

TRAVEL INSURANCE – IMPORTANT INFORMATION

Roadmark Travel Limited is an appointed representative of Arthur J. Gallagher Insurance Brokers Limited which is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909.

We only offer travel insurance from a single insurer – Europäische Reiseversicherung AG (ERV). This travel insurance is suitable for those who wish to insure themselves when travelling against the specified financial loss of unforeseen circumstances and events relating to your trip. A list of the covers and corresponding levels, as well as the main policy exclusions, can be found below. Further details will be in your policy document, a copy of which is available on request. We have not provided you with any recommendation or advice about whether this product meets your specific insurance requirements. It is your responsibility to decide whether this policy suits your requirements. Should you require any further information, please contact Roadmark Travel.

Health Conditions. UK Travel (England, Scotland, Wales, Northern Ireland or Scilly Isles). You do not need to declare your medical conditions, however, you must comply with the following:

1. You are not aware of any reason why the trip could be cancelled or cut short
2. You are not traveling, against the advice of a medical practitioner? Or for obtaining medical treatment or if you can be given a terminal prognosis
3. You are not receiving or awaiting tests for any illness or injury as a hospital day case or inpatient. Any claim arising from this illness or injury will not be covered
4. If you are on medication at the time of travel your medical condition must be stable and well controlled

IF YOUR MEDICAL CONDITION CANNOT COMPLY WITH THESE TERMS THEN ANY CLAIM RELATED TO THAT MEDICAL CONDITION WILL NOT BE COVERED

EU Travel The traveller must inform the underwriters via the health check phone line on **01403 288 423** if they or any person upon whose health the trip depends;

1. Has any existing or on-going medical condition(s)
2. Is taking any prescribed medication
3. Has or has had any medical condition(s) still requiring periodic review
4. Is awaiting any tests, treatment, investigation, referral or the results of these

Please note: You must notify Medical Screening immediately of any change in your medical circumstances between issue date of policy and time of departure.

This information is correct at the time of printing, but may be subject to change. Please refer to your policy document to check your cover.

Travel Policy - For full details about your cover and the exclusions please refer to the Policy Wording		
COVER	LIMIT	EXCESS PAYABLE
Cancellation	Up to £2,000	Excess:£50 Deposit only: £10
Curtailment	Up to £2,000	£50
Emergency Medical & Repatriation Expenses	Up to £2,000,000 EU Holidays	£50
Repatriation	Up to £1,500 UK Holidays only	£50
Missed Departure (not UK)	Up to £600	£50
Personal effects and Money	Up to £1,500 Up to total of £200 for valuables Up to £200 for Lost Passport	£50 £50 £50
Luggage Delay	Up to £100	NIL
Personal Liability	Up to £2,000,000	NIL
Personal Accident	Up to £10,000	NIL
Legal Costs & Expenses	Up to £25,000	NIL

GENERAL EXCLUSIONS (applicable to all sections of cover). Please read this section carefully as it contains key exclusions.

The policy includes some general exclusions relating to a variety of illnesses which are not covered. Although not a full list these include Alcoholism, drugs or drug addition, stress, anxiety or depressive conditions, psychiatric illness, terminal illness, AIDS, HIV, suicide or attempt thereof. Exclusions are listed in the policy document.

TRAVEL INSURANCE PREMIUMS including Insurance Premium Tax at the current rate

Duration	UK	Europe, Channel Islands & Eire
2 days		
3 days		
4 days		
5 days		
6 days		
7 days		
8 days		

Important –You must take reasonable care to provide us with complete and accurate information to any questions we ask when you take out, make changes to your policy. If you do not provide us with complete and accurate information which is subsequently disclosed, or comes to light after the commencement date of the insurance, your insurer may consider that you have misrepresented your risk and could either revise the premium and/or change any excess, or the extent of cover may be affected, cancel your policy or refuse to pay claims or both.

Cancellation Rights - If your cover doesn't meet your requirements, please let Roadmark Travel know within 14 days of receiving your policy document and return all your documents for a refund of your premium. Any premium already paid will be refunded to You providing you have not travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

Claims - Full details of how to make a claim and how to appeal should your claim not be successful can be found in the policy document.

Complaints - Should you have a complaint about the sale of your travel insurance policy, please contact The Branch Manager, Arthur J. Gallagher Insurance Brokers Ltd, 6th Floor, Temple Circus House, Temple Way, Bristol BS1 6HG.. Should you remain unhappy with our final reply, you may have the right to refer your complaint to The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Opening times are Monday to Friday – 8am to 8pm and Saturday – 9am to 1pm. Their telephone number 0800 023 4 567 and calls to this number are normally free for people ringing from a "fixed line" phone – but charges may apply if you call from a mobile phone. 0300 123 9 123 calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs. These numbers may not be available from outside the UK – so please call us from abroad on +44 20 7964 0500.

Financial Services Compensation Scheme - We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, with no upper limit. Further information is available from the FSCS.