

# Travel Insurance

## Insurance Product Information Document

### Company: ERV T/A ETI-International Travel Protection

The United Kingdom branch of Europäische Reiseversicherung A.G. (ERV) an Ergo Company incorporated and regulated under the laws of Germany 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. Firm's reference number 220041. Registered in England & Wales.

#### Legal Expenses Cover: DAS Legal Expenses Insurance Company Limited

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm's reference number 202106. Registered in England & Wales.

#### Gadget Cover: AmTrust Europe Limited

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm's reference number 202189. Registered in England & Wales.

**Financial Failure Cover:** certain underwriters at Lloyds that are authorised and regulated by the Financial Conduct Authority.

### Product: RAC Travel Insurance – Black – Annual Multi Trip and Single Trip

**This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.**

#### What is this type of insurance?

This insurance provides a package of travel insurance benefits to cover either a single trip ("Single Trip policy") or multiple trips ("Annual Multi Trip policy"), within the geographical area and the cover dates you have chosen.



#### What is insured?

- ✓ **Cancellation** – up to £7,500
- ✓ **Cutting Short Your Trip** – up to £7,500
- ✓ **Emergency Medical Expenses incl 24/7 Assistance** – Unlimited Cover
- ✓ **Personal Accident** – up to £50,000
- ✓ **Personal Liability** – up to £2 million
- ✓ **Missed Departure** – up to £1,250
- ✓ **Travel Delay** – up to £500
- ✓ **Loss of Important Documents** – up to £750
- ✓ **Personal Baggage** – up to £3,000
- ✓ **Delayed Baggage** – up to £750
- ✓ **Personal Money** – up to £750
- ✓ **Legal Costs and Expenses** – up to £50,000
- ✓ **Travel Disruption Cover** – up to £7,500
- ✓ **Financial Failure Cover** – up to £2,500
- ✓ **Gadget Cover** – up to £1,000
- ✓ **Driving Holiday Pack** – up to £750

#### Optional Covers:

- Enhanced Gadget Cover
- Winter Sports
- Golf Cover
- Wedding Cover
- Cruise Cover (only on Single Trip policies)
- Vehicle Hire Excess Waiver



#### What is not insured?

- ✗ Some sections of the policy may be subject to an excess. This is the amount you pay when you make a claim. This applies to each incident for each insured person.
- ✗ Pre-existing medical conditions unless agreed.
- ✗ Travelling against medical advice or with the intention of obtaining medical treatment abroad.
- ✗ The policy includes restrictions regarding the health of close relatives and friends upon whom your trip may depend, even if they are not being insured by this policy.
- ✗ Certain hazardous sports and activities may not be covered under this policy – see policy wording for further details.
- ✗ Personal Baggage – “new for old” cover only if item less than 2 years old.
- ✗ You drinking too much alcohol, or any form of alcohol abuse, where it is reasonably foreseeable that such consumption could result in a serious impairment of your faculties and/or judgement.
- ✗ Circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) that might result in a claim.
- ✗ Medical treatment which can wait until you return home.
- ✗ Private medical treatment unless agreed by us.



## Are there any restrictions on cover?

- ! Only available to residents of the United Kingdom, Channel Islands and Isle of Man
- ! Single Trip policies
  - No maximum age limit
  - Maximum trip limit 94 days
- ! Annual Multi Trip policies
  - Maximum age is 80 years
  - Maximum trip limit is 92 days
- ! Winter Sports Cover option
  - Maximum age is 65 years
  - Up to 24 days in total under Annual Multi Trip policies



## Where am I covered?

- ✓ You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your policy schedule.
- ✓ You will not be covered if you travel to a country or region where the Foreign and Commonwealth Office has advised against all travel or all but essential travel. For further details, visit [gov.uk/foreign-travel-advice](http://gov.uk/foreign-travel-advice)
- ✓ No cover is provided under either a Single Trip or Annual Multi Trip policy for any trip in, to, or through Afghanistan, Iran, Iraq, Liberia, North Korea, South Sudan, Sudan or Syria.



## What are my obligations?

- You must be fit to undertake any trip to be covered under the policy.
- Ensure the policy meets your needs.
- You must take care to protect yourself and your property.
- You must tell us as soon as reasonably possible of any event which may result in a claim.
- If you need medical assistance while abroad, you must contact us before going to a medical facility (other than a pharmacy), or as soon as you can.



## When and how do I pay?

You must pay when you buy the policy even if you are not travelling until a future date. You will be asked to pay in full by credit/ debit card or pre-agreed payment method.



## When does the cover start and end?

Single Trip policies start when you make the premium payment and it is accepted by us. These policies end on the date of your return from your trip as set out in the policy schedule.  
Annual Multi Trip policies start from the date that you request and end after 12 months.



## How do I cancel the contract?

You can cancel this policy at any time. If you cancel within 14 days of receipt of policy documents, we will cancel the policy and refund your premium in full provided that you have not already taken your trip, made a claim or intend to make a claim. To cancel the policy, please telephone 0330 159 0409 or write to us.