

# About Your Rock Affinity Travel Insurance Policy

Scheme reference: OPERA/2010/Rock Affinity (10P04,10P05 & 10P06)

## Your Policy Summary

**keyfacts**

This policy summary does not contain the full terms and conditions of the cover. Full terms and conditions can be found in the policy document

### Insurer

The insurer of this policy is ETI – International Travel Protection, the UK branch of Europäische Reiseversicherung A.G. Benefits and services under this policy are provided by Europ Assistance Holdings Limited.

### Type of insurance and cover provided

This is a policy of personal travel insurance which provides cover, subject to certain terms and conditions, for losses as a result of specified events which may occur before or during a trip including cancellation, loss of baggage and medical expenses.

### Statement of Demands and Needs

This product meets the demands and needs of those who wish to recover the cost of emergency medical expenses and other specified losses that could occur while you are travelling. You will not receive advice or recommendation from us in relation to this policy. You will need to make your own decision as to whether it suits your needs.

### Eligibility requirements

To be eligible for this insurance, the following requirements must be met:

- You must habitually reside in the European Union (i.e. have Your main home in the European Union for 6 months prior to issue of the policy and are registered with a local doctor).
- You must not have reached the age of 90 years for Single Trip policies, 80 years for Annual Multi-Trip policies or 70 years for Long Stay policies. If You are buying Economy cover, you must not have reached the age of 65.

### Significant features and benefits

Your policy includes the following benefits which are explained in detail in the policy document:

Section	Economy Cover Limits up to	Excess	Standard Cover Limits up to	Excess	Premier Cover Limits up to	Excess
<b>1. Personal Assistance Services</b> Provides help to replace lost travel documents, or prescription medication, trace luggage or to transfer emergency funds.	£250	Nil	£250	Nil	£250	Nil
<b>2. Medical Emergency &amp; Repatriation</b> 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 bring you back to the Home country.	£3,000,000	£100	£5,000,000	£85	£10,000,000	£65
<b>3. Emergency Dental Treatment</b> We will pay for the cost of providing temporary treatment for the immediate relief of pain.	£250	£100	£250	£85	£250	£65
<b>4. Additional Accommodation &amp; Travelling Costs</b> We will pay for the additional accommodation and travelling costs of anyone medically required to accompany you home.	£250	Nil	£500	Nil	£1,000	Nil
<b>5. Hospital Daily Benefit</b> We will pay you a daily benefit per complete 24 hours of in-patient treatment up to a maximum amount.	N/A	N/A	N/A	N/A	£25 per complete 24 hours :maximum £1,000	Nil
<b>6. Cancellation, Curtailment &amp; Trip Interruption</b> We will pay for the costs of your trip if you have to cancel because of the unforeseen illness or death of you, a close relative, or if your presence is required in the Home country 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.	£500	£100/ £10 Loss of deposit	£1,500	£85/ £10 Loss of deposit	£5,000	£65/ £10 Loss of deposit
<b>7. Travel Delay</b> 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.	N/A	N/A	£10 for each full 12 hour delay: maximum £100	Nil	£20 for each full 12 hour delay: maximum £300	Nil
<b>8. Departure Assistance &amp; Missed Connection</b> We will pay for costs incurred should you miss your connection.	N/A	N/A	£500	Nil	£1,000	Nil
<b>9. Missed Departure on your Outward Journey</b> 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.	N/A	N/A	£500	Nil	£1,000	Nil
<b>10. Personal Luggage</b> If your luggage is lost, stolen or damaged we will pay for the cost of replacement (less wear, tear and depreciation). Single Article Limit Valuables Limit (Limited to £100 if Insured Person is under 18)	£200 £100 £100	£100 £100 £100	£1,000 £150 £150	£85 £85 £85	£2,000 £250 £250	£65 £65 £65
<b>11. Luggage Delay on your Outward Journey</b> We will pay a benefit to purchase essential items if your luggage is delayed on your outward journey.	N/A	N/A	£50 per complete 24 hours: maximum £150	Nil	£50 per complete 24 hours: maximum £150	Nil
<b>12. Money &amp; Passport</b> 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. • Cash Limit (Limited to £50 if Insured is under 18) • Passport	£100 N/A	£100 N/A	£100 £150	£30 £85	£250 £200	£30 £65

<b>13. Personal Liability</b> 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.	£2,000,000	£100	£2,000,000	Nil	£2,000,000	Nil
<b>14. Personal Accident</b> Covers you for loss of life, limb or sight that occurs during the trip after an accident. • Death Benefit (aged 18-65) • Death Benefit (aged under 18 or over 65) • Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes	£10,000 £1,000 £10,000	Nil Nil Nil	£10,000 £2,500 £10,000	Nil Nil Nil	£10,000 £2,500 £25,000	Nil Nil Nil
<b>15. Legal Protection</b> 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.	£25,000	£200	£25,000	£200	£25,000	£200
<b>16. Mugging</b> We will pay you a benefit if you have been hospitalised if you sustain actual bodily injury as a result of a mugging attack.	N/A	N/A	£20 per complete 24 hours: maximum £200	Nil	£40 per complete 24 hours: maximum £400	Nil
<b>17. Hijack</b> Covers you if your aircraft or sea vessel is hijacked for more than 24 hours.	N/A	N/A	N/A	N/A	£100 per complete 24 hours: maximum £1,000	Nil
<b>18. Disaster</b> We will pay for the costs of providing other similar accommodation if your booked accommodation cannot be lived in.	N/A	N/A	N/A	N/A	£1,000	£65
<b>19. Withdrawal Of Services</b> Covers you if you are without water, gas or electricity for more than 60 hours.	N/A	N/A	£25 per complete 24 hours: maximum £250	Nil	£25 per complete 24 hours: maximum £500	Nil
<b>20. Domestic Pets</b> If your return journey is delayed we will pay for extra kennel or cattery fee.	N/A	N/A	£20 per complete 24 hours: maximum £100	Nil	£25 per complete 24 hours: maximum £150	Nil

**Home Country Cover – This policy will cover you for each Trip you undertake solely within your Home Country provided you have pre-booked a minimum of 2 consecutive nights in paid accommodation away from Home.**

Section	Economy Cover Limits up to	Excess	Standard Cover Limits up to	Excess	Premier Cover Limits up to	Excess
<b>21. Home Country Medical Transfer</b> We will cover you if you are hospitalised 50 miles from Home. We will arrange for your transfer to a suitable hospital you're your Home if it becomes medically feasible.	N/A	N/A	necessary costs	Nil	necessary costs	Nil
<b>22. Additional Accommodation Costs</b> We will pay for the additional accommodation and travelling costs of anyone medically required to accompany you home.	N/A	N/A	£500	Nil	£1,000	Nil

**Optional Winter Sports cover – Your policy can be extended to cover winter sports on payment of an additional premium.**

Section	Economy Cover Limits up to	Excess	Standard Cover Limits up to	Excess	Premier Cover Limits up to	Excess
<b>23. Cancellation or Curtailment</b> In addition to Section 6 cover includes financial loss from unused ski passes, ski-school fees and unused ski-pack if you are certified unable to ski.	N/A	N/A	£1,500	£85	£5,000	£65
<b>24. Skis, Ski Equipment and Ski Pass</b> 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. • Ski Equipment • Ski Pass	N/A N/A	N/A N/A	£1,000 £75 per complete 24 hours: maximum £300	£50 Nil	£2,000 £75 per complete 24 hours: maximum £300	£50 Nil
<b>25. Ski Equipment delay</b> We will pay a benefit to purchase essential items if your ski equipment is delayed on your outward journey.	N/A	N/A	£20 per complete 24 hours: maximum £200	Nil	£20 per complete 24 hours: maximum £200	Nil
<b>26. Piste Closure</b> We will pay a benefit if lack of snow prevents you from skiing for more than 24 hours.	N/A	N/A	£20 per complete 24 hours: maximum £240	Nil	£20 per complete 24 hours: maximum £240	Nil
<b>27. Avalanche or Landslide</b> If access to and from a ski resort is blocked we will pay a benefit toward reasonable extra travel and accommodation costs.	N/A	N/A	£20 per complete 24 hours: maximum £240	Nil	£20 per complete 24 hours: maximum £240	Nil

**Optional Golf cover – Your policy can be extended to cover your golf equipment on payment of an additional premium**

Section	Economy Cover Limits up to	Excess	Standard Cover Limits up to	Excess	Premier Cover Limits up to	Excess
<b>28. Golf Equipment</b> In addition to section 10 we will pay if the Golf Equipment owned or hired by you is lost or damaged. • Single Article Limit	N/A N/A	N/A N/A	£1,000 £250	£50 £50	£2,000 £250	£50 £50
<b>29. Golf Equipment Hire</b> In addition to Section 28 cover includes the hire of replacement golf equipment.	N/A	N/A	£20 per complete 24 hours: maximum £200	Nil	£30 per complete 24 hours: maximum £300	Nil
<b>30. Green Fees</b> We will pay You a proportionate value of non-refundable prepaid green fees.	N/A	N/A	£75 per complete 24 hours: maximum £300	Nil	£100 per complete 24 hours: maximum £400	Nil
<b>31. Hole in One</b> We will in the event of You scoring a hole in one (gross) during your trip.	N/A	N/A	£100	Nil	£150	Nil

**Optional Timeshare Extension – Your policy can be extended to cover your management and exchange fees on payment of an additional premium**

Section	Economy Cover Limits up to	Excess	Standard Cover Limits up to	Excess	Premier Cover Limits up to	Excess
<b>32. Cancellation or Curtailment</b> In addition to Section 6 cover includes.	N/A	N/A	£1,500	£85	£5,000	£65
<b>Timeshare Cancellation Charges</b> In addition to section 6 we will pay if the management and exchange fees for which you are legally liable are unused or are not recoverable.	N/A	N/A	Management & exchange fees plus up to 5% of the original purchase price	Nil	Management & exchange fees plus up to 5% of the original purchase price	Nil
<b>Timeshare Curtailment Costs</b> In addition to section 6 we will pay the prorata proportion of the management and exchange fees for which you are legally liable if they are unused or are not recoverable.	N/A	N/A	The pro-rata proportion of the Management & exchange fees plus up to 5% of the original purchase price	Nil	The pro-rata proportion of the Management & exchange fees plus up to 5% of the original purchase price	Nil

**33. Optional Wedding cover – Your policy can be extended to cover your Wedding on payment of an additional premium**

Section	Economy Cover Limits up to	Excess	Standard Cover Limits up to	Excess	Premier Cover Limits up to	Excess
<b>A. Wedding Rings</b> We will cover you for any loss or damage to the Bride's or Bridegroom's Wedding Rings.	N/A	N/A	£250 per ring	£50	£500 per ring	£50
<b>B. Wedding Gifts</b> We will cover you in the event of permanent loss or damage to your Wedding Gifts.	N/A	N/A	£1,000 per couple	£50	£2,000 per couple	£50
<b>C. Wedding Attire</b> We will pay reasonable costs in the event of permanent loss of damage to Your Wedding Attire.	N/A	N/A	£1,500 per couple	£50	£3,000 per couple	£50
<b>D. Photographs &amp; Videos</b> We will pay reasonable costs incurred to replace your pre-booked photographer or in the event of permanent loss of the photographs.	N/A	N/A	£750 per couple	£50	£1,500 per couple	£50
<b>A. Wedding Rings</b> We will cover you for any loss or damage to the Bride's or Bridegroom's Wedding Rings.	N/A	N/A	£250 per ring	£50	£500 per ring	£50

**Optional Business Cover – Your policy can be extended to cover Business on payment of an additional premium**

Section	Economy Cover Limits up to	Excess	Standard Cover Limits up to	Excess	Premier Cover Limits up to	Excess
<b>34. Business Equipment</b> If your Business Equipment is lost, stolen or damaged we will pay for the cost of replacement (less wear, tear and depreciation). • Single Article Limit • Business Samples • Computer Equipment Limit • Business Equipment Delay	N/A N/A N/A N/A	N/A N/A N/A N/A	£1,000 £500 £500 £1,000 £150	£75 £75 £75 £75 Nil	£1,000 £500 £500 £1,000 £200	£50 £50 £50 £50 Nil
<b>35. Business Equipment Hire</b> In addition to Section 33 cover includes the hire of replacement Business equipment.	N/A	N/A	£30 per complete 24 hours: maximum £300	Nil	£50 per complete 24 hours: maximum £500	Nil
<b>36. Business Money</b> We will cover you for the loss of Business money. • Cash Limit	N/A N/A	N/A N/A	£1,000 £500	£75 £75	£1,000 £500	£50 £50
<b>37. Emergency Courier Expenses</b> We will cover costs you incur for emergency courier to replace business equipment essential to your intended business trip.	N/A	N/A	£200	£75	£200	£50
<b>38. Replacement Employee</b> We will pay for the additional accommodation & travelling costs to enable a business colleague, where necessary, to replace you.	N/A	N/A	£1,000	£75	£1,500	£50

Section	Economy Cover Limits up to	Excess	Standard Cover Limits up to	Excess	Premier Cover Limits up to	Excess
<b>40. Scheduled Airline Failure</b>	N/A	N/A	£1,500	Nil	£1,500	Nil

**Certain sections of your policy carry an excess (unless additional premium has been paid), that is the amount of any claim that you have to pay yourself. Policy excesses are applied under each section of the policy separately.**

**Significant or unusual exclusions and limitations**

There are some situations which you are not covered for. These generally involve anything you already know about or that is caused by deliberate or careless acts on your part. **Full details of these are given in the policy document.**

The most significant exclusions of this policy are set out below. There may be other exclusions that are significant to you, so you need to check the policy document for full details.

- You must declare to Us 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.
- This policy contains restrictions on what cover is in place for claims arising from terrorist activity. Only valid claims for emergency medical expenses and Personal Accident will be paid.
- This policy contains restrictions regarding Pre-existing Medical Conditions. Please refer to Important Health Requirements in the policy document.
- This policy will NOT cover any claims under section 6 (Cancellation, Curtailment or Trip Interruption) arising directly or indirectly from any Pre-existing Medical Condition, (known to You prior to the commencement of the Period of Insurance) affecting any:
  - Close Relative, who is not travelling as an insured person under this policy; or
  - travelling companion or Business Associate who is not insured under this policy; or
  - person with whom You intend to stay whilst on Your Trip.

- No Section of this policy shall apply in respect of any claim arising directly or indirectly from your drug addiction or solvent abuse, excessive alcohol intake, or being under the influence of alcohol or drug(s).
- No Section of this policy shall apply in respect of any person who has reached the age of 90 years at the commencement of the Period of Insurance for a Single Trip policy, 80 years for an Annual Multi-trip policy or 70 years for a Long Stay policy. If You have bought Economy cover, no section of the policy shall apply in respect of any person who has reached the age of 65 years or above.
- 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 Meanings of Words. IF YOU TRAVEL FOR MORE THAN THE NUMBER OF DAYS FOR WHICH YOU HAVE PAID FOR COVER, YOU WILL NOT BE COVERED AFTER THE LAST DAY FOR WHICH YOU HAVE PAID. Trips must commence and end in Your EU Country of Residence and a return ticket must have been booked prior to departure.
- 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.
- No cover is given under Sections 2, 3, 4, 5 and 6 of this policy 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.
- 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 bearing in mind the age of the items. 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.
- We will not pay for any claim arising from any deliberately careless or deliberately negligent act or omission by You, nor for any claim arising or resulting from Your own illegal or criminal act.

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#### **Duration of cover**

This policy of insurance will run for the period shown on your policy certificate.

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#### **Your right to cancel**

Unless Your trip will be completed within 14 days of buying this insurance, You have the right to cancel any policy of insurance within 14 days from the date of issue or receipt of policy terms and conditions, whichever is the later. We will refund to you any premium you have paid and will recover from you any payments we have made.

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#### **Making a claim under your policy**

In the event of an emergency please telephone 00 44 (0) 844 338 6466 or 00 44 (0) 1444 442565. Fax: 00 44 (0) 1444 410102.

Claims forms can be obtained from [www.eaclaims.co.uk](http://www.eaclaims.co.uk) alternatively telephone our claims helpline on 00 44 (0) 844 338 6467 to obtain a claim form, giving Your name and Certificate number and brief details of your claim.

Return the completed claim form to the Claims Department, ETI Europ Assistance, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN.

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#### **Making a complaint**

**If you wish to register a complaint about a claim, please contact us:**

**In Writing** Quality Department, Europ Assistance Holdings Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN; or

**By Telephone** 00 44 (0)844 388 5799; or

**By E-mail** [quality@europ-assistance.co.uk](mailto:quality@europ-assistance.co.uk).

If Your complaint is not dealt with to Your satisfaction, You should then write to:

Managing Director

ETI International Travel Protection

Albany House, 14 Bishopric, Horsham, West Sussex RH12 1QN

**If you want to make a complaint about the sale of your policy, please contact:**

Operations Manager

Rock Insurance Services Limited

6 Magellan Terrace, Gatwick Road, West Sussex RH10 9PJ

or telephone: 0844 482 0660 or e-mail [info@rockinsurance.com](mailto:info@rockinsurance.com)

**If you want to make a complaint about a claim in relation to Scheduled Airline Failure, please contact:**

International Passenger Protection Limited

IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR

or telephone 020 8776 3650 or e-mail [info@ipplondon.co.uk](mailto:info@ipplondon.co.uk)

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body at:

South Quay Plaza, 183 Marsh Wall, London, E14 9SR

Telephone: 00 44 (0) 845 080 1800.

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#### **Financial Services Compensation Scheme (FSCS)**

ETI is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if ETI 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](http://www.fscs.org.uk) website.

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