

Frequency Asked Questions (FAQ)

ERGO

Travel Insurance

Where can I find information on the country I am visiting?

Useful information can be found on the Foreign, Commonwealth and Development Office (FCDO) website: <https://www.gov.uk/foreign-travel-advice>. This provides up-to-date essential travel information.

Where can I find out what I'm covered for?

The cover is described and defined in the policy wording.

The specific details of your cover, including the names of the people insured, the period of cover and region of the world in which you are covered, are shown on your policy schedule. It also shows any optional sections of cover that you have chosen. It is very important that you check all these details and let us know immediately if anything is incorrect. The policy schedule will be emailed once you have purchased your policy. The policy wordings can be found under the "policy information" section.

How do I buy a policy?

Our quote process is simple and easy to use and we only ask relevant questions about your trip and your health. To start your quote, click on the "Show Prices" button.

Take time to think about your trip, frequency of travel and destination. If you are a frequent traveller our Annual Multi-Trip policy may be a more convenient option and more economical than a Single-trip policy.

Can I buy a policy for someone who is not in the UK?

Unfortunately we cannot provide cover if you have already travelled and we can only provide travel insurance products for residents of the United Kingdom, the Channel Islands or the Isle of Man.

Do I need to take my policy documents with me when travelling?

Yes, but an electronic copy on your phone or other device will do. Your policy wording and policy schedule together contain all the information you need about your insurance.

What should I do if I or anyone else covered under my policy falls ill abroad?

It can be a daunting experience if you or a family member are taken ill overseas. We can help if you contact our Assistance Company. We are available 24 hours a day, 7 days a week. You can find the contact number in your policy wording.

I have not received my policy documents. What should I do?

Your policy documents will be sent to you by email when you purchase your policy. Please check your spam or junk folder just in case. If for some reason you haven't received them or you need them resent, please contact us on contact@ergo-travel.co.uk or 01403 788 513. Please provide your surname, postcode and telephone number. We can only do this within normal office hours: Monday to Friday 09:00am - 5:00 pm.

What do I do if I am unable to open my policy documents?

Your policy wording, IPID and policy certificate are sent as a PDF file attachment. However if you are experiencing difficulties opening the file please call our Customer Services team on 01403 788 513 who will be happy to help you.

Can I start my trip outside the UK?

Travel must always start from the UK - this includes the Channel Islands and the Isle of Man.

What is Insurance Premium Tax (IPT)?

Insurance Premium Tax (IPT) is a Government levy that applies to all insurance policies. Currently in the UK Travel Insurance qualifies for 20%. This tax is not to be confused with Value Added Tax (VAT).