

Travel Insurance



Insurance Product Information Document

Company: Solid Försäkringsaktiebolag, Sverige

Product: Travel Insurance

A Swedish public limited liability company with registered office in Helsingborg, registered with commercial register under 516401-8482 and with business address at Box 22068, SE-250 22 Helsingborg. The Swedish Supervisory Authority (Sw. Finansinspektionen) regulates solid. Identification number: 22090.

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product is provided in your policy documents and policy.

What is this type of insurance?

This Travel Insurance is appropriate for travel customers who wish to insure themselves for medical emergencies, delayed departures, travel disruption, loss of passport and personal liability when travelling.



What is insured?

✓ Delayed Departure/ Abandonment

- Travel delay (max.) £ 180
- per completed 12-hour period £ 15
- Abandonment £ 400

✓ Travel Disruption

- Delay over 4 hours (max.) £ 120

✓ Baggage Delay

- Delayed baggage (max. after 12 hours) £ 160

✓ Emergency Medical & Other Expenses

- Medical expenses £ 80'000
- Repatriation £ 4'000
- Emergency dental pain relief £ 160
- Transportation to hospital if not free, included
- Relative / friend to travel out if travelling alone when hospitalized, Economy Flight + £ 60/ day, max. 10 days
- Extended stay following medical treatment (Insured/Companion) £ 120/ day, max. £ 1'200
- Return home of children, Economy Flight + £ 120/ day, max. 3 days

✓ Hospital Benefit

- Hospital benefit (max.) £ 100, per day £ 20

✓ Passport

- Lost or stolen passport, identity card or visa, £ 320

✓ Personal Liability

- Personal liability, £ 80'000
- Legal expenses, Included above



What is not insured?

- ✗ Pre-existing medical conditions
- ✗ Strike, industrial action or air traffic control delay publicly announced by the date you purchased this insurance or at the time of booking any trip.
- ✗ Treatment or surgery which in the opinion of the medical practitioner in attendance can wait until your return to your country of residence.
- ✗ Medication, which prior to departure is known to be required. Expenses incurred as a result of a tropical disease where the required inoculations have not been undertaken.
- ✗ Hospitalisation, compulsory quarantine or confinement to your accommodation as a result of a tropical disease where the required inoculations have not been undertaken.
- ✗ Pursuit of any trade, business or profession, or the ownership, possession or use of any vehicles, aircraft or mechanically operated watercraft.



Are there any restrictions on cover?

- ! You must claim against your private health insurer first for any medical expenses abroad up to your Policy limit.
- ! This Policy is only available to you if you are permanently resident in the United Kingdom or one of the countries of the European Union (EU) or European Economic Area (EEA), and have been for the past six months prior to the date of issue of this policy, excluding Croatia where this policy is not available.
- ! It is possible to take out this insurance policy up to and including the age of 65.
- ! Travel to a country or specific area or event which the Foreign & Commonwealth Office (FCO) or the World Health Organization has officially advised the public not to travel to.



Where am I covered?



The insurance covers all trips worldwide up to a maximum period of 28 days.



What are my obligations?

You must take and cause to be taken all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take and cause to be taken all practicable steps to safeguard your property from loss or damage and to recover property lost or stolen.



When and how do I pay?

You pay for this insurance on the same way you pay for your flight.



When does the cover start and end?

The period of cover is as stated on your policy schedule/booking confirmation. The insurance commences when you leave your home, hotel or your place of business in the country of departure (whichever is the later) to commence the trip and terminates at the time you return to your home, hotel or place of business in the country of residence (whichever is the earlier) on completion of the trip as shown on your booking confirmation.



How do I cancel the contract?

Insurances with an agreed term of one month or less are not subject to a right of cancellation under the Law on distance marketing of financial services.

PRODUCT INFORMATION SOLID TRAVEL INSURANCE

This policy summary is to help you understand the cover that your insurance provides. It details the key features, benefits, limitations, and exclusions, but you still need to read the full policy wording, schedule and any endorsements for a full description of the terms of the insurance. The levels of cover and excesses which apply to your insurance are detailed on your schedule. This policy summary does not form part of the policy wording.

Insurance benefits

- 24 hours emergency medical assistance
- Compensation for delayed baggage
- Compensation for delayed travel
- Stolen or lost travel documents
- Personal liability

Schedule of benefits

Policy summary		Excess
Section A: Delayed Departure/Abandonment		
Travel delay (max.)	£ 180	
Per completed 12 hour period	£ 15	
Abandonment	£ 400	£ 60
Section B: Travel Disruption		
Delay over 4 hours (max.)	£ 120	
Section C: Baggage Delay		
Delayed Baggage (max. after 12 hours)	£ 160	
Section D: Emergency Medical & Other Expenses		
Medical Expenses	£ 80 000	£ 60
Repatriation	£ 4 000	
Emergency Dental Pain Relief	£ 160	£ 60
Transportation to hospital if not free	Included	
Relative/Friend to travel out if travelling alone when hospitalized	Economy Flight + £ 60/day, max. 10 days	
Expended stay following Medical treatment (Insured/Companion)	£ 120/day, max. £ 1 200	
Return Home of Children	Economy Flight + £ 120/day, max. 3 days	
Section E: Hospital Benefit		
Hospital Benefit (max.)	£ 100	
Per day	£ 20	
Section F: Passport		
Lost or stolen Passport, identity card or visa	£ 320	£ 60
Section G: Personal Liability		
Personal Liability	£ 80 000	£ 400
Legal expenses	Included above	

This Travel insurance is available to you if you are permanently resident in the United Kingdom or one of the counties of the European Union (EU) or European Economic Area (EEA), excluding Croatia where this insurance is not available.

It is possible to take out this insurance policy up to and including the age of 65. The insurance covers all trips worldwide up to a maximum period of 28 days.

Countries or specific areas or events which the Travel Advice Section of the Department of Foreign Affairs or the World Health Organization has advised the public not to travel to are excluded from this policy.

General exclusions

War risks, civil commotion, terrorism (except under Sections D – Emergency Medical and Other Expenses and E – Hospital Benefit unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination. Willful, self-inflicted injury, solvent, drug or alcohol abuse. Unlawful actions and any subsequent legal proceedings brought against you.

There are also a number of sports and activities that are excluded – please see the General Exclusions section and the Sports and Other Activities section of the policy wording.

Claims handling

In case of claims which do not require immediate medical intervention please contact Intana Assist by sending an email to claimsEU@intana-assist.com.

Please include your name, policy number/booking confirmation and the reason for your claim.

Emergency telephone number

In case of a medical emergency please call: Intana Assist on +44 (0)208 865 3051.

Cancellation of insurance and refunds

Insurances with an agreed term of one month or less are not subject to a right of cancellation under the Law on distance marketing of financial services.

Should an insured wishes to exercise his/her right of cancellation under the Distance and Doorstep Sales Act for an insurance with an agreed term which is longer than one month, he/she shall notify Solid Insurance or its representative thereof within 14 calendar days of the agreement being concluded. Provided you have not travelled and no claims have been made a refund will be given after deduction of appropriate administrative charges. No refund is given for cancellation after this period, nor is any refund given for early return.

Solid Insurance's processing of personal data in accordance with the Data Protection Regulation

Solid Försäkringsaktiebolag (Swedish corporate reg. no. 516401-8482) ("Solid Insurance") is the legal entity responsible for processing your personal data. This means that it is our duty to ensure that processing is carried out securely and in accordance with applicable laws and regulations.

Collection of personal data

When you become a customer or show interest in becoming a customer of Solid Insurance, you are asked to provide some personal information about yourself such as name, address, social security number, email address, telephone number, employment information, etc. The data is obtained directly from you but may also

be obtained from, for example, other companies within the Group, from any of our partners, insurance brokers or from your employer. The data may also be obtained or supplemented and updated from government records or other private and public records. Solid Insurance may also record phone calls, save email communications or otherwise document your interaction and communication with Solid Insurance.

Purpose

Solid Insurance processes the personal data for the purposes listed below. Such processing is necessary for the following purposes.

Preparation and administration of agreements

The main purpose of Solid Insurance's processing of personal data is to collect, verify and register personal data prior to entering into an agreement with you as a customer as well as to document, administrate and fulfil agreements that have been concluded. If you do not enter into an agreement with Solid Insurance, your personal information will be saved for no more than three months. Personal data is stored for the time we need in order to fulfil our agreement with you, which complies with statutory limitation periods.

Compliance with obligations under law, other regulatory provision and/or regulatory decision

In connection with the above, processing of personal data is also carried out in order for Solid Insurance to comply with its obligations under law, other regulatory provision and/or regulatory decision. Personal data is stored in accordance with applicable legislation.

Examples of such processing include:

- (i) processing of personal data in order to fulfil requirements in accordance with accounting legislation,
- (ii) processing of personal data in connection with reporting to the Swedish Tax Agency, the Swedish Police Authority, the Swedish Enforcement Authority, the Swedish Financial Supervisory Authority and other authorities.

Market and customer analyses

Personal data is also processed in the context of market and customer analyses as a basis for marketing and business development in order to improve Solid Insurance's product range to our customers. The data is also processed for purposes that are necessary in the course of normal insurance business, such as the calculation of premiums, statistics and the prevention of insurance loss. Personal data may also be processed as a basis for providing insurance advice. If you have not requested direct mail blocking, personal data may be used to target direct advertising and offers to you. Personal data is stored in accordance with applicable legislation.

Processing of personal data by a person other than Solid Insurance

Processing of personal data may, within the framework of the applicable rules of confidentiality and for purposes stated above, be made by companies in the Group and by companies that the Group cooperates with in order to perform its services, such as claims settlement, risk assessment, reinsurance, various analyses, etc. The legal basis for processing is Solid Insurance's fulfilment of agreements or as a result of Solid Insurance's legitimate interest. Personal data is stored in accordance with applicable legislation.

Third-country data transfer

In certain cases, Solid Insurance may transfer personal data to non-EU/EEA countries (so-called third countries) and to foreign organisations. In such case, Solid Insurance will take reasonable steps to ensure that your personal data is processed securely and with an adequate level of protection comparable to and at the same level as the protection offered within the EU/EEA.

Your rights

You are entitled to receive information about Solid Insurance's processing of your personal data and thereby have the right to:

- a) obtain extracts from registers,
- b) request the correction of incorrect or incomplete information,
- c) request deletion or limitation of the processing of personal data,
- d) object to the processing,
- e) if Solid Insurance processes personal data pursuant to agreements or consent, you may, under certain conditions, obtain personal data from Solid Insurance that you have provided to Solid Insurance and the right to have these transferred directly to other personal data administrators if this is technically possible (data portability).

Your request and/or objection in accordance with the items b-e above will be evaluated by Solid Insurance on an individual case basis. In the event of a request and/or objection according to that stated above, please contact the Data Protection Officer at Solid Insurance.

Block against direct marketing

You can contact Solid Insurance to request a block of direct marketing (so-called direct mail block). This means that your personal data will not be processed for marketing purposes and neither will marketing be sent to you. Requests for blocking shall be made to Solid Insurance's customer service on telephone 0771-113 113 or by email to kunder@solidab.se

Profiling and processing based on legitimate interest

You are entitled in specific instances to oppose profiling and processing of personal data based on Solid Insurance's legitimate interest. Profiling refers to the automatic processing of personal data used to evaluate certain personal characteristics of a natural person, in particular to analyse or predict, for example, this natural person's financial situation, personal preferences, interests, etc. Profiling is used by Solid Insurance for example to perform customer analyses for marketing purposes. You are entitled to oppose profiling in instances concerning profiling for marketing purposes.

Questions about personal data processing

For questions about personal data processing, please contact Solid Insurance:

Data Protection Officer Solid Insurance
Phone: 042-38 21 00
E-mail: DPO@solidab.se
Address: Solid Försäkring
Box 22068
SE-250 22 Helsingborg

If you have a complaint, you can also contact the Swedish Data Protection Authority.

The Swedish Data Protection Authority
Box 8114
SE-104 20 Stockholm

For more information on how Solid Insurance processes personal data, see Solid Insurance's website at www.solidab.se

Complaints

In the event that our service does not meet your expectations, we ask you to make a complaint to us by contacting us, either by phone or in writing. We will acknowledge your complaint promptly, explain how we will handle it, and tell you what you need to do. We will keep you informed of the progress of your complaint.

If you wish to register a complaint, please contact us in writing at:

Intana c/o Solid Insurance
Sussex House
Perrymount Road
Haywards Heath
West Sussex
RH16 1DN
United Kingdom
E-mail: claimsEU@intana-assist.com

Insurance Company

Solid Insurance (Solid Försäkringsaktiefbolag)
Box 22068, 250 22 Helsingborg, Sweden
Customer Service: +46 (0)771 113 113
E-mail: kunder@solidab.se
Website: www.solidab.com
Corp ID No 516401-8482

Solid Insurance is a Swedish based insurance company regulated by the Swedish FSA (Reference Number: 401229).
Please check the Terms and Conditions for further information and the complete policy wording.