

Policy Certificate

Travel Insurance

This is your policy certificate, it shows the cover your policy provides. It is based on the information that you have provided.

It is very important that you read this document in conjunction with the policy terms and conditions and the policy summary document, so you understand what is covered and that it provides the level of cover you want. All of these documents can be viewed and downloaded from the links below.

Remember to keep all your documents in a safe place. We wish you a safe and happy journey

POLICY NUMBER:	49-0320-2401-8102-1723	INSURER:	Great Lakes Reinsurance (UK) SE and Europäische Reiseversicherung A.G. (ERV)
DATE OF ISSUE:	07 February 2017	SCHEME:	Annual Multi-Trip Standard

POLICY HOLDER

Name: Hamish Todd
Address: 8 Parklands Road
London, SW16 6TD

PREMIUM

Premium Paid: £77.72 (including Insurance Premium Tax £12.95)

INSURED PERSONS

Name	Age	Declared Medical Conditions
Hamish Todd	26	N/A

TYPE OF COVER

Start Date:	07/02/2017	End Date:	06/02/2018
Policy Type:	Annual Multi-Trip	Group Type:	Individual(s)
Geographical Area:	Worldwide 2		

COVER DETAILS

Baggage	£1,500
Cancellation	£2,000
Medical	£5,000,000
Excess	£100
AMT Trip Duration	17 days

The cover limits are per person insured.

ADDITIONAL OPTIONS

None selected

POLICY DOCUMENTS

EMERGENCY AND MEDICAL SERVICE INFORMATION

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, except in case of emergency. If You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours. Please contact 0044 208 865 3074.

Give Your name, insurance details, reference number and as much information as possible. Please provide a telephone, fax number or email address where We can contact You or leave messages at any time of the day or night.

This policy is **NOT** a Private Medical Insurance policy, and does not provide cover for procedures that can be carried out in Your Home Country after repatriation or for any medical expenses incurred in private facilities if a medically suitable State facility is available.

Reciprocal Health Agreements

EU, EEA or Switzerland

If You intend travelling to European Union (EU) countries, the European Economic Area (EEA) or Switzerland We would advise You to obtain a Form CM1 from Your local main Post Office. On returning this, duly completed, to the main Post Office You will be issued with a European Health Insurance Card (EHIC), which will entitle You to certain free or reduced cost health arrangements in the EU, EEA or Switzerland. (Full details are given in the DOH Leaflet No. T7.1 - Health Advice for Travellers).

The UK also has reciprocal healthcare agreements with various non-EEA countries and territories see the following website <http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx>.

Please note: For claims under Section B (Emergency Medical & Additional Expenses) no Policy Excess will apply when You receive inpatient treatment (where medically necessary) at a state hospital within the EU, EEA or Switzerland if You have used the European Health Insurance Card to effectively reduce the cost of Your treatment or medicines.

Australia

When You are travelling to Australia and You register for treatment under the national Medicare scheme, Medicare provides UK passport holders with:

- free treatment as an in-patient or out-patient at a public hospital;
- subsidised medicines under the Pharmaceutical Benefits Scheme; and
- benefits for medical treatment provided by doctors through private surgeries and Government Health Centres (not hospitals).

You must enrol at Medicare offices in Australia if You will be receiving treatment. If You receive treatment before You enrol, Medicare benefits can be backdated, if You are eligible. To be eligible You must be a resident of the United Kingdom and will need to show Your British passport with an appropriate visa. If You do not enrol at Medicare offices We may reject Your claim or limit the amount We pay to You. If You need treatment which cannot be carried out under Medicare You **MUST** contact Our 24 hours Emergency Service before seeking private treatment. If You do not do so, We may reject Your claim or limit the amount We pay to You.

For more information You should contact: Medicare Australia, PO Box 1001, Tuggeranong, ACT 2901, Australia, or visit their website at: www.humanservices.gov.au

