency and Repatriation – page 7
Cancelling or cutting short your holiday	£3,000	£65	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	£65 £65 £65	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.	Summary of Cover - page 2 Section 8: Personal Luggage – page 9
Your Personal Money and Passport - Cash (Limited to £75 if Insured Person is under 18)	£500 £300	£65 £65	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 - 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	£65	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 11 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

You have purchased a Single Trip Policy which means you are covered for one trip of up to 18 months. 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, Isle of Man or Eire. A One Way Trip Policy must begin in the United Kingdom, Channel Islands, Isle of Man or Eire 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 0844 338 6280 (or +44 (0)1444 442697 from outside the UK). You can make any other claim by calling 0844 338 6283 or a claim form may be obtained from www.eaclaims.co.uk.

Your Right to Complain

If you wish to register a complaint, please contact us:

In writing ...Quality Department, Europ Assistance Holdings Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN

By phone ...0844 338 5799

By email ... quality@europ-assistance.co.uk

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body at South Quay Plaza, 183 Marsh Wall, London, E14 9SR.
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Financial Compensation Scheme

Europ Assistance Holdings Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if Europ Assistance Holdings Limited is unable to meet its obligations. More information can be obtained from the www.fscs.org.uk website.

Europ Assistance Holding Irish Branch is regulated by l'Autorité de Contrôle des Assurances et des Mutuelles (ACAM), the French Regulator. No compensation scheme is available in the unlikely event that Europ Assistance Holding Irish Branch is unable to pay claims against it.



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.**

Insurance Provider

This insurance is underwritten by Europ Assistance Holding Irish Branch. Benefits and services under this policy are provided by Europ Assistance Holdings Limited.

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>If yourself or any person insured on your policy have, at the time of taking out this insurance (or prior to any trip), suffered from or received any form of medical advice, treatment or medication for any of the following medical conditions, you will need to declare this to us by phoning 0844 338 6284.</p> <ul style="list-style-type: none"> - any heart-related, blood circulatory or breathing condition - any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during the last 2 years. <p>Unless accepted by us, no cover would be available should a claim arise directly or indirectly from the condition concerned.</p> <p>You must inform us of any change in your circumstances, happening after the policy has been issued and before you travel.</p> <p>Certain medical conditions which fall within the criteria outlined in the Policy Wording are automatically accepted for cover without such a declaration being made.</p>	<p>Important Health Requirements – 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 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> <ul style="list-style-type: none"> - a terminal diagnosis had been received prior to the commencement of the period of insurance; or - if they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the Period of Insurance; <p>or if during the 90 days immediately prior to the commencement of the Period of Insurance they had:</p> <ul style="list-style-type: none"> - required surgery, inpatient treatment or hospital consultations; or - required any form of treatment or prescribed medication. 	<p>Section 5 Cancellation and Curtailment– page 8</p>
Age Limits	<p>You must be under 55 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 Great Britain, Northern Ireland, Eire or the Isle of Man or if you reside outside of this area and have completed the correct form of overseas or extension application</p>	<p>Important Information ‘Insured Person’ - page 5</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 pages 13 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 11</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 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 20</p>
Emergency treatment	<p>You must contact Europ Assistance 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	£85	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 England, Wales, Scotland or the Isle of Man.	Summary of Cover - page 2 Section 1: Medical Emergency and Repatriation – page 7
Cancelling or cutting short your holiday	£3,000	£65	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	£65 £65 £65	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.	Summary of Cover - page 2 Section 8: Personal Luggage – page 9
Your Personal Money and Passport - Cash (Limited to £75 if Insured Person is under 18)	£500 £300	£65 £65	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 - 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	£65	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 11 Section 20: Piste Closure – page 12

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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

You have purchased 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. You are also entitled to a single trip of up to 21 days of Winter Sports cover within the period of insurance.

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, Isle of Man or Eire.

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.

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