



Essential Information

Demands and Needs

This product is designed to meet the demands and needs of those who wish to ensure that they are financially protected in the event of medical emergencies, delayed or missed departures, cancellation and curtailment, lost, stolen or delayed possessions, personal accident, personal liability, loss of travel money and passport and legal expenses when travelling and if chosen, optional cover can be included if applicable. The levels of cover may vary depending on which options you choose and where you travel to.

If you selected Cruise Cover, this meets the demands and needs of those who are going on a cruise as there is no cover under the policy for those travelling on cruises unless the option has been selected. Cover is provided for the specific activities and risks associated with cruise holidays such as increased cover for your baggage, cover if you are confined to your cabin and unused excursions, or cruise itinerary changes.

If you selected Winter Sports Cover, this meets the demands and needs of those who need emergency medical treatment caused by the participation in Winter Sports activities. Cover for the delay, loss, theft or damage to your ski equipment, cover for ski pack expenses, piste closure and avalanche closure.

If you have selected Golf cover, this meets the demands and needs of those who need cover for replacement, reinstatement or repair of any Golf equipment (subject to wear and tear) whilst on holiday. This cover also includes cover for the hire of replacement Golf equipment if your equipment is delayed.

If you have selected Wedding and civil partnership ceremony cover, this meets the demands and needs of anyone who requires cover for the loss or theft of or the damage to your ceremonial attire, ceremonial gifts and ceremonial rings during your trip. Also, the restaging or replacement of any photographs, video or digital media.

If you selected Enhanced Gadget Cover, this meets the demands and needs of those who need an increased sum insured to replace or repair a gadget if it is damaged, lost or stolen.

About us

esure Travel Insurance is provided by Hood Travel Ltd. Registered in England at 2nd Floor, Dencora Court, Tylers Avenue, Southend-on-Sea, Essex, SS1 2BB no. 08318836. Hood Travel Ltd is authorised and regulated by the Financial Conduct Authority. Financial Services Register no. 597211. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting them on 0800 111 6768 (freephone) or 0300 500 8082.

Hood Travel Ltd is an insurance intermediary providing a non-advised service. We act for and on behalf of the insurer. The premium is collected by Hood Travel Ltd who sell and administer your policy. The total premium you pay includes a commission for Hood Travel Ltd and esure Services Ltd. This is a percentage added to the base premium provided by the insurer.

Hood Travel Ltd uses ERGO Travel Insurance Services Ltd (ETI) on behalf of Great Lakes Insurance UK Limited to underwrite esure Travel Insurance, including the Gadget section. Section 14 Legal costs and expenses is underwritten and administered by DAS Legal Expenses Insurance Company Ltd.

Further information about these insurers can be found in your policy documentation.

How to make a claim

Should you wish to make a claim under your insurance, it is essential that you provide us with as much detail as possible to enable us to handle your claim quickly. Please keep photocopies of all information you send us. You can find full details of how to claim in your policy documentation.

How to renew your policy

We will contact you before your policy is due to renew each year, to let you know the price and terms and conditions that will apply for the following year. If you'd like to make changes, please let us know. You will need to contact us to make a payment as your policy will not automatically renew. If we do not hear from you by the renewal date then the policy will end, and you will no longer be covered.



Cancelling or amending your policy

Please tell us immediately if your policy does not meet your requirements. If you cancel within 14 days of the receipt of your documentation and you have not started a trip or made or intend to make a claim we will give you a full refund. Following this 14 day period, you continue to have the right to cancel your policy at any time by contacting us.

Your right to cancel during a cooling-off period does not apply to Single Trip policies of less than one month duration and if you cancel such a policy, You may not be entitled to any refund.

If the notice of cancellation is received outside the 14 day cooling-off period no premium will be refunded. However, discretion may be exercised in exceptional circumstances such as bereavement or a change to the policy resulting in us declining to cover your medical conditions. We may cancel your policy by giving you 14 days notice. If this happens, we will refund the premium you have paid for the rest of the insurance period. Once your policy has been cancelled your cover will end and you will not be able to make a claim.

How to make a complaint

At esure we take great pride in treating our customers fairly and we have tried to ensure that our policies are easy to understand. However sometimes we or our insurers might get it wrong in which case we want you to tell us. If you make a complaint your legal rights will not be affected. If you are not satisfied with our final response you can refer the matter to the UK Financial Ombudsman Service for independent arbitration.

esure Travel Insurance Complaints Team Hood Travel Limited
2nd Floor, Dencora Court
Tylers Avenue
Southend-on-Sea, Essex
SS1 2BB
Phone: 0345 600 3950
Email: esureservice@hoodtravel.co.uk

Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Phone: 0800 023 4567 / 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme

For your added protection, the insurer is covered by the FSCS. You may be entitled to compensation from the scheme if the insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, call 0800 678 1100 or 020 7741 4100, or visit their website www.fscs.org.uk.

Governing Law & Language

Any legal actions or proceedings arising out of or in connection with this policy will irrevocably submit to the exclusive jurisdiction of English Law and the English Courts. All communication from us will be in English.