

ibex INSURANCE



Travel Insurance Summary **(Starr International (Europe) Ltd & Starr Europe Insurance Ltd)**

V4 March 2022

Travel Insurance Policy Summary

This document is a summary of the Ibex Travel insurance policy and does not contain the full terms and conditions of the cover, which these can be found in the policy booklet. It is important that you read the policy booklet together with your policy schedule carefully when you receive it.

The Insurer

Gibraltar Residents

This insurance is arranged by Ibex Insurance Services Limited and all sections are underwritten by Starr International (Europe) Limited, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority.

You can check these details on the Financial Services Register by visiting the FCA's website on www.fca.org.uk/register or by contacting them on 0800 111 6768.

Spanish and Portuguese Residents

Ibex Portugal – Corretora De Seguros, Unipessoal, LDA (“Ibex Portugal”) for residents of Spain and Portugal, forms a contract of insurance between the Underwriters: Starr Europe Insurance Limited (for residents of Spain and Portugal Only) and those people specified on your Policy documentation. This contract is only valid when you have valid Policy documentation and have paid the appropriate premium. This insurance is arranged by Ibex Portugal – Corretora De Seguros, Unipessoal, LDA (for residents of Spain and Portugal) and all sections are underwritten by Starr Europe Insurance Limited, an insurance company registered in Malta with Company Registration number C 85380 and registered office at Dragonara Business Centre 5th Floor, Dragonara Road, St Julians, STJ 3141, Malta and authorised and regulated by the Malta Financial Services Authority (MFSA).

You can check these details on the Malta Financial Services Register by visiting the MFSA's website on www.mfsa.mt/financial-services-register/ or by contacting them on +356 2144 1155.

Ibex Insurance Services Ltd. are regulated by the Financial Services Commission FSC006 43B.

Type of Insurance and Cover

Cover is provided for a range of travel insurance benefits. You can select either single trip cover or annual multi trip cover. You may also choose to take worldwide cover (including and excluding the USA, Canada and the Caribbean) or cover for the European region only. Three levels of cover Standard, Super and Super Plus.

Duration of Cover

Single Trip policies

The maximum duration per **trip** is 180 days.

Section 1 - Cancellation cover is effective from the time and date of issue on the **Policy documentation** and terminates on commencement of the planned **trip**.

For all other sections, cover commences when **you** leave **your home** or business (whichever is the later) to commence the **trip** and terminated on whichever occurs first of the following:

- The expiry of the **period of insurance**;
- **Your return home** as planned, at the end of the **trip**;
- **Your first return home** prior to the planned return at the end of the **trip**

Gibraltar residents: **trips** will only be covered for travel outside of Gibraltar and must have pre-booked and pre-paid accommodation for 1 night or more.

Spain or Portugal residents: for **trips** within your **country of residence you** must have pre-booked and pre-paid accommodation for 1 night or more that is at least 80Km away from **your home**.

Annual Multi-Trip policies

Standard Cover maximum duration per trip is 31 days. Super Cover & Super Plus Cover 45 days (or up to 60 or 90 days - additional premiums and T&C's apply).

Section 1 - Cancellation cover for each **trip** is effective from either the start date on the **Policy documentation** or the time and date at which each **trip** is booked (whichever is the later), and terminates on whichever occurs first of the following:

- The commencement of each **trip**;
- The expiry of the **period of insurance**;

For all other sections, cover commences when **you** leave **your home** or business (whichever is later) to commence each **trip** and terminates on whichever occurs first of the following:

- The expiry of the **period of insurance**;
- **Your return home** as planned, at the end of the **trip**;
- **Your first return to your country of residence** prior to the planned return date at the end of each **trip**.
- Your period of travel exceeding the **trip** limit specified in **your Policy Documentation**.

Gibraltar residents: **trips** will only be covered for travel outside of Gibraltar and must have **pre-booked accommodation** for 1 night or more.

Spain or Portugal residents: for **trips** within **your country of residence you** must have pre-booked and pre-paid accommodation for 1 night or more that is at least 80Km away from **your home**.

Significant Features and Benefits

The following features and benefits are a summary only, you should refer to the policy wording and other Policy Documentation for full details, as limitations, conditions and exclusions may apply.

Section 1 - Cancellation

- Loss of deposits or payment for unused travel and accommodation in the event that you cancel or curtail your trip due to a covered event.
- COVID-19 Cancellation cover only. Please refer to "Section 1.2 - Cancellation Cover as a result of COVID-19" within our Policy Wording to see the full details of the cover provided.

Section 3 - Emergency Medical Expenses and Repatriation

- Payment for certain overseas medical emergency treatment, hospital and other expenses, should you sustain accidental injury or suffer illness while on your trip. Repatriation is to country of residence (Gibraltar, Spain or Portugal).
- Including COVID -19 cover whilst away (T&C apply).

Section 5 - Travel Delay and Abandonment

- Payment of a specified amount for a certain travel delay and abandonment claims, at particular times prior to and during your trip.

Section 6 - Personal Accident

- Lump sum benefits payment if an accident whilst on a trip causes permanent total disablement.

Section 7 - Missed Departure

- Additional travel and accommodation expenses necessary to reach your booked destination, in certain circumstances, when you have missed your departure.

Section 8 - Baggage & Personal Effects

- Loss of or damage to your personal baggage, money and/or documents during the trip.
- Certain costs for the necessary emergency purchase of replacement items should your baggage be delayed on the outward journey for the specified duration.

Section 9 - Personal Money (Super & Super Plus Covers only, not covered under Standard Cover)

- Loss or theft of your own money and/or documents.

Section 11 - Hijack & Mugging Benefit

- Cover for a specified amount should your means of transport be subject to a hijack during the planned trip for a certain period of time.

Section 12 - Personal Liability

- Personal liability cover in the event you accidentally injure a third party or damage their property whilst on your trip.

Section 13 - Legal Expenses

- Legal proceedings cover in the event you or any person insured by this policy incur injury or death on the trip.

Section 14 - Pet Care Expenses

- Super & Super Plus only not covered under Standard Cover.

Optional cover available:

- Business cover
- Golf cover
- Winter Sports cover
- Cruise Plus cover (unavailable at present due to COVID-19)
- Gadget cover (Super & Super Plus Covers only)
- Sports Equipment & Cycle Cover (Super & Super Plus Covers only)

Further details of the cover options available to you, including the maximum benefit amounts, are given in the insurance schedule.

Significant and Unusual Exclusions or Limitations

Your policy excludes some situations. Please refer to your policy booklet Sections 1 to 19 for full details but the most significant or unusual exclusions are outlined below. Your policy excludes or limits the following:

• CORONAVIRUS (Covid-19) IMPORTANT INFORMATION

Our Ibex policy will ONLY provide cover for claims directly or indirectly related to a pandemic and/or epidemic, including but not limited to Coronavirus (Covid-19) within the following sections:

Section 1.2 - Cancellation cover as a result of COVID-19

Section 3 - Emergency Medical Expenses & Repatriation and Section 4 - Additional Hospital Benefit in respect of COVID-19

Please be aware that the coverage provided under Section 1.2 - Cancellation cover as a result of COVID-19, applies if it is necessary and unavoidable to cancel your planned trip. You are covered, notwithstanding **General Exclusions** 53 and 54, for cancellation as a result of an insured person testing positive for COVID-19 within 14 days of the trip departure date, or an insured person being admitted to hospital due to testing positive for COVID-19 within 28 days of the trip departure date.

Section 1.2 - Cancellation cover as a result of COVID-19 does not provide cover for any claim relating to coronavirus (COVID-19):

- A. for any claims for curtailment of the trip due to COVID-19;
- B. if you are advised to quarantine or you choose to self-isolate due to a person you have come into contact with having COVID-19;
- C. if a medical professional advises you not to travel as you have underlying health conditions that place you 'at a higher risk' from COVID-19;
- D. if the Foreign, Commonwealth & Development Office (FCDO) advise against all (or all but essential) travel to your intended destination;
- E. if local government restrictions or directives prohibiting or restricting entry (for example, self isolation, quarantine or lockdown measures) to your intended destination or on your return home;
- F. for any costs of COVID-19 testing;
- G. for any claim where a relative, travelling companion or close business colleague not insured on the policy contracts or shows symptoms of COVID-19.

For **Section 3 - Emergency Medical Expenses & Repatriation and Section 4 - Additional Hospital Benefit in respect of COVID-19**, cover is now available for your chosen level of cover for the necessary costs incurred as a result of you sustaining unexpected symptoms of or testing positive for COVID-19 or death during your trip in respect of; additional travel and accommodation expenses (on a bed & breakfast basis) to enable you to return home if you are unable to travel as originally planned. A maximum amount of €/£ 2,000 per insured person applies if you have to extend your trip because you have tested positive for COVID-19 as well as additional travel and accommodation expenses (on a bed & breakfast basis) for a travelling companion to stay with you and accompany you home, or a relative or friend to travel from your home country to stay with you and accompany you home.

Please Note:

There is no cover for any costs of COVID-19 testing, unless you are admitted to hospital as an in-patient outside of your home country, as a result of an accident or illness that is covered under section Section 3 - Emergency Medical Expenses & Repatriation .

Under Section 3. 3b, it is a requirement that the insured provides a positive official PCR test result from a recognised testing authority confirmation diagnosis of Covid and returns home within 48 hours of the isolation period ending.

VACCINATIONS

There is **no cover** under Section 1.2 Cancellation and Section 3 - Emergency Medical Expenses & Section 4 - Additional Hospital Benefit, unless you have received the recommended number of doses of an approved COVID-19 vaccine (including any booster) recommended by the Government of the country in which you ordinarily reside, 14 days prior to your trip commencing. This vaccination requirement shall not apply where you were ineligible for vaccination, or unable to receive the vaccine for medical reasons, and this is shown in your medical records.

There is no cover under **ALL** other sections of cover for any claims directly or indirectly related to a pandemic and/or epidemic including but not limited to Coronavirus (COVID-19).

TRAVEL DESTINATIONS

PLEASE REMEMBER: It is essential that you check the latest advice outlined by the UK Foreign, Commonwealth and Development Office (FCDO) at www.gov.uk/foreign-travel-advice before departure. There will be no cover if the UK Foreign, Commonwealth and Development Office (or equivalent EEA Authority for the country in which You ordinarily reside) are advising against travel to your destination.

• Medical conditions

There is no cover for any medical condition for which you have received medication, advice, investigations, treatment or admission for in the last **24 months**, unless such medical conditions have been accepted by us in writing.

You must also notify us if you have **ever** been diagnosed with or treated for any of the following:

- Any heart or circulatory condition
- A stroke, TIA or high blood pressure
- A breathing condition (including Asthma)
- Any type of cancer
- Any type of diabetes

You must notify us immediately should you become aware of any change regarding your health between taking the insurance and the start of your trip. We will not pay any additional costs following a change in medical condition, unless this has been declared to and accepted by us. We will notify you in writing of any amendments to your policy conditions and advise of any additional premium that may be required. **In certain circumstances, we may be unable to offer cover.**

• Sports/Hazardous Activities

There is no cover for loss or expenses resulting directly or indirectly from participation in sports and hazardous activities, unless they have been notified to us and accepted by us in writing.

• Personal Baggage

Payment for loss or damage to personal property is subject to the maximum limits and excesses for any

one article, pair or set and for valuables, there is a total limit. Payment for baggage claims may also take into account wear and tear and depreciation in value. Cover for watches and jewellery is only provided if the items were taken as part of a mugging or if physical violence was used.

- **Money**

There is no cover for loss or theft of credit cards.

- **Personal Liability**

There is no cover for Personal Liability arising directly or indirectly from ownership, possession or use of any motorised vehicles.

- **Country of Residence**

To be eligible for this insurance you must reside in Gibraltar, Spain or Portugal for at least 6 months and travel must commence from your declared Country of Residence.

- **Personal Money and Baggage Claims**

Any loss of money or personal baggage must be reported to the police within 48 hours of discovery and a written police report obtained.

- **Medical Claims**

You must contact the Assistance Service immediately should you be admitted to hospital or require on going out-patient treatment. All treatment or expenses must be authorised by the Assistance Service.

- **Winter Sports**

Emergency medical expenses and personal liability covers are subject to you abiding by the International Ski Federation Code. There is no cover for piste closure if you purchase your winter sports policy within 14 days of commencing your trip.

Cancellation Rights

We hope you are happy with the cover this Policy provides. However if after reading your Policy Documents and wording, this insurance does not meet with your requirements, there is a 14 day "cooling off period" during which you can return it to Ibex, either direct or via your intermediary, to activate this right, and any premium already paid will be refunded to you subject to point ii) below;

If you wish to cancel your Policy after the 14 day "cooling off period":

For Single Trip Policies: **No refund is available.**

For Annual Multi Trip Policies: A refund of premium will be subject to a deduction for the amount of time You have been covered. Subject to point ii) below, this will be calculated in accordance with the following scale:

Period Policy in force	Annual Premium refundable
One month or less	75%
Two months	62.5%
Three months	50%
Four months	37.5%
Five months	32.5%
Six months	25%
Seven months	20%
Eight months	10%
Nine or more months	Nil
Refund premium will be net of taxes and other charges	

ii) Any applicable refund is provided subject to you having not travelled, no claim has been made or is intended to be made and no incident likely to result in a claim has occurred and the Policy has not expired.

We reserve the right to deduct from the rebate of premium the necessary costs incurred in processing the original sale and cancellation. Renewal of the insurance Policy shall be at our sole option and discretion. We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance

How to claim

The emergency assistance service provided for **you** by this insurance is operated by Global Response. You must contact them in the event of any illness, bodily injury, accident or hospitalisation which requires:

Inpatient or Outpatient treatment , or

- if **you** are admitted to hospital or **Specialist Clinic**, or
- if **you** wish to return **home** by any means other than originally booked, or
- if **you** require treatment that may cost more than €/**£500** (or the equivalent in local currency).

Please quote your Certificate Number and Scheme Reference ‘VOY/IBX/2021/2022’:

Global Response

Tel: +44 (0) 113 3180 197

Fax: +44 (0) 113 3180 198

Email: operations@global-response.co.uk

For all other claims please contact:

Claims Settlement Agencies Ltd.

308 - 314 London Road

Hadleigh, Benfleet,

Essex, SS7 2DD

United Kingdom

Tel: +44 (0) 1702 427172

E-mail: admin@csal.co.uk

Website: www.csal.co.uk

Please do not send in any documentation until you have a completed claim form to go with it. The claim form lists the additional documentation necessary to support your claim.

Complaints

If **you** wish to make a complaint, **you** can do so at any time by referring the matter to

For Residents of Gibraltar : Ibex Insurance Services Limited

For Residents of Spain and Portugal : Ibex Portugal

who will review **your** complaint on **our** behalf if **your** complaint is in regards to the sale or administration of **your** Policy, if **your** complaint relates to a claim on **your** Policy they will refer **your** complaint to **Us** or the appointed Complaints or Claims Handler acting on **Our** behalf.

When **you** contact **us** please give **us your** name and contact telephone number. Please also quote **your** Policy and/or claim number and the type of Policy **you** hold.

Their contact details are:

For Residents of Gibraltar
The Managing Director
Ibex Insurance Services Limited
68, Irish Town
Gibraltar

Tel : (+350) 200 77822

Fax : (+350) 200 77823

For Residents of Spain and Portugal
The Managing Director
Ibex Portugal
C/O Ibex Insurance Services Limited
68, Irish Town
Gibraltar

We expect that 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.

BEYOND YOUR INSURER

For Residents of Gibraltar

Should **you** remain dissatisfied following the final written response, **you** may be eligible to refer **your** case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints about general insurance products. **You** have six months from the date of **our** final response to refer **your** complaint to the FOS. This does not affect **your** right to take legal action. If **we** cannot resolve **your** complaint **you** may refer it to Financial Ombudsman Service at the address given below:

The Financial Ombudsman Service,
Exchange Tower,
Harbour Exchange Square,
London, E14 9SR, UK

Tel : 0800 023 4567 – UK Landline 0300 123 9123

E-mail : complaint.info@financial-ombudsman.org.uk

For Residents of Spain and Portugal

Should **you** remain dissatisfied following the final written response, **you** may be eligible to refer **your** case to the Malta Office of the Arbiter for Financial Services. The Office of the Arbiter for Financial Services is an independent body that arbitrates on complaints about general insurance products. The Office of the Arbiter for Financial Services has competence to hear a complaint if it is registered in writing with **us** not later than two years from the day on which **you** first had knowledge of the matters complained of. This does not affect **your** right to take legal action. If **we** cannot resolve **your** complaint you can always seek advice elsewhere or **you** may refer it to the Office of the Arbiter for Financial Services at the address given below:

Office of the Arbiter for Financial Services

**First Floor,
St Calcedonius Square,
Floriana FRN1530,
Malta**

Telephone : (+ 356) 212 49245

E-mail : complaint.info@financialarbiter.org.mt

The Office of the Arbiter will expect that **you** have a final reply to **your** complaint from **us** before approaching them.

EEA Residents

In the first instance **you** should follow the complaints procedure. If **you** were sold this product online or by other electronic means within the European Union (EU) **you** may refer your complaint to the EU Online Dispute Resolution (ODR) platform. Upon receipt of **your** complaint the ODR will escalate **your** complaint to **your** local dispute resolution service – this process is free and conducted entirely online. **You** can access the ODR platform on <http://ec.europa.eu/odr>

OUR PROMISE TO YOU

We will;

- acknowledge all complaints promptly.
- investigate quickly and thoroughly.
- keep **you** informed of progress.
- do everything possible to resolve **your** complaint.
- use the information from complaints to continuously improve **our** service.

Reasonable Disclosure

It is a condition of this insurance that reasonable care must be taken to provide full and accurate information to us. It is very important that the information given to us when buying a policy when completing a claim form and giving declarations to us is correct. If a policy is purchased, or a form or declaration is completed on your behalf, it is your responsibility to check that the answers given to all questions are true and complete. You are advised to keep copies of any correspondence you send to us. Failure to do the above could invalidate your insurance cover.

Cover Per Person/Per Section/Per Trip Level of Cover >		Standard		Super		Super Plus	
Section		Limits €/£	Excess €/£	Limits €/£	Excess €/£	Limits €/£	Excess €/£
1.1	Cancellation	up to 2,000	70* 28 Loss of Deposit	up to 5,000	70* 28 Loss of Deposit	up to 10,000	70* 28 Loss of Deposit
	Pre-Booked Excursion Limit	250		250		250	
1.2	Cancellation Cover as a result of COVID-19	up to 2,000	70*	up to 5,000	70*	10,000	70*
2	Curtailement	up to 2,000	70	up to 5,000	70	up to 5,000	70
3	Emergency Medical Expenses and Repatriation	up to 5,000,000	70	up to 10,000,000	70	up to 10,000,000	70
	Emergency Dental Treatment	280	70	280	70	280	70
	Additional Travel & Accommodation Expenses in respect of COVID-19	2,000	70	2,000	70	2,000	70
	Funeral Expenses & Repatriation of Remains	5,000	Nil	5,000	Nil	5,000	Nil
4	Additional Hospital Benefit	25 per 24 Hours, up to 1,000	Nil	25 per 24 Hours, up to 2,000	Nil	25 per 24 Hours, up to 2,000	Nil
5	Travel Delay & Abandonment						
	Travel Delay	28 per 12 Hours, up to 140	Nil	30 per 12 Hours, up to 300	Nil	30 per 12 Hours, up to 300	Nil
	Abandonment (after 24Hrs Travel Delay)	up to 2,000	70	up to 5,000	70	up to 5,000	70
6	Personal Accident						
	Permanent Disability	up to 15,000	Nil	up to 25,000	Nil	up to 35,000	Nil
	Loss of Limb(s) or Loss of Sight	up to 7,000	Nil	up to 14,000	Nil	up to 14,000	Nil
7	Missed Departure	up to 400	70	up to 1,000	70	up to 1,000	70
	Missed UK or Internal Departure Connection & Assistance	up to 400	70	up to 1,000	70	up to 1,000	70
8	Baggage & Personal Effects						
	Lost, stolen or damaged	up to 750	70	up to 2,000	70	up to 3,500	70
	Delayed Baggage	35	Nil	100	Nil	100	Nil
	Maximum payment for:						
	One article, pair, set or collection	up to 70		up to 350		up to 350	
	Total all Valuables	Not Covered		up to 250		up to 250	
	Spectacles or Sunglasses	up to 70		up to 70		up to 70	
	Loss, stolen or damaged on a beach (incl. Section 9)	up to 100		up to 100		up to 100	
9	Personal Money	Not Covered		up to 500	70	up to 500	70
	Cash Limit	Not Covered		up to 150	28	up to 150	28
10	Loss of Passport & Travel Documents	up to 210	70	up to 500	70	up to 500	70
11	Hijack & Mugging Benefit	70 per 24 Hours, up to 1,400	Nil	280 per 24 Hours, up to 7,000	Nil	280 per 24 Hours, up to 7,000	Nil
12	Personal Liability	up to 2,000,000	140	up to 2,000,000	140	up to 2,000,000	140
13	Legal Expenses	up to 10,000	280	up to 25,000	280	up to 25,000	280
14	Pet Care Expenses	Not Covered		50 per day up to 250	Nil	50 per day up to 250	Nil

Policy Options Schedule of Benefits

While this Policy covers **you** as standard for leisure, business **trips**, cruise **trips** and various sports and activities as listed, there are a range of optional extended benefits available to **you** upon payment of an additional premium, per option. Each cover will only apply if **you** have paid the additional premium, per option, and each selected option is shown on **your** certificate.

Cover Per Person/Per Section/Per Trip Level of Cover >		Standard		Super		Super Plus	
Section		Limits €/£	Excess €/£	Limits €/£	Excess €/£	Limits €/£	Excess €/£
15	Business Plus Cover						
	Replacement Business Colleague (cancellation/curtailment)	1,400	70	2,800	70	2,800	70
	Business Equipment, Laptops, Documents and Samples - Single Item Limit	700 400	70	1,400 500	70	1,400 500	70
	Replacement Business Documents & Sample	420	70	720	70	720	70
	Business Money - Cash Limit	500 250	70	1,000 500	70	1,000 500	70
16	Golf Cover						
	Golf Equipment	2,100	70	3,500	70	3,500	70
	Green / Club Fees	280	70	560	70	560	70
	Golf Hire	140	70	210	70	210	70
	Hole-in-one	70	Nil	140	Nil	140	Nil
17	Winter Sports Cover (Max. age 70)						
	Piste Closure & Avalanche Delay	up to 280 28/day	Nil	up to 560 28/day	Nil	up to 560 28/day	Nil
	Winter Sports Hire	up to 280 28/day	70	up to 560 28/day	70	up to 560 28/day	70
	Winter Sports Pack (Inc ski school and lift pass)	up to 210 21/day	70	up to 420 21/day	70	up to 420 21/day	70
	Winter Sports Equipment						
	Owned	420	70	700	70	700	70
	Hired	210	70	420	70	420	70
18	Cruise Plus Cover						
	Missed Cruise Departure	300	70	300	70	300	70
	Cabin/Stateroom Confinement	300 (50 per complete day)	Nil	300 (50 per complete day)	Nil	300 (50 per complete day)	Nil
	Unused Pre Booked Excursions	300	70	300	70	300	70
	Missed Port Itinerary Change Benefit	300 (50 per change)	Nil	300 (50 per change)	Nil	300 (50 per change)	Nil
	Cruise Connection	1,500	70	1,500	70	1,500	70
19	Sports Equipment & Cycle Cover						
	Owned, Hired Sports & Cycle Equipment	Not Covered	Not Applicable	1,500	70	1,500	70
	Single Article limit			500	70	500	70
	Hire or Replacement Equipment			20 per day up to 400	Nil	20 per day up to 400	Nil
20	Gadget Cover						
	Number of Gadgets Insured (per person) Overall Limit Maximum Per Item Maximum Payable Screen Repair - Non-iPhone iPhone Samsung Curved Screen	Not Covered	Not Applicable	5 2,000 750 100 200 400	70 (100 Loss Claims)	5 2,000 750 100 200 400	70 (100 Loss Claims)
	Unauthorised Usage Costs (per incident)			Not Covered		500 (100)	
21	Trip Extension (Annual policies only)	Not Covered	Not Applicable	60 days 90 days (Max Age 66)		60 days 90 days (Max Age 66)	
Excess Option							
	Double Excess	Doubles All Excesses on the Policy for a discount to be applied					

* Excess for loss of deposit claims.