

# INSURANCE VALIDATION CERTIFICATE

## YOUR POLICY SCHEDULE

CERTIFICATE NUMBER

**X22MAATD-6971671**

AREA OF COVER

**Area 4**

LEVEL OF COVER

**Diamond**

DATE OF ISSUE

**16/02/2022**

COVER PERIOD

**01/03/2022 to 28/02/2023**

EXCESS\*

**£50**

ADDRESS

**181 Cassiobury Drive  
Watford  
WD17 3AL**

## HOW TO MAKE A CLAIM

### Medical Emergency:

Call CEGA Medical Assistance 24 hours:  
**+44 1473 351 755**

### All other claims:

View the latest contact details on

[www.coverforyou.com/claims](http://www.coverforyou.com/claims)

## YOUR TRAVEL INSURANCE DETAILS

INSURED PERSONS

01. **Alastair Paterson**

DATE OF BIRTH

**17/02/1962**

**£156.24**  
TOTAL PRICE (INC. IPT)

## OPTIONAL COVER ADDED

- Extended Gadget Cover 1

### Important Information

*Area 4 Definition:* All countries worldwide, excluding the United States, Canada, Mexico and the Caribbean.

*Duration of Cover:* This policy provides you with cover to travel as many times as you like within the period of insurance as detailed above provided no single trip lasts longer 62 days.

If you travel to a country where the Foreign, Commonwealth and Development Office (FCDO) or other regulatory authority advise against travel your cover may be reduced, [click here](#) for more information.

*\*The excess if applicable applies to each section claimed for, per person, per incident*

### Issued By:

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### Important Notice

This document attaches to (and must be read in conjunction with) the policy wording and forms part of the contract of insurance. This document must be presented to the loss adjusters in the event of a claim. All terms, conditions, warranties, limitations and exclusions as contained in the original certificate apply to any endorsements / extensions unless specifically amended therein.

# INSURANCE VALIDATION CERTIFICATE

## YOUR CONDITIONS

This policy contains conditions relating to your health and if you should fail to disclose information which we request from you at point of sale and that failure to disclose is as a result of carelessly, recklessly or deliberately lying or misrepresenting your medical history then we, as your insurer, will be at liberty to decline any claim under the provisions of the Consumer Insurance Act 2012.

In the event that any non-disclosure of information is as a result of you giving incorrect or incomplete information to us as your insurer, then we reserve the right to exercise discretion and pay any claim on a reduced, proportionate or pro rata basis commensurate to the premium paid, depending on the circumstances surrounding and the severity of the non-disclosure.

You must tell us of all your pre-existing medical conditions. If you fail to declare any pre-existing medical conditions we may refuse to deal with or reduce the amount of any relevant claims, even if a claim is not related to an undisclosed pre-existing medical condition.

Pre-existing medical conditions means

- i. Any other medical conditions for which you have been prescribed medication, received treatment or had a consultation with a doctor or hospital specialist for any medical condition in the past 2 years
- ii. Any of the following medical conditions which you have ever been diagnosed with or treated for:
  - o Cancerous
  - o Respiratory
  - o Heart or circulatory conditions (problems with blood flow, including strokes, high blood pressure, and cholesterol)
  - o Any psychological conditions such as stress, anxiety, depression, or psychiatric condition such as eating disorders

## DECLARED MEDICAL CONDITIONS

The following information was provided to us during your online screening and cover has been provided for these conditions based on the questions below.

INSURED PERSONS

DATE OF BIRTH

01. **Alastair Paterson**

**17/02/1962**

**Condition: Asthma**

Q. Have you ever had a diagnosis made of COPD (eg chronic bronchitis or emphysema)?

A. No

Q. How old were you when asthma was diagnosed?

A. Under 50

Q. How many medicines are prescribed for your asthma (count each inhaler as one medicine)?

A. 0-2

Q. Do you use nebulisers as part of routine maintenance of asthma?

A. No

Q. How many hospital admissions have you had for asthma in the last year?

A. None

Q. Have you ever been prescribed oxygen other than when you are in hospital?

A. No

Q. Have you ever been a smoker?

A. No

**Condition: Ear infection**

Q. Are you currently being treated for an ear infection?

A. No

**Please note:** We will not cover for any claims arising directly or indirectly as a result of you or any member of your party receiving or waiting for hospital investigation or treatment for any undiagnosed condition or set of symptoms.