



24-hour Emergency & Repatriation Assistance
Helpline: +44 1403 286 533

When calling from within the USA and Canada:

+1 877 866 6864 (Toll-free)

When calling from Mexico

+1 819 569 7887 (Toll-free)

For Non-Emergency Claims, please see overleaf.

SCHEDULE OF COVER

Insurer: Great Lakes Insurance UK Limited

Policy Number: 80001044

Name and Address of Policyholder	Contact Details
Matthew Taylor 30 Evelyn Avenue Belfast BT5 5DE	Phone (day): +447471097569 Email: matthewtaylor@gmx.com

Insured Person(s)			
First Name	Last Name	Age	Declared Medical Conditions
Matthew	Taylor	23	None
Rebecca	Ashe	30	Vitamin B12 deficiency

Cover	Cover details
Date of Issue: 05/11/2024 Policy Type: Pay As You Go (PAYGO) Travel Cover Start Date: 05/11/2024 Cancellation Cover Start Date: N/A Travel Disruption Cover Start Date: N/A Maximum Trip Duration A single trip is covered for up to 35 calendar days from the start of a trip. All policies cannot exceed more than 183 days of travel in total, during a rolling 12-month period.	Cancellation Limit Per Person: £0 Travel Disruption Cover Limit Per Person: £0 Gadget Cover Per Person: 0 devices Trip Claim Excess Per Person: £0

This Schedule of Cover is evidence of insurance for the Insured Person(s) shown. Cover is as described in the accompanying Policy Wording Document. **You should download this document to your device when travelling.**

Important COVID-19 information at the bottom of this document

Table of Benefits

Cover	Limit of Cover	Excess
Emergency medical and repatriation expenses:	Unlimited	£0
• Emergency Dental Treatment	Up to £500	£0
• Funeral Costs	Up to £5,000	£0
• Additional accommodation and travelling costs	Up to £2,000	£0
Missed departure	Up to £1,000	£0
Travel delay	£50 after each full 6 hours up to £500	
Personal possessions:	Up to £2,500	£0
• Single item limit	£500	£0
• Valuables	Up to £500 in total	£0
• Personal money	Up to £500	£0
• Passport & other documents	Up to £500	£0
Baggage delay on the outward journey	£100 after 12 hours	
Personal Liability	Up to £2,000,000	

On-Trip Cover Options (available subject to additional premium and if shown in the **cover details** section above)

Cover	Limit of Cover	Excess
Cancellation	Up to £0	
Curtailement & loss of holiday	Up to £0	
Abandonment	Up to £0	
Travel Disruption extension	Up to £0	
Gadget (maximum 4 devices)	Up to £1,000 per device	£0

All sections of cover are underwritten by ERGO Travel Insurance Services Ltd (ETI) 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; register.fca.org.uk

ERGO Travel Insurance Services Ltd is registered in the UK, company number 11091555. Registered office: 10 Fenchurch Avenue, London, EC3M 5BN. Authorised and regulated by the Financial Conduct Authority, register number 805870.

Please check your policy documentation for further information.

Important Conditions Relating to Health

Medical Screening Declaration

Have you made a medical screening declaration on behalf of someone else? If you have made a medical screening declaration for any traveller on this policy, it is your responsibility to ensure that you have full knowledge of their medical conditions and can answer the questions as confidently as if you were declaring your own conditions. If you are not 100% sure, then you should check with them or request that they obtain details of all medical conditions from their GP.

Please check that you have declared your medical conditions - these are shown on the front of this Schedule of Cover. Please be aware if you fail to declare any pre-existing medical conditions or answer any questions incorrectly, this may invalidate any potential claim.

Useful Telephone Numbers

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Claims

All Claims (excluding the below) 01403 286 532

Additional Cover Option Claims

Gadget Cover Claims 01403 286 534

Customer Services Team 0333 006 8020

Important information regarding Coronavirus and Foreign travel advice:

Our policies cover Trip Cancellation, Emergency Medical and Repatriation Expenses, if you contract COVID-19 (coronavirus) as long as you have had the recommended vaccinations.

This policy will not provide cover for any claim under any section if you or any insured person are travelling during a government-imposed lockdown or when prohibited from doing so by either UK or Regional Government.

This policy will not provide cover for any claim under any section if you travel to a destination where the Foreign, Commonwealth & Development Office (FCDO) have advised against all or all but essential travel for any reason. Visit www.gov.uk/foreign-travel-advice to check advice for your destination(s) before you travel.

Wapp travel insurance is arranged by Wapp Limited which is registered in Gibraltar, company number: 120329.

Registered office: First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar. Wapp Limited is authorised and regulated by the Gibraltar Financial Services Commission and trades into the United Kingdom on a freedom of services basis.

Details as to the extent of Wapp Limited's permissions can be obtained at:
www.fsc.gi/regulated-entities/insurance-intermediaries-8

Wapp travel insurance is administered by Howserv Limited which is registered in England and Wales, company number 03882026. Registered office: Staysure, Britannia House, 3-5 Rushmills Business Park, Bedford Road, Northampton, NN4 7YB.
Howserv Limited is authorised and regulated by the Financial Conduct Authority FRN 599282.

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