



Policy Certificate

Travel Insurance

This is your policy certificate, it shows the cover your policy provides. It is based on the information that you have provided. Please check all the details carefully and contact us as soon as possible if any changes are required.

To make sure the cover provided meets your needs it is very important that you read this certificate in conjunction with the Policy Wording which contains the full terms and conditions. You should also read the Insurance Product Information Document.

All of these documents can be viewed and downloaded from the links below. Remember to keep all your documents in a safe place. We wish you a safe and happy journey

POLICY NUMBER:	TC02602796/00	INSURER:	Great Lakes Insurance SE, UK Branch
DATE OF ISSUE:	24 September 2020	SCHEME:	Single Trip Standard

POLICY HOLDER

Name: Charles Willcock
Address: 224 Staple Lodge Road,
Birmingham, B31 3ER

PREMIUM

Premium Paid: £18.16 (including Insurance Premium Tax £3.03)

INSURED PERSONS

Name	Age	Declared Medical Conditions
Charles Willcock	59	No Medical Conditions Declared

If you have declared any medical condition(s), the answers you provided to the specific medical questions we asked about each condition are listed later in this certificate.

TYPE OF COVER

Start Date: 05/10/2020 End Date: 13/10/2020
Policy Type: Single Trip Group Type: Individual
Geographical Area: UK



COVER DETAILS

All limits are the maximum amount payable per person except Personal Liability, Legal Expenses and Optional Gadget Cover which are payable per policy.

Excess	£100	Pet Care (Cancellation)	£250
Medical	£5,000,000	Hospital Benefit (per day/max)	£25 per day up to £300
Cancellation & Curtailment	£3,000	Travel Delay (per 12hr period/max)	£20 per 12hrs up to £300
Baggage	£1,500	Missed Departure	£750
- Single article limit	£200	Financial Failure	£3,000
- Total for all valuables	£200	Personal Liability	£2,000,000
- Mobile/Smart phone limit	£100	Personal Accident	£15,000
Personal Money	£250	Legal Expenses	£25,000
Passport and other Documents	£200	Flight Delay Assistance	X

ADDITIONAL OPTIONS

None selected

POLICY DOCUMENTS

Standard [Policy Wording](#)
Standard [Insurance Product Information Document](#)

EMERGENCY AND MEDICAL SERVICE INFORMATION

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, except in case of emergency. If You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours. Please contact +44 (0)208 865 3074.

Give Your name, insurance details, reference number and as much information as possible. Please provide a telephone, fax number or email address where We can contact You or leave messages at any time of the day or night.

This policy is NOT a Private Medical Insurance policy, and does not provide cover for procedures that can be carried out in Your Home Country after repatriation or for any medical expenses incurred in private facilities if a medically suitable State facility is available.



Reciprocal Health Agreements

European Health Insurance Card (EHIC)

- The EHIC entitles you to reduced-cost, sometimes free, medical treatment that becomes necessary while you are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway.
- The card gives access to state-provided medical treatment only. Remember, this might not cover all the things you would expect to get free of charge from the NHS in the UK. You may have to make a contribution to the cost of your care.
- The card is free and you may apply for an EHIC online at www.dh.gov.uk/travellers or by calling 0300 330 1350. .

Note

The EHIC does not cover the cost of medical treatment in a private hospital or clinic, the additional cost of returning to your home country or for a relative to stay or fly out to be with you. In a medical emergency you may have no control over the hospital you are taken to or the closest hospital may be private

Australia

- If you are travelling to Australia you can enrol in Medicare which will entitle you to subsidised hospital treatments and medicines. You can do this by contacting a local Medicare office in Australia.
- All claims for refunds under the Medicare scheme must be made before you leave Australia. For more information on Medicare visit:

www.medicareaustralia.gov.au or email: medicare@medicareaustralia.gov.au.

The UK also has reciprocal healthcare agreements with various non-EEA countries and territories see the following website <http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx>

If you make use of these arrangements or any other worldwide reciprocal health arrangement which reduces your medical expenses, you will not have to pay an excess.

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