

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.

**The Insurance Provider**

This Travel Insurance is arranged by UK Underwriting Ltd on behalf of the insurer, Ageas Insurance Limited, both of whom are authorised and regulated by the Financial Services Authority.

**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 contained in the Policy Document. Certain Sections of your Policy carry an excess which means that you have to pay the first sum per person, 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.

Please read your Policy Wording to make sure that the cover is suitable for you.

	<b>The Significant Conditions And Exclusions</b>	<b>Policy Cross Reference</b>
Medical Conditions existing prior to purchasing this policy	<p>This insurance excludes any claims arising directly or indirectly from a pre-existing medical condition affecting you and anyone else to be insured on this policy.</p> <p><b>For the purposes of this insurance, a pre-existing medical condition is defined as:</b></p> <ul style="list-style-type: none"> <li>any past or current medical condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during the 24 months prior to the commencement of cover under this policy and/or prior to any trip; and</li> <li>any cardiovascular or circulatory condition (e.g heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred at any time prior to the commencement of cover under this policy and/or prior to any trip.</li> </ul> <p>There are a number of waived conditions which are covered subject to the normal terms and conditions of this insurance provided the Insured person can meet certain criteria in relation to these conditions. Full details of the waived conditions and the criteria applying to them can be found under the Pre-Existing Medical Conditions section in the policy wording.</p> <p>Please also note that the policy also contains conditions and exclusions relating to non-insured travelling companions, close relatives or persons with whom you intend to stay whilst on your trip in the event of any need to cancel or curtail a trip. Please refer to the policy wording for full details.</p>	<b>Pre-existing Medical Conditions – Page 2</b>
Age Limits	For single trip and annual multi trip policies, you must be 79 or under at the time you purchase insurance cover. For extended stay policies, you must be 45 or under at the time you purchase insurance cover.	<b>Policy Age Limits – Page 1</b>
Country of residence	You must be a permanent resident of the United Kingdom, Channel Islands or Isle of Man for at least 6 months in every 12 months.	
Special Sports and Activities, Wintersports, Golf, Business Cover	<p>Certain Special Sports and activities are automatically covered by this insurance and these are defined under Section 28 within the policy wording. You will not be covered for claims caused by participation in any other activities.</p> <p>Cover for wintersports, golf and business, is defined within the policy wording and may be subject to an additional premium.</p>	<p><b>Section 28 – Special Sports and Activities – Page 9</b></p> <p><b>Section 17-27 – Wintersports, Golf, Business – Pages 7-9</b></p>
Law and Jurisdiction	This insurance is governed by the Law of England and Wales, unless we agree otherwise.	<b>Read Me First – Page 1</b>

<b>Section of Cover</b>	<b>Significant Features and Benefits</b>	<b>Policy Limits and Exclusions Applying to Significant Covers</b>	<b>Policy Cross Reference</b>
<p><b>Section 5</b> Cancellation, Curtailment and Trip Interruption</p> <p><b>Sum Insured:</b> Economy: £500 Standard: £2000 Premier: £5000 Premier Plus: £5000 Extended Stay: £2000</p>	<p>Cancellation provides cover for travel and accommodation expenses paid or contracted to be paid by you in respect of your trip.</p> <p>Curtailment provides cover for travel costs necessarily incurred to return you to your home before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of travel and accommodation attributable to each complete day which is not spent overseas. This pro-rata refund excludes all costs attributable to the outward and return travel tickets, whether used or unused.</p> <p>Trip interruption provides cover for returning you back to your holiday destination following a curtailment where the original trip has not expired.</p>	<p>To be able to claim, the reason why the trip is being cancelled or cut short 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.</p> <p><b>An excess per person applies unless you have purchased premier plus cover or the excess waiver.</b></p>	<b>Section 5 – Cancellation, Curtailment and Trip Interruption – Page 5</b>
<p><b>Section 1</b> Medical Emergency and Repatriation</p> <p><b>Sum Insured:</b> Economy: £5million Standard: £7.5million Premier: £10million Premier Plus: £10million Extended Stay: £7.5million</p>	Provides cover for various costs arising in the event of illness, injury or death during the trip and where necessary the provision of emergency medical assistance and bringing you back to your home country.	<p>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.</p> <p><b>An excess per person applies unless you have purchased premier plus cover or the excess waiver.</b></p>	<b>Section 1 – Medical Emergency and Repatriation – Pages 4-5</b>

<p><b>Section 8</b> Personal Possessions</p> <p><u>Sum Insured:</u> Economy: £200 Standard: £1500 Premier: £2000 Premier Plus: £2000 Extended Stay: £1500</p>	<p>Provides cover for your own 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.</p>	<p>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. The policy has a limit for each single item (this includes a pair or set) and a total valuables limit. Valuables are not covered if they are left in an unattended vehicle or are outside your control in transit at any time. <b>An excess per person applies unless you have purchased premier plus cover or the excess waiver.</b></p>	<p><b>Section 8 – Personal Possessions – Page 6</b></p>
<p><b>Section 9</b> Personal Money</p> <p><u>Sum Insured:</u> Economy: £100 Standard: £350 Premier: £500 Premier Plus: £500 Extended Stay: £350</p>	<p>Provides cover for cash and travellers' cheques lost or stolen during your trip. You will be expected to provide evidence of ownership and value in the event of a claim.</p>	<p>To be able to claim, cash must be kept with you at all times or be in a locked safety deposit facility. A written police report must be obtained within 24 hours to support the loss/theft. <b>An excess per person applies unless you have purchased premier plus cover or the excess waiver.</b></p>	<p><b>Section 9 – Personal Money – Page 6</b></p>
<p><b>Section 10</b> Personal Liability</p> <p><u>Sum Insured:</u> £2,000,000</p>	<p>Provides cover if you become legally liable for accidentally injuring any person or damaging their property.</p>	<p>To be able to claim, the injury or damage must be accidental and there must be no other insurance in force covering the loss.</p>	<p><b>Section 10 – Personal Liability – Page 6</b></p>
<p><b>Section 11</b> Personal Accident</p> <p><u>Sum Insured:</u> <u>Economy:</u> Up to £10,000 dependant on loss of life, limb or sight <u>Standard/Extended Stay:</u> Up to £25,000 dependant on loss of life, limb or sight <u>Premier/Premier Plus:</u> Up to £50,000 dependant on loss of life, limb or sight</p>	<p>Provides a benefit if you suffer accidental bodily injury during the trip, which within 180 days, is the sole and direct cause of death or disablement.</p>	<p>To be able to claim, the injury must be accidental and must not be related to any other medical condition in existence prior to commencement of the trip. <b>An excess per person applies unless you have purchased premier plus cover or the excess waiver.</b></p>	<p><b>Section 11 – Personal Accident – Page 6</b></p>
<p><b>Section 12</b> Legal Expenses</p> <p><u>Sum Insured:</u> Economy: £10,000 Standard: £15,000 Premier: £50,000 Premier Plus: £50,000 Extended Stay: £15,000</p>	<p>Provides cover for legal costs if you suffer death, illness or injury during your trip and take legal action in pursuit of compensation.</p>	<p>To be able to claim, you must notify us within a maximum of 90 days from the incident date and we must have complete control over the legal proceedings.</p>	<p><b>Section 12 – Legal Expenses – Pages 6-7</b></p>

### Period of Insurance

The policy you have purchased will run for the period of insurance shown on your policy certificate.

### Cancellation Rights

There is a statutory 14 day cancellation period starting from receipt of these documents.

If you cancel after this date we may charge a cancellation fee. You can cancel by phoning or writing to your issuing agent.

Telephone: 0845 676 0691  
Or write to: Operations Manager,  
Rock Insurance Services Limited,  
6 Magellan Terrace,  
Gatwick Road,  
Crawley,  
West Sussex  
RH10 9PJ

Your right to cancel will remain unaffected if any contingency beyond your control arises which makes it impracticable for you to communicate your wish to cancel. If you do not cancel this policy your cover will continue as detailed in your policy and summarised here.

### Making a claim

FOR 24 HOUR EMERGENCY MEDICAL ASSISTANCE WHILST ABROAD:

Call the relevant Assistance Company as detailed on page 3 in your policy wording quoting MRL 03964B and your level of cover eg. Economy, Standard, Premier, Premier Plus or Extended Stay

FOR CLAIMS BEFORE DEPARTURE OR AFTER YOUR RETURN HOME:

Call Direct Group Travel Services on 0844 412 4296 quoting 03964B and your level of cover eg. Economy, Standard, Premier, Premier Plus or Extended Stay

or write to:

Direct Group Travel Services Limited  
Claims Department  
PO Box 800  
Halifax  
HX1 9ET

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## **Making a Complaint**

We aim to give a good service. However, there may be times when things go wrong and **you** are not satisfied with the service **you** receive. If this happens, please contact Us and we will deal with any complaint promptly and professionally.

For Policy Sales and Service please write to  
Operations Manager,  
Rock Insurance Services Limited,  
6 Magellan Terrace,  
Gatwick Road,  
Crawley,  
West Sussex  
RH10 9PJ

For Claims please write to  
Direct Group Travel Services Limited  
Claims Department  
PO Box 800  
Halifax  
HX1 9ET  
or phone 0844 412 4296 quoting 03964B

In the event you remain dissatisfied and wish to escalate a complaint, you can do so by contacting the following:

The Customer Relations Manager  
UK Underwriting Limited  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds  
LS10 1RJ  
Tel: 0845 218 2685  
Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
Docklands  
London  
E14 9SR  
Tel: 0845 080 1800

Your statutory rights are not affected if you choose to follow any of the complaints procedures above. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

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## **Compensation Scheme**

Ageas Insurance Limited is covered by the Financial Services Compensation Fund. If Ageas Insurance Limited cannot meet their obligations you may be entitled to compensation from The Financial Services Compensation Fund. The Financial Services Compensation Fund provides funds for liquidators so that they may pay the valid claims of insolvent insurers. You can get more information about compensation fund arrangements from the Financial Services Authority.