



ERV Key Facts

The information provided in this document does not contain full details and conditions of your insurance – These are located in your policy booklet, policy supplement and any additional cover endorsement.

This insurance is issued by ERV.

Type of insurance and cover

Travel insurance for single or annual multi-trips – Please refer to your policy validation certificate for your selected cover.

Various optional covers may also be included – Your policy validation certificate will show if you have selected these options.

Age eligibility

This policy is not available to anyone aged 86 or over if annual multi-trip cover is selected (further limited to anyone aged 76 or over if travelling outside Europe). If you reach the maximum age limit during the period of insurance, cover will continue until the next renewal date but not after that. If the winter sports cover option is selected, this policy is not available to anyone aged 66 or over.

If single trip cover is selected, this policy is not available to anyone aged 86 or over (further limited to anyone aged 76 or over if travelling outside Europe). If the winter sports cover option is selected, this policy is not available to anyone aged 70 or over (further limited to anyone aged 66 or over if travelling outside Europe).

Conditions

- It is essential that you refer to the Important Conditions relating to Health section in the policy booklet, as failure to comply with these conditions may jeopardise your claim or cover.
- If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.

Special conditions apply to each section of your policy – Please refer to the policy booklet for full details.

Statutory cancellation rights

You may cancel this policy within 14 days of receiving your policy documents (new business) and for annual multi-trip policies by the renewal date (the cancellation period) by writing to Talk to TIM at the address below during the cancellation period.

Any premium paid will be refunded to you providing you have not travelled, not claimed or intend to make a claim and no incident has occurred that is likely to result in a claim. This may be subject to an administration fee.

Talk to TIM, McGowan House, Waterside, The Lakes, Bedford Road, Northampton, NN4 7XD.
Email: info@talktotim.co.uk

Cancellation outside the statutory period

You may cancel this policy at any time after the cancellation period by writing to Talk to TIM at the address shown above. If you cancel after the cancellation period no premium refund will be made.

Claim notification

24 hour Emergency and medical assistance helpline:

For inpatient treatment and outpatient treatment in North America, the UK, the Channel Islands and the Isle of Man: Tel: +44 (0)1403 288 408.

For outpatient treatment anywhere in the world other than North America, the UK, the Channel Islands and the Isle of Man: Tel: +44 (0)1403 288 408.

To make a claim, contact +44 (0)1403 288 416.

How to make a complaint

Making yourself heard

If you have cause for complaint, it is important that you know that we are committed to providing you with an exceptional level of service and customer care. We realise that things can go wrong and there may be occasions when you feel that we have not provided the service you expected. When this happens, we want to hear about it so that we can try to put things right.

Who to contact?

The most important factors in getting your complaint dealt with as quickly and efficiently as possible are:

- to be sure you are talking to the right person, and;
- that you are giving them the right information.

When you contact us:

- Please give us your name and contact telephone number.
- Please quote your policy and/or claim number and the type of policy you hold.
- Please explain clearly and concisely the reason for your complaint.
- So we begin by establishing your first point of contact:

Complaints regarding:

SALE OF THE POLICY

Please contact Talk to TIM on 0333 006 3212.

If your complaint is about the sale of your policy, please contact the Customer Service Manager at:

Talk to TIM, McGowan House, Waterside, The Lakes, Bedford Road, Northampton, NN4 7XD.
Tel: 0333 006 3212

CLAIMS

If your complaint is about a claim, please contact ERV Claims on 01403 288416.

In all correspondence please state that your insurance is provided by ERV and quote scheme reference Talk to TIM TTT0515.

If your complaint about your claim cannot be resolved by the end of the next working day, ERV Claims will pass it to:

The Managing Director, ERV, Albany House, 14 Bishopric, Horsham, West Sussex RH12 1QN.
Email: contact@erv.co.uk

If we have given you our final response and you are still dissatisfied you may refer your case to the Financial Ombudsman Service (Ombudsman) and have six months in which to do so. The FOS is an independent body that arbitrate on complaints about general insurance products. It will only consider complaints after we have provided you with written confirmation that our internal complaints procedure has been exhausted. The Ombudsman can be contacted at:

Insurance Division, Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR.
Tel: 0800 023 4567, or fax: 020 7964 1001.

Financial Services Compensation Scheme (FSCS)

ERV is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and circumstances of the claim. Most insurance contracts are covered for 90% of the claim. You can get more information about compensation scheme arrangements from the FSCS or visit <http://www.fscs.org.uk>

Schedule of Benefits

The table shows the maximum benefits you can claim for each insured person (unless otherwise stated). Some sections are optional and the medical excess can be varied – Your policy validation certificate will show which options you have selected.

Section	Benefit Limit Per Person	Excess Per Person
Cancellation and Curtailment	As detailed on your insurance certificate*	£75
Pre-booked Excursions	£250	
Medical Expenses and Emergency Repatriation including:	£10,000,000	
Emergency Dental	£250	
UK Expenses in total	£1,500	
Funeral Expenses outside your home area	£1,500	
Return of your ashes/or body from outside your home area	£10,000	£150**
Additional travel and accommodation expenses due to trip extension	£2,000	
Additional travel and accommodation expenses for someone to stay with you/travel from the UK to be with you	£2,000	
Hospital Benefit***	£25 per 24 hours to £1,000	Nil
Personal Accident		
Permanent Total Disablement	£20,000	
Loss of limb(s)/eye(s)	£20,000	Nil
Death	£15,000	
Death	£2,500 (under 18, over 65)	
Personal Baggage including:	As detailed on your insurance certificate*	£75
Single Item/Pair/Set Limit	£350	
Valuables Limit	£400	
Baggage Delay		
Over 12 hours	£250	Nil
Over 48 hours	NA	Nil
Personal Money	£500	£75
Cash Limit	£500 £50 (under 18)	Nil
Replacement Passport and Travel Documents	£500	£75
Personal Liability	£2,000,000	£250
Travel Delay	£25 per 12 hours, up to £100	Nil
Holiday Abandonment	As per cancellation limit	£75
Missed Departure and Missed Connection	£1,000	£75
Hijack	£50 per 24 hours up to £500	£75

Section	Benefit Limit Per Person	Excess Per Person
Legal Expenses	Nil	Nil
Optional Winter Sports Cover on payment of additional premium		
Ski Equipment Owned	£1,000	£75
Ski Equipment Hired	£500	
Single Item/Pair/Set Limit	£250	
Ski Hire	£50 per 24 hours up to £500	Nil
Ski Pack	£50 per 24 hours up to £500	Nil
Piste Closure	£50 per 24 hours up to £500	Nil
Avalanche Closure	£500	Nil
Optional Golf Cover on payment of additional premium		
Golf Equipment Owned	£1,000	£75
Golf Equipment Hired	£500	
Single Item/Pair/Set Limit	£300	
Golf Equipment Hire	£40 per 24 hours up to £200	Nil
Non Refundable Golf Fees	£300	Nil
Hole in One	£100	Nil

*your policy validation certificate will detail the level of cancellation cover that you have chosen for Cancellation and personal baggage.

**£150 is the standard medical excess. If you have chosen to increase or reduce this excess, this will be shown on your policy validation certificate.

***only valid when you are admitted into a state or public hospital.

Significant or unusual limitations or what is not covered

- If you are travelling within the European Union, EEA or Switzerland and you require medical treatment, you must present your valid European Health Insurance Card (EHIC) at the time of seeking treatment to the Doctor, Hospital or Clinic.
- If you are travelling to Australia and you require medical treatment, you must enrol with a local Medicare office.
- The standard excesses are detailed in the benefits table above. If you have chosen to amend your medical excess, this will be shown on your policy validation certificate.
- You must obtain prior authorisation of the Emergency Assistance Service before incurring any medical expenses (including any outpatient treatment) over £500. If this is not possible because the condition requires emergency treatment you or someone on your behalf must contact the Emergency Assistance Service as soon as possible.
- Under annual multi-trip policies, there is no cover for trips over 31 days.
- Optional cover for winter sports trips on annual multi-trip policies is limited to 17 days in total.
- Any trip that has already begun when you purchase this insurance or extends beyond the end date of the policy will not be covered. If you have an annual multi-trip policy and have booked a trip that

extends past the end date of that policy, you must renew your annual multi-trip policy early to begin before the start of your booked trip or purchase a separate single trip policy for the full duration of that trip in order for cover to be valid.

- Special conditions and exclusions apply to each section of your policy. Please refer to the policy booklet for full details.

What is not covered – Applicable to all sections of the policy

- War risks, civil commotion, terrorism – Please see your policy supplement for full details.
- Pregnancy – Please see your policy supplement for full details.
- There are a number of sports, activities and winter sports that are not covered – Please see the General Exclusions – Applicable to all sections of the policy in the main policy booklet.
- Climbing on or jumping from vehicles, buildings or balconies regardless of the height.
- Wilful, self-inflicted injury, suicide, drug use or solvent abuse.
- You drinking too much alcohol or you are suffering from alcohol dependence or directly or indirectly from the symptoms of alcohol withdrawal resulting in a claim.
- Unlawful actions and any criminal proceedings brought against you.
- Travel to a country, specific area or event which the Foreign and Commonwealth Office (FCO), the World Health Organisation (WHO) or regulatory authority in a country to or from which you are travelling, has advised against all travel or all but essential travel.

What is not covered under Section A1 – Cancellation and B1 Curtailment

- Redundancy caused by misconduct, resignation, voluntary redundancy, entering into a compromise agreement, or where you received a warning or notification of redundancy before you purchased this insurance or at the time of booking any trip.
- Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to result in a claim.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.

What is not covered under Section B2 – Medical Expenses and Emergency Repatriation

- Treatment or surgery which in the opinion of the Emergency Assistance Service, can wait until your return to your home area.
- Medication, which prior to departure is known to be required.
- Expenses incurred as a result of a tropical disease where you have not had the NHS recommended inoculations and/or not taken the NHS recommended medication.

What is not covered under Section B3 – Hospital Benefit

- Hospitalisation, compulsory quarantine or confinement to your accommodation as a result of a tropical disease where you have not had the NHS recommended inoculations and/or not taken the NHS recommended medication.

What is not covered under Section B5 – Personal Baggage

- Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Baggage contained in an unattended vehicle between 9pm and 9am (or at any time between 9am and 9pm unless it is locked out of sight in a secure baggage area) – Please see the definition of secure baggage area in the Definitions in the policy booklet.
- Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment, golf equipment and other items are excluded – Please see your policy booklet for the full list.
- Business equipment, business goods, samples or tools used in connection with your occupation.

What is not covered under Section B6 – Personal money, replacement passport and travel documents

- Personal money or your passport or visa left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Loss or theft of traveller's cheques where you have not complied with the issuing agents conditions.

What is not covered under Section B7 – Personal Liability

- Pursuit of any trade, business or profession, or the ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft.

What is not covered under Section B8 – Travel Delay

- Strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.
- Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.
- Any costs incurred by you which are recoverable from the public transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
- Any travel and accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements within 24 hours of the scheduled time of departure.

What is not covered under Section B9 – Missed Departure and Missed Connection

- Strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
- Your failure to arrive at the departure point in time to board any connecting public transport after your departure on the initial international outbound and return legs of the trip.
- Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.

What is not covered under Section B11 – Legal Expenses

Any claim where in our opinion there is insufficient prospect of success in obtaining reasonable compensation.

Legal costs and expenses incurred prior to our written acceptance of the case.

What is not covered under Sections B12 to B16 – Winter sports

- Ski equipment contained in or stolen from an unattended vehicle between 9pm and 9am (or at any time between 9am and 9pm unless it is locked out of sight in a secure baggage area) – Please see the definition of secure baggage area in the Definitions in the policy booklet.
- A deduction for wear, tear and depreciation will be made on ski equipment – Please see table in Section B12 – Ski equipment.

What is not covered under Section B17 to B20 – Golf

- Redundancy caused by misconduct, resignation, voluntary redundancy, entering into a compromise agreement, or where you received a warning or notification of redundancy before you purchased this insurance or at the time of booking any trip.
- Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to result in a claim.
- Golf equipment contained in an unattended vehicle between 9pm and 9am (or at any time between 9am and 9pm unless it is locked out of sight in a secure baggage area) – Please see the definition of secure baggage area in the Definitions in the policy booklet.

ERV/KF/OCT/15

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