

# Inspire Travel Insurance

## Terms & Conditions

It is essential that you take out adequate insurance for your trip. Inspire, in partnership with Endsleigh offers invaluable cover for trips worldwide excluding USA, Canada and Caribbean. Cover includes cancellation and curtailment of the trip due to accident, illness or sickness; the cost of any repatriation back to your home country following a medical emergency. Additionally cover for over 90 sports and activities are included as standard under this policy and full details are available within the activity guide lists in your policy documents.

### 1. Your Policy Cover

Cover	Limit
Cancellation & curtailment charges (incl. exam re-sit)	£5,000
Emergency Medical and other Expenses	£10,000,000
Baggage	£2,500
Personal Accident	£30,000
Overseas Legal Expenses	£50,000
Missed Departure	£500
Personal Money	£500
Personal Liability	£2,000,000
Single article cover (for items such as laptops)	£600

NB: All premiums shown are inclusive of Insurance Premium Tax at the current rate

\*Please note this premium is based on the details currently provided and is subject to change.

\*\* You must be aged over 16 and under 75 years old at the time of departure.

### Principle Exclusions

#### General

- The first £50 of each and every claim per incident claimed for by each insured person except for claims under personal liability, personal accident and legal expenses where no excess applies.
- This policy is not available to anyone aged 75 or over.

#### Cancellation or curtailment charges

- Any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim.

#### Emergency medical and other expenses

- Treatment or surgery which in the opinion of the medical practitioner in attendance can wait until your return home.
- Medication, which prior to departure is known to be required.

#### Baggage & Personal money, passport and documents

- Valuables left unattended at any time unless in a safety deposit box or in your locked accommodation.
- Baggage contained in an unattended motor vehicle overnight between - 9 p.m. and 9 am (local time) OR 9 a.m. and 9 p.m (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view.
- Personal money or your passport left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation

### 2. Important Information

Endsleigh will share the personal details you provide with AXA Travel Insurance (ATI), a member of the ATI Assistance Group. To administer your policy ATI will hold and use information about you supplied by you (and by medical providers). ATI may send it in confidence for processing to other companies in the ATI group (or companies acting on ATI's instructions), including those located outside the European Economic Area.

#### The Endsleigh Group of Companies ("Endsleigh, we, us") Privacy Policy.

It is Endsleigh's policy to take all necessary steps to ensure that your personal data held is processed fairly and lawfully in accordance with the Data Protection Act 1998 ("the Act").

We hold personal data relating to you in connection with insurance products and services you have asked us to provide. Except to the extent we are required or permitted by law, personal data provided to, or obtained by, us will be used for the purpose of providing you with the products and services you have requested. It may also be shared within other Endsleigh group companies, (full details of which are available on request), as well as carefully selected third parties. In the process of gathering your details we may collect sensitive information such as about your health or in relation to motoring offences. If you purchase products or services from us, you will have given us your consent to use this personal data as detailed in this Privacy Policy. We may wish to contact you from time to time by telephone, e-mail or post about other products and services that may be of interest to you. If at any time you do not wish to receive this information then please write to Endsleigh's Group Data Protection Officer at : Endsleigh Insurance Services Limited, Shurdington Road, Cheltenham, Glos GL51 4UE. Under the Act, as a data

subject, you are granted certain rights. If you would like to know what information we hold about you. You can write to us as above. We may charge you a statutory administration fee to comply with your request. Should you have any other queries in connection with data protection then please contact Endsleigh's Group Data Protection Officer as above.

### **Complaints Procedure**

We aim to provide a high level of service and pay claims fairly and promptly under the terms of your Travel Insurance Policy. If you are unhappy with any aspect of our service, please contact, in the first instance the person who originally dealt with your enquiry. Alternatively you can contact us by: Telephone: 0800 085 8698 Post: Customer Liaison Department, Endsleigh Insurance Services Limited, Shurdington Road, Cheltenham, Gloucestershire GL51 4UE

You may at any time contact the Head of Customer Care at AXA Travel Insurance at The Quadrangle, 106-118 Station Road, Redhill, RH1 1PR. If you remain dissatisfied you have the right to ask the Financial Ombudsman to review your case. The Ombudsman can be contacted at the following address:-The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Contacting the Ombudsman will not affect your right to take legal action against us.

### **What if I change my mind?**

You can cancel your policy at any time. We will refund your premium less a charge for the time you have been insured, provided you have not travelled or your policy has not been terminated following a claim, in which case no refund will be due. A £20 cancellation fee will be deducted from any refund due.

## **3. Eligibility Statements**

You and anyone named on the policy must be:  
Registered under the healthcare system in your home country.  
Travelling from and returning to your home country.

You agree that this proposal is for insurance in the normal terms and conditions of the insurer's policy and shall be incorporated in and form the basis of the contract.

This policy is not available to anyone aged 65 or over. If any member of the travelling party is 65 years or over we are unable to provide you with a quote or policy. However, if you would like to contact BIBA on 0870 950 1790 (Open 9.00am - 5.00pm Monday to Friday) or at <http://www.biba.org.uk/ConsumerHome.aspx> they hold a list of insurers who may be able to assist you.

### **Important conditions relating to health**

You must comply with the following conditions to have full protection of your policy. If you do not comply your policy may be cancelled or a claim may be refused or the amount of any claim payment reduced.

It is a condition of this policy that you will not be covered under section 1 – Cancellation or curtailment charges, section 2 – Emergency medical and section 3 – Personal accident for any claims arising directly or indirectly from:

#### **A. At the time of taking out this policy:**

1. Any medical condition you have or have had for which:
  - a) symptoms or diagnosis has occurred within the last 12 months or
  - b) There has been a change in treatment (including medication, dosage, surgery, tests, investigations or diet) in the last 12 months.
2. Any medical condition where you, a close relative\* or a close business associate\*\*:-
  - a) Are waiting for an operation, hospital consultation (other than for regular checkups), or other hospital treatment or investigation.
  - b) Have within the last 6 months, been seen by a specialist (other than for regular checkups), had an operation or other hospital treatment or investigation.
  - c) Have received a terminal prognosis.
3. Any circumstances you are aware of that could reasonably be expected to give rise to a claim on this policy.

#### **B. At any time:**

1. Any medical condition you have in respect of which you are travelling against medical advice or for which you are travelling to obtain medical treatment abroad.
2. Any medical condition for which you are not taking the recommended treatment or prescribed medication as directed by a medical practitioner.
3. Your travel against any health requirements stipulated by the carrier, their handling agents or other public transport provider.

You have read and agreed to these important conditions relating to the terms and conditions of the GapGuru insurance policy and those that relate to your health. If you do not do so, your insurance cover may not protect you in the event of a claim.

\* Close relative – means mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, partner or fiancé fiancée.

\*\* Close business associate -means any person whose absence from business for one or more complete days at the same time as your absence prevents the proper continuation of that business.

Endsleigh Insurance Services Limited is authorised and regulated by the Financial Services Authority. This can be checked on the FSA Register by visiting its website at [www.fsa.gov.uk/fsaregister/](http://www.fsa.gov.uk/fsaregister/). Endsleigh Insurance Services Limited. Company No: 856706 registered in England at Shurdington Road, Cheltenham Spa, Gloucestershire GL51 4UE.