

## What is a Policy Summary

The purpose of the policy summary is to help **you** understand this insurance by setting out the significant features, benefits, limitations and exclusions. It does not contain the full terms and conditions of the cover and **you** must read the policy booklet fully.

## Type of insurance chosen

The travel insurance is either for single or annual multi trips. **Your** policy will be for the product **you** selected and will be shown on **your** certificate once the policy has been purchased.

## Eligibility

**You** must:

- be a **resident** of or have a residential address and resided in the United Kingdom or the Republic of Ireland for at least 6 months of the last 12 months;
- be registered with a general practitioner;
- complete a Healthcheck if **you** have any **pre-existing medical conditions** and pay any additional premium required.

## Significant features and benefits

Policy Section	Title	Details
<b>General information</b>	Schedule of cover	The limits of cover and any excess that apply are dependent on the limits and excesses set out in the Schedule of cover.
	Terrorism	The policy provides cover for terrorism except for a nuclear, chemical or biological attack.
<b>General advice</b>	24 hour assistance	<b>Our</b> 24 hour worldwide <b>emergency</b> assistance service will provide immediate help with any <b>emergency</b> situation whilst <b>you</b> are on <b>your journey</b> .
<b>A</b>	Cancellation	Refund of non-recoverable travel and accommodation expenses only, should <b>you</b> have to cancel <b>your journey</b> due to any of the insured reasons stated in <b>your</b> policy.
<b>B</b>	Curtailment	Refund of non-recoverable travel and accommodation expenses only, should <b>you</b> have to cut short <b>your journey</b> due to any of the insured reasons stated in <b>your</b> policy.
<b>C</b>	Emergency medical, repatriation and associated expenses outside the UK and your home country	Covers necessary medical expenses and <b>emergency</b> treatment authorised by <b>our</b> assistance company, and the cost of <b>your</b> return to the <b>UK</b> or <b>your home country</b> by medically appropriate means where, in the opinion of <b>our</b> medical advisors, such return is medically necessary.
<b>D</b>	Emergency assistance in the UK	Covers the cost of an individual to stay with <b>you</b> and the cost of ambulance transfer if authorised by <b>our</b> medical assistance company.
<b>E</b>	Personal accident	Provides a payment to <b>you</b> or <b>your</b> legal representative if during <b>your journey</b> <b>you</b> sustain bodily injury caused by accidental, external, violent and visible means and within 12 months <b>you</b> suffer death or total and permanent disablement.
<b>F</b>	Delayed departure, missed departure and missed connection	Provides a payment if <b>you</b> are delayed at <b>your</b> departure point by more than 12 hours from the time shown in <b>your</b> travel itinerary. <b>We</b> will also pay costs for additional accommodation and transport which are necessary for <b>you</b> to reach the <b>journey</b> destination or to return <b>home</b> , if <b>you</b> fail to reach the departure point due to any of the insured reasons stated in <b>your</b> policy.
<b>G</b>	Baggage and travel documents	This section covers <b>your</b> baggage against loss, theft, breakage or damage whilst <b>you</b> are on <b>your journey</b> . There are limits in respect of any one item and an overall limit for valuables.

<b>H</b>	Personal money	Covers <i>your</i> personal money against loss or theft. <i>You</i> will need to provide evidence that <i>you</i> had the money so make sure <i>you</i> keep any receipts.
<b>I</b>	Hijack	Pays compensation if <i>you</i> are prevented from reaching <i>your</i> scheduled destination, or returning <i>home</i> , as a result of hijack of the aircraft, train or sea vessel in which <i>you</i> are travelling.
<b>J</b>	Personal liability	Covers amounts for which <i>you</i> are legally liable in a personal capacity to pay for accidents happening during <i>your journey</i> resulting in bodily injury or death to third parties (not being a member of <i>your immediate family</i> ) and damage to their property.
<b>L</b>	Legal expenses	Pays for the legal expenses to pursue compensation after an insured incident.

## Significant exclusions and limitations

Travel insurance cannot cover all possible misfortunes that can befall a policyholder and the following are so of the policy exclusions. This is not an exhaustive list and is a guide only. This does not replace the terms and conditions of the policy and *you* must take the time to read the policy booklet fully.

Policy Section	Significant exclusions and limitations	Details
<b>General conditions and exclusions</b>	Alcohol or drugs	There is no cover for any medical condition directly or indirectly related to <i>your</i> abuse of alcohol or drugs. In addition, there is no cover for any incident if <i>you</i> are under the influence of alcohol or drugs where it affects <i>your</i> actions.
	Anxiety, stress or depression	There is no cover under the policy for any claims directly or indirectly relating to anxiety, stress or depression.
	Annual trip duration	If <i>you</i> have an annual policy, the maximum duration of any one <i>journey</i> is 31 days.
	Change in medical conditions	If <i>you</i> become aware of any medical circumstances that may give rise to a claim, such as <i>you</i> being diagnosed with a new condition and/or referred for further tests or that of somebody whom <i>you</i> would expect <i>us</i> to cover <i>you</i> for cancellation or curtailment due to deterioration in their health, then <i>you</i> must contact <i>us</i> . <i>You</i> must contact <i>us</i> before making any further payments or bookings.
	Consequential loss	There is no cover for any losses not specifically stated in the policy wording.
	Deep Vein Thrombosis	There is no cover for any claim relating to Deep Vein Thrombosis or its symptoms resulting from <i>you</i> travelling by air.
	Deliberate self harm	There is no cover for any claim resulting from suicide, deliberately injuring yourself, making yourself ill or putting yourself in needless danger.
	Departure and return dates	<i>Your</i> departure and return dates must fall within the <i>period of insurance</i> . Furthermore, <i>you</i> must have booked <i>your return journey</i> before <i>you</i> depart.
	Excess	Certain sections of the policy carry an excess which means that <i>you</i> have to pay the first sum per person, per section, per incident if <i>you</i> make a claim.
	FCO and WHO	<i>We</i> will not pay for any claims for travel to a destination where the Foreign and Commonwealth Office (FCO) or the World Health Organisation (WHO) have advised against all travel, or all but essential travel.
	Hazardous activities	There is no cover for <i>your</i> participation in any activity not listed as an insured activity unless a written endorsement has been issued and any additional premium due has been paid.

	Pre-existing medical conditions	Travel insurance is not a substitute for private medical insurance. It is important to note that cover is only provided for necessary <b>emergency</b> treatment in the event of an accident or unexpected illness. An incomplete or inaccurate declaration will invalidate any claim directly or indirectly related to non disclosed <b>pre-existing medical conditions</b> . Please note that in some cases we may be unable to offer cover for a particular condition.
	Proof of claim	If <b>you</b> have to make a claim under any section of the policy <b>you</b> will be required to provide sufficient evidence of the cause of the claim and the losses connected to it before we will meet the claim.
	Terrorism	No cover is provided under this policy where the loss is in connection with a nuclear, chemical or biological terrorist attack
	War and civil disorder	<b>We</b> will not pay for any claims arising out of war or hostilities or civil unrest.
<b>A</b>	Cancellation	
	Delay in cancelling	<b>We</b> will not pay any additional cancellation charges if <b>you</b> delay by more than 72 hours the decision to cancel <b>your journey</b> once <b>you</b> are aware of the need to cancel
	Epidemic or pandemic illness	There is no cover for any claim related to an illness that been declared an epidemic or pandemic illness by the World Health Organisation.
<b>B</b>	Curtailment	
	Medically necessary	Claims for cutting short <b>your journey</b> due illness or injury to <b>you</b> will only be valid if <b>our</b> assistance company and the treating doctor agree that it is medically necessary for <b>you</b> to return <b>home</b> for further <b>emergency</b> treatment.
	Excursions	This section only provides cover for prepaid accommodation and transport costs. There is no cover for excursions, course fees or any other item not defined as accommodation or transport.
	Epidemic or pandemic illness	There is no cover for any claim related to an illness that been declared an epidemic or pandemic illness by the World Health Organisation.
<b>C</b>	Medical expenses	
	Outside the <b>UK</b> and <b>your home country</b>	This section only applies for incidents that occur outside the <b>UK</b> and <b>your home country</b> .
	Private medical facilities	There is no cover for any costs incurred from treatment in a private medical facility after our assistance company has recommended that <b>you</b> be referred to a state hospital and either <b>you</b> or the private medical facility has refused the transfer.
	Tropical disease	There is no cover for expenses incurred as a result of a tropical disease where the recommended inoculations have not been undertaken.
<b>E</b>	Personal accident	
	Employment	Any benefit claims for permanent and total disablement from engaging in paid employment claims will be limited to 50% of the amount shown on the Schedule of cover if <b>you</b> were not employed for the six months prior to the departure of the <b>journey</b> .
<b>G</b>	Baggage	
	Basis of settlement	These are settled on the initial purchase price less a deduction based on the period <b>you</b> have owned the item and not on a new for old replacement basis.
	Police report	<b>You</b> must obtain a police report to substantiate any baggage claim.
<b>J</b>	Personal liability	
	Employment	There is no cover for the pursuit of a profession, trade, business or occupation.
<b>L</b>	Legal expenses	
	Agent	There is no cover for any claim against any insurance intermediary or agent of Travel & General Insurance Company plc.

**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**

*Your* policy will run from the dates *you* select on *your* quotation. These will be shown on *your policy certificate* once the policy has been purchased.

**Cancellation of policy**

Please read the policy booklet carefully. If it does not meet *your* requirements, please contact *us* on 0845 345 3456 and *we* will try to meet *your* needs. If *we* cannot do so, please return it at once. If all of *your* policy documents and other relevant documents are returned to *us* within 14 days of receipt *we* will refund the premium in full, provided *you* have not travelled or made a claim.

**What to do if you need to make a claim**

If something happens during the *period of insurance*, *you* must notify *us* within 60 days of the event giving rise to the claim. Please telephone 0845 345 2486 for a claim form or help on making a claim.

Each section of the policy highlights the main claims evidence *you* will be required to produce to substantiate *your* claim.

**Complaints procedure**

It is *our* intention to provide *you* with the best service possible, but there may be occasions when *you* feel that *we* have not done so. If this should happen, please tell *us* so that *we* might do *our* best to rectify the situation.

If *you* are unhappy with the way in which a claim has been handled *you* should contact the Claims Director, Claims International Limited on 0845 345 2486. Please quote *your* claims number to enable *your* file to be accessed as quickly as possible.

If *your* complaint is about something other than a claim, please call *our* Customer Services Manager on 0845 408 0583. *We* will try to resolve *your* complaint immediately, but if *we* are unable to do so, *we* will acknowledge *your* complaint within 5 working days of receiving it.

Should *we* be unable to resolve *our* differences, *you* may write to:

The Underwriter, Travel & General Insurance Company plc, Level 1, Tower 42, Old Broad Street, London EC2N 1HQ

Should *you* still be dissatisfied, *you* will receive a 'final response' letter, which means that *you* may then take *your* complaint to the Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone 0845 080 1800. Contacting the FOS does not in any way infringe upon *your* consumer rights.

Financial Services Compensation Scheme (FSCS)

Travel & General Insurance Company plc is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event *you* may be entitled to compensation from the scheme.

**Compensation under the scheme:**

Compulsory insurance is protected in full.

Non compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at [www.fscs.org.uk](http://www.fscs.org.uk)