



## BRONZE Cover

### Single and Annual Multi Trip Policies Master policy number RTBWD40080 A&B

This insurance policy wording is a copy of the master policy wordings and is subject to the same terms, conditions and exclusions.

**This policy was not designed to cover known or publicly announced events, as such except for section B2 there is no cover for Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARs-COV-2 or any pandemic or fear or threat of any of these.**

This policy is for residents of the United Kingdom, Channel Islands or British Forces Posted Overseas only  
For policies issued from **01/02/2020 to 31/01/2021**

## YOUR IMPORTANT INFORMATION

**IF YOU NEED EMERGENCY MEDICAL ASSISTANCE ABROAD OR NEED TO CUT SHORT YOUR TRIP:**

contact [tifgroup-assistance](tel:+442038296745) 24 hour emergency advice line on:

**+44 (0) 203 829 6745**

**FOR NON-EMERGENCIES ABROAD:**

**+44 (0) 203 829 6761**

**IF YOU NEED A CLAIM FORM:**

you can download the relevant form:

[www.policyholderclaims.co.uk](http://www.policyholderclaims.co.uk)

or contact Travel Claims Facilities on:

**+ 44 (0) 203 829 6761**

**IF YOU NEED LEGAL ADVICE:**

contact Slater & Gordon LLP on:

**+44 (0) 161 228 3851**

GoInsure is a trading name of Brokersure Ltd and is Underwritten by Tifgroup, a trading name of Travel Insurance Facilities PLC and Insured by Union Reiseversicherung AG, UK.

Travel Insurance Facilities are authorised and regulated by the Financial Conduct Authority. Union Reiseversicherung AG are authorised by BaFin and subject to limited regulation by the Financial Conduct Authority.

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Your standard excess is £50, unless you choose one of the excess options below:

£0, £60, £75, £100, £150, £250

If you have chosen one of these excesses it will be shown on your schedule of cover.

## Our pledge to you

It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. We occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible, please see the last page of the policy for information on our complaints procedure.

## Policy information

Your insurance is covered under two master policy numbers, RTBWD40080 A your pre-travel policy and RTBWD40080 B your travel policy, specially arranged by Golnsure, on behalf of Travel Insurance Facilities Plc, insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG. Cover is provided for each traveller who is shown as having paid the insurance premiums and whose name appears on the insurance validation documentation. In the event that you have paid for a trip on behalf of other individuals not insured on this policy please be advised that your policy only provides cover for your proportion of trip costs, as opposed to the amount you have paid on behalf of others. We have a cancellation and refund policy, which you will find in full on page 9. Please be aware no refund of the insurance premium will be given after the policies have been issued if you have travelled on, claimed or intend to claim against the policy.

## Criteria for purchase

This insurance is sold on the understanding that you and anyone travelling with you and named on the insurance validation documentation:

- Have not started the trip.
- Travel must take place within 1 year of the start date of your policy.
- Take all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover.
- Is a resident of the United Kingdom, Channel Islands or British Forces Posted Overseas.
- Are not travelling within your home country for less than 3 days on any one trip.
- Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.
- Are not travelling for more than 31 days on any one trip when purchasing an annual multi-trip policy (unless the appropriate premium has been paid to increase the duration and this is confirmed in writing).
- Is aged 79 years and under on your Annual Multi trip travel insurance at the start date of the policy.
- Is aged 99 years and under on your Single trip policy at the start date of your policy.
- Understand there is no cover for cruises, unless the cruise cover has been purchased.
- Is not travelling independently of the named insured adults on the policy where they are aged 17 years and under.
- Are travelling with the intention to return to the United Kingdom, Channel Islands or BFPO within your trip dates unless an extension has been agreed with us and we have confirmed in writing.
- Are not travelling against the advice of your doctor or a medical professional such as your dentist.
- You must be in the United Kingdom, Channel Islands or BFPO when the policy starts and when the policy ends.

## ACCURATE & RELEVANT INFORMATION

You have a duty to take reasonable care to answer questions fully and accurately, and that any information you give to us is not misleading. This applies both when you take the policy out and at any time during the policy period. If you do not do so, we reserve the right to void your policy from inception and refuse all claims made against it. In the event that it becomes necessary to cancel your policy following a misrepresentation or suspected fraud, we will give you seven days' notice of cancellation of the policy by recorded delivery to you at your last known address.

## YOUR IMPORTANT CONTACT NUMBERS

**TO DECLARE YOUR PRE-EXISTING MEDICAL CONDITIONS PLEASE CALL ON 01376 809 178**

Make sure you have all your medical information and medication details along with the details of the policy you have purchased. Open 8.30am–6pm Mon - Fri, 8.30am–5pm Saturday and 10am-3pm Sunday

## IN CASE OF A SERIOUS EMERGENCY

**PLEASE NOTE: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.**

**IF YOU NEED MEDICAL ASSISTANCE WHEN YOU ARE AWAY YOU SHOULD CALL 112 OR THE LOCAL EQUIVALENT OF 999**

Customers should receive emergency medical treatment or management regardless of their ability to pay or any other consideration. A failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

**YOU SHOULD THEN CALL US ON +44 (0) 203 829 6745**

Whilst the actual medical care you receive is in the hands of the local doctors treating you, we can obtain the medical information we need from them to establish what is wrong, as well as their treatment and discharge plans. We can support you in the event you are admitted to a facility that may not be suitable for your clinical needs or where there are concerns over practice.

We will then advise on, and can put in place, suitable repatriation plans to get you home as soon as it is medically safe to do so. We will liaise with the treating doctor to get a fit to fly certificate when needed, and with aero-medical experts who will advise on both the timing and method of repatriation that is best suited to your individual needs and your recovery.

**It is important that you are aware of the following:**

Medical Treatment	Repatriation (bringing you home)
<ul style="list-style-type: none"> <li>• There is no cover for:                             <ul style="list-style-type: none"> <li>○ routine, non-emergency or elective treatment</li> <li>○ or treatment that can wait until you return home.</li> </ul> </li> <li>• Our doctors are not treating you; they are not responsible or in control of the clinical care you are receiving in a medical facility.</li> <li>• In some instances, you may need to be moved from one local facility to another larger/more specialised facility, for treatment.</li> <li>• Having travel insurance does not ensure a 'fast track' medical service from the treating facility, much like the NHS – emergency service rooms can be busy at certain times and so it is possible you may have to wait as you would in your local NHS hospital unless you require critical care.</li> <li>• Once you are discharged from hospital this does not always mean you are fit to fly home – For example, if you were in the UK and suffered the same injury/illness, then you would not consider flying out on holiday so soon after surgery/treatment/incident.</li> </ul>	<ul style="list-style-type: none"> <li>• Coming home straight away is not always an option even if you are considered 'fit to fly' by the treating doctor.</li> <li>• We have a medical team with experience in aviation medicine who will advise on both the timing and method of repatriation which is best suited to your individual needs and your recovery.</li> <li>• Most airlines require specific criteria to be met in order to accept a 'medical passenger'.</li> <li>• Things change – if your health, stability or vitals change – then so do the plans.</li> <li>• Availability of air ambulances, stretchers and appropriate medical escorts can be limited in specific areas and at different times of the year. Air Ambulances are 'flying intensive care units' and are only used to transport critical patients to a hospital in the UK, if treatment is not possible where they are.</li> </ul>

## OUT-PATIENT TREATMENT OF MINOR INJURY OR ILLNESS

**PLEASE NOTE:** This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.

### FOR A NON-URGENT MEDICAL SITUATION

That is something you would normally see your GP or minor injuries unit for, so you don't need to attend hospital but you do need some medication to treat a non-emergency situation. Like what? Poorly child with tonsillitis? Infected cut on your foot? We have teamed up with **Medical Solutions UK Ltd**, who offer UK Registered Doctors who give medical support and assessment over the phone and are able to prescribe globally. This means you can quickly access support with minor ailments without disrupting your trip too much. You can access this facility free of charge by calling

**+44 161 468 3793.**

### YOU CAN ALSO CALL 112 OR THE LOCAL EQUIVILANT OF 999

Customer should receive emergency medical treatment or management regardless of their ability to pay or any other consideration, a failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

### OPTIMAL CARE

In our experience the access to the best doctors, diagnostics and optimal care in many areas of the world (particularly in Europe but also across many destinations worldwide) are limited to state facilities. They don't always look as nice, but we have experience of good clinical outcomes within a regulated environment without the risk of a patients' health being compromised over commercial interest, immoral and dangerous practices such as extortion, detainment and withdrawal of treatment you are unlikely to find occurring in state facilities. If you would like to know more about our approach to best medical care overseas and repatriation planning, please visit our website <https://philosophies.tifgroup.co.uk/>

### IN THE EVENT THAT YOU DO RECEIVE OUT-PATIENT TREATMENT WHEN YOU ARE TRAVELLING

**In European Union Countries** – if you present yourself at a public facility you should show your EHIC.

**In Australia** – you should enrol for Medicare, and have it accepted.

*Using these agreements in public facilities will mean that medical treatment will be free, or at a reduced cost, and your standard policy excess will be waived from any claim you may make. If you are unable to use the EHIC, you will have to pay the medical facility and submit a claim when you get home, the policy excess will then be applied.*

**In Turkey, Cyprus, Egypt and Bulgaria** – we utilise the services of ChargeCare International who can arrange for the bill to be paid directly. You simply fill in a ChargeCare form in the medical facility to confirm the nature of the treatment received and pay your policy excess to the facility. They will then send the remaining bill directly to ChargeCare for payment. More information can be found here [www.chargecare.net](http://www.chargecare.net)

**Everywhere else in the World** – if there is not suitable public facility that will treat you free of charge, you can pay the medical facility and retain all receipts so that you can make a claim when you get home.

**PLEASE NOTE:** If the costs are likely to exceed £500 or you are admitted to hospital, you should call us on **+44 (0) 203 829 6745.**

**Summary of cover** (This is **only** a brief description of the cover provided and some of the principal conditions; you **must** refer to the relevant section in the wording for full details).

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
<b>PRE-TRAVEL POLICY (cover starts when you pay your premium or for Annual Multi Trip policies from your chosen start date).</b>				
A1	<p><b>If you are unable to go on your trip</b></p> <p>Cover for your proportion of prepaid transport, accommodation &amp; additional travel expenses, and pre-paid excursions booked before you go on your trip, that you cannot recover from any other source if you cannot travel due to your, a close relative, the person you are intending to stay with, or a business associates death, injury or illness, redundancy, required as a witness or member of the jury in a court of law, or the requirements of H.M. Forces. (Course charges or tuition fees are not included).</p>	£750	<ul style="list-style-type: none"> <li>• cancellation is caused by yours, your travelling companions, the person you are intending to stay with, a business associate or your close relatives death, injury or illness, redundancy, requirement as a witness or member of the jury in a court of law, or HM forces requirements.</li> <li>• the cancellation is not due to your existing medical condition, unless declared and accepted by us in writing.</li> <li>• the cancellation is not due to a existing medical condition of a non-travelling close relative, the person you are intending to stay with, a business associate or travelling companion.</li> <li>• cancellation is not because of the failure of your travel agent, tour operator or due to the advice of the Foreign and Commonwealth Office.</li> </ul>	As per Policy Schedule
<b>TRAVEL POLICY (cover starts when you leave home to begin your trip)</b>				
B1	<p><b>If your travel plans are disrupted</b></p> <p><b>If your departure is delayed by 12 hours or more</b></p> <p>Benefit for delays over 12 hours at your international departure point to help contribute towards additional accommodation, car parking charges, food, drinks or telephone calls not provided by your carrier.</p>	£10 per 12hrs up to a maximum of £150	<ul style="list-style-type: none"> <li>• your flight is booked independently of your accommodation and you have not been offered an alternative/ refund from any other agent.</li> <li>• the scheduled airline is not in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy.</li> <li>• you are at the airport/ port/ station.</li> </ul>	Nil
	<p><b>If you choose to cancel after a 24 hour delay</b></p> <p>If your <u>outbound</u> journey from the UK, Channel Islands or BFPO is delayed by more the 24 hours and you decide to abandon your trip.</p>	£750	<ul style="list-style-type: none"> <li>• you have obtained written confirmation of the delay from your booking agents, airline or transport provider.</li> <li>• you are unable to recoup costs from any other provider or agency.</li> <li>• your trip is more than 2 days in duration.</li> </ul>	As per Policy Schedule
	<p><b>Missed departure</b></p> <p>Cover for alternative transport costs if your miss your outbound departure from your international departure point if, after leaving home, your car becomes un-drivable due to mechanical breakdown or your public transport is delayed causing you to miss your departure from the United Kingdom, Channel Islands or BFPO.</p>	£300	<ul style="list-style-type: none"> <li>• you are claiming for the circumstances listed and not for your failure to arrive in time to check in due to any other reasons such as road traffic, road closures and/ or adverse weather conditions.</li> <li>• you have independent written confirmation of the circumstances.</li> <li>• you are not claiming for your missed return journey back to the United Kingdom, Channel Islands or BFPO.</li> </ul>	As per Policy Schedule

TRAVEL POLICY (cover starts when you leave home to begin your trip)				
Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
B2	<b>If you need emergency medical attention</b> To cover customary and reasonable fees or charges for necessary and emergency medical expenses, necessary travel and accommodation or repatriation costs in the event of your illness, injury or death during your trip.	£5,000,000	<ul style="list-style-type: none"> <li>• you are not claiming for any private medical treatment.</li> <li>• you have called our emergency assistance service to authorise bills over £500.</li> <li>• you are claiming for emergency essential treatment received in a state facility and unrelated to any existing medical condition (unless you have declared to us and we have accepted in writing, and you have paid the required premium).</li> <li>• you are not claiming for work involving the use of precious metals in any dental treatment.</li> <li>• you are not claiming for the provision of dentures, crowns or veneers.</li> <li>• you are in a public/ state hospital.</li> </ul>	As per Policy Schedule
	<b>Emergency dental treatment</b> Cover for emergency dental treatment only to treat sudden pain.	£150		Nil
	<b>Public hospital inconvenience benefit per 24 hours</b> For each 24 hours you are an inpatient in a public hospital to cover costs of newspapers, telephone calls, food, visitors transport etc. during your hospitalisation, up to the maximum shown amount.	£10 per 24hrs up to a maximum of £150		Nil
B3	<b>If you need to come home early</b> Pro-rotta refund of your pre-paid unused trip costs from the day you come home if you, or your travel companion, have to return early because you, the person you are travelling with, the person you are staying with, a close relative or business associate in your home country is unexpectedly suffer injury, illness or death.	£750	<ul style="list-style-type: none"> <li>• you have actually returned home earlier than originally booked.</li> <li>• you need to come home early due to your illness and you have contacted and had approval from our emergency assistance service.</li> <li>• you are not claiming due to your existing medical condition, unless declared and accepted by us in writing.</li> <li>• you are not claiming due to an existing medical condition of a non-travelling close relative, the person you are staying with, a business associate or travelling companion.</li> </ul>	As per Policy Schedule
B4	<b>If your cash is lost or stolen</b> Cover for your cash if it is lost or stolen	£250	<ul style="list-style-type: none"> <li>• your cash/ passport was <u>on your person</u> or in a locked safe and you can provide us with proof of withdrawal/ currency exchange.</li> <li>• you have a Police report confirming the loss and kept all receipts for any incurred costs.</li> <li>• you are not claiming for the cost of missing your return flight/ transport to the United Kingdom, Channel Islands or BFPO, or additional transport costs to return home.</li> </ul>	As per Policy Schedule
	<b>If your passport is lost or stolen</b> Cover to contribute towards the cost of an emergency travel document → Cover for necessary costs collecting your emergency travel document → on your trip ( taxi, transport to and from embassy, cost of photos).	£100 £100		Nil
B5	<b>Accidental death and disability benefit</b> A single payment payable for your accidental death, permanent disability or loss of sight or loss of limbs whilst on your trip.		<ul style="list-style-type: none"> <li>• you are between 18 and 75 years old (<i>accidental death payment is reduced to £1,000 if under 18 or over 75 at the time of the incident</i>).</li> <li>• you qualify for the full benefit, no partial settlements are payable.</li> <li>• you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness, intoxication or infection.</li> <li>• you are not under 18 or over 75 and claiming permanent disablement.</li> </ul>	Nil
	<b>Accidental death benefit</b>	£5,000		
	<b>Permanent loss of sight of limb</b> <b>Permanent total disablement</b>	£5,000 £5,000		

































## If you need to claim



We have appointed Travel Claims Facilities to look after your claim. If you require a claim form please download it on the internet at: [www.policyholderclaims.co.uk](http://www.policyholderclaims.co.uk)  
Alternatively please advise the section of the insurance on which you want to claim and master policy number and policy reference to:  
**Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling ME19 4UY Telephone: +44 (0) 203 829 6761**

### You need to:

- produce your insurance validation documentation confirming you are insured before a claim is admitted.
- give us full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- provide all necessary information and assistance we may require at your own expense (including, where necessary, medical certification and details of your National Health number, or equivalent, and Private Health Insurance).

- pass on to us immediately every writ, summons, legal process or other communication in connection with the claim.
- provide full details of any House Contents and All Risks insurance policies you may have.
- ensure that all claims are notified within 3 months of the incident occurring.
- not abandon any property to us or the claims office.
- not admit liability for any event or offering to make any payment without our prior written consent.

### We can:

- make your policy void where a false declaration is made or any claim is found to be fraudulent.
- take over and deal with, in your name, the defence/ settlement of any claim made under the policy.
- subrogate against the responsible party and take proceedings in your name, but at our expense, to recover for our benefit the amount of any payment made under the policy.
- obtain information from your medical records (with your permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without your prior approval.
- only make claims payments by electronic BACS transfer, unless otherwise agreed by us.
- we will pay a maximum of £80 to your GP for medical records/ completion of a medical certificate as requested by us.

- cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the trip.
- not make any payment for any event that is covered by another insurance policy.
- only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- settle all claims under the law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you.
- submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that you live in within the United Kingdom or the Channel Islands.

## DATA PROTECTION ACT – PERSONAL INFORMATION

You should understand that any information you have given to Travel Insurance Facilities PLC will be used in their function as a Data Controller for the administration of the insurance contract. This information will be processed in compliance with the provisions of the UK Data Protection Act and the General Data Protection Regulation that came into force on 25th May 2018 for the purpose of providing travel insurance and handling claims, complaints and medical assistance, if any. This involves providing such information to other parties, including the selling agent, claims handlers and Union Reiseversicherung AG (URV, the insurer of tifgroup). For example this would occur in circumstances, such as a medical emergency. This may require transferring information about you to countries outside the European Economic Area (EEA). You have a right to access, rectification and erasure of information that Travel Insurance Facilities PLC holds about you. If you would like to exercise either of these rights you should contact in writing: The Data Protection Officer, Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY. It is our aim to provide high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur on both sides. If you do not feel that the matter has been dealt with to your satisfaction or you have some new evidence which we have not seen, you may bring this to the claims manager's attention in writing: The Claims Manager, Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY. Travel insurance Facilities are registered with the Information Commissioner's Office and undertake to comply with the Data Protection Act 1998 ("DPA") and EC Directive 95/46/EC (up to and including 24 May 2018) and the General Data Protection Regulation ("GDPR") and (EU) 2016/679) (on and from 25 May 2018), and, in the event that the UK leaves the European Union, all legislation enacted in the UK in respect of the protection of your personal data. For our full privacy policy terms, please see: <http://www.tifgroup.co.uk/privacy/>

## Your right to complain

**If your complaint is regarding the selling of your policies, please contact:** Complaints Manager, GoInsure at Brokersure Ltd, Digital House, Threshelfords Business Park, Inworth Road, Feering, Essex, CO5 9SE or email [enquiries@brokersure.com](mailto:enquiries@brokersure.com) or call 01376 809 178

**Or if you would like to complain about the outcome of your claim, or assistance provided, please forward details of your complaint in the first instance as follows:**

- Customer Insights Manager, URV, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY, call on 0203 829 6604 or email [complaints@tifgroup.co.uk](mailto:complaints@tifgroup.co.uk) who will review the claims office decision.

**If you are still not satisfied with the outcome you may:**

- Ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, London, E14 9SR. Their telephone advice line is 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile, or visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)
- You are also able to use the EC On-line Dispute Resolution (ODR) platform at <https://ec.europa.eu/consumers/odr/main/index.cfm?event=main.home.show&lng=EN> who will notify FOS on your behalf.

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Union Reiseversicherung AG are members of the Financial Services Compensation Scheme. Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc. Registered Office: 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY Registered in England. Registered Number: 3220410.

Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority. Travel Administration Facilities, Travel Claims Facilities and tifgroup-assistance are trading names of Travel Insurance Facilities plc.

