

## POLICY SUMMARY

### TRAVEL INSURANCE

This Policy Summary is to help you understand the insurance that your Policy provides. It details the key features, benefits, limitations, and exclusions, but you still need to read the Policy Wording for a full description of the terms of the insurance, including the policy definitions, together with the Schedule, and any endorsements, applying to your policy. The levels of cover and excesses which apply to your insurance are detailed in the Summary of Cover of your Policy wording and below. An Important Notice and Conditions are detailed on pages 2 and 5 to 8 of your Policy Wording. This Policy Summary does not form part of the Policy Wording.

### INSURER

The insurance policy is underwritten by AmTrust Europe Limited.

### PURPOSE OF THIS INSURANCE

To provide financial protection and emergency assistance for your trip(s).

### PERIOD OF COVER

As stated on your Policy Schedule

### YOU SHOULD CHECK YOUR POLICY SCHEDULE TO CONFIRM THE COVER YOU HAVE

Single Trip and Annual Multi Trip Policies			
		Gold	Silver
<b>A</b>	Cancellation or Curtailment*	Up to £3,000	Up to £1,250
<b>B</b>	Medical Expenses*	Up to £10,000,000	Up to £10,000,000
	Dental Limit	Up to £250	Up to £250
	Hospital Benefit	£10 per 24 hours up to £500	No Cover
<b>C</b>	Personal Accident		
	Death	£25,000	£5,000
	Loss of Limb/Sight	£25,000	£5,000
	Permanent Total Disablement	£25,000	£5,000
<b>D</b>	Travel Delay	£15 for the first 12 hours, £15 per next 12 hours up to £1,000	£10 for the first 12 hours, £10 per next 12 hours up to £100
	Abandonment*	Up to £3,000 after 24 hours	Up to £1,250 after 24 hours
	Missed Departure*	Up to £500	Up to £250
<b>E</b>	Personal Possessions*	Up to £2,500	Up to £1,250
	Single Item Limit	Up to £250	Up to £150
	Valuables Limit	Up to £500	Up to £150
	Spectacles/Sunglasses	Up to £250	Up to £75
	Delayed Baggage (after 24 hours)	Up to £250	Up to £100
<b>F</b>	Personal Money*	Up to £250	Up to £150
<b>G</b>	Loss of Passport*	Up to £200	Up to £200
<b>H</b>	Personal Liability*	Up to £2,000,000	Up to £2,000,000
<b>I</b>	Legal Costs and Expenses*	Up to £25,000	Up to £10,000
<b>J</b>	Hijack	£40 per day up to £500	No Cover
<b>K</b>	Petcare	£30 per day up to £200	No Cover
*	*EXCESS	£75	£250 Section B Medical Expenses £100 all other Sections

Please note reduced sums insured apply to certain age groups.  
Policy excesses are applied on a, per person, per claim, per section basis.

## Principal Exclusions and Limitations

### Policy Reference

#### Section A - Cancellation or Curtailment, Page 8-9

Cover is not provided

- if the reason for cancellation or curtailment relates to a medical condition or illness which you knew about when you purchased this insurance and which could reasonably be expected to lead to a claim unless declared to us and accepted for cover in writing.
- if at the start of your trip, during your trip or on your return date, you are more than 36 weeks and 6 days pregnant for a single pregnancy, or more than 32 weeks and 6 days for a multiple pregnancy by air

#### Section B – Medical and other Expenses, Page 9

Cover is not provided

- for any surgery or MRIS, CT scans or invasive procedure including but not restricted to cardiac catheterisation or organ transplants unless pre-approved by the assistance company prior to it being performed
- for any in-patient hospital treatment or treatment costs in excess of £250 or additional travelling expenses not specifically authorised by us or our assistance company
- for the cost of a single bed ward unless authorised by our assistance company
- for the service of a chiropractor, chiropodist or osteopath or for non-medical costs
- for a pre-existing medical condition unless agreed by us in writing
- for any medical treatment that you receive because of a medical condition or an illness related to a medical condition which you knew about at the time of purchasing this insurance and / or at the time of commencing travel and which could reasonably be expected to lead to a claim unless declared to us and accepted for cover in writing

#### Section E - Personal Possessions, Page 10

Cover is not provided

- where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed
- loss of or theft of or damage to contact or corneal lenses, dentures, hearing aids, mobile telephones, smart phones and/or accessories, computers/games consoles (including handheld consoles) laptops, ipads, computer tablets or similar and/or accessories, samples or merchandise or property used in connection with your business or trade, bonds, coupons, securities, stamps or documents of any kind, vehicles or accessories, antiques, pictures, sports equipment whilst in use, boats and/or ancillary equipment including windsurfing equipment and sailboards, caravan awnings, glass, china or any other articles of a brittle or fragile nature
- for any loss, theft or damage to valuables which you do not carry in your hand luggage while you are travelling on public transport or on an aircraft
- loss of theft from an unattended motor vehicle unless the vehicle was securely closed and locked, and such property placed out of sight in the locked boot or in a locked compartment within the vehicle, but in any event excluding all property insured whilst left in an unattended motor vehicle between 20:00 hours and 08:00 hours local time, other than motor homes or caravans which are being occupied by you as your holiday accommodation.

#### Section H – Personal Liability, Pages 11

Cover is not provided for

- bodily injury, illness or disease of any person who is your close relative, a travelling companion, or under a contract of employment, service or apprenticeship with you when the bodily injury, illness or disease arises out of and in the course of their employment to you
- loss or damage to property belonging to or held in trust by or in the custody or control of you other than temporary accommodation occupied by you in the course of the trip
- bodily injury or damage caused directly or indirectly in connection with the ownership, possession or use by you or on behalf of you of: aircraft, hovercraft, watercraft (other than non-mechanically powered watercraft less than 30 feet in length used on inland waters), mechanically propelled vehicles (other than golf buggies used on golf courses and not on public roads), firearms (other than sporting guns)
- bodily injury caused directly or indirectly in connection with the ownership, possession or occupation of land or buildings, immobile property or caravans or trailers, any wilful or malicious act, carrying on of any trade, business or profession, any racing activity
- fraudulent, dishonest or criminal acts of you or any person authorised by you
- any claim resulting from venereal disease, sexually transmitted diseases, infection with the Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named
- any claim assumed by you under any contract or agreement unless such liability would have attached in the absence of such contract or agreement
- punitive or exemplary damages.

#### Section I – Legal Costs and Expenses, Page 12 & 13

Cover is not provided for

- any claim reported to us more than 12 months after the beginning of the incident which led to the claim
- legal expenses incurred in the defence against any civil claim or legal proceedings made or brought against you
- legal expenses incurred before receiving our prior written approval, unless such costs would have been incurred subsequently to our approval
- legal expenses incurred in connection with any criminal or wilful act committed by you
- legal expenses incurred for any claim or legal proceedings brought against a travel agent, tour operator, carrier, insurer or their agent; or us, you, or any company or person involved in arranging this policy
- fines, compensation or other penalties imposed by a court or other authority
- legal expenses incurred after you have not accepted an offer from a third party to settle a claim or legal proceeding where the offer is considered by all parties to be reasonable or you not accepting an offer from us to settle a claim
- legal expenses which we consider to be unreasonable or excessive or unreasonably incurred (as determined by our legal counsel)
- actions between individuals named on the schedule
- legal expenses incurred in pursuing any claim for compensation against the manufacturer, distributor or supplier of any drug, medication or medicine

### **Hazardous Pursuits, Pages 5 & 6**

We will not pay any claim directly or indirectly resulting from participation in certain hazardous activities, professional or organised sports, racing, speed or endurance tests, or other dangerous activities. We may be prepared to offer cover for certain activities, so if you require such cover, or are unsure whether the particular activity / pursuit is considered hazardous by us, you should contact your travel representative who arranged your insurance for advice.

### **Pre – Existing Medical Conditions, Pages 3 & 4**

A pre-existing medical condition is defined as:

- any medical condition which you or any person on whom travel depends has been diagnosed with or treated for any heart or circulatory condition (problems with blood flow, including strokes, high blood pressure, and cholesterol), breathing condition or cancer.
- a condition for which you or anyone in your party has been prescribed medication, or received treatment or attended a medical practitioners surgery in the past two years.
- any psychological condition which you or anyone in your party has ever been diagnosed with or treated for, such as stress, anxiety, depression, or any psychiatric condition such as eating disorders, drug or alcohol abuse or mental instability.
- a condition which you or anyone in your party has attended a hospital or clinic as an out-patient or in-patient in the last two years.
- a condition which you or anyone in your party have been currently put on a waiting list for treatment or investigation.
- a condition which you or anyone in your party has been given a terminal prognosis.

All pre-existing medical conditions must be disclosed.

#### **Please note:**

- you must be fit to undertake your planned trip;
- you must not travel against medical advice or with the intention of obtaining medical treatment or consultation abroad;
- we will cover you for pre-existing medical conditions that you have declared to us and which we have accepted in writing.
- if you declare some pre-existing medical conditions and not others this policy may be cancelled or treated as if it never existed and or your claims may be rejected or not fully paid.
- we will not cover you if your state of health was worse than you declared to us at the time you purchased this policy;
- please check that the information set out in the “medical declaration” is correct. If not, you must call us on 0844 887 1495. If the information is incorrect this policy may be cancelled or treated as if it never existed and or your claims may be rejected or not fully paid.
- your policy may be cancelled or treated as if it never existed and/ or your claims may be rejected or not fully paid if a claim is made relating to a medical condition, illness or injury of the insured person(s), or any person who your travel depends on, which you or they knew about before you bought this insurance, or which develops before your trip starts where we have not been notified.

### **General Policy Exclusions, Page 8**

Cover is not provided for

- war and terrorism
- Flying or aerial activity of any kind (other than as a fare paying passenger in a fully licensed passenger carrying aircraft
- Cruise Holidays unless the appropriate premium has been paid.
- Any claim arising as a result of your travel to a country or specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office or the World Health Organisation has advised against all, or, all but essential travel.
- you not being allowed to board a flight, train, sea vessel, coach or bus for any reason whatsoever.
- pre –existing medical conditions unless agreed by us
- a trip in, to or through Afghanistan, Cuba, Liberia or Sudan
- the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to you
- any search and rescue costs

### **Period of Insurance, Page 5**

For single trip cover cancellation cover starts when you book your trip or when the policy was issued (whichever is the later) and finishes when you start your trip. For annual multi trip cover cancellation cover starts when you book your trip or the start date of the policy (whichever is the later) and finishes when you start your trip. Cover under all other sections begins when you start your trip and ends upon your return home from the trip. Your outward and return journey must take place during the period of cover shown on the confirmation email or schedule and for which the correct premium has been paid.

### **Cooling off Period, Page 7**

If this cover does not meet your requirements, you may return the insurance documentation to your agent within fourteen (14) days of the cover starting or the day on which you receive the documents, whichever is the later.

We will refund all premiums paid within thirty (30) days from the date we receive the notice of the cancellation from you. We will not refund premiums if you have made a claim or the period of insurance has expired within the fourteen (14) days.

### **Excesses**

Certain sections of cover are subject to an excess applying to each claim. An excess means that you are responsible for the first sum per person per incident when you claim. The amount of any excess is detailed in the summary of cover above.

### **Making a Claim**

If you wish to make a claim, please telephone the appropriate number(s) below:-

Emergency medical or travel expenses whilst abroad, please contact The Assistance Company –

Tel: UK (+44 outside UK) (0) 2920 474142, Fax UK (+44 outside UK) (0) 2920 468797

Please quote your Policy Number

All other Claims please report to Claims Department, **GLOBAL RESPONSE**, Regus House, Falcon Drive, Cardiff Bay, Cardiff, United Kingdom, CF10 4RU, **TEL:** 02920 474220, **FAX:** 02920 468797, **E-MAIL:** Operations@global-response.co.uk

**Complaints Procedure, Page 12**

We are committed to treating our customers fairly. However, we realise that there may be times when things go wrong. If this happens, please use the most suitable contact from the following and tell us your name and your claim number or policy number and the reason for your complaint. We may record phone calls.

For complaints about claims you should contact:

Global response

Regus House, Falcon Drive, Cardiff Bay, Cardiff, United Kingdom, CF10 4RU

tel: 02920 474220

fax: 02920 468797

e-mail: [operations@global-response.co.uk](mailto:operations@global-response.co.uk)

If you have any other type of complaint please contact our customer relations manager at [www.ancileinsurance.com/contact-us/](http://www.ancileinsurance.com/contact-us/) or at Ancile Insurance Ltd, Kao Hockham Building, Edinburgh Way, Harlow, Essex, CM20 2NQ

You will be contacted within five days of receiving your complaint to inform you of what action is being taking.

We will try to resolve the problem and give you an answer within four weeks. if it will take longer than four weeks we will tell you when you can expect an answer.

If you have not been given an answer within eight weeks we will tell you how you can take your complaint to the financial ombudsman service for review.

Once you have received your final response from us, and if you are still not satisfied you can contact the financial ombudsman service:

The FOS address is:

Financial ombudsman service,

South quay plaza, 183 Marsh Wall, London, E14 9SR

phone: 0800 023 4567 (free for people phoning from a "fixed line", i.e. a landline at home) or 0300 123 9123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Following this complaint procedure does not affect your right to take legal action.

**Financial Services Compensation Scheme (FSCS), Page 13**

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if in the unlikely event we are unable to meet our obligations under this contract. A claim under this contract of general insurance is covered 90% of the claim without any upper limit.

Further information about the scheme is available from the Financial Services Compensation Scheme at the below address or on their website: [www.fscs.org.uk](http://www.fscs.org.uk). 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU and on Telephone: +44 (0)20 7892 7300 or Facsimile: +44 (0)20 7892 7301

**Financial Conduct Authority, Page 13**

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