

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 Schedule of your Policy wording and below. An Important Notice and Conditions are detailed on pages 2 to 8 of your Policy Wording. This Policy Summary does not form part of the Policy Wording.

INSURER

This insurance is underwritten by Travel Insurance Facilities and insured by Union Reiseversicherung AG, UK. Travel Insurance Facilities are authorised and regulated by the Financial Conduct Authority. Union Reiseversicherung AG are authorised by BaFin and subject to limited regulation by the Financial Conduct Authority, except for:

- Section B14 (Schedule Airline Failure and End Supplier Failure Insurance) is underwritten by Certain Underwriters at Lloyds
- Section B28 (Travel Disputes Professional Fees) is arranged by Legal Management Limited with UK Underwriting Limited on behalf of Ageas Insurance 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

		Premier	Comprehensive	Essential
A1/ B1	Cancellation or Curtailment*	Up to £7,500	Up to £3,000	Up to £500
B2	Medical Expenses* Dental Limit** Hospital Benefit	Up to £10,000,000 £250 £20 per 24 hours up to a maximum of £1,500	Up to £10,000,000 £250 £10 per 24 hours up to a maximum of £500	Up to £5,000,000 £250 £20 per 24 hours up to a maximum of £800
B3	Personal Accident Death Loss of Limb/Sight Permanent Total Disablement	£25,000 £25,000 £25,000	£10,000 £25,000 £25,000	£5,000 £5,000 £5,000
B4	Travel Delay Abandonment* Missed Departure*	£50 for each 12 hours up to a maximum of £1,000 Up to £7,500 after 24 hours Up to £1,000	£15 for the first 12 hours, £15 per next 12 hours up to a maximum of £1,000 Up to £3,000 after 24 hours Up to £500	£10 for the first 12 hours, £10 per next 12 hours up to a maximum of £100 Up to £500 after 24 hours Up to £250
B5	Personal Baggage* Single Item Limit Valuables Limit Spectacles/Sunglasses Delayed Baggage (after 24 hours)	Up to £2,500 £500 £500 £300 Up to £500	Up to £1,500 £200 £200 £150 Up to £100	Up to £200 £100 £100 £75 No Cover
Extension to Personal Property on payment of appropriate premium – Gadget Cover				
B6	Gadget Cover Excess	Up to £1000 £50	Up to £1000 £50	Up to £1000 £50
B7	Personal Money* Cash Limit	Up to £750 Up to £400	Up to £500 Up to £200	No Cover
B8	Loss of Passport*	Up to £250	Up to £200	No Cover
B9	Personal Liability† Rented Accommodation Limit†	Up to £2,000,000 £100,000	Up to £2,000,000 £100,000	Up to £2,000,000 £100,000
B10	Legal Costs and Expenses†	Up to £25,000	Up to £25,000	Up to £25,000
B11	Catastrophe	Up to £1,000	Up to £1,000	Up to £250
B12	Hijack	£50 per day up to £500	£40 per day up to £500	£25 per day up to £500

B13	Petcare	£40 per day up to £500	£30 per day up to £200	No Cover
B14	Scheduled Airline Failure and End Supplier Failure	Up to £1,500	Up to £1,500	No Cover
Ski Extension – on payment of the appropriate premium				
B15	Ski Equipment* Single Article Limit	Up to £500 £250	Up to £500 £250	Up to £500 £250
B16	Ski Hire* Daily Hire Limit	Up to £250 £50	Up to £250 £50	Up to £250 £50
B17	Ski Pack	Up to £400	Up to £400	Up to £400
B18	Piste Closure Daily Limit	Up to £500 £25	Up to £500 £25	Up to £500 £25
B19	Avalanche Closure Daily Limit	Up to £500 £25	Up to £500 £25	Up to £500 £25
Business Extension - on payment of the appropriate premium				
B20	Business Equipment* Single Item Limit Computer Equipment* Samples Delayed Equipment Emergency Courier of Essential Equipment	Up to £2,000 £750 £1,000 £500 £100 per day up to £300 Up to £500 (after 12 hours)	Up to £2,000 £750 £1,000 £500 £100 per day up to £300 Up to £500 (after 12 hours)	No Cover No Cover
B21	Business Equipment Hire Daily Hire Limit	Up to £750 £150	Up to £750 £150	No Cover
B22	Business Money* Cash Limit	Up to £1,000 £500	Up to £1,000 £500	No Cover
Golf Extension – on payment of the appropriate premium				
B23	Golf Equipment* Single Article/Pair/Set Limit	Up to £1,500 in total including: £300	Up to £1,500 in total including: £300	No Cover
B24	Golf Pack	£50 per day up to a maximum of £500 in total	£50 per day up to a maximum of £500 in total	No Cover
B25	Golf Course Closure	£50 per day up to a maximum of £500 in total	£50 per day up to a maximum of £500 in total	No Cover
B26	Hole-in-One (Bar Bill)	Up to £100	Up to £100	No Cover
Wedding Extension – on payment of the appropriate premium				
B27	Wedding Cover* Rings Limit Wedding Attire Limit Wedding Gifts Limit Wedding Photos or Video Recording Limit	Up to £1,000 £250 £1,000 £1,000 £750	Up to £1,000 £250 £1,000 £1,000 £750	No Cover
*	* EXCESS	£35	£50	£250
Travel Disputes Professional Fees - on payment of the appropriate premium				
B28	Travel Disputes Professional Fees Excess	Up to £25,000 £35	Up to £25,000 £35	Up to £25,000 £35
Missed Connection Cover - on payment of the appropriate premium				
B29	Missed Connection Cover Excess	Up to £500 £150	Up to £500 £200	Up to £500 £250
Natural Catastrophe Cover - on payment of the appropriate premium				
B30	Natural Catastrophe Cover Excess	See policy wordings £50	See policy wordings £50	See policy wordings £50

Principal Exclusions and Limitations

Medical Health Requirements

Restrictions in cover apply 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 the travel to which this insurance applies begins. It is very important that you refer to the Pre-Existing Medical Conditions Clause on the Policy Wording.

Hazardous Holiday Activities & Dangerous Pursuits

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.

Personal Property & Personal Money

Cover is provided for loss, damage, or theft of your Personal Property, including Personal Money and Loss of Documents. We may, however, take off an amount for wear and tear when settling a claim, depending on the age and condition of the property. Cover is only provided up to maximum amounts for individual items, valuable items, and cash within the overall limit. The Policy Wording provides full details of these limits.

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.

Duration of Cover

All trips must start and end from the United Kingdom if this is your country of residence including the Isle of Man and Channel Islands, and the policy must cover the whole duration of the trip, and cannot be effected once travel has commenced. Under your Annual Multi-Trip Policy, a maximum duration of any one trip applies. The limit is stated in the Policy Wording.

If you change your mind

If, having examined your Policy Wording, you decide the insurance does not meet your needs, you can cancel the insurance within 14 days from the date you receive the Policy Wording, and we will refund the premium provided you have not taken a trip to which the insurance applies, and you have not made a claim.

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 Emergency Assistance Service – Tel: UK (+44 outside UK) 0044 (0) 203 829 3816

Please quote your Policy Number

Travel Legal Expenses Claims – Call Slater & Gordon LLP on +44 (0) 161 228 3851

All other Claims please report to The Claims Manager, Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY. Tel: +44 (0)203 829 3815.

Claims on Section B14 (Schedule Airline Failure and End Supplier Failure Insurance) – International Passenger Protection Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR. Telephone 020 8776 3752 (Fax 020 8776 3751).

Section B28 (Travel Disputes Professional Fees) is provided by UK General Insurance Limited, all potential claims must be reported to the Claims Helpline Service on 01384 377 000.

YOUR RIGHT TO COMPLAIN

Whilst every effort is made to maintain the highest service standards, should there be an occasion when the service you receive falls below the standard you expect, please contact: -

- The Intermediary or Company that sold you this insurance if about their service.
- Any complaint you may have regarding the insurance under your Policy, or the way a claim has been dealt with, please follow the Complaints Procedure detailed on your Policy Wording.
- If after following the procedure detailed in a) or b) above you are still dissatisfied, you have the right to refer your complaint to: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

Travel Insurance Facilities and URV are covered by the FSCS. This means that you may be entitled to compensation from the Scheme if we are unable to meet our financial obligations. Full details are available from the FSCS.

Your policy is governed by English Law.

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URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland Registered in England & Wales.
Company No. FC024381 Branch No. BR006943A public body corporate with limited liability
Registered Office: Maximilian Strasse 53, D-80530 Munich, Germany. Registered with Amtsgericht Munich, Germany Registered Number: HRB 137918 Union Reiseversicherung AG are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator.
Union Reiseversicherung AG are members of the Financial Services Compensation Scheme.
Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc. Registered Office: 10 Victoria Road South, Southsea, Hampshire, PO5 2DA Registered in England. Registered Number: 3220410.
Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority Travel Claims Facilities and Emergency Assistance Facilities are trading names of Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority.
You can check this on the Financial Services Register by visiting the FCA's website <http://www.fsa.gov.uk/register/home.do> or by contacting the FCA on 0800 111 6768.