

This Policy Summary does not contain full details and conditions of your insurance – these are located in this Policy Document.

This insurance is underwritten by Ace European Group Limited (ACE), part of the Ace Group of Companies.

Type of Insurance and Cover

Travel insurance for single or annual multi trips – Your validation certificate or booking invoice (as applicable) will show which cover you have selected.

Annual Cover: Worldwide holiday and business cover for an unlimited number of trips, limited to 31 days any one trip. Winter Sports is included up to 17 days. Work of a predominantly non-manual nature may be included at additional cost.

Single Trip: You are covered for a single trip to a specific region of the world. Winter Sports may be included for an additional premium.

Conditions

It is essential that you refer to the General Conditions (please see 'Conditions' in the Policy Document).

Special conditions apply to Section E – Personal Effects and Section H – Winter Sports Extension of your policy.

Failure to comply with these conditions may jeopardise your claim or cover. – Please refer to the Policy Document for full details.

Special features and benefits

Emergency and Medical Services

Medical assistance; air ambulance & repatriation; medical escorts; road ambulance return home and long haul repatriation in the event of death, injury or illness necessitating: hospitalisation; repatriation; alteration to travel plans or curtailment of travel.

Immediate contact must be made with the Assistance company who are available on + (44) (0) 845 450 3861 If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.

Section A – Cancellation or Curtailment:

In the event of necessary cancellation before, or curtailment during the insured trip due to: death; accidental bodily injury; illness; compulsory quarantine on the orders of a treating Medical Practitioner; redundancy; cancellation of leave for British Forces, Police or Government security staff; jury service or witness attendance in court of the Insured Person; the death or serious injury or illness of a Close Relative of the Insured Person or the person with whom you intend to reside; adverse weather conditions making it impossible to travel to the international departure point; any event in which the emergency services request your presence following major damage to or burglary from your home or place of work.

The Insurer will pay:

Up to the amount stated in the Schedule of Cover in respect of Irrecoverable Payments and Charges (as defined) for cancellation prior to departure; or up to the amount stated in the Schedule of Cover in respect of either the proportion of unused, non-refundable tour costs, or the original value of unused, non-refundable air tickets

Section B – Medical Expenses:

Medical repatriation and associated expenses incurred overseas up to the amount shown in the Schedule of cover.

Overseas emergency dental treatment to relieve pain and suffering up to £250.

The cost of transporting the remains of an Insured Person to their former place of residence up to £7,500 or funeral expenses abroad up to £1,000.

In Patient Benefit of £20 per day if you are confined to hospital overseas, to a maximum £500 per person. In the case of Criminal Injuries the benefit increases to £100 per day up to the amount detailed in the Schedule of cover.

Section C – Personal Accident:

Up to the amounts shown in the Schedule of cover for loss of sight, or loss of limb(s), permanent total disablement. A separate limit applies in the event of death subject to age. Please refer to the Policy Document for important definitions and full details of the cover and sub limits.

Section D – Travel Delay:

In the event of delayed departure for at least 12 hours from the specified departure time, or arrival at destination at least 12 hours later than specified due to: strike; industrial action; disruption; Terrorism; adverse weather or breakdown. the Insurer will pay up to the amount shown in the Schedule of cover.

The Insurer will pay up to the amount shown in the Schedule of cover per Insured Person in the event that you are detained by hijack of an aircraft, train or sea vessel.

Where a delay of 12 hours or more causes you to cancel your whole travel itinerary prior to departure the Insurer will pay up to the amount shown in the Schedule of cover per Insured Person in respect of Irrecoverable Payments and Charges (as defined).

If the failure of scheduled public transport services in the United Kingdom due to strike; industrial action; disruption; Terrorism; inclement weather, mechanical breakdown of the vehicle you are travelling in causes you to arrive too late at the international point of departure in the United Kingdom, the Insurer will pay up to the amount shown in the Schedule of cover per Insured Person in respect of additional travel and accommodation only expenses to enable you to reach your destination.

If the outbound flight is delayed by at least 12 hours from the specified departure time, the Insurer will pay up to the amount shown in the Schedule of cover for additional transport costs to join a pre-booked tour.

Section E – Personal Effects:

Your validation certificate or booking invoice (as applicable) will show if this cover is operative. Accidental loss, theft or damage to accompanied personal baggage, clothing or effects up to the amount shown in the Schedule of cover in total (further sub-limits per article, pair or set of articles, disc collections limited apply, as well as a limit in respect of all Valuables (as defined), claims for spectacles and sunglasses are limited to £100 per pair. Personal Money is covered up to the amount shown in the Schedule of cover.

Passports and Visas are insured up to the amount shown in the Schedule of cover against the cost of emergency replacement.

Temporary loss of baggage for more than 24 hours is covered up to the amount shown in the Schedule of cover per person deductible from the final claim if the loss is permanent.

Air tickets are covered to the original purchase price proportionately for each leg of the journey, including reasonable expenses incurred as a result of loss, up to the amount shown in the Schedule of cover.

Section F – Personal Liability

Personal liability for any compensation if you become legally liable to pay up to the amount shown in the Schedule of cover.

Section G - Legal Expenses:

Up to the amount shown in the Schedule of cover in respect of legal costs and expenses in pursuit of compensation and/or damages against a third party arising from the death or bodily injury to the Insured Person.

Section H – Winter Sports Extension:

Your validation certificate or booking invoice (as applicable) will show if this option is operative.

Loss, theft or breakage of your own ski equipment is insured up to the amount shown in the Schedule of cover per Insured Person, subject to a limit for any single item, set or pair.

Loss, theft or breakage of hired ski equipment in your charge is insured up to the amount shown in the Schedule of cover per person.

Up to the amount shown in the Schedule of cover per Insured Person in respect of replacement ski hire following loss, theft or breakage, or misdirection or delay in transit of Insured Persons skis preventing their use for not less than 12 hours.

Up to the amount shown in the Schedule of cover per Insured Person in respect of the proportionate value of any ski pass, hire or tuition fee necessarily unused following accident or sickness of the Insured Person, or loss theft or damage of the ski pass.

Up to the amount shown in the Schedule of cover for additional transport costs to reach an alternative resort necessitated by a lack of snow or avalanche at your pre-booked resort following the closure of skiing facilities.

Up to the amount shown in the Schedule of cover per Insured Person in respect of additional travel and accommodation expense necessarily incurred as a result of the outward or return journey by public transport being delayed for 12 or more hours beyond the scheduled arrival time due to avalanche.

Significant or unusual exclusions or limitations

The standard excess is shown in your Policy Document. Any increased amount that we require you to pay will be shown on a Policy Endorsement that we have issued to you. For Annual Multi trip travel insurance: trips within the United Kingdom must include at least 2 nights pre-booked accommodation.

General Exclusions:

Any consequence of any act of war invasion, act of foreign enemy, hostilities (whether declared or not), civil war, civil commotion, rebellion, revolution, insurrection, military force, any act of Terrorism where you are actively engaged and/or where you have travelled or you remain contrary to Foreign & Commonwealth Office travel advice.

There are a number of activities, practices and certain winter sports that are excluded, please see 'General Exclusions' in the Policy Document. Some activities described can be included if an additional premium has been paid. Your validation certificate or booking invoice (as applicable) will show if you have chosen this option.

Willful self inflicted injury, solvent abuse, the use of drugs and the effects of alcohol and sexually transmitted diseases.

Unlawful actions.

Stress or anxiety. Depression or any other mental or nervous disorder diagnosed before the Period of Insurance commenced or the trip is booked (whichever is the later), or not diagnosed by a hospital consultant specialising in the relevant field. Your choosing not to take prescribed medication or other treatment. Changes of Health where you do not follow the procedure outlined under the 'Pre-Existing Medical Conditions' section.

You will not be covered under Section A – Cancellation or Curtailment, Section B – Medical Expenses, or Section C – Personal Accident – in respect of any defined Pre-Existing Medical Condition (please refer to General Exclusions in the Policy Document).

Exclusions under Section A – Cancellation or Curtailment:

Any claim arising from a Pre-Existing Medical Condition.

Exclusions under Section B – Medical Expenses:

Medical Expenses excludes any claim relating to any Pre-Existing Medical Condition; any expenses not verified by a medical report; or the cost of medical or surgical treatment later than 52 weeks from the date of accident or illness, or elective cosmetic surgery.

Exclusions under Section D – Travel Delay:

Any strike, industrial action, publicised at the time of effecting the insurance. The withdrawal of any aircraft, train or sea vessel on the recommendation of a Port Authority, the Civil Aviation Authority or similar body.

Exclusions under Section E – Personal Effects and Section H Winter Sports Extension:

Unattended Valuables (as defined – including those in a vehicle) are uninsured unless in a locked safe, locked hotel room, locked apartment or locked holiday residence.

Business or professional goods, equipment or samples and any property hired to the Insured Person are excluded.

Exclusions under Section F - Personal Liability:

Personal Liability excludes claims in the course of employment; the ownership possession or use of any aircraft, hovercraft, watercraft or mechanically propelled vehicles, the ownership or use of any land or building other than use of rented temporary accommodation; the ownership or use of any firearm.

Exclusions under Section G – Legal Expenses:

Any costs incurred before obtaining the written consent of the Insurer.

Claims against travel agents or tour operators.

The Insurer shall have complete control of any legal proceedings and can exclude a claim if, in their opinion, they believe there is an insufficient prospect of success in obtaining a reasonable settlement.

Exclusions under Section H – Winter Sports Extension:

Loss, theft or damage of skis or ski poles over 5 years old is excluded.

There is no cover for skis or ski equipment carried on a vehicle roof rack or whilst in use.

Additional Extensions

There are optional extensions available on payment of an additional premium to cover winter sports (for annual policy 17 days cover is included), adventure activities and sports equipment. Please contact us for the further details on all the extensions available.

Duration of Contract

Please refer to your validation certificate or booking invoice (as applicable) to confirm the policy duration of your selected cover.

Emergency and Medical Services

Medical assistance; air ambulance & repatriation; medical escorts; road ambulance and return home and long haul repatriation in the event of death, injury or illness necessitating hospitalisation; repatriation; alteration to travel plans or curtailment of travel. Immediate contact must be made with the Assistance Company. If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.

Cancellation Policy

You are free to cancel this policy at any time. If you wish to cancel within 14 days of receipt of the Policy Document, you may do so by calling or writing to us for a full refund providing you have not travelled and no claim has been made. If you cancel after the first 14 days of receipt of the Policy Document, it will be cancelled from the date your instructions are received or any later date you advise. You may be charged a premium proportionate to the cover that has been in force up to the date of your cancellation, and a reasonable administration charge for any costs incurred.

What to do if you need to make a claim

To make a claim contact the claims handlers Claims Settlement Agencies Limited (CSA), within 45 days of the date the occurrence giving rise to the claim occurred on Telephone: 0844 826 2644. Email info@csal.co.uk or www.csal.co.uk

Complaints Procedure

Any complaint you may have in relation to how your Policy was sold, or to the customer service you have received, should in the first instance be addressed to Campbell Irvine Limited.

Any complaint you may have in relation to your Policy Document or to the handling of your claim should in the first instance be addressed to ACE.

If the complaint is still not resolved, you can approach the Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the Policy Document.

Financial Services Compensation Scheme (FSCS)

In the unlikely event of the Insurer being unable to meet their liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme. Their contact details are:

Financial Services Compensation Scheme
7th Floor Lloyds Chambers, Portsoken Street, London E1 8BN
Fax: 020 7892 7301

Demands and Needs

This travel insurance policy will suit the Demands and Needs of an individual, or group (where applicable) who have no excluded Pre-Existing Medical Conditions, are travelling to countries included within the policy terms and wish to insure themselves against the unforeseen circumstances/events detailed in this Policy Document. Subject to the terms and conditions and maximum sums insured.

Important

This policy will have been sold to you on a non-advised basis and it is therefore important for you to read this Policy Document (paying particular attention to the Terms, Conditions and Exclusions) and ensure that your chosen policy meets all of your requirements. If upon reading this Policy Document you find that it does not meet all of your requirements, please refer to the relevant cooling off section.