Europesure Insurance
Single Trip Travel Insurance
Insurance Product Information Document

For Residents of the UK and Gibraltar. Provided by Status Insurance Management Limited. Authorised and regulated by the Financial Conduct Authority in the United Kingdom. Reference Number 305697. Brand Name: Europesure Insurance. Underwritten by Canopius Managing Agents Limited.

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and schedule. It is important that you read all these documents carefully.

What is this type of insurance?
This is a single trip travel insurance designed to provide financial reimbursement and emergency medical assistance for events relating to a trip away from home.

What is insured?

Item 1.1 - Cancellation, Curtailment or Disruption of a Trip
✓ Reimbursement of irrecoverable or unused travel and accommodation expenses paid in advance or contracted to pay OR additional travel and accommodation expenses to get you to your destination if your travel arrangements are disrupted OR in certain circumstances alternative accommodation at your destination.

Item 1.2- Missed Departure and Transport Diversion
✓ Additional travel and accommodation costs if you miss your pre-booked travel connection because your journey to the departure point is disrupted or the conveyance in which you are travelling is diverted.

Item 1.3- Travel Delay Inconvenience Benefit
✓ Cash benefit for each complete 12-hour delay

Item 1.4- Alteration of Itinerary
✓ Additional travel and accommodation expenses if arrangements for a trip have to be altered following you being the victim of kidnap, hi-jack, terrorist activity or criminal act.

Item 2.1- Emergency Medical and Repatriation Expenses
✓ Costs relating to medical treatment or dental treatment for immediate relief of pain.
✓ Repatriation expenses including accompanying medical personnel and travel and accommodation for a relative.

Item 2.2- Hospital Inconvenience Benefit
✓ Cash benefit for each complete 24 hours in hospital

Item 2.3- Funeral Expenses
✓ If you die, the cost of transporting your remains home or the cost of a funeral/cremation in the country where you die outside your country of residence.

Item 2.4- Pet Care
✓ Additional Kennel/Cattery costs if you are delayed due to death, bodily injury or illness.

Item 3- Personal Accident
✓ Accidental Death
✓ Loss of one limb or one eye
✓ Loss of two limbs *or* both eyes or one limb and one eye
✓ Permanent Total Disablement

Item 4- Baggage and Personal Effects
✓ Loss or damage to property and valuables OR if your baggage is delayed for more than 12 hours, the cost of buying immediate necessities.

Item 5- Money, Documents and Credit/Debit cards
✓Loss of money or documents and fraudulent use of credit/debit/charge card.

Item 6- Legal Expenses and Personal Liability
✓ Expenses of pursuing a claim against a third party who had caused your death, bodily injury or illness.
✓ Your legal liability to pay damages to a third party for bodily injury or property damage and defence costs.

Item 7- Hijack and Kidnap Benefit
✓ Cash Benefit for each complete 24-hour period that you are hijacked or kidnapped

Optional Cover extensions available

- Winter Sports Cover
- Golf Cover
- Terrorism Disruption
- Gadget Cover
- COVID-19 Cover
- Business Cover
- One Way Trip Extension
- Sports/Cycle Equipment
- Wedding Cover
- Car Hire Excess Waiver

Please Note: Your premium and benefits are payable in £ Sterling

What is not insured?

✘ Section 2, Medical and related expenses incurred in your country of residence.

✘ Claims directly or indirectly caused by or contributed to by any pre-existing medical condition known about at the inception date of travel. Certain pre-existing medical conditions may be covered as standard. Full details can be found in the Policy wording.

✘ Any Activity or Sport not specifically listed in the Policy Wording with the exception of Winter Sports, where the Winter Sports option has been selected.

✘ Under Item 4 – Valuables, Money, Credit/Debit Cards and Documents from Baggage which has been checked-in or left in a left-baggage facility or left unattended in a public place.

✘ Under Item 4 – the full replacement value of any property which was in poor condition or is not reasonably new.

✘ Medical treatment in the destination country after you are medically fit to be transported home for continuing treatment.

✘ Claims where you are under the influence of or affected by alcohol or drugs.

✘ Any criminal or illegal act.

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'What is Not Insured' Continued….

- ✘ Terrorist activity apart from cover under **Item 2** – Medical Expenses, or if you have purchased Terrorism Disruption cover.
- ✘ Insolvency of the tour operator, airline or any other company with whom you have made arrangements for your trip.
- ✘ The excess shown on your policy schedule.
- ✘ Normal pregnancy and birth.
- ✘ Any circumstance or event you knew about before you purchased the insurance or the start of the trip, whichever is later.
- ✘ COVID-19 cover unless the optional COVID-19 cover has been purchased.
- ✘ Section 16, COVID-19 extension - Claims for the cancellation of a Trip before departure, unless all insured persons have been fully vaccinated in accordance with the regulations in their country of residence at least 42 days before the Trip is due to start.

Are there any restrictions on cover?

- ! Customers must be aged 79 or under at the start of cover. (certain travel restrictions may apply)
- ! There is only cover for medical expenses relating to an accident or sudden illness that requires treatment whilst abroad.
- ! The maximum amount of any claim can be no more than the sum insured shown on the policy schedule.
- ! Under Item 6 – Legal expenses - claims can only be pursued if Underwriters legal counsel considers there is a likely prospect of success.
- ! Car Hire Excess Waiver cover is only available to persons aged between 21 and 65.
- ! Gadget Cover Extension - cover is restricted to 4 gadgets per policy regardless of the number of Insured persons.

Where am I covered?

- Policies allow a choice of the areas where the cover is valid – Choices Are: 1) Within Europe; 2) Anywhere in the world excluding the USA and Canada; 3) Anywhere in the world including the USA and Canada. There is no cover in Cuba, Iran or North Korea
- The chosen area of cover is shown on the policy schedule.

What are my obligations?

- You must notify any changes in the information you provided at the start of the policy, and which occurs during the period of insurance, as soon as possible.
- You must take reasonable care to provide complete and accurate answers to the questions you are asked when you take out the insurance and not to knowingly misrepresent anything.
- If you are in hospital during a trip, or you wish to return home early for any reason, you must notify the Medical Assistance company immediately before returning home.
- You must notify the claims company, giving full details of any occurrence, which is likely to give rise to a claim, as soon as possible after it happens and, in any case, within 90 days of the occurrence.
- You must provide to the claims company all documentary evidence they may require in support of your claim, including medical information if required.

When and how do I pay?

Premiums are payable when the policy is purchased from the website, using a valid credit or debit card.

When does the cover start and end?

Subject to payment of the required premium the cover starts on the day the policy is issued and ends on the final date of cover shown on the policy schedule.

How do I cancel the contract?

The policy can be cancelled by notifying Status insurance Management Ltd:
Email: info@statusglobalinsurance.com
Address: Suite 9 Chalkwell Lawns, 648-656 London Road, Westcliff on Sea, SS0 9HR United Kingdom

The policy can be cancelled within 14 days of the purchase or the day the policy is received, whichever is later, by using the contact details above and, provided no trip has been taken, nor any claim made in the 14 days, the premium will be refunded in full.

The policy can also be cancelled at any time during the period of insurance. No refund of premium will be given.