# Statement of Demands and Needs

## Travel Insurance

From the information that you have provided we have identified your demands and needs as those of someone who requires travel insurance to provide protection in the event of loss, damage, injury, illness, or liability arising out of, or in the course of, a trip.

Cover is provided in accordance with policy terms and conditions and includes, for example:

- Cancellation and curtailment
- Emergency medical expenses
- Personal accident
- Personal liability

You have confirmed you are eligible to take this insurance. We have not provided any recommendation regarding the cover that you should take and the chosen product has been selected by you as the one from our suite of products that best meets your needs, based on the factual information provided.

You must read the Insurance Product Information Document which gives a summary of the cover provided.

You have a duty to disclose relevant information to your insurer before and during the term of the insurance contract. If you fail to do so the insurance may not protect you in the event of a claim.

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