

# About Your Insurance Travel Insurance Policy

keyfacts®

Scheme Reference: MRL Direct/16EA05, 16EA06

This policy summary does not contain the full terms and conditions of the cover.

Full terms and conditions can be found in the policy document.

## Who we are

This policy has been arranged by Opera Cover Services Limited (Opera) on behalf of Rock Insurance Services Limited. Opera is an Appointed Representatives of Rock Insurance Services Limited who administers this policy and collects and holds premium as agents of the Insurers. Both companies are authorised and regulated by the Financial Conduct Authority (FCA). Opera's registration number is 529380, and Rock Insurance Services' registration number is 300317. You can check the regulatory status of either company by visiting <http://www.fca.org/register> or by calling 0800 111 6768. MRL is a trading name of ROCK Insurance Services Limited, a company registered in England and Wales (registration company number 04255878).

## Insurer

This policy has been arranged by ROCK Insurance Group. ROCK Insurance Group is a trading style of Rock Insurance Services Limited on behalf of MRL through three different insurers as follows:

Section A - Your Travel Policy by Europ Assistance S.A. (trading as Europ Assistance S.A. Irish Branch)

Section B - Optional Gadget Cover by UK General Insurance Limited on behalf of Ageas Insurance Limited

Section C - Optional Car Hire Excess Cover by EUROP ASSISTANCE S.A.

## Type of insurance and cover provided

This is a policy of personal travel insurance which provides cover, subject to certain terms and conditions, for losses as a result of specified events which may occur before or during a trip including cancellation, loss of baggage and medical expenses.

## Statement of Demands and Needs

This policy will suit the demands and needs of an individual or group of people (where applicable) who are travelling to countries included within the policy terms and who wish to insure themselves against specified unforeseen circumstances/events relating to or occurring during their trip. Full details of these circumstances/events, levels of cover and terms and conditions can be found within this policy wording.

This policy will cover certain pre-existing medical conditions contained within the waived conditions list. However if the pre-existing condition is not listed in the waived conditions, then you will need to declare your pre-existing medical condition to medical screening. Cover for any such medical condition will not be in place unless you have declared the condition, had it accepted in writing, and paid an additional premium.

## Eligibility requirements

The levels of cover and excesses that apply are set out in the Summary of Cover contained in the policy document. Certain sections of your policy carry an excess which means that you have to pay the first sum per person, per incident if you claim. The excess amount varies according to the section you are claiming under. The table below sets out the significant benefits and exclusions of your policy. The policy includes many other benefits, conditions and exclusions. Please read your policy wording to make sure that the cover is suitable for you.

To be eligible for this insurance, the following requirements must be met:

- You must reside in the EU and have done so for at least 6 months out of the last 12.
- You must be 85 years or under for single trip policies or 75 years or under for annual multi-trip policies. If you are purchasing the winter sports option you must be 64 years or under.

## Significant features and benefits

Your policy includes the following benefits which are explained in detail in the policy document:

### SECTION A - TRAVEL INSURANCE SUMMARY OF COVER

Cover (per section per person unless otherwise stated)	Economy Cover Limits up to	Excess	Standard Cover Limits up to	Excess	Premier Cover Limits up to	Excess
Cancellation and Curtailment	£1,000	£175	£2,000	£150	£5,000	£100
Medical Expenses & Emergency Repatriation	Up to £10,000,000	£175	Up to £10,000,000	£150	Up to £10,000,000	£100
Dental Expenses	£100	£175	£150	£150	£200	£100
Hospital Benefit	£25 per day up to £250	Nil	£35 per day up to £350	Nil	£40 per day up to £400	Nil
Personal Effects and Baggage	£2,000	£175	£2,000	£150	£2,000	£100
Single Item Limit	£150	£175	£200	£150	£300	£100
Valuables Limit	£150	£175	£200	£150	£300	£100
Delayed Baggage	£10 per 12 hours to £100	Nil	£25 per 12 hours to £250	Nil	£30 per 12 hours to £350	Nil
Loss of Travel Documents	£300	Nil	£400	Nil	£500	Nil
Money & Cash	£500	£175	£500	£150	£500	£100
Cash Limit	£250	£175	£250	£150	£250	£100
Cash Limit if under 18	£50	£175	£100	£150	£100	£100
Travel Delay	£10 per 12 hours to £100	Nil	£15 per 12 hours to £150	Nil	£15 per 12 hours to £150	Nil
Additional Accommodation Expenses	£250	£175	£500	£150	£750	£100
Abandonment	£1,000	£175	£2,000	£150	£5,000	£100
Missed Departure	£500	£175	£750	£150	£1,500	£100
Personal Accident						
Permanent Total Disablement	£10,000	Nil	£25,000	Nil	£25,000	Nil
Loss of Limb(s)/Eye(s)	£10,000	Nil	£25,000	Nil	£25,000	Nil
Death	£10,000	Nil	£25,000	Nil	£25,000	Nil
Death (Under 18 and Over 65)	£1,000	Nil	£2,500	Nil	£2,500	Nil

Personal Liability	£1,000,000	£175	£2,000,000	£150	£2,000,000	£100
Legal Expenses	£5,000	£175	£10,000	£150	£25,000	£100
Hijack	£25 per day up to £200	Nil	£25 per day up to £200	Nil	£25 per day up to £200	Nil
Mugging	£100 per day up to £1,000	Nil	£100 per day up to £1,000	Nil	£100 per day up to £1,000	Nil
Catastrophe	£25 per day up to £250	Nil	£25 per day up to £250	Nil	£25 per day up to £250	Nil
Withdrawal of Services	£25 per day up to £250	Nil	£25 per day up to £250	Nil	£25 per day up to £250	Nil
Domestic Pets	£25 per day up to £250	Nil	£25 per day up to £250	Nil	£25 per day up to £250	Nil
<b>Optional Extensions – Upon payment of an additional premium</b>						
Winter Sports Cover						
Ski Equipment - owned	£300	£175	£750	£150	£1,000	£100
Single Item Limit	£150	£175	£250	£150	£500	£100
Ski Equipment - hired	£150	£175	£250		£300	Nil
Ski Hire	£25 per day up to £250	Nil	£30 per day up to £300	Nil	£35 per day up to £350	Nil
Ski Pack	£25 per day up to £250	Nil	£30 per day up to £300	Nil	£35 per day up to £350	Nil
Piste Closure	£20 per day up to £200	Nil	£40 per day up to £400	Nil	£40 per day up to £400	Nil
Delay due to Avalanche	£50	Nil	£100	Nil	£250	Nil
Business Cover						
Business Equipment	£1,000	£175	£1,000	£150	£1,000	£100
Business Equipment Single article limit	£500	£175	£500	£150	£500	£100
Samples	£500	Nil	£500	Nil	£500	Nil
Delayed Business Equipment	£200	£175	£200	£150	£200	£100
If your business money is lost or stolen	£1,000	£175	£1,000	£150	£1,000	£100
Cash Limit	£500	£175	£500	£150	£500	£100
Emergency Courier	£200	£175	£200	£150	£200	£100
Hiring equipment	£50 per 24 hours up to £500	Nil	£50 per 24 hours up to £500	Nil	£50 per 24 hours up to £500	Nil
Additional Person Accident	Normal Benefit x 2	Nil	Normal Benefit x 2	Nil	Normal Benefit x 2	Nil
Golf Cover						
Golf Equipment	£1,500	£175	£1,500	£150	£1,500	£100
Single Item Limit	£250	£175	£250	£150	£250	£100
Golf Equipment Hire	£20 per day up to £200	Nil	£20 per day up to £200	Nil	£20 per day up to £200	Nil
Non-refundable Golfing Fees	£75 per day up to £300	Nil	£75 per day up to £300	Nil	£75 per day up to £300	Nil
Hole in one	£50	Nil	£50	Nil	£50	Nil
Cruise Pack Cover						
Additional missed Departure	£1,000	£175	£1,000	£150	£1,000	£100
Unused Cruise Excursion	£500	£175	£500	£150	£500	£100
Cruise Itinerary change	£150 per port up to £500	Nil	£150 per port up to £500	Nil	£150 per port up to £500	Nil
Emergency Air Evacuation	Necessary Costs	£175	Necessary Costs	£150	Necessary Costs	£100
Cruise interruption	£1,000	£175	£1,000	£150	£1,000	£100
Cabin Confinement	£100 per 24 hours up to £1,000	£175	£100 per 24 hours up to £1,000	£150	£100 per 24 hours up to £1,000	£100

#### SECTION B - OPTIONAL GADGET COVER UPGRADE

Level of Cover	Number of Gadgets Covered	Total Replacement/Repair Value for all Gadgets	Excess
1. Level 1	3 gadgets Single Article Limit Single Article Limit for Laptop	£1,000 £1,000 £1,000	Up to £50
2. Level 2	5 gadgets Single Article Limit Single Article Limit for Laptop	£2,000 £1,000 £2,000	Up to £50
3. Level 3	7 gadgets Single Article Limit Single Article Limit for Laptop	£3,000 £1,000 £2,000	Up to £50

#### SECTION C - OPTIONAL CAR HIRE EXCESS COVER UPGRADE

Vehicle	Excess Reimbursement	Tyres, Windscreen Underbody	Towing
Car	£5,000	£5,000	£500

#### Significant or unusual exclusions and limitations

There are some situations which you are not covered for. These generally involve anything you already know about or that is caused by deliberate or careless acts on your part. Full details of these are given in the policy document.

The most significant exclusions of this policy are set out below. There may be other exclusions that are significant to you, so you need to check the policy document for full details.

- This policy contains restrictions on what cover is in place for claims arising from terrorist activity. Only valid claims for emergency medical expenses and personal accident will be paid.
- No claim arising directly or indirectly from any pre-existing medical condition affecting any person travelling under this insurance will be covered unless they have been declared and accepted by the Insurers in writing prior to travel.

- This policy will NOT cover any claims under Section 5 (Cancellation & Curtailment) arising directly or indirectly from any pre-existing medical condition known to you prior to the commencement of the period of insurance affecting any close relative or travelling companion who is not insured under this policy, or person with whom you intend to stay whilst on your trip if:
  - a terminal diagnosis had been received prior to the commencement of the period of insurance; or
  - if they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the period of insurance;
 or if during the 90 days immediately prior to the commencement of the period of insurance they had:
  - required surgery, inpatient treatment or hospital consultations; or
  - required any form of treatment or prescribed medication.
- No section of this policy shall apply in respect of any claim arising directly or indirectly from your drug addiction or solvent abuse, excessive alcohol intake, or being under the influence of alcohol (including but not exclusively having a blood alcohol reading of more than 150mg per 100ml) or drug(s).
- No section of this policy shall apply in respect of any person who has reached the age of 86 years for single trip policies or 76 years for annual multi-trip policies.
- This policy contains strict limits on the length of time you can spend travelling abroad on each trip. Please refer to the definition of the word 'trip' in the Definitions. IF YOU TRAVEL FOR MORE THAN THE NUMBER OF DAYS FOR WHICH YOU HAVE PAID FOR COVER, YOU WILL NOT BE COVERED AFTER THE LAST DAY FOR WHICH YOU HAVE PAID. Trips must commence and end in your home country and a return ticket must have been booked prior to departure. The policy must be bought before you leave your home country.
- In the event of a medical emergency you must contact us as soon as possible. You MUST contact us before incurring expenses in excess of £500. If you are physically prevented from contacting us immediately, you or someone designated by you must contact us within 48 hours.
- We only provide cover under sections 1, 3, 4 and 5 of this policy, for claims that come from complications of pregnancy and childbirth.
- Personal property claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear and depreciation bearing in mind the age of the items. Payment of any claims in respect of any one article or pair or set of articles will be limited to £50 unless satisfactory proof of ownership is submitted. Evidence of replacement value is not sufficient.
- We will not pay for any claim arising from any deliberately careless or deliberately negligent act or omission by you, nor for any claim arising or resulting from your own illegal or criminal act.
- You are automatically covered for cruise holidays under this policy.

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#### **Duration of cover**

This policy of insurance will run for the period shown on your policy certificate.

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#### **Your right to cancel**

Unless your trip will be completed within 14 days of buying this insurance, you have the right to cancel any policy of insurance within 14 days from the date of issue or receipt of policy terms and conditions, whichever is the later, provided that you have not yet travelled, have made no claims and there has been no occurrence of an incident that is likely to give rise to a claim. We will refund to you any premium you have paid and will recover from you any payments we have made.

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#### **Making a claim under your policy**

##### **Claims relating to Section A - Your Travel Insurance Policy**

In the event of an emergency please telephone **00 44 (0) 343 658 0343** or **00 44 (0) 1293 652842**.

Claims forms can be obtained by calling the claims helpline on **0343 658 0345**, giving your name and certificate number and brief details of your claim.

##### **Claims relating to Section B - Optional Gadget Cover Upgrade**

Claims forms can be obtained by calling the claims helpline on 02077 851 702 or emailing [gadget.claims@trinitym.co.uk](mailto:gadget.claims@trinitym.co.uk), giving your name and certificate number and brief details of your claim.

##### **Claims relating to Section C - Optional Car Hire Excess Cover Upgrade**

Claims forms can be obtained by calling the claims helpline on 0333 3230 095 or +44 1634 382 574 (Outside UK), or email [assistance@orchard-administration.co.uk](mailto:assistance@orchard-administration.co.uk) giving your name and certificate number and brief details of your claim.

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#### **Making a complaint**

##### **If you want to make a complaint about your policy, in the first instance please contact:**

The Compliance Manager  
 MRL Travel Insurance - Direct  
 Suite A, 3rd Floor, Griffin House, 135 High Street, Crawley, West Sussex RH10 1DQ  
 or telephone: 0343 658 0371 or e-mail [Admin@rockinsurance.com](mailto:Admin@rockinsurance.com)

Please quote your policy number or claim reference number and give us full details of your complaint.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body at:

Exchange Tower, London, E14 9SR  
 Telephone: 00 44 (0) 800 023 4 567.

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we are unable to meet our obligations. This depends on the type of business, and circumstances of the claim. Insurance arranging is covered for 90% of the claim, without any upper limit. Further information can be obtained from the Financial Services Compensation Scheme by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk).