

SIGNIFICANT FEATURES AND BENEFITS

Cover	Cover	Excess
Personal Accident	Up to £20,000	Nil
Emergency Medical	Up to £5,000,000	£100
Medical Inconvenience Benefit	Up to £500	Nil
Cancellation	Up to £2,000	£100 (£10 for loss of deposit)
Curtailment	Up to £2,000	£100
Travel Delay First 12hrs	Up to £20	Nil
Each 12hrs thereafter	Up to £10 (max £250)	Nil
Or Abandonment after 24hrs	£2,000	£100
Missed Departure	Up to £750	Nil
Personal Property (Single Article Limit)	Up to £1,500	£100
(Valuables)	£250	
(Delayed Baggage)	£250	Nil
(Sunglasses)	£150	
(Personal Money)	Up to £75	
Passport/Driving Licence	Up to £500 (Cash £250)	£100
Personal Liability	Up to £500	Nil
Legal Expenses	Up to £2,000,000	Nil
Hijack	Up to £20,000	Nil
Mugging	Up to £1,000	Nil
Mugging	Up to £100	Nil
WINTERSPORTS OPTIONS		
Ski Equipment (Single Article Limit)	Up to £500	£100
(Ski Hire)	£250	
(Delayed Ski Equipment)	Up to £200	Nil
	Up to £100	Nil
Ski Pack	Up to £300	£100
Piste Closure	Up to £300	Nil
Avalanche Closure	Up to £150	Nil

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

The primary exclusions and limitations under this policy are:

- You must declare all Material Facts that are likely to affect this insurance. Failure to do so may prejudice entitlement to claim. Please refer to the definition of a 'Material Fact' in the Meaning of Words.
- The policy contains conditions relating to the health of the people travelling and others upon whose well being the trip may depend. It may be that You are required to disclose the condition of such people prior to cover being issued and You must be aware that failure to disclose such matters will prejudice Your position. In certain instances a telephone helpline is available. Please do use this service to ensure You are fully protected.
- Any claim arising directly or indirectly from your drug addiction or solvent abuse, excessive alcohol intake, or You being under the influence of alcohol or drug(s).
- The policy will insure You for many Amateur Sporting and Hazardous Activities but may not insure You when You take part in certain activities. Please refer to the Policy.
- The Insured Person travelling to a country or specific area or event to which the Foreign and Commonwealth Office has advised persons not to travel.
- No Section of this policy shall apply in respect of any person who has reached the age of 36 years inclusive, on date of travel.
- In the event of a medical emergency you must contact us as soon as possible. You **MUST** contact us before incurring expenses in excess of £500. If you are physically prevented from contacting us immediately, you or someone designated by you must contact us within 48 hours.
- No Section of this policy shall apply in respect of any claim arising from pregnancy within 8 weeks (or 16 weeks in the case of a known multiple pregnancy) of the estimated date of delivery.
- If you use a motor vehicle, motor cycle, moped, scooter, sail or powered boat, or an aircraft, no liability cover will apply under this policy and you must ensure that you have cover for third party injury or property damage in place.
- While this policy provides cover for your Personal Luggage (Gold cover only), if you are planning to take expensive items such as sophisticated photographic equipment, jewellery and other Valuables with you then you should check that you have adequate personal possessions cover, under a home contents insurance.
- Personal Property Claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation.
- Most Sections of your policy have limits on the amount the Insurer will pay under that Section. Some Sections also include other specific limits, for example: For any one item or for Valuables in total.
- Under most Sections of the policy, claims will be subject to an excess. This means that you will be responsible for paying the first part of the claim up to the amount of the excess per Insured Person each and every incident.

- Reasonable Care: You need to take all reasonable care to protect yourself and your property, as you would if you were not insured.

DURATION OF COVER

This policy of insurance will expire in twelve months from the date of issue, or at the date specified on the policy schedule if earlier.

REVIEWING COVER

You should review the cover provided by any policy of insurance at least annually to ensure it remains adequate for your needs.

YOUR RIGHTS TO CANCEL

You have the right to cancel any policy of insurance within 14 days of the date of issue and you are entitled to a proportionate return of your premium. This applies even if you have made a claim. After 14 days no part of your premium will be returned or refunded to you

WHAT TO DO IF YOU HAVE A CLAIM UNDER THE POLICY

If You need to make a claim please obtain a claim form by telephoning or writing to the appropriate claims service below within 28 days of Your return, quoting Coverworks Travel Insurance.
FOR SECTIONS 1 TO 17: Claims International Limited, 14th Floor, Leon House, 201-241 High Street, Croydon, Surrey CR9 1ER; Tel: 020 8680 5142 (calls may be monitored or recorded for quality purposes); Fax:020 8760 0298; Email: info@cilint.com. PLEASE QUOTE SCHEME NUMBER 494
FOR SECTION 18 – LEGAL EXPENSES: Lexceteras Limited, Spring Corner, High Street, Gillingham, Dorset SP8 4AW; Tel: 01747 821897; Fax:01747 824801

WHAT TO DO IF YOU HAVE A COMPLAINT

If you wish to register a complaint please contact us:

- In writing** - Write, as appropriate, to The Manager, Coverworks Ltd, PO Box 1, Nantwich, Cheshire CW5 5QL.

- By phone** - Telephone 01444 247353

If you cannot settle your complaint directly you may be entitled to refer it to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

DEMANDS AND NEEDS

This product meets the demands and needs of those who wish to ensure that they are covered for emergency medical expenses when they travel abroad, and either a) have no pre-existing medical conditions or b) have declared such conditions and had them accepted in writing.