

## Expatriate Travel Insurance

### 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.

### The Insurance Provider

This insurance is underwritten by ERV, an Ergo Group Company registered in Germany as Europäische Reiseversicherung A.G. and trading in the United Kingdom as ETI International Travel Protection, Companies House Registration FC 25660 and Branch Registration BR 007939.

### Type of Insurance Cover

This is personal travel insurance.

### Significant Product Features, Benefits and Exclusions

The levels of cover and excesses that apply are set out in the Table of Benefits in the Travel Insurance 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 some of the significant benefits and exclusions of your policy. The policy includes many other benefits, conditions and exclusions.

Some optional sections of cover are only available if you have selected them at the time of buying your policy and paid the required additional premium. Certain sections of cover are excluded if you have bought a Basic policy.

Please read your policy wording to make sure that the cover is suitable for you.

### The Significant Conditions & Exclusions

#### Medical Conditions existing prior to purchasing this policy

If you or any person insured on your policy have, at the time of taking out this insurance (or prior to any trip if you have bought an Annual Multi-trip policy), suffered from or received any form of medical advice, treatment or medication for any of the following medical conditions you need to declare this to us by phoning +44 1604 210 845.

- Any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm or brain haemorrhage) or blood circulatory condition.
- Any past or current medical condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received in the last 2 years.

Unless accepted by us, no cover would be available should a claim arise directly or indirectly from the condition concerned.

You must inform us if there are any changes in your circumstances including changes to your health or the health of anyone on whom your trip may depend, occurring at any time after the policy has been issued.

## The Significant Conditions & Exclusions

<p><b>Medical Conditions existing prior to purchasing this policy</b></p>	<p>Please note that no cover can be provided for any claims arising directly or indirectly if, at the time of effecting this insurance, you, your travelling companions or anyone else upon whom your travel plans depend:</p> <ul style="list-style-type: none"> <li>i) is travelling or acting against the advice of a medical practitioner.</li> <li>ii) is travelling for the purpose of obtaining medical treatment.</li> <li>iii) has been given a terminal prognosis.</li> <li>iv) is aware of any circumstances that could be reasonably expected to give rise of a claim on this policy.</li> </ul> <p>This policy also applies terms, conditions and exclusions relating to claims under the cancellation and curtailment section that arise directly or indirectly from a pre-existing medical condition of non-travellers upon whom your travel depends.</p> <p>If you have an undiagnosed condition(s), we cannot offer cover for pre-existing medical condition(s) until a diagnosis has been made.</p> <p>We can provide cover if you are awaiting certain types of surgery. All conditions must be screened and accepted by Staysure in writing and an additional premium paid.</p> <p>No cover can be provided for cancellation or curtailment as a result of the condition you are awaiting surgery for.</p> <p>For particulars, the list of surgery types can be located on <a href="http://www.staysure.co.uk/travel-insurance/awaiting-surgery">www.staysure.co.uk/travel-insurance/awaiting-surgery</a> alternatively call us on 0800 088 4828.</p> <p>Please see the policy wording for full details.</p>
<p><b>Age Limits</b></p>	<p>You must be 85 or under for annual multi-trip policies and 75 and under for long stay policies at the time you purchase insurance cover. There is no upper age limit for single trip policies.</p>
<p><b>Eligibility</b></p>	<p>You must be a British National, spouse, or dependent of a British National permanently resident of your home country for six or more of the last twelve months. You must also be registered with a doctor in your home country, who will grant access to your medical records. You must purchase your policy before your trip starts. Your trip must also start and end in your home country.</p>
<p><b>Sporting Activities</b></p>	<p>You are covered for a range of sporting activities as standard and these are detailed in your policy document. Optional cover for winter sports and golf can be arranged for an additional premium. If the particular activity that you are participating in is not listed in the policy document, please contact us for advice on +44 1604 210 845.</p>
<p><b>Emergency Treatment</b></p>	<p>If you have a medical emergency, please contact Staysure Assistance as soon as possible on +44 1403 288 414, or +1844 780 0639 if travelling within the USA or Canada.</p>
<p><b>FCO &amp; WHO Directive</b></p>	<p>You are not covered to cancel or curtail your trip as a result of the Foreign &amp; Commonwealth Office (FCO) or the World Health Organisation (WHO) or other regulatory authority issuing a directive against all but essential travel to/from your travel destination for reasons other than earthquake, fire, flood or hurricane, unless you have the Optional Travel Disruption cover added to your travel policy.</p>
<p><b>Law &amp; Jurisdiction</b></p>	<p>The policy will be governed by the law of England and Wales unless you and the Insurer agree otherwise.</p>
<p><b>Upgrades</b></p>	<p>Comprehensive policies can be extended to include the additional Winter Sports, Golf Cover, Excess Waiver*, 100 day upgrade and Increased Single Article Limit*. These sections are not covered as standard.</p> <p>Both Basic and Comprehensive policies can be extended to include the optional Travel Disruption Cover. This section is not covered as standard.</p> <p>All upgrades must be selected at the time of booking your policy and the required additional premium must be paid. Those marked with a * can only be added within the cooling off period.</p>
<p><b>Cruise Holidays</b></p>	<p>No cover is provided for cruise holidays unless you have declared this to us and "Cruise: Covered on this policy" is shown on your Validation Certificate. Payment of an additional premium may be required.</p>

Section of cover	Significant features & benefits	Policy limits & exclusions applying to significant covers
<p><b>Sections 1 and 2 Cancellation &amp; Curtailment</b></p> <p><b>Sum Insured</b> Basic – €575 unless optional cover of €1,150 or €3,450 has been purchased Comprehensive – €5,750</p>	<p>Provides cover for your part of the costs of unused personal accommodation, transport and additional travel expenses such as pre-paid excursions, as a result of any of the reasons stated in the full policy document. Trip Interruption also covers the costs of returning you to your holiday if the situation permits and your original trip has not expired.</p>	<p>To be able to claim, the reason why the trip is being cancelled or cut short must be necessary and unavoidable and must fall into one of the reasons listed in the policy.</p> <p>For example, if a person insured under this policy becomes ill or is injured or dies.</p> <p>A limit of €345 (Basic) or €400 (Comprehensive) per person, applies in respect of pre-booked excursions.</p> <p>An excess per person applies.</p>
<p><b>Section 3a Medical Emergency &amp; Repatriation</b></p> <p><b>Sum Insured</b> Basic – €5,750,000 Comprehensive – €11,500,000</p>	<p>Provides cover for costs arising in the event of illness, injury or death during the trip and where necessary the provision of emergency medical assistance.</p>	<p>To be able to claim, the medical treatment must be required in an emergency and be unable to wait until you have returned to your country of residence.</p> <p>Medical cover does not apply to treatment received in the country in which you reside.</p> <p>An excess per person applies.</p>
<p><b>Section 6a Personal Baggage</b></p> <p><b>Sum Insured</b> Basic – €345 Comprehensive – €2,900</p>	<p>Provides cover for your own personal baggage and valuables if they are lost, stolen or damaged during your trip. You will be expected to provide evidence of ownership and value (such as receipts) in the event of a claim.</p>	<p>To be able to claim, a written report is required to support the loss/theft/damage. For example, from the local Police or from the transport carrier.</p> <p>The amount payable will include an allowance for wear and tear and loss of value.</p> <p>The policy has a limit of €290 (Basic) or €450 (Comprehensive) (where detailed on your policy wording) for each single item (this includes a pair or set) and €290 (Basic) or €575 (Comprehensive) for valuables in total.</p> <p>An excess per person applies.</p>
<p><b>Section 6c Money &amp; Passport</b></p> <p><b>Sum Insured</b> Basic – €345 Comprehensive – €575</p>	<p>Provides cover for cash and travellers' cheques lost or stolen during your trip. You will be expected to provide evidence of ownership and value in the event of a claim.</p>	<p>To be able to claim, cash must be kept with you at all times or be in a locked safety deposit facility. A written Police Report must be obtained within 24 hours to support the loss/theft.</p> <p>The policy has a limit of €290 (Basic) or €575 (Comprehensive) cash in total, €175 in cash if under 18 years old.</p> <p>An excess per person applies.</p>
<p><b>Section 13 Travel Disruption</b></p> <p><b>Sum Insured</b> Basic – €575 (unless the additional €1,150 or €3,450 has been purchased) Comprehensive – €5,750 Cover only applies if you have selected this additional cover and paid the required additional premium</p>	<p>Provides additional cover for cancellation/curtailment, travel delay, missed departure and catastrophe as a result of losses/additional expenses incurred that are not covered under the standard sections of the policy.</p>	<p>To be able to claim, a written report from relevant providers is required to support the loss, cancellation, delay, additional expenses. Expenses will not be covered where strike, industrial action, cancellation of transport, catastrophe, directives prohibiting travel are announced prior to purchase of the insurance or booking of the trip, whichever is later.</p> <p>An excess per person applies.</p>

## Period of Insurance

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

## Cancellation Rights

You have the right to cancel your policy within 14 days from the date of issue or receipt of your policy Terms and Conditions, whichever is the later, and provided you have not travelled, made or intend to make a claim we will refund your premium in full, less any fees and transaction charges. If you wish to cancel your policy please notify us on +44 1604 210 845 or write to Staysure, McGowan House, 10 Waterside, The Lakes, Bedford Road, Northampton NN4 7XD.

## Making a Claim

If you have an emergency and need assistance call +44 1403 288 414, abroad, unless you are in the USA or Canada, where you should call: +1 844 780 0639, (US and Canada calls are freephone when calling from a landline, call charges apply when calling from a mobile). Lines are open 24 hours a day, 365 days a year.

For non-emergency and cancellation claims, please call Claims on +44 1403 288 410 if you are abroad or 01403 288 410 if you are in the UK. Lines are open 9am – 5pm, Monday to Friday (except public holidays).

## Making a Complaint

Should you experience any dissatisfaction with the level of service we have provided and need to complain, please let us know.

For complaints relating to policy sales and service call Staysure on +44 1604 210 845 or write to:

Customer Services Manager, Staysure,  
McGowan House, 10 Waterside, The Lakes,  
Bedford Road, Northampton, NN4 7XD.

For complaints relating to claims under all sections please write to:

The Managing Director, ERV, Albany House,  
14 Bishopric, Horsham, West Sussex, RH12 1QN

Email: [contact@erv.co.uk](mailto:contact@erv.co.uk)

If you are still not satisfied with our response then you may be able to refer your complaint to the Financial Ombudsman Service. You must approach the Financial Ombudsman Service within six months of our final response to your complaint.

## Financial Ombudsman Service

Exchange Tower, Harbour Exchange Square, London, E14 9SR. Tel: 0300 1239 123 or 0800 0234 567.

Email: [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Please note, the Ombudsman will not consider your case until you have followed the internal complaints procedure, as outlined above.

Please always quote your Validation Certificate reference number and claim number. Also, please enclose any copies of the relevant documentation with your correspondence. This entire procedure is intended to provide you with a prompt and practical resolution service for your complaints and it does not affect your legal rights.

## Compensation Scheme

ERV is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the FSCS if ERV is unable to meet its obligations. More information can be obtained from [www.fscs.org.uk](http://www.fscs.org.uk)

**Suitable arrangements can be made in the case of blind or partially sighted customers. Please phone +44 1604 210 845 or email [info@staysure.co.uk](mailto:info@staysure.co.uk) and we will be pleased to organise alternative versions for you.**

Staysure is a trading name of TICORP Limited. Staysure travel insurance is arranged by TICORP Limited which is registered in Gibraltar company number 111526. Registered office: First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar. TICORP Limited is licensed and regulated by the Gibraltar Financial Services Commission number FSC1238B and trades into the UK on a freedom of services basis, FCA FRN 663617.

Staysure travel insurance is administered by Howserv Limited which is registered in England and Wales number 03882026. Registered office: McGowan House, 10 Waterside, The Lakes, Bedford Road, Northampton, NN4 7XD. Howserv Limited is authorised and regulated by the Financial Conduct Authority FRN 599282.