

# Travel Insurance



Insurance Product Information Document

## Company: ERV T/A ETI-International Travel Protection

The United Kingdom branch of Europäische Reiseversicherung A.G. (ERV) an Ergo Company incorporated and regulated under the laws of Germany authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN - [www.bafin.de](http://www.bafin.de)) and the Prudential Regulation Authority and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Firm's reference number 220041. Registered in England & Wales.

**Legal Expenses: DAS Legal Expenses Insurance Company Limited**

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## Product: Avanti Travel Insurance – Essentials – Annual Multi Trip, Single Trip and Long Stay

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

### What is this type of insurance?

This insurance provides a package of travel insurance benefits to cover either a single trip or in respect of an annual multi trip policy, for multiple trips, within the geographical area and the cover dates you have chosen.



#### What is insured?

- ✓ **Cancellation** – up to £1,000
- ✓ **Cutting Short Your Trip** – up to £1,000
- ✓ **Emergency Medical Expenses incl 24/7 Assistance** – up to £5 million
- ✓ **Personal Accident** – up to £15,000
- ✓ **Personal Baggage** – up to £1,000
- ✓ **Personal Money** – up to £300
- ✓ **Loss of Passport** – up to £200
- ✓ **Personal Liability** – up to £2 million
- ✓ **Legal Costs and Expenses** – up to £25,000

#### Optional Covers:

- Gadget Cover
- Excess Waiver



#### What is not insured?

- ✗ Some sections of the policy may be subject to an excess unless otherwise specified in your policy. This is the amount you pay when you make a claim.
- ✗ Pre-existing medical conditions unless agreed.
- ✗ There is no cover at the start of the policy if anyone to be insured is waiting to have any medical investigation, or the results of any tests or investigations.
- ✗ Travelling against medical advice or with the intention of obtaining medical treatment abroad.
- ✗ The policy includes restrictions regarding the health of close relatives and friends upon whom your trip may depend, even if they are not being insured by this policy.
- ✗ Certain hazardous sports and activities may not be covered under this policy – see policy wording for details.
- ✗ You drinking too much alcohol, or any form of alcohol abuse, where it is reasonably foreseeable that such consumption could result in a serious impairment of your faculties and/or judgement.
- ✗ Circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) that might result in a claim.
- ✗ Medical treatment which can wait until you return home.
- ✗ Any claim for medical expenses incurred in your home country.
- ✗ Private medical treatment unless agreed by us.
- ✗ Personal baggage claims will be paid based on the intrinsic value of the items at the time the loss occurred unless otherwise stated.
- ✗ Any claim for personal baggage where you have not taken steps to prevent loss.
- ✗ Gadgets e.g. smart phones unless Gadget Cover is selected.
- ✗ Cruise holidays.



## Are there any restrictions on cover?

! Only available to residents of the United Kingdom, Channel Islands and Isle of Man

! Single Trip policies

- There is no upper age limit
- Maximum trip limit 104 days

! Long Stay policies

- Maximum age is 75 years
- Maximum trip limit is 550 days

! Annual Multi Trip policies

- Maximum age is 85 years
- Maximum trip limit if you are aged 0 to 70 years is 50 days (or 90 days if an additional premium has been paid)
- Maximum trip limit if you are aged 71 to 85 years is 35 days
- Maximum total time spent abroad is 183 days



## Where am I covered?

- ✓ You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your validation certificate.
- ✓ You will not be covered if you travel to a country or region where the Foreign and Commonwealth Office has advised against all travel or all but essential travel. For further details, visit [gov.uk/foreign-travel-advice](http://gov.uk/foreign-travel-advice)



## What are my obligations?

- You must be fit to undertake any trip to be covered under the policy.
- Ensure the policy meets your needs.
- You must take care to protect yourself and your property.
- You must tell us as soon as reasonably possible of any event which may result in a claim.
- If you need medical assistance while abroad, you must contact us before going to a medical facility (other than a pharmacy), or as soon as you can.



## When and how do I pay?

You must pay when you buy the policy even if you are not travelling until a future date. You will be asked to pay in full by credit/debit card or pre-agreed payment method.



## When does the cover start and end?

Single Trip and Long Stay policies start when you make the premium payment and it is accepted by us. These policies end on the date of your return from your trip as set out in the policy schedule.

Annual Multi Trip policies start from the date that you request and end after 12 months.



## How do I cancel the contract?

You can cancel this policy at any time. If you cancel within 14 days of receipt of your policy documents, we will cancel the policy and refund your premium in full provided that you have not already taken your trip, made a claim or intend to make a claim.

To cancel the policy, please call Avanti Customer Services on 01376 560 800, or email [enquires@avanti.co.uk](mailto:enquires@avanti.co.uk).