

Important Information

Annual multi-trip and single trip insurance



Frequently Asked Questions

Where can I find travel information on the country I am visiting?

Useful information can be found on the Foreign and Commonwealth Office website www.fco.org.uk, this provides up to date essential travel information.

Where can I find out what I'm covered for?

General product information can be found within the policy wordings. If you have chosen additional options to your policy, please refer to the policy schedule. The policy schedule will be emailed once you have purchased your policy. The policy wordings can be found under the policy information section at www.starttravel.co.uk/Policy-Information

How do I buy a policy?

Our quote process is simple and easy to use, we only ask relevant questions about your trip and your health. To start your quote, click on the 'Get a quote' button.

Take time to think about your trip, frequency of travel and destination. If you are a frequent traveller our Annual Multi Trip policy may be ideal?

Can I buy a policy for someone who is not in the UK?

Unfortunately we can only provide travel insurance products for residents of the UK.

Do I need to take my policy documents with me when travelling?

Yes, your policy documents should contain all the information you need about your insurance. If the unfortunate occurs, this will be your main point of reference.

What should I do if I or anyone else covered under my policy falls ill abroad?

It can be a daunting experience if you or a family member is taken ill overseas; you simply need to contact the Our Medical Assistance service. We are available 24 hours a day, 7 days a week. The contact number is contained within your policy wordings.

I have not received my policy documents what should I do?

Your policy documents will be sent to you by email when you have purchased your policy. Please check your spam folder or junk mail folder just in case. If you need this resent to you, don't worry, simply drop us an email (enquiries@starttravel.co.uk with subject matter starttravel.co.uk Policy Document request) with your surname, postcode and telephone number and we will resend your documents to you. As we have to verify your policy by hand, please be aware we can only do this within normal office hours: Monday to Friday 9:00am to 5:00pm.

Definitions

We have provided some general definitions, where you see this asterisk * please refer to your policy documents as terms, conditions, exclusions, and excesses apply.

A Annual multi trip policy*: an annual multi trip policy allows all you to take multiple trips within a year, providing the duration is under a specific number of days.

B Baggage*: certain policies provide you with cover for baggage. This may be classified as 'Personal Effects'. Baggage can be described as cases to carry belongings when travelling.

Bodily injury*: an injury caused solely by accidental violent and visible means which, on its own, within 12 months results in your death or disablement.

Business travel*: an option you can add to your single or annual multi trip policy to provide cover for business travel. Business travel is a business trip undertaken in relation to your employment or usual occupation.

C Cancellation*: cancellation provides cover if you have to cancel your trip.

Curtailment*: if you have to cut your trip short, you may be entitled to some of trip costs back.

Catastrophe*: this can be defined as avalanche, explosion, earthquake, fire, flood, hurricane, lightning, medical epidemic, storm, tempest and tsunami, volcanic activity.

E Emergency medical and repatriation expenses*: provides cover for the cost of medical treatment whilst on your trip. This may include additional transport and accommodation, funeral expenses and emergency dental treatment.

End supplier failure*: more and more customers are booking their flights, hotels/accommodation and car hire separately. Consumer protection in the UK is mainly limited to package holidays covered by the Civil Aviation scheme. End supplier failure protects you from un-bonded end suppliers.

ERV: Stands for Europäische Reiseversicherung A.G. Munich. Europäische Reiseversicherung translates to European Travel Insurance. Europäische Reiseversicherung A.G. Munich an ERGO Group company (www.ergo.com). ERGO is part of the Munich Re Group, one of the world's largest Reinsurers.

ERV UK: ERV UK is the UK branch of Europäische Reiseversicherung A.G. Munich an ERGO Group company (www.ergo.com). ERGO is part of the Munich Re Group, one of the world's largest Reinsurers.

G Golf cover*: an option you can add to your single or annual multi trip policy providing you with cover for your personal or hired golf equipment, loss of green fee's or even a chance to earn a reward if you get a hole in one.

H Hijack*: the unlawful seizure or wrongful exercise of control of the aircraft or ship (or the crew thereof) or other conveyance in which the insured person is travelling as a fare-paying passenger.

I Illness*: a sudden and unexpected deterioration in health, not caused by bodily injury.

Insurance event*: one occurrence, or all occurrences of a series, consequent on or attributable to one source or originating cause, which may give rise to a claim.

Insured*: the person who is insured, this may also be known as the policyholder or proposer.

K Kidnap*: the unlawful holding of an insured person by a third party without the insured person's consent and whose release is subject to the fulfilment of certain conditions.

L Legal costs and expenses*: provides cover up to a set amount towards any legal costs from death, illness or injury caused by a third party whilst on your trip.

Luggage delay*: provides cover up to asset amount for the delay of personal effects after your arrival time in your destination.

M Medical practitioner*: a qualified medical physician.

Mugging*: a violent attack on you with a view of theft by a person(s) not previously known to you.

P Personal effects*: this includes baggage, clothing, other articles normally worn, used or carried by you, suitcases and other containers taken on, or acquired by you during your trip.

Policy documents: this is a general term used for 'Policy Wordings', 'Policy Schedule', 'Medical Declaration'. These documents will be emailed to you once you have purchased your policy.

Policy excess*: this is the amount of money that will be deducted by the insurer from a claims settlement. This applies to certain sections of cover.

Pre-existing medical conditions*: this refers to any past, current or re-occurring medical condition which has been diagnosed, investigated or treated at any time prior to travel, even if the condition is considered to be stable and under control.

Policy holder: the person who purchased the policy.

Policy period: the period to which the policy applies, between and inclusive of the date shown as 'Cover start date' and 'Cover end date' on the policy schedule starting at 00:01 hours on the Cover start date and ending at midnight on the Cover end date.

Policy schedule: this is the document provided to you after you have purchased your policy. This document provides details of the policyholder, insured person(s), policy period, premium paid, policy excess(es), endorsements applicable and the cover provided in the geographical area by this policy.

S Single Trip*: cover for a single trip which is limited to the duration of your holiday.

V Valuables*: provides cover for jewellery, antiques, articles made of gold or silver or other precious metals, precious or semi-precious stones, fur or leather clothing, watches, binoculars, telescopes, photographic equipment, electronic audio or video equipment including tapes, CDs, DVDs, and other digital media, computer equipment including software and musical instruments.

W Winter Sports*: an option you can add to your single or annual multi trip policy providing you with cover for your personal or hired winter sports equipment, compensation if you are prevented from skiing, adverse weather, and travel delay due to avalanche.