

Policy Summary and Key Facts

This policy summary does not contain full details and conditions of your insurance – these are located in your policy document.

This insurance is underwritten by ETI - International Travel Protection.

Type of Insurance and Cover

Travel insurance for single trips.

Various optional covers may also be included - your policy schedule will show if you selected these options.

Where a heading is underlined in this policy summary, full details can be found in your policy document under the same heading.

Age eligibility

No age limit applies.

Conditions

It is essential that you refer to the important conditions relating to health section in the policy wording as failure to comply with these conditions may jeopardise your claim or cover.

Special conditions apply to each section of your policy - Please refer to the policy document for full details.

Features and Benefits

Emergency Assistance & Repatriation

Medical expertise to arrange medical assistance or transport home following an accident or illness or if you are informed of a serious illness of a close relative at home whilst on holiday.

Cancellation

Unavoidable or necessary cancellation due to an event which is beyond your control.

Abandonment of the trip prior to its commencement as a result of travel delay exceeding 12 hours from the scheduled departure time.

The maximum we will pay under this section per insured person is £1,500 (United Kingdom, Channel Islands, Europe), £3,500 (Worldwide).

Medical Expenses, Medical Emergency Assistance And Other Expenses Including Curtailment

Medical, surgical or hospital treatment and nursing home charges, drugs or appliances and travelling costs to obtain such treatment up to £2,000,000 outside the United Kingdom.

Emergency Dental Treatment to relieve pain.

Reasonable cost of conveying your ashes or body home or the cost of funeral expenses abroad. Reasonable additional accommodation and subsequent repatriation expenses incurred if it is medically necessary for you to stay beyond your scheduled return date.

A pro-rata refund in respect of unused pre-paid travel and accommodation costs following curtailment by early return to the United Kingdom or by attendance as an in-patient in a hospital abroad.

Personal Property

Accidental loss of or damage to luggage and personal effects, money and travel tickets up to £1,500. Up to £200 for any one article, up to £200 for all valuables and £200 for money – *Please see the definition of valuables in the 'Definitions' in the policy document.*

Delayed Baggage

Up to £100 towards the cost of buying replacement necessities if your own baggage is delayed in reaching you on your outward journey for at least 12 hours.

Personal Liability

Personal liability for any damages you become legally liable to pay up to £2,000,000.

Personal Accident

Up to £15,000 for death, loss of limb or sight and permanent total disablement, subject to age – *Please refer to the policy document for full details of the cover available.*

Travel Delay

Travel Delay for at least 12 hours from the scheduled departure time. £20 for the first complete 12 hour delay and £10 for each completed 12 hours following, up to a maximum of £60.

Missed Departure

Additional expenses for hotel and travelling expenses incurred in reaching your final destination if the car in which you are travelling breaks down or is involved in an accident and you arrive too late to commence the booked journey from or to the United Kingdom. The maximum we will pay under this section is £100 for trips in England, Scotland and Wales, £300 for trips to Europe, Northern Ireland, the Isle of Man, the Isles of Scilly and £600 for Worldwide trips.

Loss of Passport Expenses

Up to £200 for unavoidable additional travel or accommodation expenses you incur abroad in obtaining a new passport if your passport is lost or stolen.

Legal Expenses

Up to £10,000 for your legal costs and expenses to pursue a civil action for compensation for damages if you are injured or you die during the period of your trip.

Medical Inconvenience Benefit

Compensatory payment if you are admitted as an in-patient in a registered hospital during the period of insurance. £15 per 24 hours (£10 per 24 hours within the United Kingdom) up to a maximum of £450 (£100 for trips within the United Kingdom).

Significant or unusual exclusions or limitations

The standard excesses will be shown within your policy document.

General exclusions:

War risks, civil commotion, terrorism, sonic bangs, radioactive contamination.

There are a number of sports, activities and winter sports that are excluded - *Please see the General exclusions in the policy wording.*

Deliberate exposure to danger, influence of drugs or alcohol.

Illegal acts.

Your travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.

Bankruptcy/ liquidation of any tour operator, travel agent or transportation company

Exclusions under Cancellation:

Your disinclination to travel or financial reasons other than involuntary redundancy

Any claim on medical grounds not supported by a medical certificate confirming the necessity to cancel the trip

Your failure to obtain the required passport or visa

Regulations set by the Government of any country

Exclusions under Medical Expenses, Medical Emergency Assistance and other Expenses including Curtailment:

Treatment that can reasonably wait until your return to the United Kingdom.

For any treatment not confirmed as medically necessary by the treating doctor

Medical expenses incurred in the United Kingdom.

Medication and/or treatment which at the time of departure is known to be required or continued outside the United Kingdom

Exclusions under Personal Property:

Money and valuables in luggage in transit.

Sports equipment & protective clothing.

Mobile phones and accessories.

Any loss not reported to the Police within 24 hours and supported by a Police report.

Confiscation or detention by customs or other officials or authorities

Property more specifically insured elsewhere or recoverable from another source.

Exclusions under Personal Liability:

The carrying out of any trade or profession

The ownership or use of aircraft or motorised vehicles

Any deliberate act

Injuries to employees or relatives.

Exclusions under Travel Delay:

Delays of less than 12 hours

Any claims arising from the withdrawal from service of the aircraft, coach/bus, train or sea vessel

Any claim not supported by written confirmation from the transport provider stating the period and reason for delay.

Exclusions under Missed Departure

Claims where sufficient time has not been left for your journey.

Exclusions under Loss of Passport

Any loss not reported to the Police within 24 hours and supported by a Police report

Confiscation or detention by customs or other officials or authorities.

Exclusions under Legal Expenses

The pursuit of any claim against a travel agent, tour operator or carrier.
Any claim reported more than 180 days after the incident.

Duration

This is a single trip policy.

Option to Cancel

We hope that you are happy with the cover this policy provides. However, if your cover does not meet your requirements, please return all of your documents within 14 days of receipt to the issuer of this policy.

If during this 14 days period, you have travelled, made a claim, or intend to make a claim, then we are entitled to recover all costs that you have used for those services.

Please note that your cancellation rights are no longer valid after this initial 14 day period.

Making a Claim

If you have a claim while on holiday:

In the event of hospitalisation, repatriation or alteration in travel plans immediate contact must be made with Specialty Assistance Ltd on +44 (0) 20 7902 7405

In all other circumstances, (other than Legal Costs & Expenses), should you need to cancel prior to your holiday, or wish to notify a claim on your return, contact Towergate Chapman Stevens, Towergate House, PO Box 417, West Byfleet, Surrey, KT14 7YQ or call on 01932 344300 as soon as possible.

In respect of Legal Costs & Expenses please contact DAS Legal Expenses Insurance Co. Ltd, DAS House, Quayside, Temple Back, Bristol BS1 6NH Telephone +44(0)117 934 2000 Fax: +44(0)117 934 2109

Making Yourself Heard

Any complaint you may have should in the first instance be addressed to the claim office or helpline as applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to ETI - International Travel Protection.

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 Complaints Procedure of the policy document.

Financial Services Compensation Scheme (FSCS)

Towergate Chapman Stevens and the insurers of this policy are covered by the Financial Services Compensation Scheme (FSCS). If **we** are unable to meet **our** obligations **you** may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

Further information is available from the FSCS at www.fscs.org.uk