

Your Coverwise Travel Policy Schedule

Thank you for choosing to take out your travel insurance with Coverwise Limited. The attached policy wording together with this schedule, is your policy document. Your policy contains certain conditions, exclusions and limitations. It is important that you familiarise yourself with your cover to ensure that it meets your needs and personal circumstances.

Policy number: 41118691

Date of issue: 02/12/2025

Issued by: <https://www.coverwise.co.uk>

Personal Details:

Main policy holder:

Age:

Mr JOEL KARAKKUNNEL SEBASTIAN

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Travel Policy Details:

Period of insurance commences: 26/12/2025

Expires: 25/12/2026

Product type: Standard

Policy type: Annual Multi Trip Insurance

Number of days: 365

Geographical area: Europe (inc. United Kingdom)

Other insured person(s):

Age:

Options:

Payment:

Insurance premium:	Insurance premium tax:	Documentation:	Total paid:
£8.08	£1.62	£0.00	£9.70

THIS DOCUMENT IS IMPORTANT. IT IS ADVISABLE TO TAKE A PRINTED COPY WITH YOU WHEN YOU TRAVEL, AS PROOF OF INSURANCE MAY BE REQUIRED TO SECURE TREATMENT IN THE EVENT OF A MEDICAL EMERGENCY, OR TO ASSIST WITH ENTRY INTO SOME COUNTRIES.

EMERGENCY MEDICAL ASSISTANCE IS AVAILABLE 24/7 BY CALLING +44 (0)203 126 4042.

Scan the QR code or visit this webpage to verify this insurance.



IMPORTANT NOTICE - PLEASE MAKE SURE YOU READ YOUR POLICY CAREFULLY

Policy Coverage: This insurance policy is designed to protect you against specific situations or losses that result from sudden and unexpected conditions or events that occur after the inception of the policy. No insurance coverage is provided for events that were expected at the time of booking your trip and/or insurance.

Conditions and Exclusions: Conditions and exclusions apply to individual sections of your policy, while general exclusions and general conditions will apply to the whole of your policy.

Statutory cancellation rights: You may cancel this policy within 14 days of receipt of the policy documents (new business) and for annual policies the renewal date (the cancellation period) by writing to Coverwise Sales and Service, 4th Floor, Southfield House, 11 Liverpool Gardens, Worthing, West Sussex, BN11 1RY during the cancellation period. 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 result in a claim has occurred.

Cancellation outside the statutory period: You may cancel this policy at any time after the cancellation period by writing to Coverwise Sales and Service, 4th Floor, Southfield House, 11 Liverpool Gardens, Worthing, West Sussex, BN11 1RY. If you cancel after the cancellation period no premium refund will be made.

Excess: Under most sections of the policy, claims will be subject to an excess. This means that you will be responsible for paying the first part of each claim per incident claimed for, under each section by each insured person, unless you have paid the additional premium to waive the excess as stated in the schedule.

Sports and Other Activities: Insurance cover is provided for a large number of non-professional sports and activities. Please take some time to view the Sports and activities list to ensure that you have adequate insurance cover in place.

Health: This policy contains restrictions and conditions regarding pre-existing medical conditions, you are advised to read the policy wording carefully to ensure that you understand how the policy works.

Reasonable precautions: At all times you must take all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take all reasonable steps to safeguard your property from loss or damage and to recover property lost or stolen.

Policy limits: Each section of your policy has a limit on the amount that we will pay under that section in the event of a claim. Some sections have specific inner limits such as a maximum amount we will pay for a single item or for valuables in total under the baggage section.

Baggage: In the event of total loss, claims for baggage will be settled at today's prices less a deduction for wear tear and depreciation (loss of value), or we may replace, reinstate or repair the lost or damaged items. Receipts will be required to substantiate your claim.

Automatic Extensions to your insurance cover: Your insurance cover will be automatically extended for the period of the delay in the event that your return to your home area is unavoidably delayed due to an event covered under your policy.

Law Applicable: You and we can choose the law which applies to this policy. We propose that English Law applies. Unless we and you agree otherwise English Law will apply to this policy.

Complaints: it is our intention to provide you with a high level of customer service at all times, if there is an occasion when your standards have not been met, please let us know: If you wish to register a sales or administration complaint, please contact Coverwise Sales and Service:

By phone - Telephone the Duty Manager on 01903 255650

In writing - Write to the Operations Manager, 4th Floor, Southfield House, 11 Liverpool Gardens, Worthing, West Sussex, BN11 1RY

If you wish to register a claims complaint, please write to, or telephone the claims unit dealing with your claim.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. Full details can be found within the making a complaint section of the policy wording.

If you wish to register a complaint about the Coverwise website, please contact the Coverwise Customer Services Department at customerservices@coverwise.co.uk or at our postal address of Coverwise Limited, 4th Floor, Southfield House, 11 Liverpool Gardens, Worthing, West Sussex, BN11 1RY