



EuroTravel Policy Summary

This document is a summary of the Ibex EuroTravel insurance policy and does not contain the full terms and conditions of the cover, which can be found in the policy booklet. It is important that you read the policy booklet carefully when you receive it.

The Insurer

This insurance policy is provided by Ibex Insurance Services Ltd. The underwriter of this travel policy is Professional Travel Insurance Company Limited, Suite 935, Europort, P.O. Box 793, Gibraltar. PTI are registered in Companies House (Gibraltar) Ltd, 317 Main Street, P.O. Box 848, Gibraltar. Reg no. 33927 and are authorised and regulated by the Financial Services Commission.

Ibex Insurance Services Ltd. are regulated by the Financial Services Commission FSC006 43B. Registered address: The Tower, Marina Bay, Gibraltar.

Type of Insurance and Cover

Cover is provided for a range of travel insurance benefits. You can select either single trip cover, to the geographical area you specify, or annual multi trip cover for worldwide travel.

Duration of Cover

Single Trips

Section 1 - Cancellation cover is effective from the time and date of issue on the insurance schedule and terminates on commencement of the planned trip.

For all other sections, cover commences when you leave your home or business (whichever is the later) to commence the trip and terminated on whichever occurs first of the following:

- The expiry of the period of cover
- Your return home as planned at the end of the trip
- Your first return home prior to the planned return at the end of the trip

Annual Multi-Trips

Section 1 - Cancellation cover for each trip is effective from either the start date on the insurance schedule or the time and date at which each trip is booked (whichever is the later), and terminates on whichever occurs first of the following:

- The commencement of each trip
- The expiry of the period of cover

For all other sections, cover commences when you leave your home or business (whichever is later) to commence each trip and terminates on whichever occurs first of the following:

- The expiry of the period of cover
- Your return home as planned at the end of each trip
- Your first return to your country of residence prior to the planned return date at the end of each trip
- Your period of travel exceeding the trip limit specified in your insurance schedule

Significant Features and Benefits

The following features and benefits are a summary only, you should refer to the policy wording and other policy documentation for full details, as limitations, conditions and exclusions may apply.

Section 1 - Cancellation

- Loss of deposits or payment for unused travel and accommodation in the event that you cancel or curtail your trip due to a covered event.



Section 3 – Emergency Medical Expenses/Repatriation

- Payment for certain overseas medical emergency treatment, hospital and other expenses, should you sustain accidental injury or suffer illness while on your trip. Repatriation is to country of residence (Spain or Portugal).

Section 5 – Travel Delay and Abandonment

- Payment of a specified amount for certain travel delay and abandonment claims, at particular times prior to and during your trip.

Section 6 – Personal Accident

- Lump sum benefit payment if an accident whilst on a trip causes your death or permanent total disablement.

Section 7 – Missed Departure

- Additional travel and accommodation expenses necessary to reach your booked destination, in certain circumstances, when you have missed your departure.

Section 8 – Baggage and Section 9 – Cash and Documents

- Loss of or damage to your personal baggage, cash and/or documents during the trip.
- Certain costs for the necessary emergency purchase of replacement items should your baggage be delayed on the outward journey for the specified duration.

Section 11 - Hijack

- Cover for a specified amount should your means of transport be subject to a hijack during the planned trip for a certain period of time.

Section 12 – Personal Liability

- Personal liability cover in the event you accidentally injure a third party or damage their property whilst on your trip.

Section 13 – Legal Expenses

- Legal proceedings cover in the event you or any person insured by this policy incur injury or death on the trip.

Optional cover available:

- Business cover
- Golf cover
- Winter Sports cover

Further details of the cover options available to you, including the maximum benefit amounts, are given in the insurance schedule.

Significant and Unusual Exclusions or Limitations

Your policy excludes some situations. Please refer to your policy booklet Sections 1 to 20 for full details but the most significant or unusual exclusions are outlined below. Your policy excludes or limits the following:

- **Medical conditions**

There is no cover for any medical condition for which you have received medication, advice, investigations, treatment or admission for in the last 12 months, unless such medical conditions have been accepted by us in writing.

- **Sports/Hazardous Activities**

There is no cover for loss or expenses resulting directly or indirectly from participation in sports and hazardous activities, unless they have been notified to us and accepted by us in writing.



• **Personal Baggage**

Payment for loss or damage to personal property is subject to the maximum limits and excesses for any one article, pair or set and for valuables, there is a total limit. Payment for baggage claims may also take into account wear and tear and depreciation in value. Cover for watches and jewellery is only provided if the items were taken as part of a mugging or if physical violence was used.

• **Money**

There is no cover for loss or theft of credit cards.

• **Personal Liability**

There is no cover for Personal Liability arising directly or indirectly from ownership, possession or use of any motorised vehicles.

• **Country of Residence**

To be eligible for this insurance you must reside in Spain or Portugal for at least 6 months and travel must commence from your declared Country of Residence.

• **Personal Money And Baggage Claims**

Any loss of money or personal baggage must be reported to the police within 24 hours of discovery and a written police report obtained.

• **Medical Claims**

You must contact the Assistance Service immediately should you be admitted to hospital or require on going out-patient treatment. All treatment or expenses must be authorised by the Assistance Service.

• **Winter Sports**

Emergency medical expenses and personal liability covers are subject to you abiding by the Ski Federation Code. There is no cover for piste closure if you purchase your winter sports policy within 14 days of commencing your trip.

Cancellation Rights

If after insuring with us and receiving the full written policy details, you subsequently change your mind, you have 14 days to notify us that you do not wish to continue with the insurance cover. A pro-rata charge may be made for the time you have been on cover.

How to claim

For emergency assistance please contact Specialty Assistance Services:

By telephone:	By fax:	By email:
+44 (0) 870 894 0005	+44 (0) 870 890 3872	assistance@specialty-group.com
or	or	
+44 (0) 208 256 6061	+44 (0) 208 256 6063	

For all other claims please contact Iberian Claims Service:

By telephone:	By fax:	By email:
+34 956 69 55 96	+34 956 79 46 81	info@iberianexpatriate.com



Complaints

Our aim is to provide a first class standard of service at all times. However there may be occasions when you feel that this objection has not been achieved. Should you wish to make a complaint please contact Ibex in the first instance:

The Managing Director
Ibex Insurance Services Limited
The Tower
Marina Bay
Gibraltar

If after taking this action, you are not satisfied with the way the complaint has been handled, you may write to:

Professional Travel Insurance Company Limited
Suite 935
Europort
P.O. Box 793
Gibraltar

We are covered by the Financial Ombudsman Service. If you have complained to us and Professional Travel Insurance Company Limited and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body.

Compensation Arrangements

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) in the event that your insurers do not have enough money to pay a claim. The FSCS can pay up to £2,000 for the first part of your claim and 90% of the remainder of the claim. Further information about compensation scheme arrangements is available from the FSCS.