

SUMMARY OF COVER

I LOVETOUR.CO.UK INSURANCE

ILOVETOUR has teamed up with **Endsleigh** the UK's leading student insurance intermediary. We are working together to ensure you have comprehensive travel insurance for your tour. Below is a summary of the cover provided by the ILOVETOUR policy full details of cover are available as part of the booking process and within your policy documents.

Key Benefits:

Medical Expenses - £5,000,000

- If you are taken ill or have an accident we will pay your emergency medical bills, hospital costs, nursing fees and charges incurred.
- The costs of repatriations back to the UK following a medical emergency.
- Emergency dental treatment for the immediate relief of pain.
- Reasonable additional costs if it is medically necessary for you to stay beyond your scheduled return date.

Cancellation - £2,000

- Cover includes cancellation and curtailment of the trip due to accident, illness or sickness;

Baggage - £1,500

- You will be reimbursed if your luggage is lost, stolen or accidentally damaged up to £1,500
- We will help replace your passport, or visa if they are lost or stolen up to £250
- Money stolen either from your person or while locked away will be replaced up to £200

Personal Accident - £15,000

- Payment for permanent loss of, or loss of use of limbs or senses or death

Liability - £1,000,000

- If you accidentally injure someone or damage their property, we will cover your legal liability.

Legal Expenses - £10,000

- Advice and assistance to take legal action is covered.

Cover for over 90 sports and activities are included as standard under this policy and full details are available within your policy document.

Principal Exclusions

General

- The first £100 of each and every claim per incident claimed for by each insured person except for claims under personal liability, personal accident and legal expenses where no excess applies.
- This policy is not available to anyone aged 85 or over.

Cancellation or curtailment charges

- Any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim.

Emergency medical and other expenses

- Treatment or surgery which in the opinion of the medical practitioner in attendance can wait until your return home.
- Medication, which prior to departure is known to be required.

Baggage & Personal money, passport and documents

- Valuables left unattended at any time unless in a safety deposit box or in your locked accommodation.
- Baggage contained in an unattended motor vehicle overnight between - 9 p.m. and 9 am (local time) OR 9 a.m. and 9 p.m (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view.
- Personal money or your passport left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.

Useful information

How to make a Claim:

For Medical assistance please call +44(0) 845 271 4472 (24hr) or +44(0) 203 060 9671 (24hr). For Legal expenses call +44(0) 870 350 5716 (24hr). For all other claims please call +44(0) 870 241 6927.

About this summary:

This is only a summary of the Insurance policy provided and does not contain all of the terms and conditions of the policy.