

# esure Travel Insurance Policy Summary

**keyfacts**®



### 1. What is this keyfacts document?

This is a summary of the policy cover for esure travel insurance. Full details of the terms, conditions and exclusions can be found in the Policy Booklet and Schedule.

### 2. Who is providing this insurance policy?

Your policy is arranged and administered by Cigna Insurance Services (Europe) and underwritten by Cigna Europe Insurance Company S.A.-N.V.

### 3. What type of insurance policy is this?

This is a travel policy that, subject to the terms, conditions and exclusions contained in the Policy Booklet, will meet certain costs that might arise during the course of your travels.

### 4. What are the features and benefits of this policy?

Features & benefits	Significant or unusual exclusions	Excess (unless otherwise agreed)	Limit	Policy reference
<b>Cancellation (Optional)</b> Covers you if you have to cancel your trip as a result of your accidental injury or illness or the death of a close relative or close business colleague.	<ul style="list-style-type: none"><li>Any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim.</li></ul>	£35	£5,000	Section 1
<b>Curtailment</b> Covers you if you have to curtail your trip as a result of your accidental injury or illness or the death of a close relative or close business colleague.	<ul style="list-style-type: none"><li>Any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim.</li></ul>	£35	£5,000	Section 2
<b>Medical and repatriation expenses</b> Covers you for eligible costs if you suffer bodily injury or illness or die during your trip.	<ul style="list-style-type: none"><li>You must advise us of any claim over £500.</li><li>Treatment or surgery which in the opinion of the medical practitioner in attendance can wait until your return to the UK.</li></ul>	£35	£10,000,000	Section 3
<b>Hospital benefit</b> Gives you up to £25 for each complete 24 hour period you are in hospital due to illness or injury.		Nil	£1,500	Section 4
<b>Personal accident</b> Covers you for loss of your life, limb or sight that occurs during your trip.		Nil	£30,000 (Reduced benefit for people aged under 16 or 65 and over)	Section 5
<b>Baggage and personal belongings (Optional)</b> Covers the cost of replacing your baggage and personal belongings if they are lost, stolen or damaged during your trip (less wear, tear and depreciation).	<ul style="list-style-type: none"><li>You must report all losses to the police within 24 hours, or as soon as possible after that and obtain a written report.</li><li>Loss of valuables on your person while swimming.</li></ul>	£35	£1,500 Single article limit £500 Valuables limit £500	Section 6

Features & benefits	Significant or unusual exclusions	Excess (unless otherwise agreed)	Limit	Policy reference
<b>Delayed baggage (Optional)</b> Covers you for the cost of buying essential items if your carrier has misplaced or delayed your baggage for more than 12 hours during your outward journey.	<ul style="list-style-type: none"> <li>You must report all losses to your carrier immediately.</li> </ul>	Nil	£200	Section 7
<b>Personal money (Optional)</b> Covers you for the accidental loss or theft of your personal money.	<ul style="list-style-type: none"> <li>You must report all losses to the police within 24 hours, or as soon as possible after that and obtain a written report.</li> <li>Personal money left unattended at any time unless in a hotel safe or safety deposit box or similar fixed locked receptacle.</li> </ul>	£35	£500 of which cash £300 (Cash limit for children under 16 years £50)	Section 8
<b>Loss of your passports or documents</b> Covers the reasonable additional travel and accommodation costs you incur to replace your passport if it is lost while you are abroad.	<ul style="list-style-type: none"> <li>You must report all losses to the police within 24 hours, or as soon as possible after that and obtain a written report.</li> <li>Loss or theft when passport is not on your person or in a safe, safety deposit box or similar fixed receptacle.</li> </ul>	£35	£500	Section 9
<b>Missed departure</b> Covers you for the additional travel and accommodation expenses you incur if you miss your departure due to the failure of public transport or an accident involving or the breakdown of the vehicle you are travelling in.	<ul style="list-style-type: none"> <li>Strike, industrial action, delays or disruption due to weather conditions already known at the time of booking the trip or buying this policy.</li> </ul>	£35	£800	Section 10
<b>Travel delay</b> Gives you £30 for the first complete 12 hour delay and £20 for each subsequent 12 hours, if your departure is delayed for at least 12 hours.	<ul style="list-style-type: none"> <li>Strike, industrial action, delays or disruption due to weather conditions already known at the time of booking the trip or buying this policy.</li> </ul>	Nil	£250	Section 11
<b>Loss of hotel facilities</b> Gives you £30 for each 24 hour period your hotel suffers from a sudden and unexpected withdrawal of services due to industrial action lasting at least 48 hours.		Nil	£150	Section 12
<b>Mugging</b> Gives you £50 per day if you are hospitalised during your trip following a mugging.	<ul style="list-style-type: none"> <li>You must report the incident to the police and obtain a written report.</li> </ul>	Nil	£1,000	Section 13
<b>Catastrophe</b> Covers your additional accommodation costs if you cannot use your booked accommodation as a result of fire, flood, earthquake or storm.	<ul style="list-style-type: none"> <li>Your disinclination to travel or continue with the trip when local authorities say it is acceptable to do so.</li> </ul>	£35	£500	Section 14

Features & benefits	Significant or unusual exclusions	Excess (unless otherwise agreed)	Limit	Policy reference
<b>Legal advice and expenses</b> Covers the cost of your legal advice and expenses to pursue compensation from a third party for your death, illness or personal injury.	<ul style="list-style-type: none"> <li>Legal action not agreed by us.</li> </ul>	Nil	£50,000	Section 15
<b>Personal liability</b> Covers your personal liability for any compensation you become legally liable to pay.	<ul style="list-style-type: none"> <li>Pursuit of any trade, business or profession, or the ownership, possession or use of any vehicles, aircraft or watercraft.</li> </ul>	£35	£2,000,000	Section 16
<b>Golf cover (Optional)</b>				Section 17
<b>Golf equipment</b> Covers loss or damage to your golf equipment	<ul style="list-style-type: none"> <li>You must report all losses to the police within 24 hours, or as soon as possible after that and obtain a written report.</li> </ul>	£35	£1,000 Single article limit £250	
<b>Golf equipment hire</b> Covers you up to £50 per day for the cost of hiring replacement golf equipment if your golf clubs are lost or stolen or delayed by your carrier for more than 12 hours on your outward journey.	<ul style="list-style-type: none"> <li>You must report all losses to the police within 24 hours, or as soon as possible after that and obtain a written report.</li> <li>You must report all losses that occur while the golf equipment is with your carrier immediately to the carrier and get a Property Irregularity Report (PIR).</li> </ul>	£35	£400	
<b>Green fees</b> Refunds up to £40 per day for the cost of non-refundable pre-booked green fees if the course is unplayable due to adverse weather.	<ul style="list-style-type: none"> <li>Your disinclination to play.</li> </ul>	£35	£200	
<b>Winter sports (Optional)</b>				Section 18
<b>Ski equipment</b> Covers loss or damage to your own or hired ski equipment.	<ul style="list-style-type: none"> <li>Ski equipment that is more than 4 years old.</li> <li>You must report all losses to the police within 24 hours, or as soon as possible after that and obtain a written report.</li> </ul>	£35	£500 of which hired equipment £100	
<b>Ski hire</b> Covers you up to £20 per day for the cost of hiring replacement skis if your skis are lost or delayed by your carrier for more than 12 hours on your outward journey.	<ul style="list-style-type: none"> <li>You must report all losses to the police within 24 hours, or as soon as possible after that and obtain a written report.</li> <li>You must report all losses that occur while the skis are with your carrier immediately to the carrier and get a Property Irregularity Report (PIR).</li> </ul>	£35	£300	
<b>Ski pack</b> Gives you up to £100 per week for unused pre-paid ski pack costs following your accidental injury or illness during your trip or loss or theft of your ski pass.	<ul style="list-style-type: none"> <li>You must report all losses to the police within 24 hours, or as soon as possible after that and obtain a written report.</li> </ul>	£35	£300	

Features & benefits	Significant or unusual exclusions	Excess (unless otherwise agreed)	Limit	Policy reference
<b>Piste closure</b> Provides up to £25 per day for additional transport costs you have to incur to travel to another resort if you are unable to ski due to an excess or lack of snow or bad weather at your pre-booked resort or £30 per day if your resort is totally closed.	<ul style="list-style-type: none"> <li>You must obtain written confirmation from the tour operator (or their representative) of the number of days skiing facilities were closed in your resort and the reason for the closure.</li> <li>Cover is only valid from 1 December to 31 March.</li> </ul>	Nil	£250	
<b>Inability to ski due to accident</b> Provides up to £15 per day if you are unable to ski due to a skiing accident but are not hospitalised.	<ul style="list-style-type: none"> <li>You must support your claim with a doctor's report.</li> </ul>	Nil	£150	
<b>Avalanche closure</b> We will pay reasonable travel and accommodation costs you incur if you are delayed arriving or departing the resort due to an avalanche.	<ul style="list-style-type: none"> <li>You must obtain a report from the resort management.</li> </ul>	Nil	£250	
<b>Business travel (Optional)</b>				Section 19
<b>Replacement personnel</b> Covers the cost of sending out a replacement colleague if you are unable to complete the trip due to a valid claim under Section 3 (Medical and repatriation expenses).	<ul style="list-style-type: none"> <li>Curtailment within 48 hours of the planned return date.</li> <li>You must obtain authorisation from us.</li> </ul>	£35	£5,000	
<b>Business documents and samples</b> Covers the reasonable travel and accommodation costs you incur replacing lost or stolen business documents or samples.	<ul style="list-style-type: none"> <li>Business samples which are cash, coins or valuables.</li> </ul>	£35	£2,000 Business samples £500	
<b>Business money</b> Covers the loss or theft during your trip of money belonging to your employer.	<ul style="list-style-type: none"> <li>Money left unattended at any time unless in a hotel safe or safety deposit box or similar fixed locked receptacle.</li> <li>You must report all losses to the police within 24 hours, or as soon as possible after that and obtain a written report.</li> </ul>	£35	£1,000	
<b>Business equipment and essential baggage</b> Covers the cost of replacing your business equipment and essential baggage if it is lost, stolen or damaged during your trip (less wear, tear and depreciation).	<ul style="list-style-type: none"> <li>You must report all losses to the police within 24 hours, or as soon as possible after that and obtain a written report.</li> <li>You must report all losses that occur while the business equipment and essential baggage is with your carrier immediately to the carrier and get a Property Irregularity Report (PIR).</li> <li>Business equipment which is more than 5 years old.</li> </ul>	£35	£1,500 Single article limit £750	

## 5. What are the significant exclusions and limitations that apply to all benefits?

Cover is excluded for any medical condition (and any associated medical condition) or symptom that has not been declared to and accepted by us and which existed prior to the commencement of this policy and any associated trip covered by it.

Any claim if, at the time of taking out your policy or booking a trip, whichever was the later, your relative, close business colleague, a person with whom you had arranged to travel or a friend or close relative who lives abroad with whom you had arranged to stay had a medical condition for which he or she:

- was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
- was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
- had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months.

Cover is excluded for certain hazardous activities. These are 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 hazardous sports section.

Your wilfully, self-inflicted injury or illness, suicide or attempted suicide, solvent abuse, alcohol abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a medical practitioner, but not for the treatment of drug addiction), self-exposure to needless peril (except in an attempt to save human life).

## 6. What is the duration of this policy?

Annual policies

- Run for 12 months.
- Annual cover – the maximum duration of any one trip is 45 days. There is absolutely no cover offered by the policy whatsoever for trips which are longer than 45 days per trip. This would include not insuring you for any part of a trip which is longer than 45 days in duration.
- Winter sports trips are limited to 24 days per insurance period.
- Includes cover for trips taken wholly within the UK provided that accommodation is pre-booked for 2 consecutive nights or more.
- We will write to you prior to the expiry date about the renewal of your policy.

Single trip policies

The duration of your policy will be as shown on your Schedule.

## 7. Your right to cancel the policy

If this insurance is not suitable, please telephone or write to us within 14 days of receipt of your policy documents. We will cancel the policy and refund your premium in full provided that you have not already taken your trip or made a claim. If you wish to cancel your policy at any other time, you may be entitled to a pro rata refund of premium unless your policy has a duration of less than one month.

## 8. How do I notify you of a claim that I wish to make?

If you wish to notify us of a claim, please contact us:

...by phone Telephone 0845 600 3951

...in writing Write to esure travel Claims Department, PO Box 500, 1 Drake Circus, Plymouth PL1 1QH

## 9. How do I make a complaint about this insurance policy?

The policy is administered on behalf of Cigna Europe Insurance Company S.A.-N.V by Cigna Insurance Services (Europe) Limited, who is responsible for handling complaints regarding this insurance product. We aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint, please contact:

Post: Cigna Insurance Services  
Customer Relations Department,  
1 Drake Circus, Plymouth  
PL1 1QH.

Telephone: 0330 100 7701. For your protection calls may be recorded and may be monitored.

Email: [customerrelations.plymouth@cignainsurance.co.uk](mailto:customerrelations.plymouth@cignainsurance.co.uk)

If we cannot resolve your complaint to your satisfaction, you may be entitled to refer it to the Financial Ombudsman Service.

**Alternatively - online sales only**

Although contacting us directly is the quickest way to complain, the European Commission has set up an online platform where consumers in all EU countries can register a complaint. This can only be used for complaints about purchases made online.

The Online Dispute Resolution service (ODR) directs your enquiry to our Customer Relations Team who will handle it in the usual way. It will also let you know that the Financial Ombudsman Service (FOS) is the UK's dispute resolution body for insurance. Should you need to escalate your complaint further ODR will transmit your complaint to FOS after 30 days.

Please note that this new EU service facilitates contact only. It doesn't provide any other complaints service. You can find this platform at: <http://ec.europa.eu/odr> Please quote our e-mail address: [customerrelations.plymouth@cignainsurance.co.uk](mailto:customerrelations.plymouth@cignainsurance.co.uk)

**10. Is Cigna Europe Insurance Company S.A.-N.V. covered by the Financial Services Compensation Scheme (FSCS)?**

Cigna Europe Insurance Company S.A.-N.V. is covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event that any firm providing insurance goes out of business or into liquidation, you may be entitled to compensation from the scheme. Generally the FSCS may arrange to transfer a policy to another insurer, provide a new policy or, if these actions are not possible, provide compensation. Further information about compensation scheme arrangements is available from the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by calling 0800 678 1100 or 020 7741 4100.

Calls may be monitored and recorded.

