



Frequently Asked Questions (FAQ)

Below are some commonly asked questions. If you have a question that is not answered below then please contact us.

What is 24/7 cruise insurance?

24/7 cruise insurance is a dedicated pre-travel and travel insurance policy especially designed for cruise holidays offering wide ranging cover including high Cancellation limits. It is backed by a first class claims and a 24-hour Medical Emergency Assistance service.

What is the age limit for 24/7 cruise insurance?

There is no age limit under this policy.

What is the maximum duration under the policy?

24/7 cruise insurance covers cruises up to a maximum duration of 6 months.

How is family defined?

2 adults and up to 4 children under 18 years of age travelling together.

Can I have a family policy if my children do not live with me?

Yes, as long as the children are dependent on you and are living with your spouse or former spouse.

My children only live with me at weekends and holidays, can I still purchase a family policy?

Yes, a family policy would cover the parents for travel with their children.

How is couple defined?

Insured and spouse (or permanent partner/carer) travelling together.

How is a child defined?

Aged between 4 and 17 years, travelling with an insured adult.

Can a non-resident of the UK purchase a policy?

Available to residents of the United Kingdom, the Channel Islands and the Republic of Ireland only. Please refer to the policy wording for more details.

Can I purchase insurance if I have been abroad for the last 6 months?

A resident of the United Kingdom, the Channel Islands and the Republic of Ireland must not have not spent more than six months abroad in the year before purchasing the policy.

Does my European policy cover Ireland?

Yes, for more information please see Countries of the world list.

What countries are covered under European policies?

See Countries of the world list for more information.

Are Greenland and Iceland covered under Europe?

Greenland is classed as Worldwide and Iceland is Europe. See Countries of the world list for more information.

Is Russia covered under European policies?

Yes, as the majority of Russia falls West of the Ural Mountains (including St. Petersburg and Moscow). All areas East of the Ural Mountains such as Siberia and are classed as Worldwide.

Is Israel or Egypt covered under the European area?

No, Israel and Egypt can only be covered under the Worldwide area. For more information please see Countries of the world list.

When does my insurance policy start?

Policy A begins from the date your policy was issued and covers you for cancellation up until you leave home to begin your trip. Policy B begins from the time you leave home up until you return home or the policy expires, whichever is the first.

Do I need Worldwide cover for a European Cruise which has an overnight stop-over in Israel or Egypt?

Yes, as your trip includes an overnight stop over.

Where the trip on land is less than 12 hours and is all during daytime with the ship leaving in the evening this can be included as Europe on a European Cruise.

What is a Hazardous Activity?

Any activity that requires skill and involves increased risk of injury.

Am I covered for any hazardous activities?

Some activities are covered as standard premiums, such as cricket, course fishing, golf, marathon racing and scuba diving (down to 9m/30 ft). Some activities can be covered at an additional premium, such as scuba diving between 9m and 30m (30ft and 100ft).

Can I upgrade my policy to include winter sports?

There is no cover for winter sports on this policy.

Who is a close relative within the terms of a travel insurance policy?

A close relative is defined as your:

- spouse or partner of over 6 months
- parents
- grandparents
- legal guardians
- parents-in-law
- step-parents
- aunt/uncle
- brother/sister
- child
- grandchild
- fiancé(e)

What is a pre-existing medical condition?

Any serious or recurring medical condition which has been previously diagnosed, investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control. These include:

- any heart or circulatory condition
- a stroke or high blood pressure
- a breathing condition (including asthma)
- any type of cancer
- any type of diabetes
- any psychological conditions, including stress, anxiety, depression, eating disorders or mental instability (no cover can be given for this)
- any condition where the client has been given a terminal prognosis (no cover can be given for this)

Any condition where the client:

- had treatment in the last 2 years for any serious or re-occurring medical condition
- has been asked to take regular prescribed medication in the last 2 years
- has been referred to a specialist or consultant for hospital tests, diagnosis or treatment in the last 2 years
- waiting for tests or treatment of any description
- has had their regular prescribed medication changed by their doctor in the last 3 months.

Can I have cover for Psychological conditions?

No, Psychological conditions are excluded from all policies. Psychological conditions are stress, anxiety (which would include fear of flying, travelling by boat etc), depression, eating disorders (such as anorexia, bulimia etc) or any form of mental instability.

Do I need to declare my relatives' material facts or pre-existing medical conditions?

There is no cover for any claim arising from a known pre-existing medical condition of a close relative or a close business associate or any recognised complication caused by the pre-existing medical condition. However any other information that would increase the likelihood of a claim under your policy should be disclosed.

Am I covered if my parents fall ill (at home) and I need to cut short my trip?

If the illness is a result of a known pre-existing medical condition or any recognised complication caused by the pre-existing medical condition, then there will be no cover for you to return home. If the illness is due to an unexpected medical condition, cover will be provided for you cut short your trip, but only if it is necessary for you to return home. You should contact the Emergency Medical Assistance number that can be found within the Policy Wording and the Summary of Cover.

Would I be covered if my spouse became ill on holiday and had to stay in hospital beyond the duration of the policy?

Yes, the policy would be automatically extended to cover the person receiving treatment in hospital and one other person required by the medical team to remain with them.

What is EHIC?

The European Health Insurance Card (EHIC) replaced the old E111 certificate in January 2006. The card entitles the holder to receive **state-provided** medical treatment within the country being visited in the EU. It provides you with same benefits that the local residents get. In some countries (France for example) you may have to make a contribution towards the treatment you receive. You can obtain a card through the Post Office or by completing a form over the internet (which is considerably quicker). Other than your name and address they will require your National Insurance number.

I am travelling to Europe, why do I need insurance if I have an EHIC?

European Health Insurance Card is not a substitute for travel insurance and will only cover you for medical treatment you may need whilst abroad. It will not get you home (repatriation). Travel insurance will provide repatriation cover as well as cover for cancellation, personal possessions, money, liability etc, which are not covered by EHIC.

My baggage is being sent 2 weeks before I travel. Is it covered?

No, your baggage must travel with you.

I have a camera worth £1,000, would this be covered on the policy?

Yes, but only up to the single article limit and within the valuables limit under the policy. The limits are shown under the personal possessions section of Policy B, under 'For each insured-person this insurance will not cover'. It is important to note that the valuables limit applies to all valuables, not just one item.

What if my baggage does not arrive with my flight?

If your baggage is delayed for more than 12 hours on your outward journey cover is provided for essential items up to £200. Essential items include underwear, socks, toiletries and a change of clothing. You must keep all receipts for these items.

The airline has damaged my case. Can I make a claim on my insurance policy?

Your first claim should be made against the airline or their ground handlers. In some instances they will provide you with a replacement case.

If they do not you can then make a claim under your travel insurance policy but the policy excess would apply. A Property Irregularity Report (PIR) must be obtained from the airline in the baggage reclaim area, acknowledging the damage by them.

Is my wheel chair covered?

Wheel chairs are only covered whilst in transit up to the single article limit amount that can be found in the policy wording and on your schedule.

Can I make a claim if heavy traffic causes me to miss my outbound flight?

No. Claims can only be made for missed departure if the car in which you are travelling in is involved in an accident or becomes undrivable due to mechanical failure.

If you are travelling to your departure point by scheduled public transport you will also be covered if that is delayed, provided you have allowed adequate time for any changes on your journey. You will need to provide written evidence from the transport operator confirming that you were delayed and the reason why.

What happens if I am made redundant before the start of my trip?

You will be covered for cancellation of your trip due to redundancy, unless:

- you have not been continuously employed for 2 years
- you were employed on a short term contract
- you do not qualify under the provision of the employee regulations (ie the redundancy was voluntary or you are self employed)

Will my policy cover me if my trip is cancelled due to a terrorist activity?

You are not covered due to a terrorist attack.

Am I covered for business travel?

This policy has been designed primarily for the leisure traveller; however limited cover for business travel is included. This is restricted to business activity that follows your normal occupation provided this does not involve manual work or exposure to hazardous risks.

Are the rates based on my age at the date of departure?

No, your age is calculated at the date of booking.

How is my policy delivered?

Your policy is delivered via your email address. You can also download the documentation after you have entered your payment details.

How can I pay?

You can pay online using Visa, Mastercard, Maestro or Delta card.

Who are the insurers?

The policy is underwritten by the UK & Ireland branch of Union Reiseversicherung AG (URV) and administered by Travel Insurance Facilities Plc.

Travel Insurance Facilities and Union Reiseversicherung AG are authorised and Regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting www.fsa.gov.uk/register or by contacting them on 0845 606 1234. Union Reiseversicherung AG is also regulated in Germany by BaFin.

How do I make a claim?

Full details of what you need to do to make a claim are shown in your Policy wording. Please note: you will be expected to follow the 'Claims Procedure' shown in your Policy wording and to substantiate your claim by providing supporting documentation.

You can download a copy of the appropriate claim form at www.travel-claims.net

How do I get medical assistance when I am away?

For emergency medical assistance while you are away, phone the 24-hour Emergency Medical Assistance Service - quoting 24/7 cruise and your policy number:

Telephone +44 (0) 845 260 3 260. Please see your Insurance Policy for full details of the Emergency Medical Assistance Service.

Do I have to pay my medical bills myself?

If you are asked to pay a small bill for medicines and/or outpatient treatment it is often easier to settle your bill direct, keep all receipts and claim for the costs incurred on your return home. If your treatment is expensive (i.e. outpatient treatment and additional related expenses over £500) or you are admitted as an in-patient, the Emergency Medical Assistance Service must be contacted as soon as possible otherwise payment of medical bills cannot be guaranteed. The Emergency Medical Assistance Service can also arrange for those medical expenses covered by the policy to be paid direct to the hospital/clinic.