FIT-4-TRAVEL – Help notes

The Policy provides cover for UK Residents and UK Expatriates who are residing in Austria, Belgium, Bulgaria, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Republic of Ireland, Romania, Slovakia, Slovenia, Spain, Sweden, United Kingdom and are flying from and returning to their country of residence.

The policy is underwritten by AmTrust Europe Ltd

FIT-4-TRAVEL Screen 1

The customer can choose the currency to pay the premium: They can choose to pay in either Euros or Sterling regardless of the country in which the insurance is sold. The currency does not have to relate to the country of residence.

Some cover available in the country of residence provided the journey/trip fits into the following definition:

Journey shall mean a holiday and/or a business trip if it commences during the period of insurance, starting from when you leave your home or place of work in your home location whichever occurs last and ending when you return to your home or place of work whichever occurs first.
Any trip within your home location must involve at least 2 nights pre-booked paid accommodation or involve a pre-booked flight and must be more than 80 km from your home.

Cover available within country of residence by section as follows:

Section 1 – Travel disruption – Covered
Section 2 – Abandonment – Not Covered
Section 3 – Catastrophe – Not Covered
Section 4 – Missed Departure – Not Covered
Section 5 – Delayed Departure – Covered
Section 6 – Medical Expenses – Subsections 4 & 5 are Covered
Section 7 – Hospital Benefit – Not Covered
Section 8 – Personal Accident – Covered
Section 9 – Baggage and Personal Property – Covered
Section 10 – Delayed baggage – Covered
Section 11 – Money passport documents – Money and Docs – Covered, passports – Not Covered
Section 12 – Personal Liability – Covered
Section 13 – Legal Expenses – Covered
Section 14 – Hijack – Covered
Section 15 – Pet Fees cover – Not Covered
Section 16 – End supplier Failure – Covered
Section 17 – Optional Winter sports – Covered
Section 18 – Optional Golf – Covered
Section 19 – Optional Wedding/Civil Ceremony cover – Covered
Section 20 – Optional Natural Catastrophe – Cancellation, Additional Expenses & Replacement accommodation – Covered; Travel Delay – Not Covered.
There are 6 areas of cover:

All cover in country of residence is subject to the definition of a Journey set out above:

**Area 1:** Appropriate choice for clients who are resident in any European country listed at the top of page one of these notes, and will only be taking trips within their country of residence or to the UK, during the period of insurance cover.

**Area 2:** Appropriate choice for clients living in any country listed at the top of page one of these notes, and who wish to take trips within their country of residence and to European countries listed above, including Eire (Republic of Ireland), the Channel Islands, Russia (west of the Ural Mountains), islands in the Mediterranean, the Azores, Madeira and Iceland but excluding Spain, the Canary Islands, Turkey, Cyprus, Malta and Switzerland, during the period of insurance cover.

**Area 3:** Appropriate choice for clients living in any country listed at the top of page one of these notes, who wish to travel within their country of residence and to any of the countries of Europe listed above including Spain, the Canary Islands, Turkey, Cyprus, Malta and Switzerland, during the period of insurance cover.
Area 4: Appropriate choice for clients living in any country listed at the top of page one of these notes, who wish to travel within their country of residence and to Australia and New Zealand only, during the period of insurance cover.

Area 5: Appropriate choice for clients living in any country listed at the top of page one of these notes, who wish to travel within their country of residence and also anywhere else in the world, but excluding the USA and Canada and the Caribbean, during the period of insurance cover.

Area 6: Appropriate choice for clients living in any country listed at the top of page one of these notes, who wish to travel within their country of residence and anywhere else in the world including the USA and Canada and the Caribbean, during the period of insurance cover.
If your client requires a single trip, the information required concerning period of travel automatically defaults to the correct questions.

If your client requires an annual multi-trip, the questions about period of cover will default to the information required for an annual multi-trip.
It is well worth checking out the natural catastrophe cover on page 36 of the policy wording which offers cover for the following incidents:

**Natural Catastrophe** shall mean an event caused by the following forces of nature that has a catastrophic consequence: fire, flood, earthquake, explosion, tsunami, volcanic eruption, landslide, avalanche, hurricane, cyclone or storm.

This might be particularly useful for someone who has booked a river cruise, as during last year’s bad weather, river cruises were cancelled because there were flood conditions in many rivers in Europe, a risk which is not covered by many insurance policies.
If anyone to be insured on the policy has any sort of medical condition, however mild, and even if they are not having treatment or taking medication, they should answer ‘Yes’ to the first question.

The insurers of this policy will consider anyone for cover even if they have a terminal condition or have been advised against travel by a medical practitioner. However, in certain circumstances, where someone is awaiting major treatment, or a terminal condition has been diagnosed because life expectancy is unknown or very short, then cover for the particular condition may be declined. We are advised that overall less than 1% of applicants have cover for their condition declined.
Wherever possible, you should enter your client’s email address in the contact box, so that all documentation, issued by insurers will go direct to the customer.

However, if your client does not have internet access, you could enter your email address in the box, but it is very important that, if the customer chooses to purchase the policy, all the documentation is printed off and passed to the customer, in its entirety, as hard copies.

For the last question on the page, the box will automatically default to the number of persons to be covered if you are quoting for a policy for an individual or a couple. If you are quoting for a family, you will be asked to enter the number of travellers and then, for each applicant to be included on the policy, you will be asked to answer all these questions on this page. So, if it is a family of 4, when you enter that there are 3 additional travellers in the bottom box, the page will extend, with 3 additional areas to complete – one for each person.
This page sets out the names of all applicants and notes which ones will be required to undergo medical screening. If you have provided your customer with the link from our website and they are completing the application themselves, it is possible for them to select the ‘Medical Screening’ button and continue through the application themselves.

However, it is very important that, as the agent, you do not complete the Medical Screening questions on behalf of your customer, even if he/she is sitting in the office with you, or on the end of the phone. You MUST choose the ‘Next’ button. In the event of a claim which is declined for insufficient or incorrect answers to the screening questions, if you have completed the online questions for your customer, insurers could take legal action against you.
When you choose ‘Next’ on this page, the ‘Important Notice’ box will pop up. This is a reminder that your client will need to undergo the Screening process if they wish to have full cover for their medical condition. You **MUST** choose the ‘Proceed’ button, which will take you to the next page where you will be able to review the medical screening status of all applicants.
This page enables you to review the applicants and their medical screening status. Please note, any premium that is quoted before medical screening, will not give cover for the Medical condition(s) which are to be declared.
This screen provides a quotation for cover for the two levels of benefit available so that you can discuss the comparative costs with your customer. The benefits are shown further down on the page and it is possible, from here, to access the policy summary and full policy wording for reference and review. This quotation will not include any cover for any pre-existing medical conditions, but it will include an automatic policy fee. There is one fee payable per policy. Once your client has chosen the level of cover they will require, if you select that cover level, you will automatically be taken to the next page.
On this page the first question relates to family members etc who are not travelling, but whose illness might cause a claim for cancellation or curtailment. If your client answers ‘Yes’ to this question, the following screen will appear and the information should be drawn to your customer’s attention:

It is very important that when checking the next two boxes down the page that you have discussed with your customer the nature of the questions, particularly the second one, which is the declaration that the information
provided is truthful and accurate. Insurers will rely on this declaration in the event that any of the questions answered by the insured are later shown to be incorrect.

When you select ‘Next’ at the bottom of this page you will be taken to a summary page, showing the base premium (without a loading for cover for the customer’s medical condition), the Quote reference number and pdf’s of all the relevant documentation. (see below) As the agent, you might feel that receiving information including a premium would be confusing for your customer and so you have the option not to have the documentation sent at this time. If you refer to the final question at the bottom of the page there is an option to check a box which will prevent the email being sent to your customer.
For your application, the price for your insurance is: £62.11

Your Quote Number is: 53025

You can view here the following documents, all of which are important documents. A copy of these documents will have just been emailed to the email address you have provided in your application. If you don't receive these for any reason please call us on +44(0) 1699 892 225.

Quotation Documents
- Policy Summary
- Policy Wording
- Terms of Business Agreement
- Demands and Needs Statement
- Quotation Document

Please keep all documents safely.

If you have any questions or require a FREE, fast medical screening to ensure that your pre-existing health conditions are covered under this travel policy, please call +44(0) 1699 892 225.

At the bottom of this page, there is an option to ‘Save Quote’. You should select this option and you will be taken to the next page - see below.
Once this page is completed with the customer’s information you should select the ‘Register’ option which will take you to the final page which confirms that the quote has been saved and will remain valid for 30 days.
Once you have registered the application, you should give your customer the quotation number and the medical screening telephone number for them to contact the insurers themselves.

In fact, asking the customer to call the screening line direct is the best method of providing the insurance for your customer as they will be lead through the screening by expert staff who will make sure, by asking any necessary additional questions, that all the information about your customer’s medical condition is properly recorded and the risk is fully assessed so that they can be fully confident that their medical condition has been understood and will be covered.