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I am travelling to Europe and have a UK Global Health Insurance Card, do I still need Travel Insurance?

Travel insurance provides benefits over and above the medical treatment costs that are covered by the Global Health Insurance Card (GHIC).

How many days does our policy cover you to travel?

Cover is provided for the period of the trip and finishes when the trip ends, providing the trip doesn't exceed the period shown in the policy schedule. The trip limits for this policy are 365 days if aged 55 or under and 90 days if you are aged 56 or over.

How do you define a UK resident?

People that reside in the UK (including the Channel Islands and Isle of Man) and that are registered with a doctor in the UK (Channel Islands or Isle of Man).

I'm a British Citizen living abroad — can I buy Travel Insurance with you?

Unfortunately not. You must be a permanent resident of the United Kingdom (including the Channel Islands and Isle of Man) to be eligible to purchase travel insurance from us. Your trip must also start and finish in the UK.

I might be taking part in activities while I'm away, will I be covered to do them?

A wide range of sports and activities are covered as standard on all of the policies at no additional cost as long as you are participating on a recreational and non-professional basis during any trip and you are following local laws and regulations and using any recommended safety equipment.

A full list of sports covered, and any exclusions can be found in the policy booklets under "**Sport and Other Activities**". You should check this list to ensure you are covered before participating.

"**Winter Sports Activities**" are also covered on this policy, for a full list of all winter sports activities that are covered please refer to your policy wording.



What Is The Number To Contact Customer Service?

To contact NUCO's customer service team, please call them on for General Enquires **0161 402 3600**
We are open:

Monday- Friday: 9:00 – 20:00

Saturday: Closed

Sunday and Bank Holidays: Closed

To contact Tigon Insurance's Medical Screening team please call them on **01293 855 970**.
We are open:

Monday- Friday: 8:30 – 18:00

Saturday: 9:00 – 17:00

Sunday and Bank Holidays: Closed

What Do I Do If There's An Emergency During My Trip?

For policies purchased on or after the 29/09/2023 please call AXA's 24/7 Emergency Assistance Team, and please quote Tigon Travel Insurance:

24/7 Assistance – **02045 177 895**

If you are calling from outside the UK- **+44 2045 177 895**

For policies purchased before the 29/09/2023 please call Endsleigh's 24/7 Emergency Assistance Team:

Please call - **01243 621 058**

Something Happened While I Was Away And I Want To Make A Claim. How Do I Do This?

For policies purchased on or after the 29/09/2023:

AXA Travel Claims – **02045 177 895** – Monday to Friday 9:00 – 17:00

Please quote Tigon Travel Insurance when calling.

For policies purchased before the 29/09/2023:

Please call Endsleigh to discuss the possibility of making a claim on **01242 271 301** or **01202 038 946**, or you can alternatively complete a claim form online [here](#).

Please reference the relevant Insurance Policy numbers:

STANDARD Wintersports Insurance Policy – BS9 0000035

SUPERIOR Wintersports Insurance Policy – BS9 0000036



Are The Cover Limits Stated In The Policy Documents Per Person Or Per Policy?

All limits are per insured person apart from Legal & Liability which are per policy.

What Are My Cancellation Rights?

You can cancel your policy by contacting us at **01614 023 600**. Depending on when you cancel your policy, the following premium refunds will be made:

- Full refund if cancelled within 14 days from purchase or receipt of documents (whichever is later), providing you have not travelled, made a claim or intend to make a claim.
- 65% refund if cancelled before your trip starts but after 14 days from purchase or receipt of documents (whichever is later), providing you have not travelled, made a claim or intend to make a claim.

I Haven't Received My Documents

Your policy is sent to you automatically by email right after you buy your policy. It's worth checking your junk or spam folder.

If it's not there, please contact NUCO's customer service department on **01614 023 600** to confirm we have the correct details, and they will re-send it to you

What Is An Excess In Travel Insurance?

The excess is the amount you pay when you make a claim which is set out in the table of benefits.

Where a claim is made for the same incident only one excess will apply per trip, per insured person (max 2).

If you use a Reciprocal Health Arrangement, any other arrangement with another country or private medical insurance to reduce your medical expenses, you won't have to pay an excess for a medical claim.

Does The Day That I Start My Policy Affect My Cancellation Cover?

No, you will be covered from the date that you purchase your policy



What Is A Pre-Existing Medical Condition?

Any of the following medical conditions from which you have suffered from or received medical advice, treatment (including surgery, tests, investigations by your doctor/consultant /specialist) or prescribed drugs or medication in the last five years:

- Any cancer condition (including leukaemia, non-Hodgkin's lymphoma and any type of skin cancer),
- Any heart-related or blood circulatory condition (including high blood pressure and high cholesterol),
- Any diabetic condition,
- Any neurological condition (including stroke, brain haemorrhage, multiple sclerosis, epilepsy and dementia),
- Any breathing condition (including asthma, bronchitis and chronic obstructive pulmonary disease),
- Any renal, kidney or liver condition,
- Any psychiatric or psychological condition (including anxiety, stress and depression),
- Any chronic condition that can be controlled but not cured (including back pain, Crohn's, diverticular and coeliac disease and ulcerative colitis).

And/or

- Any other medical condition for which you have been prescribed medication or which you have received or are waiting to receive treatment (including surgery, tests, or investigations) within the last 12 months.

What Is A Medical Screening?

When applying for travel insurance with pre-existing medical conditions you have to complete a medical screening over the phone. This is simply a set of questions related to the condition of your health, designed to ascertain the type and severity or risk of the pre-existing medical condition you have.

I'm Over 65 — Can I Still Get Travel Insurance?

No, the maximum age for our insurance policy is 64 years of age.



If I Have A Complaint, What Should I Do?

You can contact us at complaints@rockinsurance.com, or send your complaint via post to:

The Compliance Manager
ROCK Insurance Group
Griffin House
135 High Street
Crawley
West Sussex
RH0 1DQ

For complaints about how an **assistance case or claim** has been handled please contact:

The Complaint Team
AXA Partners
The Quadrangle
106-118 Station Road
Redhill
RH1 1PR
Phone us: 02045 179 880
Email us: claimcomplaints@axa-assistance.co.uk

My Airline Have Cancelled My Flight – Is This Covered?

No – Your airline should step in as they have a duty of care to help you. Under European Air Passenger Regulations any carrier licensed in an EU Country must offer you either a full refund or alternative flights. Check your rights on the [Civil Aviation Authority website](#).

If your carrier is not licensed in an EU country you may be covered under the Cancellation or Travel Disruption section of your policy.

Am I covered to travel within the UK?

No, we do not offer cover for trips to the UK.



COVID-19: What Are You Covered For?

Am I covered if either I, or my travelling companion are denied boarding by the Transport Operator (Eg. Airline) as a result of a positive test or temperature reading?

Yes, cover is provided if you or your travel companion are denied boarding following either a COVID-19 diagnosis with an NHS or other government official test or receiving a temperature test reading or other medical test which falls outside of the transport provider's terms of travel.

Am I covered if I (or my travelling companion or people we are due to stay with) test positive for Coronavirus (COVID-19) Within 14 Days Of My Holiday?

Yes, Your policy will cover you subject to the terms and conditions, if you need to cancel your trip because:

- You or a close relative are diagnosed with or have contracted COVID-19,
- You are required to self-isolate, subject to a positive test result/confirmation from a GP and if someone you were due to travel with or stay with on your trip needs to self-isolate.

Am I Covered For Medical Costs If I Fall Ill With Coronavirus (COVID-19) Whilst I Am Abroad?

Yes. This would be covered under medical expenses section of the policy. If medically necessary we will also arrange for you to be brought back home.

Providing you aren't travelling against the advice of Foreign, Commonwealth & Development Office (FCDO) or another regulatory authority.



Am I Covered For Any Additional Costs Following The Diagnosis Of Coronavirus COVID-19 Whilst Abroad?

Yes you are covered, If you contract coronavirus whilst on your trip, we will pay up (to the amount shown in the summary of cover) for costs incurred outside your home country that have been authorised by the emergency assistance company.

Am I Covered If I Fall Ill With COVID-19 Whilst Abroad And As A Result Need To Extend My Stay?

Yes, if you develop COVID-19 whilst abroad your policy will cover you for emergency medical treatment, repatriation and other expenses and additional transport and accommodation if you are unable to return home as planned.

Am I Still Covered If The FCDO Advice Changes Whilst I Am Abroad?

Yes. Providing you aren't travelling against the advice of Foreign, Commonwealth & Development Office (FCDO) or another regulatory authority then you are covered subject to the terms and conditions.



COVID-19: What Are You Not Covered For?

Am I Covered If My Trip Is Going Ahead As Planned But I No Longer Wish To Travel?

No. We understand how this can make your trip less enjoyable and means you may incur additional costs, but unfortunately this wouldn't be covered – as it's still your choice whether to go or not. It's usually worth speaking to your tour operator or travel provider to see if they can move your dates.

Am I Covered If The Foreign, Commonwealth And Development Office (FCDO) Or World Health Organisation (WHO) Or Local Regulator Advise Against All But Essential Travel?

No, you are not covered, if you are unable to travel because the government/or another regulatory authority have imposed restrictions, including national lockdown or regional quarantine. If the FCDO or another regulatory body advise they evacuate the area/country you must comply.

Am I Covered If The Area I Am Staying Is Placed Into Lockdown By The Local Government And I Cannot Return Home When I Am Due To Come Back?

No, if this happens, please contact your tour operator or travel provider for assistance.