

Zurich Travel Insurance

Summary of Cover

This summary contains the key features of your travel insurance policy. It does not contain the full terms and conditions, which can be found in the travel insurance policy wording. It is particularly important that you read the sections on key exclusions and key limitations. You must review your cover and inform us immediately if at any time any of the information contained in the statement of insurance is incorrect or changes. All cover listed below is for the start date to end date shown in your statement of insurance.

Key benefits and features of the whole policy

Zurich travel insurance is available for single trip or annual multi-trip cover. You can select from 3 cover levels, Basic, Standard or Extra, and we offer a choice of 4 optional cover sections with Standard and Extra. Your cover level and any options chosen are shown in your statement of insurance.

The optional sections extend the policy to cover a business and/or a winter sports trip, and/or for a cruise and/or golfing holiday where additional baggage cover is given. All options give a number of additional benefits to cover associated costs, for example if you are unable to take part in booked activities or meet business commitments.

Benefits apply for each person insured except for personal liability where the limit applies per policy.

Our 24 hour worldwide medical assistance service (Zurich Assist) will help with any emergency medical situation you have whilst on a trip. We also offer support for the sections of cover insured by arranging access to services you may need for other emergencies, such as help in sending urgent messages or cash transfer advice because of theft.

Cover is provided for trips that start and end in the United Kingdom (including Channel Islands and Isle of Man) up to duration shown and trips within the UK are included if they have 2 or more nights pre-booked accommodation.

Cover applies for all the leisure activities listed in the policy. Business trips and/or winter sports trips are also covered where the optional sections have been chosen.

Key exclusions or limitations of the whole policy

The policy covers United Kingdom residents (including Channel Islands and Isle of Man), meaning a person who (at time of buying or renewing the policy): has their main home in the UK; and has lived in the UK for at least 6 months (or holds a British residency permit/visa); and is registered with a GP and liable to pay UK taxes.

Medical Health Requirements: We will cover you for claims associated with those pre-existing medical conditions or disabilities you disclosed to us and we accepted in writing. We will not cover you for claims associated with pre-existing medical conditions that you did not disclose to us and we did not accept in writing. You must tell us about ALL medical conditions. We cannot provide cover for conditions that you choose not to tell us about. It is very important that you refer to the Important exclusions and conditions relating to health section on page 12 of your policy wording.

You must contact us after cover starts:

- if your health changes and/or you have been given advice not to travel;
- if you are aware of any reason a trip may be cancelled or cut short due to any medical conditions (including any under investigation or awaiting test results, surgery or treatment) of you or your travel companion, close relative, close business partner or someone you plan to stay with.

You must be aged:

- 80 or under for single trip policies, on the date you purchased this policy (64 or under for winter sports cover).
- 70 or under for annual multi-trip policies, on the date you purchased this policy (64 or under for winter sports cover)
- 18 or over if travelling on your own (insured children are covered when travelling with insured persons 18 and over).

For Annual multi-trip the maximum number of days cover applies for trips outside the UK any one period of insurance is 183 days.

You must report claims to us within 30 days of your trip ending and for loss or theft as soon as possible to the police and/or your transport, accommodation or associated service provider.

For claims due to health reasons, injury or death we may require access to your medical records and/or written confirmation from a medical practitioner. If not provided when requested we will not deal with your claim.

For claims in connection with services provided by your transport, accommodation or associated service provider we will require their written substantiation.

We do not cover:

- losses recoverable elsewhere;
- anything related to too much alcohol, alcohol abuse/ dependency or drugs, and/or your wilful injury or illness or exposure to danger; and
- travel to a destination against the advice of the Foreign and Commonwealth Office (or an equivalent authority) or the World Health Organisation.

Business	Basic	Standard	Extra	Key benefits and features	Key exclusions or limitations
Section 1: Emergency medical assistance costs and related expenses					
Emergency medical treatment	£2,000,000	£5,000,000	£10,000,000	Costs of emergency medical treatment (including rescue and assistance services), and includes related expenses for: <ul style="list-style-type: none"> • extra transport and accommodation; • returning home if medically necessary; • transport and accommodation of friend or relative to stay or travel with you; • transport and accommodation of unattended children; and • for returning your body or ashes to UK. 	<p>You or someone on your behalf must contact Zurich Assist as soon as possible if you need to go to hospital, arrange repatriation or need tests or surgery and/or incur costs over £150.</p> <p>We do not cover:</p> <ul style="list-style-type: none"> • the excess per person; and • non-essential treatment/expenses or anything known to be required at time of starting your trip.
Funeral costs outside UK	£5,000	£5,000	Up to cost	For costs if you die outside the UK.	
Hospital benefit section limit limit each 24 hour period	£500 £10	£1,000 £20	£1,500 £30	Benefit if you have to stay in hospital or are confined to your accommodation or quarantined.	
Dental treatment	£250	£500	£750	For emergency treatment for pain relief.	
Search and recovery	Not available	£1,500	£2,500	Costs incurred by authorised authorities if you are reported missing or suffer an injury. No excess if claiming under this event only.	

Business	Basic	Standard	Extra	Key benefits and features	Key exclusions or limitations
Section 2: Personal accident					
Death				Benefit applies following accidental injury or death. Death benefit also payable following disappearance after one year. No excess.	We do not cover anything connected to: <ul style="list-style-type: none"> • your job, manual work or physical labour; and • activities not listed and/or activities specifically excluding personal accident.
age 16 and over	£5,000	£15,000	£30,000		
age 15 and under	£1,000	£1,000	£1,000		
Loss of limb(s) and/or sight					
age 69 and under	£10,000	£25,000	£50,000		
age 70 and over	£5,000	£12,500	£25,000		
Permanent total disablement					
age 69 and under	£10,000	£25,000	£50,000		
age 70 and over	£5,000	£12,500	£25,000		
Section 3: Baggage					
Section limit	£1,000	£1,500	£2,500	Cover for your baggage and valuables following damage, loss or theft.	We do not cover: <ul style="list-style-type: none"> • the excess per person; • unattended baggage in your unlocked accommodation or left overnight in a vehicle; • valuables unless with you at all times or locked in a safe or locked in your accommodation; • theft unless evidence of force/forcible entry; • personal money or sports equipment; and • items in connection with your job.
Valuables – inner limit	£200	£300	£500		
Single article limit	£150	£250	£350		
Section 4: Cancellation and cutting short a trip					
Travel fare, accommodation expenses and associated charges	£1,000	£5,000	£7,500	Cover for non-recoverable costs if you have to cancel or cut short your trip due to: <ul style="list-style-type: none"> • death, injury or illness of you or close relative/ business partner or someone you were to stay with; • witness summons, jury service, compulsory quarantine or redundancy; • your home being seriously damaged by fire, burglary, storm/flood within 7 days of your trip; and • emergency posting outside UK, if you are a member of the forces or emergency services. Excess per person is reduced to £25 for loss of deposit(s) only.	We do not cover: <ul style="list-style-type: none"> • the excess per person; • anything connected to circumstances you were aware of at start of cover or booking a trip (whichever is later); • compensation for loyalty scheme points; • anything connected to any government regulation and/or act; and • failure of your service provider.
Excursions	£50	£100	£250		

Business	Basic	Standard	Extra	Key benefits and features	Key exclusions or limitations
Section 5: Travel delay and missed departure					
Travel delay section limit	Not available	£300	£500	Benefit for each 12 hour period if your public transport carrier departure is delayed. No excess if claiming under this event only.	<p>We do not cover:</p> <ul style="list-style-type: none"> the excess per person; anything connected with circumstances you were aware of and/or public knowledge before booking a trip and/or buying cover; withdrawal of your service provider ordered by a government or regulatory authority or similar, closure of airspace, your point of departure or storm/severe snowfall, unless section 12 'Catastrophe, natural disaster and airspace closure' is insured; and missed connection(s) unless there was at least 3 hours between connection(s).
limit first 12 hours		£20	£40		
limit subsequent 12 hours		£10	£20		
Not continuing a trip	£1,000	£5,000	£7,500	Cover for non-recoverable costs if you cancel after 12 hours delay.	
Missed departure	£100	£500	£1,000	If you miss your departure due to failure of public transport or your car is involved in an accident or breaks down or is stolen (in the 12 hours prior to departure).	
Missed connection	Not available	£250	£500	If you miss a connection due to events insured.	
Section 6: Passport, documents and driving licence					
Section limit	£250	£250	£500	Cover for extra costs while replacement(s) are arranged following loss or theft.	<p>We do not cover:</p> <ul style="list-style-type: none"> the excess per person; and items not with you unless in a locked safety deposit box or safe, or in your locked accommodation, or in care of your accommodation provider.
Section 7: Personal money					
Personal money section limit in cash – inner limit:	£200	£500	£500	Cover for your personal money following loss or theft.	<p>We do not cover:</p> <ul style="list-style-type: none"> the excess per person; items not with you unless in a locked safety deposit box or safe or in your locked accommodation; and theft unless evidence of force/forcible entry.
age 16 and over	£100	£300	£300		
age 15 and under	£50	£100	£100		

Business	Basic	Standard	Extra	Key benefits and features	Key exclusions or limitations
Section 8: Personal liability					
Section limit	£1,000,000	£2,000,000	£2,000,000	Cover if you are legally liable for accidental death or injury to persons or loss or damage to property	We do not cover: <ul style="list-style-type: none"> • the excess per policy; • anything connected to your family, people working for you, your job, manual work or physical labour; • activities not listed and/or activities specifically excluding personal liability; and • firearms, animals, motorised vehicles, watercraft (unless manually propelled) and aircraft.
Section 9: Legal expenses and advice					
Costs and expenses	£25,000	£25,000	£50,000	Cover for costs of legal advice and action to recover losses or damage against negligent third parties following your death or injury.	We do not cover claims: <ul style="list-style-type: none"> • which do not have reasonable prospects of success, or legal action we have not agreed to; • relating to clinical negligence, a tour operator or agent; and • relating to increased costs and expenses if you chose not to use our appointed representative.
Eurolaw legal advice helpline	✓	✓	✓	No excess applies.	
Section 10: Baggage delay					
Section limit	Not available	£100	£300	Benefit for temporary loss of baggage for more than 12 hours on your outward journey. No excess applies.	We do not cover claims for baggage delayed by customs or other officials.
Section 11: Hijack					
Section limit limit each 24 hours	Not available	£500 £25	£1,000 £50	Benefit if your transport is hijacked and you are prevented from reaching your outward destination. No excess applies.	

Business	Basic	Standard	Extra	Key benefits and features	Key exclusions or limitations
Section 12: Catastrophe, natural disaster and airspace closure					
Cancellation and cutting short a trip	Not available	Not available	Limits as section 4	Increases the events you have cover for (e.g. volcano, tsunami, fire, severe snowfall, or if a notice has been issued advising against all or all but essential travel to your destination). Cover applies for trips outside the UK and for additional benefits shown below. Excess per person reduced to £25 for loss of deposit(s) only.	<p>We do not cover:</p> <ul style="list-style-type: none"> • the excess per person; • anything connected with circumstances you were aware of and/or public knowledge before booking a trip and/or buying cover; • losses recoverable from your service provider, government programme or similar; • compensation for loyalty scheme points; and • missed connection(s) unless there was at least 3 hours between connection(s).
Travel delay, missed departure or connection or not continuing a trip	Not available	Not available	Limits as section 5		
Additional accommodation and/or transport costs	Not available	Not available	£1,000	For additional costs incurred.	
Kennel, cattery or professional pet sitter fees	Not available	Not available	£500	For non-recoverable or extra costs of looking after your pets.	
Extending your stay benefit section limit	Not available	Not available	£1,000	Benefit if you have to extend your stay due to events insured.	
limit each 24 hours			£100	No excess if claiming under this event only.	
Section 13: Winter Sports cover					
Own winter sports equipment	Not available	£750	£1,000	This optional extension provides cover for winter sports trip(s) for the activities listed in the policy. Includes cover for your own or hired equipment following loss, damage or theft and if you need to hire replacement(s). Additional benefits apply as shown below.	<p>We do not cover:</p> <ul style="list-style-type: none"> • the excess per person; • unattended equipment in your unlocked accommodation or left overnight in a vehicle; • equipment while in use; • theft unless evidence of force/forcible entry; and • items in connection with your job.
Hired winter sports equipment	Not available	£250	£500		
Hire of replacement winter sports equipment	Not available	£100	£250		
Delay due to avalanche	Not available	£200	£500	For additional accommodation/transport costs.	
Piste closure section limit	Not available	£200	£500	Benefit if all pistes at your resort are closed.	
limit each 24 hours		£20	£50		
Winter sports activity and ski pack	Not available	£250	£500	For unused fees, ski or lift pass, if due to illness or injury you are unable to take part in a pre-booked activity.	
Ski/lift pass	Not available	£100	£250	Cover following loss or theft.	

Business	Basic	Standard	Extra	Key benefits and features	Key exclusions or limitations
Section 14: Golf cover					
Own golf equipment	Not available	£750	£1,000	This optional extension provides cover for your own or hired equipment following loss, damage or theft and if you need to hire replacement(s). Additional benefits apply as shown below.	We do not cover: <ul style="list-style-type: none"> • the excess per person; • unattended equipment in your unlocked accommodation or left overnight in a vehicle; • equipment while in use; and • items in connection with your job.
Hired golf equipment	Not available	£250	£500		
Hire of replacement golf equipment	Not available	£100	£250		
Golfing fees (green fees, hire/tuition fees, buggy or golf trolley)	Not available	£250	£500	If due to illness or injury you are unable to take part in a pre-booked activity, for unused costs of fees or tuition.	
Section 15: Cruise cover					
Baggage increased section limit	Not available	£2,500	£3,500	This optional extension increases the limits for baggage to the total values shown here if your trip is a cruise of at least 5 days duration. Additional benefits apply as below.	We do not cover: <ul style="list-style-type: none"> • the excess per person; • unattended baggage in your unlocked accommodation or left overnight in a vehicle; • valuables unless with you or in a locked safe/safety deposit box or locked in your accommodation; • theft unless evidence of force/forcible entry; • personal money or any type of sports equipment; and • items in connection with your job.
valuables inner limit		£750	£750		
single article limit		£500	£500		
Shore excursion or activity	Not available	£250	£500	If the vessel is unable to dock or due to illness/injury you are unable to take part in a pre-booked excursion or activity.	
Confinement/quarantine daily benefit section limit	Not available	£250	£500	Benefit following illness or injury if you are confined to your accommodation or are compulsorily quarantined.	
limit each 24 hours		£25	£50		No excess if claiming under this event only.
Section 16: Business cover					
Business equipment and samples section limit	Not available	£1,000	£2,000	This optional extension provides cover for business trip(s) involving administrative duties only. Includes cover for your business equipment and samples following loss, damage or theft. Additional benefits apply as below.	We do not cover: <ul style="list-style-type: none"> • the excess per person; • unattended equipment and samples in your unlocked accommodation or left overnight in a vehicle; • valuables or business money unless with you or in a locked safe/safety deposit box or locked in your accommodation; • theft unless evidence of force/forcible entry; and • any type of sports equipment.
single article limit		£500	£1,000		
valuables inner limit		£750	£750		
Essential item replacement	Not available	£500	£1,000	Benefit following temporary loss of business equipment or samples for more than 12 hours on your outward journey, if you need to buy and/or hire essential replacements.	
Hire of essential equipment	Not available	£250	£500		
Business money section limit in cash – inner limit	Not available	£500	£1,000	Cover for your business money following loss or theft.	
Employee replacement		£250	£500		
Employee replacement	Not available	£1,000	£2,000	For additional travel/accommodation costs if you are unable to meet your commitments due to the events insured.	

Business	Basic	Standard	Extra	Key benefits and features	Key exclusions or limitations
Excess					
Per person per claim (except personal liability, where excess is per policy)	£100	£75	£50	If a claim is made under more than one section (caused by the same event at same time), one excess applies and this will be the highest excess applicable.	
For loss of deposit (applies to cancellation and cutting short a trip)	£25	£25	£25	See sections 4 and 12	
Excess where European Health Insurance Card used	£0	£0	£0		
Trip duration – maximum number of days each trip					
Single trip	90	90	90		
Annual multi-trip	45	45	62		
Winter sport optional cover	Not available	22	31		
Activities					
Leisure activities	As per policy	As per policy	As per policy	The policy covers the listed leisure activities provided you wear appropriate safety equipment and take appropriate safety precautions.	We do not cover: <ul style="list-style-type: none"> • an activity undertaken as main purpose of a trip unless it's listed as an activity holiday or optional winter sports cover is insured; • activities on a professional or non-casual basis; • sports equipment (winter sports and golf equipment only apply where optional cover insured); and • winter sports unless optional cover insured and no activities involving ice climbing, ski acrobatics, ski flying, skiing against local authority or resort management warning/advice, ski-stunting, ski jumping, ski mountaineering, or bob sleighs, luges, bungees or skeletons.
Winter sports activities	Not available	Optional	Optional	For winter sports activities listed in the policy. Applies where section 13 optional cover is insured	

Legal expenses and advice

This section is underwritten by DAS Legal Expenses Insurance Company Limited (DAS). The legal advice service is provided by DAS Law Limited and/or a preferred law firm on behalf of DAS.

DAS Legal Expenses Insurance Company Limited

The Head and Registered Office: DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH. Registered in England and Wales, number 103274, www.das.co.uk

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

DAS Law Limited

The Head and Registered Office: DAS Law Limited, North Quay, Temple Back, Bristol BS1 6FL. Registered in England and Wales, number 5417859, www.das.co.uk

DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority.

DAS Law Limited is listed on the Financial Conduct Authority register to carry out insurance mediation activity, including the administration of insurance contracts on behalf of DAS Legal Expenses Insurance Company Limited.

How to make a complaint

If you wish to make a complaint about the sale of your policy in the first instance, please contact the AllClear call centre on the number below. They will aim to resolve your complaint on the same day. For other complaints about your policy you can contact us:

by phone: 0800 923 4219

by post: Customer Liaison Department, Zurich Insurance plc, Shurdington Road, Cheltenham. GL51 4UE

For any claims related issues please refer to your claims correspondence for contact details. You have the right to contact the Insurer(s) directly. If your complaint is not resolved to your satisfaction you have the right to ask the Financial Ombudsman Service to review your case. Contacting the Ombudsman will not affect your rights to take legal action against us.

How to make a claim

When you contact us, you will need to tell us your name, your policy number and your contact details so we can keep in touch.

	Phoning from the UK	Phoning from abroad
Zurich Assist 24 hour worldwide medical & emergency assistance service	0800 923 4218	+44 1242 218 999
Claims helpline 9.00am until 5.30pm Monday to Friday	0800 923 4214	+44 (0)1242 218 164
Legal expenses and advice Advice about the law in England and Wales is available 24 hours, seven days a week. Legal advice for other countries (and for actual claims) is available 9am-5pm, Monday to Friday	0330 100 7891	+44 330 100 7891
Customer services – All Clear call centre 9.00am until 7.00pm Monday to Friday Saturday 9am until 4pm Sunday 10am until 4pm	01708 339029	+44 (0)1708 339 029

The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you.

Further information is available at www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

How to cancel

If you decide that you no longer require the policy, tell us of your decision by phone using the contact details provided below within 14 days of buying the policy. Please refer to your policy wording for full cancellation terms, including cancelling after the first 14 days.

You can cancel your policy by contacting the All Clear call centre on 01708 339 029.

Zurich Insurance plc

A public limited company incorporated in Ireland.

Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Zurich Insurance plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website www.fca.org.uk or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.

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