

PAN EUROPEAN TRAVEL INSURANCE

This Travel Insurance is appropriate for travel customers who wish to insure themselves for medical emergencies, delayed departures, travel disruption, loss of passport, personal liability when travelling.

There may be conditions which exclude you from claiming on the policy. Please see the full Policy terms and conditions.

You may already possess travel insurance or insurances for some or all of the features and benefits provided by this Policy. It is your responsibility to investigate this.

This Travel Insurance has not provided you with any recommendation or advice about whether this product fulfils your specific insurance requirements.

SCHEDULE OF BENEFITS

Policy schedule		Excess
Section A: Delayed Departure/ Abandonment		
Travel delay (max.)	€ 240	
per completed 12 hour period	€ 20	
Abandonment	€ 500	€ 75
Section B: Travel Disruption		
Delay over 4 hours (max.)	€ 150	
Section C: Baggage Delay		
Delayed baggage (max. after 12 hours)	€ 200	
Section D: Emergency Medical & Other Expenses		
Medical expenses	€ 100.000	€ 75
Repatriation	€ 5.000	
Emergency dental pain relief	€ 200	€ 75
Transportation to hospital if not free	Included	
Relative/ friend to travel out if travelling alone when hospitalized	Economy Flight + € 75/ day, max. 10 days	
Extended stay following medical treatment (Insured/Companion)	€ 150/ day,max. € 1.500	
Return home of children	Economy Flight + € 150/ day, max. 3 days	
Section E: Hospital Benefit		
Hospital benefit (max.)	€ 125	
per day	€ 25	
Section F: Passport		
Lost or stolen passport, identity card or visa	€ 400	€ 75
Section G: Personal Liability		
Personal liability	€ 100.000	€ 500
Legal expenses	Included above	

POLICY SUMMARY

Summary

This policy summary does not contain the full details and conditions of your insurance – these are located in your full policy wording.

This policy summary is to help you understand the insurance that your insurance provides. It details the key features, benefits, limitations and exclusions, but you still need to read the full policy wording for a description of the terms and conditions of the insurance including the policy definitions together with the schedule and any endorsements applying to your policy. The levels of cover and excess that apply to your insurance are detailed in the Policy schedule on page 1.

This policy summary does not form part of the policy wording.

Section A – Delayed Departure/ Abandonment

Delayed departure for at least 12 hours from the scheduled departure time. € 20 for the first complete 12 hour delay and € 20 for each further full 12 hours delay, up to a maximum of € 240.

Up to € 500 for any irrecoverable travel and other pre-paid charges if you choose to cancel your trip after a continuous 36 hour delay has occurred on your outward trip.

Section B – Travel Disruption

Up to € 150 for room only accommodation or travel expense if your first or final outward flight is cancelled, due to the flight being delayed for in excess of four (4) hours.

Section C – Baggage Delay

Up to € 200 for the emergency replacement of clothing, medication and toiletries, if your baggage is lost and not returned for more than 12 hours on the outward trip.

Section D – Emergency Medical and Other Expenses

Medical, surgical, hospital, ambulance and nursing fees up to € 100.000 outside your country of residence. Transport home is covered up to € 5.000.

Emergency dental treatment for pain relief up to € 200 incurred outside your country of residence.

Reasonable cost of conveying the ashes or remains home. Reasonable additional transport and/or accommodation expenses incurred up to € 150 per night for 10 nights, if it is medically necessary for you and a companion to stay beyond your scheduled return date.

Section E – Hospital Benefit

€ 25 for every completed 24 hours of in-patient stay up to a maximum of € 125.

Section F – Passport

Up to € 400 for reasonable additional costs for travel and accommodation incurred at the same time as obtaining a replacement passport or visa abroad – please refer to the policy wording for complete details of the cover available.

Section G – Personal Liability

Personal liability and legal expenses for any compensation you become legally liable to pay up to € 100.000.

Important or unusual exclusions or limitations

General Exclusions:

War risks, civil commotion, terrorism (except under Sections D – Emergency Medical and Other Expenses and E – Hospital Benefit unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination. There are a number of sports and activities that are excluded - please see the General Exclusions section and the Sports and Other Activities section of the full policy wording. Wilful, self-inflicted injury, solvent, drug or alcohol abuse. Unlawful actions and any subsequent legal proceedings brought against you. Travel to a country or specific area or event which the Travel Advice Section of the Department of Foreign Affairs or the World Health Organisation has officially advised the public not to travel to.

Exclusions under Section A – Delayed Departure/ Abandonment:

Strike, industrial action or air traffic control delay publicly announced by the date you purchased this insurance or at the time of booking any trip.

Exclusions under Section B – Travel Disruption:

Strike, industrial action or air traffic control delay publicly announced by the date you purchased this insurance or at the time of booking any trip.

Exclusions under Section D – Emergency Medical and Other Expenses:

Treatment or surgery which in the opinion of the medical practitioner in attendance can wait until your return to your country of residence. Medication, which prior to departure is known to be required. Expenses incurred as a result of a tropical disease where the required inoculations have not been undertaken. Pre-existing medical conditions.

Exclusions under Section E – Hospital Benefit:

Hospitalisation, compulsory quarantine or confinement to your accommodation as a result of a tropical disease where the required inoculations have not been undertaken.

Exclusions under Section F – Passport:

Your passport left unattended at any time unless in a hotel safe or safety deposit box.

Exclusions under Section G – Personal Liability:

Pursuit of any trade, business or profession, or the ownership, possession or use of any vehicles, aircraft or mechanically operated watercraft.

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TRAVEL INSURANCE POLICY WORDING

Important notice

1. Pre-existing medical conditions are not covered.
2. You must claim against your private health Insurer first for any medical expenses abroad up to your Policy limit.

Emergency telephone number

Please call Intana on: + 44 (0)208 865 3051.

Claims notification

Please e-mail claimsEU@intana-assist.com.

Please include your name, policy number/ booking number and the reason for your claim.

Full address:

Intana
c/o Solid Insurance
Sussex House
Perrymount Road
Haywards Heath
West Sussex
RH16 1DN
United Kingdom

1. Introduction

This is your Travel Insurance Policy. It contains details of cover, conditions and exclusions relating to each insured person and is the basis on which all claims will be settled. It is validated by the issue of the Insurance Certificate/ booking confirmation which is evidence of the contract of insurance. If any details in the Insurance Certificate/ booking confirmation are incorrect, or your needs change in any way, you must contact your travel agent as soon as possible.

In return for having accepted your premium, we will in the event of bodily injury, death, medical condition, disease, loss, theft, damage or other events happening within the period of insurance provide insurance in accordance with the operative sections of your Policy as referred to in your Insurance Certificate/ booking confirmation. All benefits and excesses are per insured person, per applicable section and per trip unless this is qualified specifically.

1.1 Residency & age

This Policy is only available to you if you are permanently resident in one of the countries of the European Union (EU) or European Economic Area (EEA), and have been for the past six months prior to the date of issue of this policy, excluding Croatia where this policy is not available.

The insurance covers and includes the insured stated on the certificate of insurance/ booking confirmation.

It is possible to take out this insurance policy up to and including the age of 65.

1.2 Policy excess

Under some sections of the Policy, claims will be subject to an excess (Sections A, D, F and G). This means that you will be responsible for paying the first € 75 (€ 500 for Section G) of each and every claim per incident for each insured person.

1.3 Policy cancellation

A consumer has a right to cancel, without penalty and without giving any reason, within:

- 1 30 days for a contract of insurance which is, or has elements of, a pure protection contract or payment protection contract; or
- 2 14 days for any other contract of insurance or distance contract.

The right to cancel does not apply to:

- 1 a travel and baggage policy or similar short-term policy of less than one month's duration;
- 2 a policy the performance of which has been fully completed by both parties at the consumer's express request before the consumer exercises his right to cancel.

1.4 Type of insurance and cover

Travel insurance for single trips. The insurance covers all trips worldwide up to a maximum period of 28 days.

1.5 The law applicable to this contract

Your Policy will be governed by the law of your country of residence unless we have specifically agreed otherwise.

1.6 Use of your personal data

If your insurance application is accepted you also agree we may:

- a. disclose and use information about you and your insurance cover – including information relating to your medical status and health – to companies within the Solid group of companies, our partners, service providers and agents in order to administer and service your insurance cover, process and collect relevant payments on it, for fraud prevention and to manage the insurance products which you have purchased;
- b. undertake all of the above within the European Union (EU) and European Economic Area (EEA). We have taken appropriate steps to ensure the level of protection for your information in the European Union (EU) and European Economic Area (EEA); and
- c. monitor and/or record your telephone calls in relation to ensure consistent servicing levels and account operation.

In order to provide you the Insurance, Solid Försäkring needs to collect and process sensitive personal information (such as information regarding the state of your health) and other personal information about you and others that may be a party to the Insurance that you purchase. Solid Försäkring will only use this sensitive personal data for the specific purpose of which you provide it.

Solid Försäkring will treat the Insured's personal data in accordance with applicable data protection legislation. The Insured acknowledges that Solid Försäkring may handle, add to and update its customer databases containing personal data, which is a condition for efficient and good management of customers and files, such as correct names and addresses for communications by mail, telephone and email.

Solid Försäkring, with corporate registration number 516401-8482, is the personal data controller. The data will be used to fulfil Solid Försäkrings obligations against the Insured, to establish insurance statistics, for product development and for marketing. The Insured's data may be disclosed to Solid Försäkring's agents and other reputable partners for marketing purposes. Solid Försäkring may be obliged to disclose personal data to authorities, in accordance with law. Solid Försäkring may also register claims for compensation in a claims register, jointly held by the insurance industry. The Insured has the right to object to his or her data being used for marketing purposes whereby Solid Försäkring undertakes to introduce a so-called advertising barrier. A request for an advertising barrier shall be made to Customer Services at +46 (0) 771 - 113 113 or to kunder@solidab.se.

The Insured is on an annual basis and free of charge entitled to, at his/her own request, review the personal data concerning him or her that is registered with Solid Försäkring. Such a request shall be sent in writing to Solid Försäkring at the address below. In the event that the data is inaccurate, incomplete or otherwise irrelevant, Solid Försäkring is obliged to correct such information.

We use advanced technology and well defined employee practices to help ensure that your information is processed promptly, accurately and completely and in accordance with applicable data protection law.

2. Definitions

When used in this Policy, the following capitalized terms shall have the respective meanings specified below (such meanings to be equally applicable to the singular and plural forms of such terms):

"Baggage"

Luggage, clothing, personal effects, valuables, and other articles which belong to you and are worn, used or carried by you during any trip.

"Close relative"

Mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, legal ward, partner or fiancé/fiancée or civil partner (including same-sex, in a common law relationship or who have co-habited for at least 6 months).

"Country of residence"

The country in which you legally reside.

"Curtailement / curtail"

Abandoning or cutting short the trip by direct return to your country of residence or by attending a hospital abroad for in excess of 48 hours as an in-patient and then being repatriated directly from the hospital to your country of residence.

"Home"

Your normal place of residence in your country of residence.

"Insurance Certificate"/ "Booking confirmation"

This document, issued upon your purchase of a Policy and effective upon our acceptance of your premium, includes the information you gave us. It shows you who is insured, the period of insurance and your premium.

"Intana"

Medical assistance provider and claims handler.

"Manual work"

Bar and restaurant, waitress, waiter, chalet, maids, au pair and nanny's and occasional light manual work at ground level including retail work and fruit picking but excluding the use of power tools and machinery.

"Medical condition(s)"

Any disease, illness or injury.

"Medical practitioner"

A qualified, registered practising member of the medical profession who is not related to you or any person with whom you are travelling.

"Period of insurance"

The period of the trip and terminating upon its completion, but not in any case exceeding 28 days.

The insurance commences when you leave your home, hotel or your place of business in the country of departure (whichever is the later) to commence the trip and terminates at the time you return to your home, hotel or place of business in the country of residence (whichever is the earlier) on completion of the trip as shown on your booking confirmation. Any trip that had already begun when you purchased this insurance will not be covered. The period of insurance is automatically extended for the period of the delay in the event that your return to your country of residence is unavoidably delayed due to an event covered by this Policy.

"Physical injury"

An identifiable physical injury sustained due to a sudden, unexpected and specific event. Injury as a result of your unavoidable exposure to the elements shall be deemed to be a physical injury.

"Pre-existing medical condition(s)"

Any medical or mental condition existing prior to your trip and/ or causing you pain or physical distress or severely restricting your normal mobility, including:

1. a condition for which you are on a waiting list for or have knowledge of the need for surgery, in-patient treatment or investigation at a hospital, clinic or nursing home;
2. a condition for which you have, two (2) years prior to issue of Policy/ date of booking (whichever is later), required prescribed medication or regular check-ups;
3. a condition referred to a medical specialist or the cause of in-patient treatment within one year prior to your trip;

4. any mental condition including fear of flying or other travel phobia;
5. a condition for which you have not had a diagnosis;
6. a condition for which a medical practitioner has provided a terminal prognosis;
7. any circumstances you are aware of that could reasonably be expected to give rise to a claim on this Policy.

"Public transport"

Any publicly licensed aircraft, sea vessel, train or coach on which you are booked to travel.

"Terrorism"

An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisations(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

"Trip"

Any holiday, or trip for business or pleasure made by you during the period of insurance.

Any trip solely within the country of residence is only covered where you have pre-booked at least two nights' accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee. Medical Benefits in Section D – Emergency Medical and Other Benefits and Section E – Hospital Benefit in the country of residence are excluded.

"Unattended"

When you are not in complete view of and not in a position to prevent unauthorised interference with your property or vehicle.

"We/us/our"

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

"You/your/insured person"

Each insured person travelling on a trip whose name appears in the Insurance Certificate/ booking confirmation.

3. General conditions

These conditions apply throughout your Policy. You must comply with the following conditions to have the complete protection of the Policy. If you do not comply we may refuse to deal with your claim, or reduce the amount of any claim payment according to the limitations and/or restrictions in the Policy Wording.

3.1 Dual insurance

If at the time of any incident which results in a claim under this Policy, there is another insurance covering the same loss, damage, expense or liability we will not pay more than our proportional share. Under Section D – Emergency Medical and Other Expenses your private health insurer must pay the first amount as stated in their Policy and we will commence cover once that limit has been reached.

You must claim against your private health insurer, state health provider and/or other travel insurer first for any in-patient medical expenses abroad up to all applicable limits.

Not covered is any claim where you are entitled to indemnity under any other Insurance, including any amounts recoverable from any other source, except in respect of any excess beyond the amount which would have been covered under such other Insurance, or any amount recoverable from any other source, had these benefits herein not been effected.

3.2 Reasonable precautions

You must take and cause to be taken all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take and cause to be taken all practicable steps to safeguard your property from loss or damage and to recover property lost or stolen.

4. Claims conditions

These claims conditions apply throughout your Policy. You must comply with the subsequent conditions to have complete protection of the Policy. If you do not comply we may refuse to deal with your claim, or reduce the amount of any claim payment.

The first thing you should do:

We recommend that you check your cover. Please read the appropriate section in the Policy to see exactly what is, and is not covered, noting any conditions, limitations and exclusions specifically.

If physical injury or illness happens you should immediately:

Call Intana on **+44 (0) 208 865 3051**

- 1 To report a medical emergency or request repatriation.
- 2 Take all reasonable steps to prevent a further incident.

To make a claim:

If loss, theft or damage happens you should:

- 1 E-mail Intana within 28 days of the incident at claimsEU@intana-assist.com
- 2 Inform a local Police station in the country where the incident occurred and obtain a crime or lost property irregularity report.
- 3 Take all reasonable steps to recover missing property.
- 4 You or your legal representatives must supply at your own expense all information, evidence, details of household insurance, medical certificates and assistance that may be needed.
- 5 You must supply all of your original invoices, receipts and reports etc.

We have listed claims evidence that will help you substantiate your claim at the end of this Policy wording.

What you must not do:

- 1 Abandon any property for us to deal with.
- 2 Dispose of any damaged items as we may need to see them.

We are entitled to take over any rights in the defence or settlement of any claim in your name for our benefit against any other party. We are entitled to take possession of the property insured and deal with any salvage.

We may also pursue any claim to recover any amount due from a third party in the name of anyone claiming cover under this Policy.

We reserve the right to require you to undergo an independent medical examination at our expense.

We may also request and will pay for a post-mortem examination.

We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills.

4.1 Fraud

You must not act in a fraudulent manner. If you or anyone acting for you:

- 1 make a claim under the Policy knowing the claim to be false or fraudulently exaggerated in any respect or
- 2 make a statement in support of a claim knowing the statement to be false in any respect or
- 3 submit a document in support of a claim knowing the document to be forged or false in any respect or
- 4 make a claim in respect of any loss or damage caused by your wilful act or with your connivance.

Then:

- we have the option not to pay the claim,
- we have the option not to pay any other claim which has been or will be made under the Policy,
- we may at our option declare the Policy void,
- we shall be entitled to recover from you the amount of any claim already paid under the Policy,
- we may inform the police of the circumstances,
- we have the option not to make any return of premium.

5. General exclusions

These general exclusions apply throughout your policy.

We will not pay for claims arising directly or indirectly from:

- 1 War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, terrorism, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under Section D – Emergency Medical and Other Expenses and Section E – Hospital Benefit unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any trip.
- 2 Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
- 3 Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- 4 Your participation in or practice of any sport or activity that is the sole or main reason for your trip. Notice that you need to be qualified/ certified if the sport or activity demands it to be covered through this Policy. Please see the "Sports and other activities" section for excluded sports.
- 5 Your engagement in or practice of: manual work involving the use of dangerous equipment in connection with a profession, business or trade; flying except as a fare paying passenger in a fully-licensed passenger-carrying aircraft; the use of motorized two or three wheeled vehicles unless a complete driving licence issued in your country of residence is held permitting the use of such vehicles and you are wearing a helmet; professional entertaining; professional sports; racing (other than on foot); motor rallies and motor competitions; or any tests for speed or endurance.
- 6 Your wilfully, self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, alcohol abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a medical practitioner, but not for the treatment of drug addiction), self-exposure to needless peril (except in an attempt to save human life).
- 7 A condition you have in respect of which a medical practitioner has advised you not to travel or would have done so had you sought his/her advice.
- 8 You travelling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
- 9 A condition for which you are travelling with the intention of obtaining medical treatment (including surgery or investigation) or advice outside of your country of residence.
- 10 A condition for which you are not taking the recommended treatment or prescribed medication as directed by a medical practitioner.
- 11 Your own unlawful action or any criminal proceedings against you.
- 12 Any other loss, damage and/or additional expense following on from the event for which you are claiming, unless we

provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys; cost incurred in preparing a claim; loss of earnings following physical injury or illness; or loss or costs incurred arising from the interruption of your business.

- 13 Operational duties as a member of the armed forces.
- 14 Loss of enjoyment.
- 15 Your travel to a country or specific area or event to which the Travel Advice Section of the Department of Foreign Affairs or the World Health Organisation has advised the public not to travel to.

SPORTS AND OTHER ACTIVITIES

If the sport and/or activity you are planning to engage in demands some kind of certificate you need to be certified to be covered through this Policy. You are covered for any sports and/or activity provided that your participation in these is not the sole or main reason for your trip, and if the sport and/or activity is not listed below.

Cover under Section D – Emergency Medical and Other Expenses for the following sports and activities is excluded:

- Bungy jumping (without instructor/ guide)
- Canoeing & kayaking (above grade 2 rivers)
- Climbing, all kinds except climbing on wall
- Free diving
- Horse riding (competitions, racing, jumping and hunting)
- Jet boating
- Jet skiing
- Martial arts
- Motor sports
- Paint balling/war games (without wearing eye protection)
- Parachute, paragliding, paraskiing (also includes kite paragliding/ paraskiing), skydiving
- Power boating
- Running (competitions and marathon)
- Sailing/ yachting (if not qualified or accompanied by a qualified person; racing)
- Scuba diving if not qualified or accompanied by a qualified instructor
- Scuba diving below 30 m
- Shooting/ small bore target/ rifle range shooting (outside organisers guidelines)
- Skeleton
- Skiing offpist
- Tall ship crewing (racing)
- Tandem jumping (without instructor/guide)
- Trekking/ hiking/ walking above 2,500 metres of sea level

Cover under Section G – Personal Liability for the following sports and activities is excluded.

- Camel riding
- Clay pigeon shooting
- Driving any motorised vehicle for which you are not licensed to drive in the country of residence (motor rallies or competitions). A helmet must be worn when using motorised two or three wheeled vehicles.
- Glass bottom boats/ bubbles
- Go karting (outside organisers guidelines)
- Golf
- Jet boating (racing) & Jet skiing (racing)
- Karting (racing)
- Paint balling/ war games (without wearing eye protection)
- Power boating (racing and competitive)
- Quad biking (racing)
- Sailing/ yachting (if not qualified or accompanied by a qualified person; racing)
- Sand yachting
- Shooting/ small bore target/ rifle range shooting (within organisers guidelines)
- Speed sailing
- Tall ship crewing (racing)

6. Emergency and medical service

Contact Intana on telephone: + 44 (0)208 865 3051.

In the event of a serious illness or accident which may lead to in-patient hospital treatment, or before any arrangements are made for repatriation, or in the event of you incurring medical expenses, you must contact Intana. If this is not possible because the condition requires immediate emergency treatment you must contact Intana as soon as possible. The service is available to you and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses. Private medical treatment is not covered unless specifically authorised by Intana.

Medical assistance abroad

Intana has the medical expertise, contacts and facilities to help should you be injured in an accident or fall ill. Intana will also arrange transport home when this is considered to be medically necessary.

Payment for medical treatment abroad

If you are admitted to a hospital/clinic while outside your country of residence, Intana will arrange for medical expenses covered by the Policy to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact Intana for you as soon as possible. For simple out-patient treatment, you should pay the hospital/ clinic yourself and claim back medical expenses from us on your return to your country of residence. Beware of requests for you to sign for excessive treatment or charges. If in doubt regarding any such requests, please call Intana for guidance.

7. Reciprocal health agreements

European Union (EU) and European Economic Area (EEA)

We strongly recommend you apply for and obtain a European Health Insurance Card (EHIC) for all insured persons and make sure that any medical treatment is provided at hospitals or by doctors working within the terms of the reciprocal health care agreement, unless Intana decide otherwise. If you are admitted to a private clinic you may be transferred to a public hospital as soon as the transfer can be arranged safely. If you are currently a private medical insurance member, you must notify the relevant private medical insurance assistance company at the time of claiming.

8. Complaints procedure

Making yourself heard

We are committed to providing you with an exceptional level of service and customer care. We realise that things can go wrong and there may be occasions when you feel that we have not provided the service you expected. When this happens, we want to hear about it so that we can try to put things right.

When you contact us

Please give us your name and contact telephone number. Please quote your policy and/or claim number. Please explain clearly and concisely the reason for your complaint.

Step one – initiating your complaint

You need to contact Intana at claimsEU@intana-assist.com. The majority of complaints will be quickly and satisfactorily resolved at this stage, but if you are not satisfied, you can take the issue further:

Step two – contacting Solid Insurance head office

If your complaint is one of the few that cannot be resolved by this stage contact the Head of Customer Care, who will arrange for an investigation.

If you are not satisfied with a decision or any other matter related to our products and services, please contact us. Your opinion is of the utmost importance to us and we want to follow up on issues that you are unsatisfied with. As you would expect we are prepared to reconsider a decision if e.g. circumstances have changed or we have misunderstood each other. Please send any written complaints to Solid Försäkring at:

Solid Insurance
Box 22068
250 22 Helsingborg,
Sweden
kunder@solidab.se

In the event that you do not accept our decision, you have the option of having your case tried externally by the following institutions:

National Board for Consumer Disputes (ARN – "Allmänna Reklamationsnämnden")

If you are not happy with our final decision you are able to pass your complaint to the National Board for Consumer Disputes in Sweden (ARN). The ARN is an independent organization and will review your case. ARN address is:

Allmänna Reklamationsnämnden
Box 174
101 23 Stockholm
Sweden

Court proceedings

An insurance dispute can generally be resolved in court, with the local district court as first instance.

INSURANCE

Section A – Delayed Departure/Abandonment

What is covered

If departure of the scheduled public transport on which you are booked to travel is delayed at the final departure point from or to the country of residence for at least 12 hours from the scheduled time of departure due to:

- a. strike or
- b. industrial action or
- c. adverse weather conditions or
- d. mechanical breakdown of or a technical fault occurring in the scheduled public transport on which you are booked to travel

we will pay you, either:

- 1 up to the amount shown in the Policy Schedule for each completed 12 hours delay up to a maximum as shown in the Policy Schedule, or
- 2 up to the amount shown in the Policy Schedule for any irrecoverable unused travel and accommodation costs and other pre-paid charges if you choose to cancel your trip after a continuous 36 hour delay has occurred on your outward trip.

Special conditions

- 1 You must check in according to the itinerary supplied to you.
- 2 You must acquire confirmation from the carrier that you did not travel due to the delay.
- 3 You must acquire confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
- 4 You must comply with the terms of contract of the travel agent, tour operator or provider of transport.
- 5 Anything stated in **General conditions**.

What is not covered

- 1 Claims arising directly or indirectly from:
 - a. Strike or industrial action or air traffic control delay existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
 - b. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Aviation Authority or a Port Authority or any similar body in any country.
- 2 Compensation under both Section A – Travel Delay/Abandonment and Section B – Travel Disruption.
- 3 Anything stated in **General exclusions**.

Section B – Travel Disruption

What is covered

If your Carrier or its authorised agent advise you that your first or final outward flight is to be cancelled, due to the flight being delayed for in excess of four hours, we will compensate you, up to the amount shown in the Policy Schedule, for any travel and subsequent accommodation expenses you incur in purchasing alternative transport, either by air, sea, rail or road, to complete this particular trip.

Special conditions

- 1 Any compensation which is payable under this section of cover, will take into account any refund you have received from your Carrier or its authorised agent in respect of any unused flight.
- 2 Anything stated in **General conditions**.

What is not covered

- 1 Any compensation if you have not got written confirmation from your Carrier or its authorised agent, which shows the reason for the delay, the scheduled departure time, the expected duration of the delay of your flight or complete details of any refund given in respect of an unused flight.
- 2 Any compensation if you have chosen to use the flight ticket, relating to the first or final outward flight that has been cancelled, at a later date for a totally separate trip.
- 3 Any delay which is due to strike or industrial action which had started or was announced before you took out this Policy.
- 4 Any compensation for a flight cancellation, which is not due to a delay of in excess of four hours.
- 5 Compensation under both Section A – Travel Delay/Abandonment and Section B – Travel Disruption.
- 6 Your failure to check-in according to the itinerary supplied to you by the Carrier or its authorised agent(s).
- 7 Anything stated in **General exclusions**.

Section C – Baggage Delay

What is covered

We will compensate you up to the amount shown in the Policy Schedule for Baggage Delay for the emergency replacement of clothing, medication and toiletries if the checked in baggage is temporarily lost in transit during the outward trip and not returned to you within 12 hours of your arrival.

Special conditions

- 1 Written confirmation must be obtained from the carrier, confirming the number of hours the baggage was delayed.
- 2 All receipts must be retained.
- 1 Anything stated in **General conditions**.

What is not covered

- 1 Anything stated in **General exclusions**.

Section D – Emergency Medical And Other Expenses

What is covered

We will pay you, up to the amount shown in the Policy Schedule, for the following expenses which are necessarily incurred outside of the country of residence as a result of your suffering unforeseen physical injury or a medical condition and/or compulsory quarantine:

- 1 Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of the country of residence.
- 2 Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to the limit in the Policy Schedule incurred outside of the country of residence.
- 3 Up to the limit in the Policy Schedule for reasonable accommodation expenses incurred, up to the standard of your original booking, if it is medically necessary for you to stay beyond your scheduled return date. This includes, with the prior authorisation of Intana, up to the limit in the Policy Schedule for reasonable additional accommodation expenses for a friend or close relative to remain with you and escort you home. If you and your friend or close relative are unable to use the original return ticket, Intana will provide additional travel expenses up to the standard of your original booking to return you to your home.
- 4 In the event of your death outside of the country of residence the reasonable cost of conveying your ashes to your home, or the additional costs of returning your remains to your home.
- 5 Up to the limit in the Policy Schedule for travel and accommodation expenses for a close relative from the country of residence to visit you or escort you to your home if you are travelling alone and if you are hospitalised as an in-patient for more than 10 days, with the prior authorisation of Intana.
- 6 With the prior authorisation of Intana, the additional costs incurred in the use of air transport or other appropriate means, including qualified attendants, to repatriate you to your home if it is medically required. Repatriation expenses will be in respect only of the identical class of travel utilised on the outward trip unless Intana agree otherwise.
- 7 Up to the limit in the Policy Schedule for travel and accommodation expenses for a friend or close relative to travel from the country of residence to escort insured persons under the age of 16 to your home in the country of residence if you are physically unable to take care of them. If you cannot appoint a person we will then select a competent person.

Special conditions

- 1 You must give notice as soon as possible to Intana of any physical injury or medical condition which requires your admittance to hospital as an in-patient or before any arrangements are made for your repatriation.
- 2 You must contact Intana as soon as possible in the event of you incurring medical expenses in excess of € 250 relating to any one incident.
- 3 In the event of your physical injury or medical condition we reserve the right to relocate you from one hospital to another and arrange for your repatriation to the country of residence at any time during the trip. We will do this if in the opinion of the medical practitioner in attendance and Intana you can be moved safely and/or travel safely to the country of residence to continue treatment.
- 4 You must always contact Intana before curtailing your trip.
- 5 You must claim against your state or private health insurer first for any in-patient medical expenses abroad up to your Policy limit. In the event of a claim under this section you must advise us of any other insurance Policy you hold or benefit from which may provide cover.
- 6 Anything stated in **General conditions**.

What is not covered

- 1 Pre-existing medical conditions
- 2 Any claims arising directly or indirectly in respect of:
 - a. Costs of telephone calls, other than calls to Intana notifying them of the problem for which you are able to provide a receipt or other evidence to show the cost of the call and the number telephoned.
 - b. The cost of treatment or surgery, including exploratory tests, which are not directly related to the physical injury or medical condition which necessitated your admittance into hospital.
 - c. Any expenses which are not usual, reasonable or customary to treat your physical injury or medical condition.
 - d. Any form of treatment or surgery which in the opinion of the medical practitioner in attendance and Intana can be postponed reasonably until your return to the country of residence.
 - e. Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside the country of residence.
 - f. Additional costs arising from single or private room accommodation.
 - g. Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless approved by Intana.
 - h. Any expenses incurred after you have returned to the country of residence unless previously approved to by Intana.
 - i. Expenses incurred as a result of a tropical disease where you have not had the recommended inoculations and/or taken the recommended medication.
 - j. Your decision not to be repatriated after the date when in the opinion of the medical practitioner in attendance and Intana it is safe to do so.
 - k. Normal pregnancy, without any accompanying physical injury, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases, and normal childbirth would not constitute an unforeseen event.
- 3 Anything stated in **General exclusions**.

Section E – Hospital Benefit

What is covered

We will compensate you, up to the amount shown in the Policy Schedule, for every complete 24 hours you have to stay in hospital as an in-patient outside the country of residence as a result of physical injury or medical condition you sustain and/or compulsory quarantine. We will compensate the amount shown in the Policy Schedule in addition to any amount payable under Section D – Emergency Medical and Other Expenses.

Special conditions

- 1 You must give notice as soon as possible to Intana of any physical injury or medical condition or compulsory quarantine which necessitates your admittance to hospital as an in-patient.
- 2 Anything stated in **General conditions**.

What is not covered

- 1 Any claims arising directly or indirectly from:
 - a. Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the physical injury or medical condition which necessitated your admittance into hospital.
 - b. Hospitalisation relating to any form of treatment or surgery which in the opinion of the medical practitioner in attendance and Intana can be postponed reasonably until your return to the country of residence.
 - c. Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
 - d. Hospitalisation as a result of a tropical disease where you have not had the recommended inoculations and/or taken the recommended medication.
 - e. Any additional period of hospitalisation following your decision not to be repatriated after the date when in the opinion of the medical practitioner in attendance and Intana it is safe to do so.
- 2 Pre-existing medical conditions.
- 3 Anything stated in **General exclusions**.

Section F – Passport

What is covered

We will compensate you up to the amount shown in the Policy Schedule for reasonable additional travel and accommodation expenses incurred necessarily outside of the country of residence to obtain a replacement of your passport which has been lost or stolen outside of the country of residence.

Special conditions

- 1 All receipts must be retained.
- 2 Anything stated in **General conditions**.

What is not covered

- 1 Anything stated in **General exclusions**.

Section G – Personal Liability

What is covered

We will compensate up to the amount shown in the Policy Schedule, (inclusive of legal costs and expenses) against any amount you become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause in respect of accidental:

- 1 Physical injury, death, illness or disease to any person who is not in your employment or who is not a close relative or member of your household.
- 2 Loss of or damage to property that does not belong to and is neither in the charge of or under the control of you, a close relative, anyone in your employment or any member of your household other than any temporary holiday accommodation occupied (but not owned) by you.

Special conditions

- 1 You must give us written notice as soon as possible of any incident, which may give rise to a claim.
- 2 You must forward every letter, writ, summons and process to us as soon as you receive it.
- 3 You must not acknowledge any liability or pay, offer to pay, promise to pay or negotiate any claim without our written consent.
- 4 We will be entitled if we so desire to take over and conduct in your name the defence of any claims for indemnity or damages or otherwise against any third party. We shall have complete discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and you shall give us all necessary information and assistance which we may call for.
- 5 In the event of your death, your legal representative(s) will have the protection of the Policy Schedule provided that such representative(s) comply(ies) with the terms and conditions outlined in this document.
- 6 Anything stated in **General conditions**.

What is not covered

- 1 The excess shown in the Policy Schedule applies to each and every claim per incident for each insured person.
- 2 Compensation or legal costs arising directly or indirectly from:
 - a. Liability which has been assumed by you under agreement unless the liability would have attached in the absence of such agreement.
 - b. Pursuit of any business, trade, profession or occupation or the supply of goods or services.
 - c. Ownership, possession or use of vehicles, aircraft or watercraft (other than surfboards or manually propelled rowboats, punts, canoes).
 - d. The transmission of any communicable disease or virus.
 - e. Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation where we will not pay for the first € 500 of each and every claim arising from the same incident).
 - f. Your criminal, malicious or deliberate acts.
 - g. Incidents relating to sport or golf.
 - h. Incidents relating to winter sports.
- 3 Anything stated in **General exclusions**.

CLAIMS EVIDENCE

For all claims we will require your complete travel details, such as flight tickets, booking invoice, itinerary.

We will require the following evidence where relevant as well as any other relevant information that we may ask you for.

Section A – Delayed Departure/Abandonment
<ol style="list-style-type: none">1. Complete details of the travel itinerary supplied to you.2. A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of your check in time.3. If you chose to abandon your trip you must forward confirmation from your Tour Operator/Travel Provider that you did not travel. This must detail the time and date of when you could have next been accommodated to travel.4. In the case of abandonment claims, your booking confirmation together with written details from your travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the trip.5. Your unused travel tickets.6. Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
Section B – Travel Disruption
<ol style="list-style-type: none">1. Complete details of the travel itinerary supplied to you.2. A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of your check in time.3. Your unused travel tickets.4. Receipts or bills for any transport or accommodation costs claimed for.
Section C – Baggage Delay
<ol style="list-style-type: none">1. A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody, as well as confirmation of any payment made.2. A letter from your tour operator's representative, hotel or accommodation provider where appropriate.3. Receipts for items of clothing, medication or toiletries replaced if your baggage is temporarily lost in transit for more than 12 hours.4. A letter from the carrier confirming the time and date your baggage was returned to you along with any payment made.5. Used flight tickets and luggage tags.6. Household Insurance Policy Schedule.
Section D – Emergency Medical and Other Expenses
<ol style="list-style-type: none">1. Receipts or bills for all in-patient/out-patient treatment or emergency dental treatment received.2. A medical certificate from the treating medical practitioner explaining why it was required for you to cancel or curtail the trip.3. In the event of death, the original death certificate and receipts or bills for funeral, cremation or repatriation expenses.4. The Intana reference number (if available) to confirm that you contacted the emergency assistance service.5. Receipts or bills for taxi fares to or from hospital claimed for, stating details of the date, name and location of the hospital concerned.6. Receipts or bills for any other transport, accommodation or other costs, charges or expenses claimed for including itemised calls to Intana.7. Private Medical Insurance Policy Schedule.
Section E – Hospital Benefit
Confirmation in writing from the hospital, relevant authority or the treating medical practitioner of the dates on which you were admitted and subsequently discharged from hospital, compulsory quarantine or confinement to your accommodation.
Section F – Passport
<ol style="list-style-type: none">1. A Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.2. A letter from your tour operator's representative, hotel or accommodation provider where appropriate.3. Receipts or bills for any transport and accommodation expenses claimed for.4. Household Insurance Policy Schedule.
Section G – Personal Liability
<ol style="list-style-type: none">1. Complete details in writing of any incident.2. Any writ, summons, letter of claim or other document must be sent to us as soon as you receive it.

GENERAL INFORMATION ABOUT YOUR INSURER

Solid Försäkringsaktiebolag (Solid Insurance)
Box 22068
250 22 Helsingborg
Sweden

Customer Service: +46 (0) 771 - 113 113
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