

RIAS Travel Insurance



Policy Summary

This is a summary of cover available under RIAS Travel Insurance. The full terms and conditions of the cover can be found in the Personal Travel Insurance Certificate when you take out RIAS Travel Insurance and is available on request.

Who provides your cover

RIAS Travel Insurance is a contract underwritten by Europ Assistance Holding Irish Branch and is arranged and administered by Europ Assistance Holdings Limited. Benefits and services under this policy are provided by Europ Assistance Holdings Limited.

There are three levels of cover available:

- **Single Trip**
- **Long Stay** – covers you for a single long stay trip from 2 months up to 12 months
- **Annual Multi Trip**
- You also have the option to add on **Winter Sports Cover**

The tables in this Policy Summary only provide a summary of the main policy benefits, exclusions and limitations.

Benefits	Significant or Unusual Exclusions or Limitations	Excess	Limit	Policy Ref
Personal Assistance Provides help to replace lost travel documents, or prescription medication, trace luggage or to transfer emergency funds		Nil	£250	Section 1
Medical Emergency & Repatriation If you have a sudden and unforeseen accident or illness during your trip we will pay for your reasonable medical expenses and the costs of bringing you back to the UK By using a European Health Insurance Card (EHIC) for your European trips your excess is reduced to zero	<ul style="list-style-type: none"> • In the event of a claim you must contact us immediately or cover may be declined • You must obtain our prior authorisation before incurring expenses of more than £500 • Cosmetic surgery • We will not pay claims arising from any pre-existing medical condition unless declared to us and accepted in writing by us 	£40	£5 million	Section 2
Emergency Dental Treatment We will pay for the cost of providing temporary treatment for the immediate relief of pain	<ul style="list-style-type: none"> • Any self-inflicted damage, including damage caused by tooth-brushing • Dental treatment involving the provision of dentures or artificial teeth or the use of precious metals • Any damage to dentures when not being worn by you 	£40	£250	Section 3
Additional Accommodation & Travelling Costs We will pay for the additional accommodation and travelling costs of one person medically required to accompany you home	<ul style="list-style-type: none"> • You must contact us first and we must make all travel arrangements • Accommodation costs other than the cost of the room 	Nil	£1,000	Section 4
Hospital Daily Benefit We will pay you a daily benefit per complete day of in-patient treatment up to a maximum amount	<ul style="list-style-type: none"> • Trips within the UK are not covered 	£40	£1,000	Section 5

Benefits	Significant or Unusual Exclusions or Limitations	Excess	Limit	Policy Ref
<p>Cancellation, Curtailment & Trip Interruption We will pay for the costs of your trip if you have to cancel because of unforeseen illness or death of you or a close relative, or if your presence is required in the UK because you are called up on jury service, subpoenaed as a witness in a court of law, or your home has been severely damaged, or you are made redundant, or you are compulsorily quarantined, or if you cancel after a 12-hour delay</p>	<ul style="list-style-type: none"> • Claims arising from any pre-existing medical condition <ul style="list-style-type: none"> • unless declared to us and accepted in writing by us • known to you affecting any close relative, non insured travelling companion or person you intend to stay with on your trip • Cancellation because of pregnancy or childbirth unless the cancellation is necessary due to certified medical complications • Claims arising from any circumstances you knew about when booking the journey which indicated you might need to cancel • Failure of the provider of any part of the booked trip to supply the service or transport 	£40	£4,000	Section 6
<p>Travel Delay We will pay a benefit if the departure of your first outward or final inward international transport is delayed for more than 12 hours beyond the intended departure time</p>	<ul style="list-style-type: none"> • Delays caused by strike or industrial action which was common knowledge at the time you booked your trip • Trips within the UK • Claims where you have not obtained written confirmation from the carrier giving the period and reason for the delay 	Nil	£200	Section 7
<p>UK Departure Assistance & Missed UK Connection We will pay for extra costs you incur if you are delayed or miss your connection because of failure of public transport, or breakdown of, or accident to, the private vehicle in which you are travelling</p>	<ul style="list-style-type: none"> • Claims arising from strike or industrial action which was common knowledge before you made arrangements for your trip • Additional costs where the public transport operator offered reasonable alternative arrangements • Claims due to you allowing insufficient time to reach your departure point 	Nil	£500	Section 8
<p>Missed Departure on Outward Journey We will pay reasonable additional travelling and accommodation expenses necessarily incurred to reach your booked destination because of failure of public transport, or breakdown of, or accident to, the private vehicle in which you are travelling</p>	<ul style="list-style-type: none"> • Claims arising from strike or industrial action which was common knowledge before you made arrangements for your trip • Additional costs where the public transport operator offered reasonable alternative arrangements • Claims due to you allowing insufficient time to reach your departure point 	Nil	£500 within Europe £1,000 outside Europe	Section 9
<p>Personal Luggage (if option selected) If your luggage is lost, stolen or damaged we will pay for the cost of replacement (less wear, tear and depreciation) We will pay if your sports gear/equipment is damaged, lost or stolen during your trip. Your sports gear/equipment will be covered while in use</p>	<ul style="list-style-type: none"> • Limits apply per single item, pairs and sets and for valuables • Claims where you left items in an unattended motor vehicle if not locked out of sight and no forcible and violent means of entry were evident • Loss of valuables from checked-in luggage or unattended motor vehicles • Losses not supported by a report from the police or Carrier • You must not leave your luggage unattended or beyond your reach in public areas 	£40	£1,500 Sports cover up to £500	Section 10

Benefits	Significant or Unusual Exclusions or Limitations	Excess	Limit	Policy Ref
<p>Luggage Delay on Outward Journey We will pay a benefit to purchase essential items if your luggage is delayed on your outward journey</p>	<ul style="list-style-type: none"> • Trips within the UK are not covered • You must provide receipts and a report from the Carrier confirming the length of the delay 	Nil	£50 or £100	Section 11
<p>Money & Passport We will cover you for the loss of money you are carrying on your person or which you have left in a safety deposit box If you lose your passport we will pay for reasonable travel and accommodation costs incurred in replacing it</p>	<ul style="list-style-type: none"> • Losses not reported to the Police or Carrier within 24 hours • Losses not supported by a written report from the police or carrier • Lower limits apply for under 16s 	£40	£300 passport £250 money	Section 12
<p>Personal Liability If you become legally liable for accidentally injuring any person or damaging their property, we will cover you against all sums which you become legally liable to pay and all costs awarded to the claimant or incurred in defending the claims</p>	<ul style="list-style-type: none"> • We will only pay if no other insurance is in force covering the loss • We will not pay for injuries or death of your family or household • We will not pay for property belonging to a member of your family or household • We will not pay for losses arising directly or indirectly from the ownership or use of aircraft, vehicles, boats, animals or firearms • Losses arising from the transmission of a communicable disease • Trips within the UK are not covered 	Nil	£2 million	Section 13
<p>Personal Accident Covers you for loss of life, limb or sight that occurs during the trip after an accident</p>	<ul style="list-style-type: none"> • Reduced benefits for under 16s and over 65s • Injuries not caused by outward, violent and visible means are not covered 	Nil	£20,000	Section 14
<p>Legal Protection If you suffer death, illness or injury during your trip and decide to take legal action in pursuit of compensation, we will pay for legal costs and additional travel expenses</p>	<ul style="list-style-type: none"> • We will have complete control over the legal proceedings • We will not pay for costs or expenses not authorised by us • We will not pay for claims not reported within 90 days of the incident • Trips within the UK are not covered • We will not pay for claims against us, our agents, a travel agent, tour operator or Carrier 	Nil	£15,000	Section 15
<p>Catastrophe We will pay up to £300 should you be forced to move your pre-booked and pre-paid accommodation outside of the UK as a result of a confirmed Government or Authority confirmation in writing</p>	<ul style="list-style-type: none"> • We will not pay for expenses following a decision made by yourself not to travel when authorities have said it is acceptable to do so • We will not pay any cost or expense you can recover from other service providers such as your tour operator 	Nil	£300	Section 16
<p>Domestic Pets We will pay up to £10 for each 24 hour period of delay if your delay is because of circumstances beyond your control</p>	<ul style="list-style-type: none"> • Any kennel or cattery fees you pay outside the UK as a result of quarantine regulations • Failure to check in for your trip at the recommended time • Claims without a written statement from any transport company • Claims without written statement from the kennel or cattery regarding extra charges 		Maximum £200 for extra kennel or cattery fees	Section 17

Optional Winter Sports cover

Your single trip policy can be extended to include winter sports on payment of an additional premium. Your annual multi-trip policy can be extended for up to 17 consecutive days for winter sports on payment of an additional premium.

Benefits	Significant or Unusual Exclusions or Limitations	Excess	Limit	Policy Ref
Cancellation or Curtailment In addition to Section 6 cover includes financial loss from unused ski passes, ski-school fees and unused ski-pack if you are certified as unable to ski	<ul style="list-style-type: none"> The following activities are NOT covered: bobsleigh, heli-skiing, ice hockey, luge, paraskiing, skeleton, ski jumping, ski racing, ski stunting, off-piste skiing, off-piste snowboarding, skidoo and snow mobiling You must take reasonable precautions to secure the safety of your skis and ski equipment Trips in the Northern Hemisphere between 1 April and 31 October and trips in the southern hemisphere between 1 October and 30 April are NOT covered (relates to piste closure only) Anyone over the age of 65 years 	£40	£4,000 within Section 6	Section 18
Skis, Ski Equipment & Ski Pass In addition to Section 10 we will pay if the ski equipment owned or hired by you, or your ski-pass is lost or damaged		£40	£500	Section 19
Luggage Delay We will pay a benefit for the hire of replacement skis if your luggage is delayed on your outward journey		Nil	£300	Section 20
Piste Closure We will pay a benefit if lack of snow prevents you from skiing for more than 24 hours		Nil	£200	Section 21
Avalanche or Landslide If access to and from a ski resort is blocked we will pay a benefit toward reasonable extra travel and accommodation costs		Nil	£150	Section 22

UK Cover

Your annual policy provides additional cover within the UK as follows:

Benefits	Significant or Unusual Exclusions or Limitations	Excess	Limit	Policy Ref
UK Medical Transfer We will arrange and pay for medical transfer if you are hospitalised 50 miles or more away from home	<ul style="list-style-type: none"> Cover does not apply if less than 3 consecutive nights We will not pay claims where we have not been contacted or where we have not given our prior authorisation We will not pay claims arising from any pre-existing medical condition unless declared to us and accepted in writing by us 			Section 23
Additional Accommodation Costs We will pay for the additional accommodation and travelling costs of anyone medically required to accompany you home				Section 24

Significant Exclusions or Limitations

The primary exclusions and limitations under this policy are:

- You must declare all Material Facts that are likely to affect this insurance. Failure to do so may prejudice entitlement to claim. Please refer to the definition of a "Material Fact" in the Meaning of Words (see General Exclusion 2).
- This policy contains restrictions regarding Pre-existing Medical Conditions which unless declared and accepted by the insurers in writing prior to travel may invalidate any subsequent claim (see Section 2 Medical Emergency & Repatriation and Section 6 Cancellation, Curtailment & Trip Interruption – What is not covered).
- This policy cannot be extended to provide medical cover for any person with any undiagnosed medical conditions.
- Special Sports & Activities: This policy specifically excludes participating in, or practising for, certain sports and activities. Please call the Travel Helpline on 0800 068 1655 if in any doubt (see General Exclusion 17).
- This policy contains strict limits on the length of time You can spend travelling abroad on each Trip. Please refer to the definition of the "Trip" in the Meaning of Words. TRAVELLING OR INTENDING TO TRAVEL IN EXCESS OF THE TRIP LIMITS WILL INVALIDATE ANY CLAIMS RELATING TO THAT PARTICULAR TRIP. Trips must commence and end in the UK Area and a return ticket must have been booked prior to departure (see General Exclusion 24 and Meaning of Words – Period of Insurance).

- 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. If you are physically prevented from contacting us immediately, you or someone designated by you must contact us within 48 hours (see Section 2 Medical Emergency & Repatriation – What is not covered).
- No Section of this policy shall apply in respect of any claim arising from pregnancy within 8 weeks (or 16 weeks in the case of a known multiple pregnancy) of the estimated date of delivery (see General Exclusion 7).
- If you use a motor vehicle, motorcycle, moped, scooter, sail or powered boat, or an aircraft, no liability cover will apply under this policy and you must ensure that you have cover for third party injury or property damage in place (see Section 13 Personal Liability – What is not covered).
- While this policy provides cover for your Personal Luggage, if you are planning to take expensive items such as sophisticated photographic equipment, jewellery and other Valuables with you then you should check that you have adequate personal possessions cover, under a home contents insurance (see Important Notes – Personal Possessions).
- Personal Property Claims are paid based on the value of the goods at the time that they are lost and not on a “new for old basis” or replacement cost basis; thus a deduction is made for wear, tear, and depreciation. Payment of any claims in respect of any one article or Pair or Set of articles will be limited to £50 unless satisfactory proof of ownership is submitted. Evidence of replacement value is not sufficient (see Section 10 Personal Luggage – What is not covered).
- Most Sections of your policy have limits on the amount the Insurer will pay under that Section. Some Sections also include other specific limits, for example: for any one item or for Valuables in total (see Summary of Cover and each Section of the policy).
- 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 the claim up to the amount of the excess per Insured Person each and every incident (see Meaning of Words – Policy Excess).
- Reasonable Care: You need to take all reasonable care to protect yourself and your property, as you would if you were not insured (see General Condition 5).

Important information

Period of insurance

The exact period of cover is reflected on your personalised documentation.

Phone them on 0844 338 5799
or email quality@europ-assistance.co.uk

What do we charge?

We do not charge any fees for our service or for amending your policy, although your premium may change if you change the level of your cover.

If you remain dissatisfied

You can write to:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Making a claim

All the information you need in the event of a claim will be sent with your policy. Should you need any claims information before receiving your policy, please call 0844 338 5548.

Phone them on 0845 080 1800
or email complaint.info@financial-ombudsman.org.uk

Cancelling your policy

If you are not satisfied with your RIAS policy, you have 14 days from receipt of your policy documents to cancel it. To cancel, please call 0844 338 5548. You can still cancel your policy after the 14 day cooling off period, full details can be found in the policy booklet.

Financial Services Compensation Scheme

Europ Assistance Holdings Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if Europ Assistance Holdings Limited is unable to meet its obligations. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. More information can be obtained from the www.fscs.org.uk website.

How to make a complaint

We aim to deliver a high standard of service at all times but should you ever have a reason to complain, the following steps should help to resolve matters quickly. In the first instance, write to:

Quality Department
Europ Assistance Holdings Limited
Sussex House
Perrymount Road
Haywards Heath
West Sussex
RH16 1DN

Europ Assistance Holding Irish Branch is regulated by l'Autorité de Contrôle des Assurances et des Mutuelles (ACAM), the French Regulator. No compensation scheme is available in the unlikely event that Europ Assistance Holding Irish Branch is unable to pay claims against it.

This policy summary can be provided in Braille, large print or audio tape/CD by calling 0845 234 0008. Lines are open 8.30am – 8pm Monday – Friday and 8.30am – 4pm Saturday.