



## Policy Summary

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy so please take time to read the policy document to make sure you understand the cover it provides.

**Insurer:** This cover is underwritten by Solid Försäkringar, Box 22068, 250 22 Helsingborg, Sweden. Corp ID No 516401-8482. Solid Insurance is a Swedish based insurance company regulated by the Swedish FSA (Reference Number: 401229)

**Type of Cover:** This is a travel policy that, subject to the terms, conditions and exclusions contained in the Policy Document, provides certain financial protection and medical assistance for your trip.

### Summary of Cover, Limits and Excesses

POLICY SCHEDULE		Excess
<b>Section A - Travel Assistance</b>		
Legal Assistance	Included	
Lost or Stolen Document Assistance	Included	
Interpreter	Included	
Message Relay	Included	
<b>Section B - Cancellation or Curtailment Charges</b>		
Cancellation or Curtailment	€3,000	€15
<b>Section C – Delayed Departure / Abandonment</b>		
Travel Delay, maximum	€240	
Per completed 12 hour period	€20	
Abandonment	€500	€75
<b>Section D – Travel Disruption</b>		
Delay over 4 hours, maximum	€150	
<b>Section E - Baggage Delay</b>		
Delayed Baggage, maximum after 12 hours	€200	
<b>Section F - Emergency Medical and Other Expenses</b>		
Medical Expenses	€250,000	€75
Repatriation	Unlimited	
Emergency Dental Pain Relief	€200	€75
Transportation to Hospital if not free	Included	
Relative/Friend to travel out if travelling alone when hospitalised	Economy Flight + €75 per day, maximum 10 days	
Extended stay (Companion)	€150 per day, maximum €1,500	
Extended stay following Medical treatment (Insured/Companion)	€150 per day, maximum €1,500	
Return Home of Children	Economy Flight + €150 per day, maximum 3 days	
<b>Section G - Hospital Benefit</b>		
Hospital Benefit, maximum	€125	
- per day	€25	
<b>Section H – Baggage and Passport</b>		
Baggage (maximum)	€1,500	€75
- Single Item Limit	€150	
- Valuables Limit in Total	€250	
Lost or stolen Passport, identity card or visa	€400	€75
<b>Section I - Personal Liability</b>		
Personal Liability	€200,000	€500
- Legal expenses	Included above	

### What to do in case of a medical emergency while you are away

The emergency assistance provided for you by this Insurance is operated by Coris Assistance. If you require any Inpatient or outpatient treatment, you must contact Coris Assistance :

**Tel: +48 (22) 864 55 22**

Note: You must retain all receipts for medical & additional costs incurred and you are responsible for any policy excess and this should be paid by you at the time of treatment.

### Significant Exclusions and limitations

Exclusion / Limitation
<b>Pre-existing Medical Conditions</b> Your policy excludes pre-existing medical conditions known to you concerning the health of you, your relatives, your travelling companions, business partners, or anyone whose ill health would force you to cancel or cut short your trip. Please ensure you read the definition of pre-existing medical condition in your policy document.
<b>Law and Jurisdiction</b> Your policy is governed by the law of your country of residence, unless we have specifically agreed otherwise.
<b>Territorial Limits</b> Your policy provides cover for area 2 only: The Continent of Europe west of the Ural Mountains, Madeira, Canary Islands, Iceland, the Azores, Mediterranean Islands and non-European countries bordering the Mediterranean (excluding Algeria, Israel, Lebanon and Libya.)
<b>Relative</b> Means brother, brother-in-law, common law partner, daughter, daughter-in-law, fiancé(e), grandchild, legal guardian, parent, parent-in-law, sister, sister-in-law, son, son-in-law, or spouse who live in your country of residence.
<b>Sports and leisure activities</b> You are automatically covered under the medical expenses sections of this policy, when you are participating in any of the Acceptable Sports and Leisure Activities listed in this policy. Any claims arising from participating in any other activities not listed will not be covered.

### Important information

#### Period of Insurance

The policy you have purchased will run for the period of insurance shown on your insurance certificate.

#### Cancellation Right

We hope that you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy. You can contact us by sending your refund request by e-mail to [refunds@europeaninsuranceservices.eu](mailto:refunds@europeaninsuranceservices.eu).

#### How to make a Claim

If you need to make a claim, please complete a claim form no later than 31 days after the event. Please send your request to [Claims@europeaninsuranceservices.com](mailto:Claims@europeaninsuranceservices.com).