

## Your Policy Summary – Travel Insurance

Some important facts about your insurance are summarised below.

**This summary does not describe all the Terms and Conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. This policy summary does not form part of the contract between us.**

### The Insurance Provider

This insurance is underwritten by ERV, an Ergo Group Company registered in Germany as Europäische Reiseversicherung A.G. and trading in the United Kingdom as ETI International Travel Protection, Companies House Registration FC 25660 and Branch Registration BR 007939.

### Type of Insurance Cover

This is personal travel insurance.

### Significant Product Features, Benefits and Exclusions

The levels of cover and excesses that apply are set out in the Table of Benefits in the Travel Insurance Policy. Certain sections of your policy carry an excess which means that you have to pay the first sum per person, per incident if you claim. The table below sets out some of the significant benefits and exclusions of your policy. The policy includes many other benefits, conditions and exclusions.

Some optional sections of cover are only available if you have selected them at the time of buying your policy and paid the required additional premium. Certain sections of cover are excluded if you have bought an Essentials policy.

Please read your policy wording to make sure that the cover is suitable for you.

## The Significant Conditions And Exclusions

### Medical Conditions existing prior to purchasing this policy

If you 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 need to declare this to us by phoning **01376 560 800**.

- Any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm or brain haemorrhage) or blood circulatory 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 in the last 2 years.

Unless accepted by us, no cover would be available should a claim arise directly or indirectly from the condition concerned.

You must inform us if there are any changes in your circumstances including changes to your health or the health of anyone on whom your trip may depend, occurring at any time after the policy has been issued.

## The Significant Conditions And Exclusions

<p><b>Medical Conditions existing prior to purchasing this policy</b></p>	<p>Please note that no cover can be provided for any claims arising directly or indirectly if, at the time of effecting this insurance, you, your travelling companions or anyone else upon whom your travel plans depend:</p> <ul style="list-style-type: none"> <li>i) is travelling or acting against the advice of a medical practitioner.</li> <li>ii) is travelling for the purpose of obtaining medical treatment.</li> <li>iii) has been given a terminal prognosis.</li> <li>iv) is aware of any circumstances that could be reasonably expected to give rise to a claim on this policy.</li> </ul> <p>If you have an undiagnosed condition(s), we cannot offer cover for pre-existing medical condition(s) until a diagnosis has been made.</p> <p>We can provide cover if you are awaiting surgery, however cover for all pre-existing conditions will be excluded. This means that there will be no cover for claims directly or indirectly related to any pre-existing conditions.</p>
<p><b>Age Limits</b></p>	<p>You must be 85 or under for annual multi-trip policies. There is no upper age limit for single trip policies.</p>
<p><b>Eligibility</b></p>	<p>You must be a permanent resident of the United Kingdom, Channel Islands or Isle of Man. You must also be registered with a doctor, and if you live in England, Scotland, Wales or Northern Ireland you must have a National Insurance number (if aged 16 or older). You must purchase your policy before your trip starts. Your trip must also start and end in the United Kingdom, Channel Islands or Isle of Man.</p>
<p><b>Sporting Activities</b></p>	<p>You are covered for a range of sporting activities as standard and these are detailed in your policy document. If the particular activity that you are participating in is not listed in the policy document, please contact us for advice on <b>01376 560 800</b>.</p>
<p><b>Emergency Treatment</b></p>	<p>If you have a medical emergency, please contact the Medical Emergency Service as soon as possible on <b>+44 (0) 1403 288 123</b>, or <b>1-833-251-8487</b> (Toll free) if travelling within the USA or Canada.</p>
<p><b>FCO and WHO directive</b></p>	<p>You are covered to cancel or curtail your trip as a result of the Foreign &amp; Commonwealth Office (FCO) or the World Health Organisation (WHO) or other regulatory authority issuing a directive against all but essential travel to/ from your travel destination due to earthquake, fire, flood or hurricane.</p>
<p><b>Law and Jurisdiction</b></p>	<p>The policy will be governed by the law of England and Wales unless:</p> <ul style="list-style-type: none"> <li>• You and the Insurer agree otherwise; or</li> <li>• At the commencement of the policy your home is in Scotland, Northern Ireland, the Channel Islands or the Isle of Man in which case the law of that country will apply.</li> </ul>
<p><b>Upgrades</b></p>	<p>Essentials and Classic policies can be extended to include Excess Waiver, and optional Gadget Cover. This cover is not provided as standard.</p> <p>The Deluxe policy can be extended to include the Optional gadget cover. This cover is not provided as standard.</p> <p>The Excess Waiver must be selected at the time of booking your policy and the required additional premium must be paid.</p>
<p><b>Cruise Holidays</b></p>	<p>No cover is provided for cruise holidays.</p>

Section of cover	Significant features and benefits	Policy limits and exclusions applying to significant covers
<p><b>Sections 1 and 2 Cancellation and Curtailment</b> Sum Insured Essentials – £1,000 Classic – £6,000 Deluxe – £10,000</p>	<p>Provides cover for your part of the costs of unused personal accommodation, transport and additional travel expenses such as pre-paid excursions, as a result of any of the reasons stated in the full policy document.</p>	<p>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.</p> <p>For example, if a person insured under this policy becomes ill or is injured or dies.</p> <p>An excess per person applies unless you have purchased a Deluxe policy.</p>
<p><b>Section 6 Medical Emergency Expenses &amp; Repatriation</b> Sum Insured Essentials – £5 million Classic – £10 million Deluxe – £10 million</p>	<p>Provides cover for costs arising in the event of illness, injury or death during the trip and where necessary the provision of emergency medical assistance.</p>	<p>To be able to claim, the medical treatment must be required in an emergency and be unable to wait until you have returned to your country of residence.</p> <p>Medical cover does not apply to treatment received in the country in which you reside.</p> <p>An excess per person applies unless you have purchased a Deluxe policy.</p>
<p><b>Section 9 Personal Property</b> Sum Insured Essentials – £1,000 Classic – £2,500 Deluxe – £5,000</p>	<p>Provides cover for your own personal baggage and valuables if they are lost, stolen or damaged during your trip. You will be expected to provide evidence of ownership and value (such as receipts) in the event of a claim.</p>	<p>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.</p> <p>The amount payable will include an allowance for wear and tear and loss of value.</p> <p>The policy has a limit of £200 (Essentials), £300 (Classic) or £500 (Deluxe) where detailed on your policy wording for each single item (this includes a pair or set) and £200 (Essentials), £300 (Classic) or £500 (Deluxe) for valuables in total.</p> <p>An excess per person applies unless you have purchased a Deluxe policy.</p>
<p><b>Section 10 Money &amp; Documents</b> Sum Insured Essentials – £300 Classic – £500 Deluxe – £600</p>	<p>Provides cover for cash and travellers' cheques lost or stolen during your trip. You will be expected to provide evidence of ownership and value in the event of a claim.</p>	<p>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 48 hours to support the loss/theft.</p> <p>The policy has a limit of £200 (Essentials), £250 (Classic) or £300 (Deluxe) cash in total, £50 in cash if under 18 years old.</p> <p>An excess per person applies unless you have purchased a Deluxe policy.</p>

## Period of Insurance

The policy you have purchased will run for the period of insurance shown on your Validation Certificate.

## Cancellation Rights

You have the right to cancel your policy within 14 days from the date of issue or receipt of your policy Terms and Conditions, whichever is the later, and provided you have not travelled, made or intend to make a claim, we will refund your premium in full, less any fees and transaction charges. If you wish to cancel your policy please call us on **01376 560 800** or write to Avanti, McGowan House, 10 Waterside, The Lakes, Bedford Road, Northampton NN4 7XD.

## Making a claim

If you have an emergency and need assistance call **+44 (0) 1403 288 123**, abroad, unless you are in the USA and Canada, where you should call: **1-833-251-8487**. (US and Canada calls are toll free). Lines are open 24 hours a day, 365 days a year.

For non-emergency and cancellation claims, please call Claims on **+44 1403 288 122** if you are abroad or **01403 288 122** if you are in the UK. Lines are open 9am – 5pm, Monday to Friday (except public holidays).

## Making a Complaint

Should you experience any dissatisfaction with the level of service we have provided and need to complain, please let us know.

For complaints relating to policy sales and service call Avanti on **01376 560 800** or write to: Customer Services Manager, Avanti Travel Insurance, McGowan House, 10 Waterside, The Lakes, Bedford Road, Northampton, NN4 7XD.

For complaints relating to claims under all sections with the exception of sections 15 and 16 please write to:

The Managing Director, ERV, Afon House, Worthing Road, Horsham, West Sussex, RH12 1TL, United Kingdom.

Email: [contact@erv.co.uk](mailto:contact@erv.co.uk)  
Website: [www.erv.co.uk](http://www.erv.co.uk)

For complaints in relation to claims under section 15 and 16 please see your policy booklet for the details of who you should contact.

If you are still not satisfied with our response then you may be able to refer your complaint to the Financial Ombudsman Service. You must approach the Financial Ombudsman Service within six months of our final response to your complaint.

## Financial Ombudsman Service

Exchange Tower, Harbour Exchange Square, London, E14 9SR. Tel: **0300 1239 123** or **0800 0234 567**.

Email: [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Please note, the Ombudsman will not consider your case until you have followed the internal complaints procedure, as outlined above.

Please always quote your Validation Certificate reference number and claim number (if applicable). Also, please enclose any copies of the relevant documentation with your correspondence. This entire procedure is intended to provide you with a prompt and practical resolution service for your complaints and it does not affect your legal rights.

## Compensation Scheme

ERV is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the FSCS if ERV is unable to meet its obligations. More information can be obtained from [www.fscs.org.uk](http://www.fscs.org.uk)

**Suitable arrangements can be made in the case of blind or partially sighted customers. Please phone 01376 560 800 or email [enquiries@avanti.co.uk](mailto:enquiries@avanti.co.uk) and we will be pleased to organise alternative versions for you.**

Avanti Travel Insurance is a trading name of TICORP Limited. Avanti Travel Insurance is arranged by TICORP Limited which is registered in Gibraltar company number 111526. The registered office is First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar. TICORP Limited is licensed and regulated by the Gibraltar Financial Services Commission No. FSC1238B and trades into the UK on a freedom of services basis, FCA FRN 663617.

Avanti Travel Insurance is administered by Howserv Limited which is registered in England and Wales 03882026 and its registered office is McGowan House, 10 Waterside, The Lakes, Bedford Road, Northampton, NN4 7XD. Howserv Limited is authorised and regulated by the FCA FRN 599282.