



Terms and Conditions

When buying travel insurance through Multitrip.com you will not receive advice or a recommendation from us for travel insurance. We may ask some questions to narrow down the selection of products that we will provide details on, but you will need to make your own choice as to whether to proceed and purchase the product. Multitrip.com charges an additional fee of up to £4.95 to customers who buy through our call centre. This reflects the higher transactional cost involved. We also charge an administration fee of up to £3.95 to customers buying online and a postage fee of up to £3.50 to customers who request a hard copy policy and certificate.

We can provide an insurance quotation/policy based on the following terms and conditions:

1. IMPORTANT INFORMATION REGARDING PRE EXISTING MEDICAL CONDITIONS

Any person who is travelling with a pre-existing medical condition or has taken prescribed medication within the last 2 years must contact the **Medical Screening** number on **0844 871 0288** to declare their condition otherwise there is no cover for that pre-existing medical condition. There is no cover available for persons travelling or a third party relative with a terminal prognosis or those awaiting results of tests or medical investigations. There is no cover for medical expenses if the insured is travelling with the intention of obtaining medical treatment abroad, if the insured has been advised not to travel and if the insured is not taking recommended treatment or prescribed medication, as directed by a medical practitioner.

2. That all insured persons have been resident in the United Kingdom for the past six months

3. Based on the information that you have provided to us you must be sure that:

- you took reasonable care to answer all questions put to you about your insurance fully, honestly and to the best of your knowledge. If you did not understand the meaning of any question, or if you did not know the answer, it is vital that you tell us;
- none of the information you have provided for the quote has changed before you proceed to purchase cover (if it has you must tell us before we can proceed to arrange cover).

Please note that failure to provide full and accurate information may result in your insurer taking any one of the following actions: rejecting a claim, only paying part of a claim, cancelling your policy, imposing additional policy terms and conditions and/or charging an additional premium.

4. If the insured has a medical claim abroad or needs to curtail their trip then they must always contact the **Emergency Assistance Company** on **+44 1454 643 421** as outlined in the policy document otherwise their claim will not be covered. Medical expenses under £350 can be paid directly by the insured and claimed upon return.

5. There is no cover for any insured person who has already departed or any person who is aware of a claim at the time of booking.

6. The declared duration of insurance must match the duration of the trip, we cannot accept cover once your trip has already started and only in exceptional circumstances can we extend your policy, providing that no claim has been made or is pending, and that you call us to extend your policy prior to your current cover expiring.

7. We offer a Premium Refund Guarantee on all our policies cancelled within the 14 Day cooling off period, whereby you may return the documentation to us and upon receipt of this, provided the insured has not travelled and/or is not making a claim, we will refund you the Insurance Premium. Please note that the Premium Refund Guarantee does not extend to administration or postage fees incurred in the supply your original policy, nor are we able to downgrade to a lesser level of cover once the Premium Refund Guarantee date has passed.

8. 'Kids Go Free' offer applies if children aged between 0 - 18 years of age (at date of policy issue) are specified as dependent children under the family policy option. Offer does not apply if children between these ages wish to avail of an individual policy outside of the family unit.

9. Unless stated otherwise quotations provided by the system for new insurances are valid for 7 days from date of issue.

Annual policy holders – automatic renewal service

10. To make sure you have continuous cover under your policy, we will aim to automatically renew (auto-renew) your policy when it runs out, unless you tell us not to. Each year we will notify you 31 days before the renewal date of your policy, and tell you about any changes to the premium or the policy terms and conditions.

If you do not want us to auto-renew your policy, just call us on **0844 871 6181**, otherwise we will collect the renewal premiums from your credit card or debit card.

You should also note that your renewed policy will only be valid when:

- you have told us about any changes to your policy details (including any changes in health conditions) as you will still be required to contact the medical screening company to declare any pre-existing medical conditions;
- and your credit card or debit card details have not changed.

In some cases we may not be able to automatically renew your policy; we will let you know at the time if this is the case. For the facilitation of the auto renewal service we are entitled to assume that your details have not changed and you have the permission of the card holder unless you inform us otherwise.

You can conduct changes to your policy details or opt out of automatic renewal by calling us on **0844 871 6181**.

Usage of Short Message Service

11. You consent to the use of the mobile telephone number you have provided ("the mobile telephone") for the purpose of allowing Blue Insurances Limited to notify you of your travel insurance policy information relating to your online booking.
12. You hereby confirm that the mobile telephone number you have provided is your number or that of a passenger named in the booking process and you hereby indemnify Blue Insurances against any claims or liabilities which may arise in the event that the number provided is incorrect or is that of an unrelated third party.
13. You accept that text messages are distributed via the Short Message Service systems of third party mobile phone network providers and, therefore, Blue Insurances Limited cannot be held responsible for the successful and timely arrival of the text message to the mobile telephone.
14. Blue Insurances Limited does not guarantee full availability or performance of this service and does not accept any liability for transmission delays.
15. Blue Insurances Limited will only use the number of the mobile telephone in accordance with its Privacy Policy, the terms of which you accept, and to send important information in relation to your booking.

Fees

Blue Insurances Limited charge a fee of up to £0.99 for this service and this fee is non refundable. Blue is not responsible for any additional charges made by mobile phone network providers for the provision of this service.

16. Please tick here if you do not wish to receive other insurance related offers from Blue Insurances Limited.