

Travel Insurance Policy Summary Backpackers Cover

This is a summary of the Go Travel insurance policy which is administered by Cigna Insurance Services (Europe) Limited on behalf of the insurer, Cigna Europe Insurance Company S.A.-N.V. It does not contain the full terms and conditions of cover but highlights the main benefits and significant exclusions to help you decide if the policy meets your needs. A significant exclusion is something which may affect your decision as to whether the policy is suitable for you, it may also be unusual compared to products offered by other companies. Full details are in the policy booklet. A specimen policy booklet is available to download from our website, or on request, and will be sent to you automatically if you choose to take out a policy. It is important that you read the policy booklet carefully when you receive it.

Types of Insurance and Cover

Go Travel Insurance is appropriate for a customer travelling abroad who requires cover for the costs of medical, cancellation and other similar expenses incurred throughout the duration of the policy.

Conditions

- It is essential that you refer to the Health conditions section on page 4 in the policy wording as failure to comply with these conditions may jeopardise your claim or cover.
- You must take reasonable care to ensure that the information provided by you or on your behalf in relation to your Travel Insurance is provided honestly, fully and to the best of your knowledge. If any of your insurance or personal details set out in your documents are incorrect or incomplete, or if you need to make a change to your policy, please call the Customer Services Helpline as soon as possible. If you have any changes to your medical conditions, destination, trip dates or planned activities you must notify us. Failure to do so may result in your insurance being cancelled or your claim being rejected or not fully paid.
- If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.

Special conditions apply to each section of your policy, please refer to the policy wording for further details.

Significant features and benefits

The table overleaf shows the maximum benefits you can claim. Some sections are optional – please refer to your schedule for your cover levels chosen.

Policy excesses

Your policy has an excess which applies to each claim, per section, per insured person for each separate incident. The policy excess, applicable to the cover purchased is shown in the schedule of benefits, limits and exclusion overleaf and on pages 2 and 3 of your policy wording.

Significant exclusions and limitations

- Cover is excluded for certain sports and activities. This means any pursuit or activity where it is recognised that there is an increased risk of injury or accident. A list of the activities covered by the policy can be found under the Sports and Activities section of the policy booklet.
- Travelling against Foreign Office advice or where it is deemed unsafe for you to travel.
- Wilful, self inflicted injury or illness or suicide or attempts to commit suicide.
- Solvent abuse or being under the influence of alcohol or drugs.
- Engaging in any illegal or criminal act.
- Damage to, or loss or theft of your personal effects or baggage, if they have been left: (a) unattended in a public place (b) in an unattended motor vehicle, unless they have been taken from a locked boot between 8am-8pm local time and there is evidence of forced entry, which is confirmed by a police report (c) in your hotel room or apartment unless forcible and/or violent entry into or from your hotel room or apartment has occurred.

From you travelling against any health requirement stipulated by the carrier, their handling agents or any other public transport provider.

Section A - Cancellation and curtailment

Redundancy which is not notified during the period of insurance.

Section B - Medical expenses

Any medical, hospital or treatment expenses, which in the opinion of the insurer's medical advisors, are not essential or can be reasonably delayed until your return home to the UK. Any medication or drugs which you know that you will need at the start of the trip.

Section D - Personal effects, travel documents and delayed baggage

Claims for theft of your personal effects and baggage if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number.

Any property held or used for any business or professional purposes. Loss, theft or damage to valuables, which at the time of such loss, theft or damage were located in checked-in luggage or an unattended motor vehicle.

Contact or corneal lenses, hearing aids, dentures, bridgework, sports equipment and other items are excluded – please refer to your policy wording for the full list.

Section E - Personal money

Loss or theft of personal money that is a) not on your person b) not deposited in a safe, safety deposit box or similar locked fixed container in your trip accommodation.

Loss or theft of traveller's cheques, if the issuer provides a replacement service.

Section I - Personal liability

The pursuit of trade, business or profession.

Claims arising directly or indirectly from, happening through or in consequence of ownership, possession or use of any vehicle, automobile, aircraft, watercraft, or any mechanically propelled conveyance.

Section J - Legal expenses

Claims incurred for any legal costs pursuant to a legal action against the insurer, us or our agents.

Period of insurance

Cover under the cancellation section of your policy, starts from the start date of the policy and ends at the start of the trip. Cover under all other sections of your policy, starts at your trip departure and ends on your return home or expiry of the policy, whichever is first.

The maximum trip duration is stated on your policy schedule.

Making a claim

For all claims please call 0330 100 7702

Notification of any claim must be within 31 days of the event which gives rise to a claim.

Cancellation rights

If for any reason the terms and conditions of the insurance do not meet your requirements in the expected cover and protection afforded, then simply return it to us within 14 days of the date of issue for a full refund of premium, provided that you have not commenced travel and no claim has occurred.

Complaints

If you wish to complain, please write to the following address:

Customer Relations Department, 1 Drake Circus, Plymouth, PL1 1QH
Telephone: 0330 100 7701

E.mail: customerrelations@gotravelinsurance.co.uk

If you remain unhappy with our final response, or we have not managed to provide a final response within 8 weeks of your complaint, you may be entitled to refer your complaint to the Financial Ombudsman Service. Full details can be found in your policy booklet.

Financial Services Compensation Scheme

CIGNA Europe Insurance Company S.A.-N.V. is covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by calling 0800 678 1100 or 020 7741 4100.

Section	Description	Limit of Cover	Excess
A	Cancellation or Curtailment Loss of deposit	Up to £1,500	£125 £20 loss of deposit
B	Emergency Medical Expenses Including emergency assistance services	£2,000,000	£125
D	Personal Effects and Baggage Single Article, Pair or Set of Articles Limit Valuables Limit in total	Up to £1,500 £100 £100	£125
E	Personal Money Cash limit	Up to £100 £100	£125
H	Personal Accident Loss of limbs or sight Permanent Total Disablement Death benefit (aged 18-65) Death benefit (aged under 18)	Max. Benefit £10,000 £10,000 £10,000 £5,000 £1,000	N/A
I	Personal Liability	Up to £1,000,000	£250
J	Legal Expenses	Up to £10,000	£125