

## **Demand and Needs**

We have not provided you with a personal recommendation as to whether this insurance is suitable for your specific needs. This product meets the demands and needs of those who wish to insure against overseas emergency medical and dental treatment expenses, trip cancellation, delayed departure and baggage expenses (including loss, theft or damage to baggage), and lost travel documents, whilst on a Trip. Additionally, Car Hire Excess, Personal Liability and Purchase Protection cover is provided.

In proceeding to purchase cover, you have acknowledged and confirmed you understand and meet the eligibility criteria for both the age and pre-existing medical conditions.

As with all such insurance, the benefits are subject to certain exclusions, restrictions and limits. Please refer to the full terms and conditions for further details which are included in the policy wording.