

IMPORTANT INFORMATION TO BE READ IN CONJUNCTION WITH CONFIRMATION LETTER

Dear Policyholder

Thank **you** for purchasing your Extramile Global Travel Cover arranged by AICUK Ltd and administered by ES Risks Ltd.

The following explains the Terms **we** use in the Confirmation letter in relation to cover purchased and the operational period of **your** Certificate of Insurance and other important information you need to be aware of:

| <u>Term Used</u> | <u>What it Means</u> |
|---|---|
| 'Policyholder' | The Person, Company or Institution name in which this Certificate of Insurance has been issued, the schedule of Persons Insured by this may differ from the Policyholder |
| 'Policy Commencement Date' | This is the date on which you bought the cover. Cover for section 5.1 cancellation and curtailment (page 11 of the policy) applies with effect from this date – not from the dates shown in Dates Travelling. |
| 'Package selected' | This is the type of Extramile Global Travel Package that you have purchased and the benefit level you have chosen |
| 'Period of Insurance' | This is the period of your Trip , from the time you commence your Trip , until the time of your arrival back in your Country of Domicile |
| 'Region / Countries Visited' | The countries which you are visiting during your trip |
| 'Schedule Of Persons Insured By This Certificate of Insurance' | <p>Only individuals names within this schedule are covered by this Certificate of Insurance, this schedule must show the following information for each individual travelling</p> <ol style="list-style-type: none"> a) Their full name & age b) Passport &/or ID number c) Occupation d) Where a Pre-existing Medical condition is covered <p>Whilst not shown in the schedule we also collect details of your nationality and if the address is different for any of the additional insured persons to the policyholders then this will be collected at the policy issuance stage and stored, as it is required for Sanctions checking.</p> |
| 'Covered Pre-existing Medical Condition' | You need to declare any Pre Existing Medical Condition applying to anybody covered by the policy. If the Pre-existing Medical Condition is covered under ' Pre-existing Medical Conditions Covered By This Policy ' (page 16) then losses arising from the condition are covered. If the Pre-existing Medical Condition is not specified as pre-cleared, then <u>all</u> losses occurring as a direct result of the Pre-existing Medical Condition are excluded from all sections of the policy. |
| 'Optional Extensions' | <p>If You have chosen the 'World Traveller Business' option it automatically covers Clerical & Non Manual Work. Any loss arising from Manual Work is <u>excluded</u> unless the appropriate additional premium has been paid and the Manual Work Extension clearly states 'Included'</p> <p>Under the 'World Traveller Student' Section 5.6 Optional Student Fees and Rent, if the option has been selected and the appropriate additional premium has been paid, it will be shown as 'Included' along with the limit of Indemnity selected.</p> |



NON ADVISED INSURANCE PRODUCT PURCHASE

As advised on our Website under the Key Facts section, this is a non-advised insurance product in that:

1. **You** did not receive advice or a recommendation from **us** for travel insurance.
2. **We** may ask some questions to narrow down the selection of products that **we** will provide details on.
3. **You** then made **your** own choice about how to proceed with the purchase.

You therefore need to check your documentation carefully that it meets with your travel requirements

INSTRUCTIONS FOR ACCESSING THE FOCUSPOINT (CAP™) TRAVEL PORTAL

Extramile Policyholders may access the CAP™ Travel Risk Portal by navigating to the following URL from any device with an internet connection <https://www.focuspointintl.com/cap/wp-login.php>

The login credentials for accessing the portal are: Username: travelassist@al-maseer.com Password: Guh03494

CLAIMS

Claims contact details such as the Emergency phone number for Inpatient Medical and Repatriation incidents plus email address for non emergency loss reporting are clearly shown on page 4 of the Policy document along with clear procedures on how to make a claim. You can download a claim form at any time from our Website.

COMPLAINTS

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

In writing at: AICUK Ltd Office 1 And 2 203 205 The Vale, London, England, W3 7QS or

By email: Complaints@extramileinsurance.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service for independent arbitration. Visit www.financial-ombudsman.org.uk write to Financial Ombudsman Service, Exchange Tower, London, E14 9SR call 0345 080 1800 or email complaint.info@financial-ombudsman.org.uk.