

TRAVEL INSURANCE

Working with our Principal, Global Travel Insurance Services Ltd, we are happy to provide you with a specially designed holiday insurance policy with which is suitable for any of the holidays that we offer. We summarise below the details of the insurance cover provided which also includes 24-hour emergency service. The following is a summary of the cover available.

STATUS DISCLOSURE

Anam Cara Travel Ltd is an Appointed Representative of Global Travel Insurance Services Ltd who is authorised and regulated by the Financial Conduct Authority (firm reference 305686) being permitted to advise and arrange general insurance contracts. Our status can be checked on the Financial Conduct Authority Register by visiting www.fca.org.uk or calling 0845 606 9966.

This insurance is underwritten by ERGO Travel Insurance Services Ltd on behalf of Great Lakes Insurance UK Limited. Great Lakes Insurance UK Limited is a company incorporated in England and Wales with company number 13436330 and whose registered office address is 10 Fenchurch Avenue, London, United Kingdom, EC3M 5BN. Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 955859. You can check this on the Financial Services Register by visiting: <https://register.fca.org.uk>. ERGO Travel Insurance Services Ltd (ETI) is registered in England and Wales, company number 11091555. Authorised and regulated by the FCA, register number 805870 and registered office: 10 Fenchurch Avenue, London, EC3M 5BN.

Remuneration Statement

The Premiums paid include a commission, the value of which may vary and is deducted by us from the amount that you pay before the balance is paid to the insurance company.

DEMANDS AND NEEDS

This insurance policy will suit the demands and needs of an individual or group (where applicable) who have no excluded pre-existing medical conditions, are travelling in countries included within the policy terms and who wish to insure themselves against unforeseen events detailed in the cover section below and for the period of the journey being booked by you. Subject to the terms, conditions and maximum specified sums insured.

We will not provide you with advice about the suitability of this product for your individual needs but will be happy to provide you with factual information.

COOLING OFF PERIOD

Once purchased you may tell us if your policy does not meet your requirements. If you cancel within 14-days of the receipt of your documentation and you have not started a trip or made or intend to make a claim, we will give you a full refund. Following this 14-days period, you continue to have the right to cancel your policy at any time by contacting us. If the notice of cancellation is received outside of the 14-days cooling-off period, no premium will be refunded.

RESIDENCY

The cover under this policy is only available to United Kingdom residents being defined as: Any person who has an address in the United Kingdom, has lived in the United Kingdom for at least 6 of the last 12 months, and is registered with a General Practitioner in the United Kingdom.

HEALTH CONDITIONS

This policy may not provide cover for pre-existing medical conditions, so it is important that you review and respond to the questions contained in the Health Conditions Section of the Policy to have the full protection of your policy. **Please open the link below.** If you do not take the appropriate action, or if you withhold information which we should reasonably be made aware of when considering the provision of cover, then your policy may be cancelled, or your claim rejected or not fully paid.

[Health Conditions Link](#)

CHANGE IN MEDICAL CIRCUMSTANCES AFTER THE DATE THE POLICY IS ISSUED

Important note: this applies to all destinations, excluding trips solely within the United Kingdom.

You must notify the medical screening and underwriting service at MediScreen immediately on 0344 892 1698 if there is any change in your medical circumstances between the date you first purchased Your insurance policy and the date your holiday is due to begin. If you do not take the appropriate action, or if you withhold information which we should reasonably be made aware of when considering the provision of cover, then your Policy may be cancelled, or your claim rejected or not fully paid. If we can extend cover, we may charge an additional premium for doing so.

If your trip is solely within the United Kingdom, then you must obtain a letter from your medical practitioner confirming that you are fit enough to take the trip. Failure to do so may invalidate your policy.

PRODUCT DETAILS

We summarise below the details of the insurance cover provided which also includes 24-hour emergency service from Towergate Assistance. A summary of the cover is detailed below. Full details of the key benefits, conditions and exclusions will be included in the Policy Documents, Table of Benefits and Insurance Product Information Document (IPID), copies of which are available by clicking on the following links.

[Links to IPID, Table of Benefits, Full Policy Document](#)

A full set of Policy Documents will be issued to you with your confirmation of booking, upon which will state the Premium paid and the start and end dates of the insurance. The following represents some of the key features of the policy and main exclusions together with the relevant excess or deductible that applies to claims, whilst the Table Of Benefits document (above link) provides a full list of the cover provided.

	Limit of Cover	Excess
Emergency Medical & Repatriation Expenses	£5,000,000	£75
Cancellation & Curtailment	£3,000	£75
Personal Possessions & Money	£2,000 (Money £250)	£75

Significant Exclusions & Conditions

1. Cover cannot be purchased once a trip has already begun.
2. The excess amount deductible from a claim applies to each claim, per incident claimed for, by each insured person.
3. You must notify the local Police within 24 hours of discovery of any loss or theft of possessions or money.
4. You must ensure that you have had any recommended inoculations, vaccines.
5. Claims arising from coronavirus including but not limited to COVID-19, or any related/mutated form of the virus. This exclusion does not apply to COVID-19 claims under the COVID-19 Cover section.

TRAVEL SIGNPOSTING

Not the right level of cover to meet your Travel Insurance needs? If we can't offer you the cover you want, or your premium is higher than you wanted because you have medical conditions, you may be able to get help by accessing the Money and Pensions Service travel directory at: <https://traveldirectory.moneyadviceservice.org.uk/en> or by calling 0800 138 777 (Open Monday to Friday, 8am to 6pm).