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:	**TC02937792/00**	**INSURER:**	**Great Lakes Insurance SE, UK Branch**
DATE OF ISSUE:	**26 January 2022**	**SCHEME:**	**Annual Multi-Trip Premier**

POLICY HOLDER

Name:	Manuel Casto Peralta Zurita
Address:	175 Gaddesden Crescent, Milton Keynes, MK7 7SF

PREMIUM

Premium Paid: £167.19 (including Insurance Premium Tax £27.87)

INSURED PERSONS

Name	Age	Declared Medical Conditions
Manuel Casto Peralta Zurita	53	Asthma

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:	26/01/2022	End Date:	25/01/2023
Policy Type:	Annual Multi-Trip	Group Type:	Individual
Geographical Area:	Worldwide excluding: USA, Canada, Bermuda and the Caribbean		

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.

Individual trip limit	31 days		
Excess	£50	Pet Care (Cancellation)	£250
Medical	£10,000,000	Hospital Benefit (per day/max)	£40 per day up to £500
Cancellation & Curtailment	£5,000	Travel Delay (per 12hr period/max)	£20 per 12hrs up to £400
Baggage	£2,000	Missed Departure	£1,000
- Single article limit	£300	Financial Failure	£5,000
- Total for all valuables	£300	Personal Liability	£2,000,000
- Mobile/Smart phone limit	£100	Personal Accident	£20,000
Personal Money	£350*	Legal Expenses	£25,000
Passport and other Documents	£400	Flight Delay Assistance	✓

* Premier Cover Only - Personal Money increases to £500 if you have purchased travel currency through the Post Office (including the Travel Money Card) Proof of purchase will be required in the event of a claim.

ADDITIONAL OPTIONS

Trip Extensions 60 days

Declared Medical Conditions	Name	Age
	Manuel Casto Peralta Zurita	53

Asthma
Have you ever had a diagnosis made of COPD (eg chronic bronchitis or emphysema)? No
How old were you when asthma was diagnosed? Under 50
How many medicines are prescribed for your asthma (count each inhaler as one medicine)? 0-2
Do you use nebulisers as part of routine maintenance of asthma? No
How many hospital admissions have you had for asthma in the last year? None
Have you ever been prescribed oxygen other than when you are in hospital? No

Have you ever been a smoker? Yes - gave up more than ten years ago

POLICY DOCUMENTS

Premier	Policy Wording
Premier	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

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.