

TRAVEL INSURANCE – IMPORTANT INFORMATION

Rover European Limited is an appointed representative of Arthur J. Gallagher Insurance Brokers Limited which is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland Company Number: SC108909.

We only offer travel insurance from a single insurer

For policies sold up to 31.12.2019 our Travel Insurance will be underwritten by Europäische Reiseversicherung AG (ERV).

For policies sold from 01.01.2020 our Travel Insurance will be underwritten by Great Lakes Insurance SE.

This travel insurance is suitable for those who wish to insure themselves when travelling against the specified financial loss of unforeseen circumstances and events relating to your trip. A list of the covers and corresponding limits can be found below. This summary provides only a brief guide to your Travel Insurance cover and exclusions. It does not contain the full terms and conditions of the policy, which can be found in the policy document. We have not provided you with any recommendation or advice about whether this product meets your specific insurance requirements. It is your responsibility to decide whether this policy suits your needs.

Important Notice – Information We Need To Know About - You must take reasonable care to provide complete and accurate answers to the questions we ask. *You should be aware that if the information provided by you is not complete and accurate, your insurer may; cancel your policy and refuse to pay any claim, or not pay any claim in full, or revise the premium and/or change any excess, or revise the extent of cover or terms of this insurance.*

We recommend that you keep a record (including copies of letters) of all the information you provide to us for your future reference. We also draw your attention to any conditions, limitations, exclusions and excesses within the policy wording

SIGNIFICANT EXCLUSION: If your medical condition cannot comply with the following terms then any claim related to that medical condition will not be covered:

For UK Travel (England, Scotland, Wales, Northern Ireland or Scilly Isles). You DO NOT need to declare your medical conditions; however, you must comply with the following;

1. You are not aware of any reason why the trip could be cancelled or cut short
2. You are not travelling: (a) against the advice of a medical practitioner (b) for the purpose of obtaining medical treatment (c) if you have been given a terminal prognosis
3. You are not receiving or awaiting tests, treatment or investigations for any illness or injury as a hospital day case or inpatient. Any claim arising from this illness or injury will not be covered
4. If you are on medication at the time of travel your medical condition must be stable and well controlled
5. You must notify Medical Screening immediately of any change in your medical circumstances between the policy issue date and time of departure.

For EU Travel (including The Channel Islands); the traveller MUST inform Medical Screening via the health check phone line on 01403 288 423 if they or any person upon whose health the trip depends;

1. Has any existing or on-going medical condition(s)
2. Is taking any prescribed medication
3. Has or has had any medical condition(s) still requiring periodic review
4. Is awaiting any tests, treatment, investigation, referral or the results of these
5. You must notify Medical Screening immediately of any change in your medical circumstances between the policy issue date and time of departure.

This information is correct at the time of printing, but may be subject to change. Please refer to your policy document to check your cover.

Travel Policy - For full details about your cover and all exclusions please refer to the policy document		
COVER	LIMIT	EXCESS PAYABLE
Cancellation	Up to £2,000	Excess: £50 Deposit only: £10
Curtailment	Up to £2,000	£50
Emergency Medical & Repatriation Expenses	Up to £2m	£50
Missed Departure (not UK)	Up to £600	£50
Personal effects and Money	Up to £1,500 Up to total of £200 for valuables Up to £200 for Lost Passport	£50
Luggage Delay	Up to £100	NIL
Personal Liability	Up to £2,000,000	NIL
Personal Accident	Up to £15,000	NIL
Legal Costs & Expenses	Up to £25,000	NIL
TRAVEL INSURANCE PREMIUMS including Insurance Premium Tax at the current rate		
Duration	UK	Europe, Channel Islands & Eire
4 days	£17.18	£22.66
5 days	£21.50	£31.94
6 days	£22.94	£34.13
7 days	£22.94	£37.86
8 days	£22.94	£41.57
9 days	£24.93	£44.99
10 days	£24.93	£50.72
Supplement per person for river cruises		£22.08

Cancellation Rights - If your cover doesn't meet your requirements, please let Rover European know within 14 days of receiving your policy document and return all your documents for a refund of your premium. Any premium already paid will be refunded to You providing you have not travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

Claims - Full details of how to make a claim and how to appeal should your claim not be successful can be found in the policy document.

Complaints - Should you have a complaint about the sale of your travel insurance policy, please contact The Travel Manager, Arthur J. Gallagher Insurance Brokers Limited, 6th Floor, Temple Circus House, Temple Way, Bristol, BS1 6HG. Should you remain unhappy with our final reply, you may have the right to refer your complaint to The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Further details about our complaints procedure can be found in the attached 'About our Insurance Services' document.

Financial Services Compensation Scheme (FSCS) - You may be entitled to compensation from the Financial Services Compensation Scheme ("FSCS") should we be unable to meet our obligations and subject to eligibility. Details of the circumstances in which you can make a claim – and instructions on how to do so – can be found on the FSCS website: <http://www.fscs.org.uk>.