

## Frequently Asked Questions

### What Holiday Destinations do you provide cover for?

Our travel insurance offers cover for trips globally: from Europe to America, Africa to Asia. If you're not entirely sure where your holiday destination falls under, then this is easily found out by simply by entering the name of the country into the travelling to box, or selecting either European or Worldwide regions.

#### **United Kingdom**

England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

#### **Europe**

Albania, Andorra, Austria, the Azores, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, the Channel Islands, Croatia, the Czech Republic, Cyprus, Greece (including the Greek Islands, Denmark, Estonia, the Faroe Islands, Finland (including Lapland), France, Gibraltar, Germany, Hungary, Iceland, Ireland (Republic), the Isle of Man, Israel, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Malta, Moldova, Monaco, Montenegro, Morocco, the Netherlands, North Macedonia, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain (including the Balearic Islands and the Canary Islands, Sweden, Switzerland, Turkey, Ukraine and the Vatican City.

#### **Australia and New Zealand (only on Backpacker)**

Europe, Australia and New Zealand

#### **Worldwide excluding USA, Canada, Mexico and the Caribbean**

#### **Worldwide including USA, Canada, Mexico and the Caribbean**

### Which region do I need to choose?

Depending on which country or countries you're visiting, you can select one of the following regions on the drop down menu:

#### **United Kingdom**

#### **Europe**

#### **Australia and New Zealand**

#### **Worldwide - excluding USA, Canada or the Caribbean**

#### **Worldwide - including USA, Canada or the Caribbean**

Please check the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) before your trip [here](#)

## 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 a single trip policy cover?

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. Maximum trip limits available when purchasing or extending a policy are 365 days if aged 74 or under and 31 days if aged between 75 and 84.

## Is there a limit to the number of days I can be abroad on an annual policy?

An Annual Travel Insurance policy covers you for an unlimited amount of trips abroad throughout the year. The maximum length of these trips is 32 Days.

## How do you define a UK resident?

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

## I'm a British citizen living abroad — can I book travel insurance with you?

Unfortunately not. You must be a permanent resident of the UK to be eligible to purchase travel insurance from us. Your trip must also start and finish in the UK too.

## 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 as standard 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.

Limits, excesses and exclusions apply, For full details please refer to your policy booklet.

## All or part of my trip involves cruising — what cover do I need?

You will be covered as standard, however your policy can be extended to include Cruise Cover which includes missed port departure, itinerary change, cabin confinement and unused excursions, subject to terms and conditions.

If you have purchased this cover it will be shown on your policy schedule

## What is the number to contact customer service?

To contact our customer services team please call us on 01293 855783

We are open:

**Monday to Friday** – 08.30 - 18.00

**Saturday** – 09.00 - 17.00

**Sunday & Bank Holidays** – Closed.

## What do I do if there's an emergency during my trip?

In the case of an emergency, please call our 24/7 emergency Assistance:

**24/7 Assistance** - 02045 179 882

**If you are calling from outside of the UK** -+44 (0) 204 517 9882

## Something happened while I was away and I want to make a claim. How do I do this?

Making a claim on your policy is easy to do. Once you get home, make sure you have your policy number to hand and call our claim department at :

**Travel Claims** - 0204 517 9882 Open - **Monday to Friday** 09.00 to 17.00

**Gadget Claim** - 03300 531834 **Monday -Friday** 08.00 to 18.00 **Saturday** - 08.00 to 17.30

## 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 are free to cancel this policy at any time. If you wish to cancel within 14 days of the policy start date or the receipt of the policy documents whichever is the later, you may do so by contacting us on **01293 855783** or email us at [admin@rockinsurance.com](mailto:admin@rockinsurance.com) or writing to us for a full refund providing you have not travelled and no claim has been made.

If you cancel a Single Trip policy after the first 14 days of receipt of the documents you will receive a partial refund, providing you have not travelled, made a claim or intend to make a claim.

If you cancel an Annual Multi-trip policy after the first 14 days of receipt (or after the renewal date) you will refund a portion of the premium depending on the number of complete months remaining on your policy providing you are not on a trip at the time the policy is cancelled and no claim has been made since the policy was issued or renewed.

## 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 our customer service department on **01293 855783** to ascertain that your email address is correct and they will re-send to you. Alternatively, please get in touch via email at [admin@rockinsurance.com](mailto:admin@rockinsurance.com).

## 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.

## Does the day that I start my policy affect my cancellation cover?

**Single Trip** - No, you will be covered from the date that you purchase your policy

**Annual Multi Trip** - Yes, you will not be covered for cancellation before the start date for all Annual policies.

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

## How can I stop my annual multi-trip policy being automatically renewed?

If you do not wish to have your annual multi-trip policy renewed please [click here to opt out](#)

## 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, either online or 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 75 — can I still get travel insurance?

Our maximum age for Single trip is 84 years of age, the maximum age for our Annual Multi-trip Travel Insurance is 74 years and maximum age for Backpacker is 49 years.

## If I have a complaint, what should I do?

You can contact us at [complaints@rockinsurance.com](mailto:complaints@rockinsurance.com) or, 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 : [claimcomplaints@axa-assistance.co.uk](mailto:claimcomplaints@axa-assistance.co.uk)**

If you are still unhappy about our service, you can contact the Financial Ombudsman Service:

**Financial Ombudsman Service Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR**

## 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.

## What activities are covered for winter sports?

Please check your policy wording for a full list of winter sports activities that are covered if you have paid the additional Winter Sports premium.

If you are participating in a sport or activity that you do not see listed in the policy wording then please contact us on **01293 855783**

## Am I covered to travel within the UK?

**Single Trip** - No Requirements.

**Annual Multi-Trip** - Where you have selected an Annual Multi-trip policy your policy is valid for UK travel where you have at least 2 nights pre-booked accommodation or pre-booked transport at least 50 miles from your home, or travelling abroad where the trip starts and finishes in your home area.

**Backpacker** - No we do not offer cover.

## What is covered/not covered for pregnancy?

Pregnancy is not an illness so it is not covered, however if there are complications during pregnancy these are covered.

Full details of pregnancy complications please refer to your policy booklet.

# COVID-19: What Are You Covered For?

## 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 are required to self-isolate, subject to a positive test result/confirmation from a GP, or notification from the Track & Trace system and if someone you were due to travel with or stay with on your trip needs to self-isolate.

## 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 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.

**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.