

SUMMARY TERMS AND CONDITIONS

When buying travel insurance through Backpackertravelinsurance.com you will not receive advice or a recommendation from us for travel insurance. We may ask some questions to narrow down the selection of products that we will provide details on, but you will need to make your own choice as to whether to proceed and purchase the product.

Please note the below is a summary only and does not constitute the full policy Terms and Conditions. Please refer to the Policy Wording for full terms, conditions and exclusions.

1. We can provide a quotation or a policy based on the information you have provided to us, but you must be sure that: you took reasonable care to answer all questions put to you about your insurance fully, honestly and to the best of your knowledge. If you did not understand the meaning of any question, or if you did not know the answer, it is vital that you tell us; none of the information you have provided for the quote has changed before you proceed to purchase cover (if it has you must tell us before we can proceed to arrange cover).

Please note that failure to provide full and accurate information may result in your insurer taking any one of the following actions: rejecting a claim, only paying part of a claim, cancelling your policy, imposing additional policy terms and conditions and/or charging an additional premium.

2. IMPORTANT CONDITIONS RELATING TO HEALTH

Note: These pre-requirements operate in respect of each insured person and their travelling companion (if any) at the time the policy is purchased or the holiday is booked, whichever is latest.

Conditions applicable to Travellers

You or your travelling companion must not be:

- a. receiving or waiting for medical treatment at a hospital or nursing home;
- b. waiting for investigation or referral, or the results of any investigation, medical treatment or surgical procedure, for any condition, whether diagnosed or undiagnosed.
- c. choosing not to take prescribed medication, or the correct dose of prescribed medicine.
- d. travelling against the advice of a Qualified Medical Practitioner;
- e. travelling to obtain medical, dental or cosmetic treatment;
- f. travelling with a terminal condition;
- g. aged 50 or over on the date of commencement of the holiday or at the time of booking the trip.

Subject to the above, if you or your travelling companion has any pre-existing condition, you must get approval in writing by your Qualified Medical Practitioner that you are fit to travel before booking your holiday.

For a list of Medical Conditions which do not require approval in writing please see your Policy Wording.

Conditions with regard to the health of Close Relatives or of anyone else on whom the Holiday might depend.

Note: These pre-requirements operate at the time the Policy is purchased or the Holiday is booked whichever is latest.

Cover will not apply for claims due to a close relative or anyone else on whom the holiday depends having:

- a. a pre-existing medical condition unless that person's qualified medical practitioner can state that, at the date of policy purchase or trip booking (whichever is later) he/she would have seen no substantial likelihood of that person's condition deteriorating to such a degree to cause a necessary cancellation or curtailment claim. If the qualified medical practitioner will not confirm this, any claim arising from a pre-existing medical condition will be excluded.
- b. a terminal prognosis,
- c. any set of symptoms where a diagnosis has not been made; or
- d. any medical condition for which the close relative is on a waiting list for or has knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home.

3. If you have a medical claim abroad or you need to curtail your trip then you must always contact the **Emergency Assistance Company** on **+44 203 362 2423** as outlined in the Policy Wording otherwise your claim will not be covered.
4. All insured persons must be permanently resident in the UK for at least three months at the time of booking.
5. You or anyone acting on your behalf must not be aware at the time of booking of any reason why any holiday might be cancelled or curtailed.
6. You or anyone acting on your behalf must not be buying this policy after the holiday has started.
7. All holidays must begin and end in the UK.
8. You have not been:
 - a. refused insurance, or had an insurer refuse to renew, or impose special terms on, insurance on the grounds of fraud, attempted fraud, or the provision of misleading or incomplete information with intent to defraud;
 - b. convicted of, or have a prosecution pending for, any offence involving dishonesty of any kind.
9. Unless stated otherwise quotations provided by the system for new insurances are valid for that day only provided that the information you have given is correct and does not change.
10. You may cancel your policy within 14 days of receipt of the policy documents by contacting us on **0844 871 0259**. Any premium already paid will be refunded providing you have not travelled and no claim has been made. The policy will be cancelled with effect from its date of issue.