

POLICY SUMMARY

• TRAVEL INSURANCE

The purpose of this Policy Summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. It does not describe all the terms and conditions of your Certificate of Insurance, so you still need to read the Certificate of Insurance for a full description of the terms of the insurance to make sure that you understand the cover it provides.

This Policy Summary does not form part of the Certificate of Insurance

• PERIOD OF INSURANCE

The Confirmation Email or Schedule of Cover or Schedule of Cover will show the issue date and start date and duration (or end date) of your policy being the period of cover you are insured for. The time that cover for particular sections starts and ends is given in more detail below:

- Cancellation cover starts when you book your trip or when the policy was issued (whichever is later) and finishes when YOU start Your outward journey.
- Cover under all other sections begins when YOU start your outward journey 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 of Cover and for which the correct premium has been paid, if you have chosen an Annual Multi Trip Insurance the outward and return journey must take place during the start and end date shown on the Confirmation Email or Schedule of Cover.
- The total duration of any one trip is limited to a maximum of 31 days for Comprehensive cover and 45 days for Premier cover (Maximum 17 Days Wintersports Cover per year) and any trip exceeding this duration will not be covered in whole or in part.
- Trips within the British Isles must involve at least 2 nights pre-booked accommodation away from your normal place of residence in order to be insured by this policy.

IMPORTANT All trips must include a pre-booked outward and return journey for the insurance to be valid.

• YOUR RIGHT TO CANCEL THIS POLICY

We hope you are happy with the cover this policy provides. However, if after reading the policy this insurance does not meet with your requirements, please return it to the selling agent within 14 fourteen days of receipt of the policy and they will refund your premium.

If your policy is an annual multi-trip policy, the Insurer shall not be bound to accept renewal of any Insurance and may at any time cancel any insurance document by sending 14 days notice to the Insured at his last known address. Provided the premium has been paid in full the Insured shall be entitled to a proportionate rebate of premium in respect of the un-expired period showing on the Insurance.

• MATERIAL FACTS

All statements of facts must be true and accurate. You should note that if you fail to disclose any material facts, or any change in circumstances to us, a material fact being a fact that could influence the cost of this insurance or insurers decision to cover you under this insurance, this could invalidate your cover.

• HOW TO MAKE A CLAIM

If you need to make a claim, please obtain a claim form no later than 31 days after the event by telephoning ONE Claims on 01992 708728. If you require emergency in-patient medical treatment and/or repatriation assistance or need to curtail your trip whilst abroad you must contact the 24 Hour Emergency Assistance Service on +44(0)207 748 6478 for authorization or we may not pay your claim.

• ABOUT THE INSURER

This insurance is underwritten by Mapfre Assistance.

• HOW TO COMPLAIN

If, for any reason, you consider that we have not kept our promise or you have any cause for complaint regarding this insurance please contact: The Customer Services Manager at Ancile Insurance Group Ltd, 1-4 Limes Court, Conduit Lane, Hoddesdon, Herts, EN11 8EP. Telephone 0844 257 9868. If your complaint is regarding a claim, in the first instance contact The Claims Manager at ONE Claims Ltd, 1-4 Limes Court, Conduit Lane, Hoddesdon, Herts, EN11 8EP. Telephone 01992 708708.

If you are not satisfied with the way we have handled your complaint, please contact:
The Customer Care Manager, Mapfre Assistance, 5th Floor, Alpha House, 24a Lime Street, London, EC3M 7HS.

Please always give details of the policy and complaint, together with the claims reference number. We will review your case and reply to you in writing. If you are still not satisfied you can contact the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

The complaints procedure above does not affect any legal rights you may have to take action against us.

Please note that the Ombudsman will not normally review your case until such time we have made our final decision. Please give us the opportunity to handle your complaint before referring things to the Ombudsman.

• FINANCIAL SERVICES COMPENSATION SCHEME

Mapfre Assistance is covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting the FSCS at 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN or by calling 0207 892 7300.

- **YOUR POLICY SUMMARY**

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. This Policy Summary does not form part of the contract between us.

- **INSURANCE PROVIDER**

Travel Insurance underwritten by Mapfre Assistance.

- **PURPOSE OF THE INSURANCE**

This is a travel policy that, subject to the terms, conditions and exclusions contained in the Policy Document, provides certain financial protection and medical assistance for your trip(s).

- **SIGNIFICANT PRODUCT FEATURES, BENEFITS AND EXCLUSIONS**

The levels of cover and excesses that apply are set out in the Schedule of Benefits on the Policy. Certain Sections of your Policy carry an excess which means that you have to pay the first sum per claim, per incident if you claim. The excess amount varies according to the Section you are claiming under. The table below sets out the significant benefits and exclusions of your Policy. The policy includes many other benefits, conditions and exclusions.

RENEWAL OF ANNUAL TRAVEL INSURANCE POLICIES

All renewals are at our discretion.

We will notify you that your policy is due for renewal 28 days before it expires and include a quotation based closely on your current cover type.

Where possible we will automatically renew your policy for a further 12 months.

Automatic credit card renewal ensures that you never have to worry about travelling uninsured. We will debit your payment card annually.

Contact details will be provided along with your renewal quotation so that you can get in touch if you need to make any changes to your cover, for instance; declare a medical condition, add extra cover for sports or activities, change the geographic area or the level of cover required.

Payment will be taken from your card on the renewal date. If we are unable to renew your policy for any reason, we will contact you by email, letter or telephone.

If you would prefer not to automatically renew your annual travel insurance you can let us know by email, telephone or letter at any time. In this instance we will contact you to let you know when your policy is due to expire but will not issue a new policy or charge your card unless you instruct us to do so.

Once your policy has been renewed, whether automatically or after your instruction, you have a 14 day cooling off period, when you can cancel the cover and receive a full refund, provided no claim has been made.

We are unable to automatically renew your policy if you have any pre-existing medical conditions.

PLEASE READ YOUR POLICY BOOKLET TO MAKE SURE THAT THE COVER IS SUITABLE FOR YOU.

PLEASE REFER TO THE TRAVEL INSURANCE SCHEDULE OF COVER FOR THE LIMITS AND EXCESS APPLICABLE TO EACH SECTION. THE POLICY WORDING SETS OUT FULL DETAILS OF THE COVER PROVIDED AND A SAMPLE IS AVAILABLE FROM THE SELLING AGENT FOR INSPECTION PRIOR TO PURCHASING THIS INSURANCE.

THE SIGNIFICANT CONDITIONS AND EXCLUSIONS

This policy will not pay for any claims arising from pre-existing medical conditions or if you (meaning anybody insured by this policy) are awaiting or undergoing treatment or you are undergoing or awaiting any medical investigations or consultation with a specialist or awaiting diagnosis or tests results or treatment.

Additionally, any claim arising directly or indirectly from a pre-existing medical condition affecting, a close relative, travelling companion or person with whom you intend to stay whilst on your trip will not be covered.

With respect to cancellation cover the exclusion applies to your state of health at the time you applied for this insurance and the policy was issued. With respect to curtailment cover and Medical cover we will only pay for claims that arise from a new injury or illness that first happens after you have started the insured trip.

If you do suffer a new injury or illness after taking out this insurance but before starting your trip (this is known as a change in circumstance) you will only be covered by the cancellation section of this policy and will not be covered for the condition for Medical or curtailment expenses as this will be deemed to be an excluded pre-existing condition.

We will in the light of such changed circumstances not be able to continue cover under sections A and B of this insurance for the condition. If this is not acceptable to you, we will cover you for any loss of deposit or cancellation charges you have necessarily incurred up to the date of the change of circumstances that are normally covered under Section A of this insurance. In these circumstances no Policy Excess will be applied.

- **POLICY REFERENCE**

'Your attention is drawn to important features of your policy including:

- Health and Pre-Existing Medical Conditions'
- 'Important Declaration of Pre-existing Medical Conditions'
- Exclusions Applying to Section A, B and C - 'What is not covered No.1'

- **AGE LIMITS**

You must be age 75 years or under for Single Trip cover and 65 years or under for Annual Multi-Trip cover at departure under the policy.

- **POLICY REFERENCE**

'General Exclusions Applying to all Sections No. 9'

- **COUNTRY OF RESIDENCE**

Country in which you live, for the majority of the year, being the United Kingdom.

- **POLICY REFERENCE**

'Important Information and Conditions Applying to all Sections – 10. About the Cover and Conditions'

- **CRUISE HOLIDAYS**

The standard cover does not cover cruise holidays. You must pay an additional premium to be covered for Cruise holidays

- **POLICY REFERENCE**

'General Exclusions Applying to all Sections No. 12'

- **GEOGRAPHICAL LIMITS**

- United Kingdom: Is United Kingdom, and Isle of Man
- Benelux Countries: Is Belgium, Holland and Luxembourg Plus France and Germany.
- Europe: Is all the countries above plus The Republic of Ireland, The Channel Islands, The Continent of Europe, West of the Ural Mountains, Madeira, Canary Islands, Iceland, the Azores, Mediterranean Islands and non European Countries bordering the Mediterranean (excluding Algeria, Israel, Lebanon and Libya)
- Worldwide: means anywhere in the World
- Australia and New Zealand: means Australia and New Zealand only

- **POLICY REFERENCE**

'Definitions – Geographical Area'

- **HAZARDOUS SPORTS & LEISURE ACTIVITIES**

You are not covered for taking part in any Hazardous Pursuit unless it is listed in the policy wording.

Please note that under the Personal Liability section You will not be covered for liability caused directly or indirectly by Your owning or using firearms or weapons, animal, aircraft, motorized vehicle, boat and other watercraft, or any other form of motorized leisure equipment, including jet skis and snowmobiles.

You may be covered when participating in certain winter sports if you have paid to extend your cover.

- **POLICY REFERENCE**

Your attention is drawn to important features of your policy including:

- 'Hazardous Pursuits, Dangerous Sports or Pastimes.'
- 'Definitions – Hazardous Pursuits, Manual Work'
- 'Important Information and Conditions Applying to all Sections – 3. Hazardous Pursuits'

- **LAW & JURISDICTION**

This Insurance is governed by English Law unless we agree otherwise

- **POLICY REFERENCE**

Important Information 17 'Jurisdiction'

THE SIGNIFICANT FEATURES BENEFITS LIMITS AND EXCLUSIONS OF YOUR POLICY

- **SECTION A – CANCELLATION OR CURTAILMENT**

Cancellation provides cover for travel and accommodation expenses paid or contracted to be paid by you in respect of your trip.

To be able to claim, the reason why the trip is being cancelled must be necessary and unavoidable and must fall into one of the reasons listed in the Policy. For example, if a person insured under this policy becomes ill or is injured or dies.

IMPORTANT - Cancellation cover is not provided on an all risks basis.

- **POLICY REFERENCE**

- 'Important Declaration of Pre-existing Medical Conditions'
- 'Schedule of Cover per Insured Person – A'
- 'Definitions – Curtail/Curtailment, Close Relative, Business Associate, Period Of Insurance, Advanced Booking, Outward Journey, Return Journey, Accommodation, Strike or Industrial Action'
- 'Important Information and Conditions Applying to all Sections – 1.Limit of Cover, 4. Date Recognition Failure, 5. Excesses, 12. Claims Your Duties a), b), & c), 13. Claims Our Rights, 14. Fraud, 15. Other Insurances'

PLEASE NOTE: Failure to Observe the Foregoing Requirements will Invalidate Any Claim 'Cancellation or Curtailment'

- 'General Exclusions Applying to all Sections'
- 'Section A – Cancellation or Curtailment – What is Covered'
- 'Section A – Cancellation or Curtailment - 'What is not covered'
- 'Exclusions Applying to Section A, B and C - 'What is not covered'

- **SECTION B – MEDICAL AND OTHER EXPENSES**

Provides cover for costs arising in the event of illness, injury or death occurring during the trip and where necessary the provision of emergency medical assistance.

To be able to claim, the medical treatment must be required in an emergency and be unable to wait until you have returned to your country of residence.

Medical cover does not apply to treatment received in the country in which you reside.

This insurance does not cover private health care treatment in countries that operate reciprocal health care agreements unless it is authorised in advance by the 24 Hour Medical Assistance Company You should before you travel obtain from your local Post Office a European Health Insurance Card (EHIC) application pack or apply online at www.dh.gov.uk/travellers.

- **POLICY REFERENCE**

'Your attention is drawn to important features of your policy including:

- 'Health and Pre-Existing Medical Conditions'
- 'Schedule of Cover Per Insured Person –B'
- 'Important Declaration of Pre-existing Medical Conditions'
- 'Medical Treatment and Medical Emergencies Overseas'
- 'Definitions – Necessary Medical Expenses'
- 'Important Information and Conditions Applying to all Sections, 1. Limit of Cover, 5. Excesses, 7. 'What To Do In The Event Of A Medical Emergency', 11.'Reciprocal Health Agreement – EU Countries, 12. Claims Your Duties a), b) & c), 13. Claims Our Rights, 14. Fraud, 15. Other Insurances'
- 'Please Note Failure To Observe The Foregoing Requirements Will Invalidate Any Claim - Cancellation or Curtailment'
- 'General Exclusions Applying to all Sections'
- 'Section B – Medical & Other Expenses – What is Covered'
- 'Section B – Medical & Other Expenses – 'What is not covered'
- 'Exclusions Applying to Section A, B and C – 'What is not covered'

- **SECTION C – PERSONAL ACCIDENT**

Provides cover up to the limit shown on the Schedule of Cover for death, loss of limb(s), loss of sight or permanent total disablement from an external accident.

- Losses must occur within 12 months of the date of the accident.
- No benefits shall be paid for more than one Loss suffered.
- Children under 16 years have a limited death benefit.

- **POLICY REFERENCE**

- Schedule of Cover Per Insured Person – C
- 'Important Information and Conditions Applying to all Sections, 1. Limit of Cover, 3. Hazardous Pursuits – Category B Bungee Jump, 12. Claims Your Duties a), b) & c), 13. Claims Our Rights, 14. Fraud, 15. Other Insurances'
- 'Please Note Failure To Observe The Foregoing Requirements Will Invalidate Any Claim – Personal Accident'
- 'General Exclusions Applying to all Sections'
- 'Section C – Personal Accident –'What is Covered'
- 'Section C – Personal Accident –'What is not Covered'
- 'Exclusions Applying to Section A, B and C – 'What is not Covered'

- **SECTION E - PERSONAL POSSESSIONS AND SECTION F - MONEY**

Provides cover for your own money, documents, personal luggage and valuables if they are lost, stolen or damaged during your trip. You will be expected to provide evidence of ownership and value (such as receipts) in the event of a claim.

To be able to claim, a written report is required to support the loss / theft/ damage. For example, from the local police or from the transport carrier.

The amount payable will include an allowance for wear and tear and loss of value and is not on a "new for old" basis.

The policy has an inner limit for each single item (this includes a pair or set) and has a limit for valuables as defined overall. Money cover includes a cash limit as shown in the schedule of Cover.

Valuables and Money are not covered if they are left in an unattended vehicle or are outside your control in transit at any time. All property insured must not be left unattended unless in securely locked holiday accommodation. A written police report must be obtained within 24 hours to support the loss/theft. Claims for loss in transit must be supported by written report from the carrier (e.g. airline or coach company).

- **POLICY REFERENCE**

Your attention is drawn to important features of your policy including:

- 'Property Claims'
- 'Schedule of Cover Per Insured Person – E and F'
- 'Definitions – Unattended, Personal Possessions, Valuables, Sports Equipment, Money'
- 'Important Information and Conditions Applying to all Sections, 1. Limit of Cover, 2. 'Looking After Your Belongings', 5. Excesses, 12. Claims Your Duties – c) & d)', 13. Claims Our Rights a) & b), 14. Fraud, 15. Other Insurances'
- 'Please Note Failure To Observe The Foregoing Requirements Will Invalidate Any Claim - Personal Possessions & Sports Equipment, Money & Passports'
- 'General Exclusions Applying to all Sections'
- 'Sections E – Personal Possessions, F – Personal Money & G – Passports – What is Covered'
- 'Sections E – Personal Possessions & F – Personal Money – 'What Is Not Covered''
- 'Exclusions Applying To Sections E, F & G 'What Is Not Covered'

- **SECTION H - PERSONAL LIABILITY**

Provides cover against all sums which You are legally liable in a personal capacity to pay in respect of accidents happening during the Period of Insurance resulting in Bodily injury, death or disease to any person not being a member of Your Family or household or in Your service, or damage to property not belonging to You or in the charge of you.

This insurance does not cover Claims from the ownership, possession or use (other than as a passenger having no right of control) of aircraft, model aircraft, caravans, trailers, motorised or electronically propelled vehicles or conveyances or attached trailers and any Hazardous Pursuit

- **POLICY REFERENCE**

- 'Schedule Of Cover Per Insured Person – H'
- 'Definitions – Accommodation'
- 'Important Information and Conditions Applying to all Sections, 1. Limit of Cover, 3. 'Hazardous Pursuits', 12.'Claims Your Duties – a) & b)'. 13. Claims Our Rights – a) & b)'
- 'Please Note Failure To Observe The Foregoing Requirements Will Invalidate Any Claim - Personal Liability'
- 'General Exclusions Applying to all Sections'
- 'Section H – Personal Liability – What is Covered'
- 'Section H 'What is not Covered'

- **SECTION R - TRAVEL DISPUTE PROFESSIONAL FEES**

Provides cover in respect of legal expenses which relate to any legal proceedings brought by the insured within the United Kingdom of Great Britain and Northern Ireland and notified to us during the period of insurance in respect of: the pursuit of any legal proceedings in respect of a contract (which must be evidenced and recorded in writing) entered into by you or on your behalf for the purposes of undertaking a holiday in order to seek compensation or implementation of the contract from the following:

- Your Tour Operator or Holiday Company;
- Your Travel Agent;
- A Car Hire company with whom you have pre-booked a vehicle prior to your departure on holiday;
- An Airline, Ferry, Train, Cruise Liner or Coach Operator;
- A Hotelier or Property Owner.

- **POLICY REFERENCE**

- 'Schedule Of Cover Per Insured Person – R'
- 'Definitions which only apply to this section' (R)
- Section R - Travel Dispute Professional Fees – What is Covered
- Specific Exclusions Applying to Section R
- Section R - Travel Dispute Professional Fees – What is Not Covered
- Specific Claims Settlement conditions applying to Section R