

## Keyfacts

Annual multi-trip and single trip insurance



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### Purpose of the insurance

This is a travel insurance policy that, subject to the terms, conditions and exclusions contained in the policy wording, provides certain financial protection and medical assistance for your trip(s). This policy will have been sold to you on a non-advised basis and it is therefore important for you to read this information (paying particular attention to the terms and exclusions) and ensure that it meets all of your requirements. You may already possess alternative insurance(s) for some or all features and benefits provided by this product; it is your responsibility to investigate this. If upon reading this policy you find it does not meet all of your requirements, please refer to the relevant cooling off / policy cancellation section.

### Period of Insurance

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

### Your right to cancel this policy

We hope you are happy with the cover this policy provides. However, if after reading the policy this insurance does not meet with your requirements, please return it to us within 14 (fourteen) days of issue and we will refund your premium.

If your policy is an annual multi-trip policy, we shall not be bound to accept renewal of any Insurance and may at any time cancel any insurance document by sending 14 days notice to you at your last known address. Provided the premium has been paid in full you will be entitled to a premium refund proportionate to the un-expired period of Insurance.

### How to make a claim

If you need to make a claim, please download a claim form from [www.starttravel.co.uk/claims](http://www.starttravel.co.uk/claims) or request one from the claims service detailed on the Travel Insurance Policy. Claims should be made no later than 30 days after the insured event. If you require emergency in-patient medical treatment and / or repatriation assistance or need to curtail your trip whilst abroad you must contact the 24 Hour Assistance Service detailed on the Travel Insurance Policy for prior authorisation. If you fail to do so we may not pay your claim.

### About the insurer

Welcome to [starttravel.co.uk](http://starttravel.co.uk), which is a trading style of Call Assist Ltd. This insurance is underwritten and administered by the United Kingdom branch of Europäische Reiseversicherung (ERV) A.G, an Ergo Group Company, incorporated and regulated under the laws of Germany, Companies House Registration FC 25660 and Branch Registration BR 007939. ERV is 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. Details of the extent of Our regulation by the Prudential Regulation Authority, and regulation by the Financial Conduct Authority are available from Us on request. Our registration number is 220041.

### Financial services compensation scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. For claims against the insurers, 90% of the insurance claim is covered, with no upper limit. For compulsory classes of insurance, insurance arranging is covered for 100% of the claim, without any upper limit.

Further information about the compensation scheme arrangements is available from the FSCS by telephoning 0800 678 1100 or by visiting [www.fscs.org.uk](http://www.fscs.org.uk)

### How to complain

If, for any reason you have any cause for complaint regarding this insurance please contact Our Claims Service. If your complaint is regarding a claim, in the first instance write to The Claims Manager at the claims service detailed on the Travel Insurance Policy. If your complaint is not resolved to your satisfaction or if your complaint is not regarding a claim, you should write to the Managing Director, [starttravel.co.uk](http://starttravel.co.uk), care of the United Kingdom branch of Europäische Reiseversicherung (ERV), Afon House, Worthing Road, Horsham, RH12 1TL.

Please always give details of the policy and complaint, together with the claims reference number. We will review your case and reply to you in writing.

If you are still not satisfied you can contact the Financial Ombudsman Service, Exchange Tower, London, E14 9SR. The complaints procedure above does not affect any legal rights you may have to take action against us. Please note that the Ombudsman will not normally review your case until such time as we have made our final decision. Please give us the opportunity to handle your complaint before referring things to the Ombudsman.

### Your policy summary

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.

### Insurance provider

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### Significant product features, benefits and exclusions

The levels of cover and excesses that apply are set out in the Cover limits and applicable excesses in the 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 excess amount varies according to the Section you are claiming under. The table below sets out the significant benefits and exclusions of your Policy. The policy includes many other benefits, conditions and exclusions.

### Excesses

You and each person named on your Policy Schedule will be responsible for the first part of a claim made under certain sections of this insurance (shown on Page 3) this is known as the 'Excess'. A Policy Excess will not apply where You have purchased the additional excess waiver option and this is shown on the Policy Schedule.

### Cancellation right – 'Cooling off' period

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy provided you have not travelled or have made or intend to make a claim. See the policy wording under the section headed 'How to cancel your policy'.

### Reciprocal health agreements

If you are travelling to a European Union country you are strongly advised to obtain a European Health Insurance Card; apply online at [www.ehic.org.uk](http://www.ehic.org.uk). This will entitle you to benefit from the reciprocal health agreements which exist between EU countries. If you require medical treatment in Australia or New Zealand reciprocal arrangements may also apply.

### Changes in health after issue of the policy

You must tell us if your state of health, or that of anyone on whose health your trip may depend, changes before you start an insured trip, i.e. if you or they develop a new condition or an existing condition worsens. If you do not tell us about a change in your or their medical condition we have the right to amend, restrict or cancel your cover under this Policy. Please contact our Medical Health Requirement Helpline during normal office hours, Monday to Friday, 09.00-17.00. Tel. 0333 320 1240

Please refer to the Policy Schedule for the limits and excess applicable to each section. The Policy Wording sets out full details of the cover provided and is available for inspection, to download or to print from our website [www.starttravel.co.uk](http://www.starttravel.co.uk) prior to purchasing this insurance.

# Cover limits and applicable excesses

Section	Cover	Essential		4 Star		5 Star	
		Sums insured	Excess	Sums insured	Excess	Sums insured	Excess
1	Emergency medical and repatriation expenses	£10,000,000	£100	£10,000,000	£50	£15,000,000	Nil
	- Hospital confinement benefit	N/A	N/A	N/A	N/A	£20 per 24hrs (max £1000)	Nil
	- Additional transport and accommodation expenses in the United Kingdom	£1,000	£100	£2,000	£50	£3,000	Nil
	- Funeral expenses	£1,500	£100	£3,000	£50	£4,000	Nil
	- Emergency dental treatment	£400	£100	£400	£50	£400	Nil
2	Personal accident						
	- Death (aged 18 – 64)	£5,000	N/A	£10,000	Nil	£20,000	N/A
	- Death (under 18 or over 64)	£500	N/A	£1,000	Nil	£2,000	N/A
	- Loss of limb(s) or sight or permanent total disablement (aged 18-64)	£5,000	N/A	£10,000	Nil	£20,000	N/A
	- Loss of limb(s) or sight or permanent total disablement (under 18 or over 64)	N/A	N/A	£1,000	N/A	£2,000	N/A
3	Withdrawal of services	N/A	N/A	N/A	N/A	£25 per 24hrs (max £200)	Nil
4	Provision of screened blood	£5,000	Nil	£5,000	Nil	£5,000	Nil
5	Cancellation	£1,000	£100	£2,000	£50	£4,000	Nil
6	Curtailed	£1,000	£100	£2,000	£50	£4,000	Nil
7	Travel delay and disruption						
	- Delay	N/A	N/A	£20 per 12 hrs (max £200)	Nil	£20 per 12 hrs (max £300)	Nil
	- Abandonment after 24 hours	£1,000	£100	£2,000	£50	£4,000	Nil
	- Disruption	N/A	N/A	N/A	N/A	£500	Nil
8	Personal effects/possessions	£1,000	£100	£2,000	£50	£2,500	Nil
	- Single item limit	£200		£250		£300	
	- Spectacles or sunglasses	£75		£75		£75	
	- Valuables limit	£200		£250		£300	
	- Personal money	£200		£400		£400	
	- Cash	£200		£300		£400	
	- Passport or Travel documents	£200	Nil	£250	Nil	£300	Nil
9	Luggage delay	N/A	N/A	£15 per 24hrs (max £150)	Nil	£20 per 24hrs (max £250)	Nil
10	Personal liability						
	- Property damage	£100,000	£100	£100,000	£50	£100,000	Nil
	- Bodily injury	£2,000,000	£100	£2,000,000	£50	£2,000,000	Nil
11	Hijack, kidnap and mugging	N/A	N/A	N/A	Nil	£50 per 24hrs (max £250)	Nil
12	Catastrophe	N/A	N/A	£1,000	£50	£1,000	Nil
13	Legal costs and expenses	£20,000	Nil	£30,000	Nil	£30,000	Nil
14	Optional gadget cover	£500	£100	£750	£50	£1,000	Nil
	- Single Article Limit	£300		£500		£750	
15	Optional winter sports cover	£1,000	£100	£1,000	£50	£1,000	Nil
	- Ski equipment	£750	£100	£750	£50	£750	Nil
	- Single item limit	£250	£100	£250	£50	£250	Nil
	- Ski equipment hire	£100 (£20 per day)	Nil	£100 (£20 per day)	Nil	£100 (£20 per day)	Nil
	- Ski pack	£250	£100	£250	£50	£250	Nil
	- Piste closure	£300 (£20 per day)	Nil	£300 (£20 per day)	Nil	£300 (£20 per day)	Nil
	- Avalanche closure	£300 (£20 per day)	Nil	£300 (£20 per day)	Nil	£300 (£20 per day)	Nil
16	Optional cruise cover						
	- Missed port departure	£400	£100	£500	£50	£1,500	£65
	- Cabin confinement	£50 per day up to £300	Nil	£75 per day up to £375	Nil	£75 per day up to £1,000	Nil
	- Itinerary change	£50 per port up to £300	Nil	£65 per port up to £375	Nil	£75 per port up to £500	Nil
	- Unused excursions	£300	£100	£400	£50	£500	£65
	- Cruise interruption	£300	£100	£500	£50	£750	£65
17	Optional golf cover	£1,000	£100	£1,000	£50	£1,000	Nil
	- Loss of golf equipment	£1,000	£100	£1,000	£50	£1,000	Nil
	- Single item limit	£200	£100	£200	£50	£200	Nil
	- Hire of golf equipment	£300 (£50 per day)	£100	£300 (£50 per day)	£50	£300 (£50 per day)	Nil
	- Loss of green fares	£100	Nil	£100	Nil	£100	Nil



## The Significant Conditions and Exclusions (words in bold are defined in the Policy Wording)

Medical Conditions existing prior to purchasing this policy	<p>This policy will not pay for any cancellation, curtailment or medical claims arising from pre-existing medical conditions in respect of any person insured on this policy</p> <ol style="list-style-type: none"> <li>1. <b>You</b> are not covered (for the relevant condition) for claims directly or indirectly resulting from <b>You</b> or anyone on whose health <b>Your</b> trip may depend, having suffered from, or been treated for, or diagnosed with, any of the following medical conditions:             <ol style="list-style-type: none"> <li>a. a cardiovascular or heart related condition e.g. heart attack, angina, chest pain, hypertension, and the like.</li> <li>b. a lung or respiratory related condition (not including asthma, when it is controlled and <b>You</b> have no other medical condition).</li> <li>c. a cerebrovascular condition, e.g. Stroke, T.I.A transient ischaemic attack)</li> <li>d. any form of cancer.</li> <li>e. a psychiatric or psychological condition.</li> <li>f. an organ transplant or dialysis.</li> <li>g. a terminal condition.</li> </ol> </li> <li>2. <b>You</b> will not be covered for any claim arising from a medical condition of someone <b>You</b> were going to stay with, a <b>Relative</b>, a <b>Business Associate</b>, a travelling companion, or anyone on whose health <b>Your</b> trip may depend if <b>You</b> were aware of the medical condition at the time <b>Your</b> policy was issued.</li> <li>3. <b>You</b> will not be covered if <b>You</b> have a medical condition, if <b>You</b> are travelling against medical advice or for which medical advice should have been sought before commencing <b>Your</b> journey.</li> <li>4. <b>You</b> will not be covered if <b>You</b> know <b>You</b> will need medical treatment during <b>Your</b> journey or <b>You</b> are travelling specifically to get medical treatment.</li> <li>5. <b>You</b> will not be covered if <b>You</b> have a medical condition for which treatment is awaited as a hospital in-patient or for which diagnostic tests are pending.</li> </ol>
Age Limits	This insurance does not extend to any person aged 71 or over at the start of the policy period.
Maximum trip duration	For single trip policies the maximum duration or cover available is 185 days. For annual multi trip policies, the maximum duration for any one trip is 31 days, or 60 days if an additional premium has been paid and '60 day trip extension' is stated on <b>Your Policy Schedule</b> .
Eligibility Country of residence	This insurance is only valid and available to <b>You</b> if <b>You</b> are normally resident in the <b>United Kingdom</b> : England, Scotland, Wales and Northern Ireland.
Hazardous Sports & Activities	<b>You</b> are not covered for taking part in any Hazardous Pursuit unless it is listed in the policy wording. Please note that under the Personal Liability section <b>You</b> will not be covered for liability caused directly or indirectly by <b>Your</b> owning or using firearms or weapons, animal, aircraft, motorized vehicle, boat and other watercraft, or any other form of motorized leisure equipment, including jet skis and snowmobiles. If <b>You</b> purchase optional Winter Sports cover <b>You</b> are covered when participating in certain, but not all, Winter Sports. Please refer to <b>Your Policy Schedule</b> and the <b>Policy Wording</b> .
Cyber-terrorism	<b>You</b> are not covered for any consequences of Cyber-terrorism including but not limited to the delay or cancellation of flights due to the failure of critical systems.
Volcanic ash	<b>You</b> are not covered for the delay or cancellation of flights on the order or recommendation of any civil authority, or at the initiative of the airline, due to atmospheric volcanic ash.
War risks and civil hazards	<b>You</b> are not covered if <b>You</b> are travelling to or through a country or territory against the advice of the Foreign and Commonwealth Office. See: <a href="http://www.fco.gov.uk">www.fco.gov.uk</a>
Law & Jurisdiction	The law applicable to the part of the <b>United Kingdom</b> in which <b>You</b> reside governs <b>Your</b> policy.