

SINGLE TRIP TRAVEL / LONG STAY TRAVEL / ANNUAL MULTI TRIP TRAVEL - SUMMARY

The following summary does not contain the full terms and conditions of the contract that can be found in the insuring document, a copy of which is available on request. The summary does not form part of your contract of insurance.

UNDERWRITERS

This Insurance is underwritten by Ark Lloyd's Syndicate 4020

ABOUT YOUR INSURANCE

This Insurance provides the following coverage:

Single Trip Travel / Long Stay or Annual Multi Trip Travel Insurance.

Separate insurance coverage is provided for each person insured under this insurance. This insurance only relates to the benefits of the section(s) which **you** request and we agree to insure.

Cover specific features and benefits (referenced to the Sections contained in the insurance document):

SECTION	INSURANCE AMOUNT	AMOUNT OF EXCESS
A. CANCELLATION AND CURTAILMENT	£5,000	£50
B. TRAVEL DELAY	£100	
C. MEDICAL EXPENSES	£10,000,000	£50
D. PERSONAL ACCIDENT	£15,000	
E. PERSONAL LIABILITY	£2,000,000	£150
F. LEGAL EXPENSES	£15,000	£150
G. MISSED DEPARTURE	£1,000	£50
H. PERSONAL BELONGINGS	£1,500	£50
SINGLE ARTICLE LIMIT	£200	
VALUABLES LIMIT	£300	
DELAYED BAGGAGE	£100	
PERSONAL MONEY	£500	£50
CASH LIMIT	£300	
PASSPORT	£250	
I. HOSPITAL BENEFIT	£1,000	
J. MUGGING	£100	
K. DISASTER	£500	£50
L. DOMESTIC PETS	£200	

WINTER SPORTS

M. PISTE CLOSURE	£200	
N. AVALANCHE	£100	£50
O. SKI HIRE	£300	

N.B The Excess Amount is a monetary amount that will be deducted from each and every claim made by each person insured under any Section of the insurance to which such Excess Amount applies. Should the same event give rise to a claim under more than one Section, only one Excess Amount will be deducted from the claim.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

Any trip in connection with the business or occupation that involves manual work of any kind of a person insured unless declared to and accepted by Underwriters.

Any claims due to Single Trip, Annual Multi-trip and Long Stay Winter Sports, unless the appropriate premium has been paid.

Any claims for Medical Expenses within the United Kingdom.

Any claim that relates to an injury or symptom of which you are aware that has required treatment, medical consultation or investigation, affecting **you** at any time during the twelve months prior to the commencement of cover, unless the condition was declared and accepted by the Online Medical Screening. Please contact **your** Insurance Broker/Agent if **you** are in any doubt as to whether this Insurance meets **your** needs.

You may not be covered when **you** take part in certain sports or activities if there is a high risk of **you** being injured. This insurance will not cover **you** when participating in the following activities: crewing a vessel, gliding, hang gliding, hunting, ice hockey, jet biking, jet skiing, lugging, mountaineering, officially organized practice or training, parachuting, off piste skiing without an official guide, professional or semi-professional

sport, ski acrobatics, ski flying, ski jumping, ski racing, racing (except on foot), scuba diving deeper than 30 metres, using skeletons or bobsleighs, white water rafting above level 3. The above list of activities is not exhaustive, please check with your Insurance Broker/Agent whether this Insurance will cover you.

This Insurance will only cover you when participating in any sport or activity on an incidental basis and not if it is the main purpose of your trip.

In respect of Single Trip Travel Insurance only:

- Any claims from a person insured who is aged over 79 years at the date of issue.

In respect of Long Stay Insurance only:

- Any claims from a person insured who is aged over 65 years at the date of issue.

In respect of Annual Multi Trip Travel Insurance only:

- Any claims from a person insured who is aged over 69 years date of issue.

OPERATIVE TIME

The Operative Time differs between Single Trip Travel, Long Stay and Annual Multi Trip Travel Insurance products. The Certificate Validation Document shows which product has been purchased.

Single Trip Travel Insurance

This Insurance shall cover:

- a) Persons 79 years of age or under at the commencement of the trip.
- b) Any Trip not involving any hazardous activities unless declared to and agreed by Underwriters.
- c) Any Trip involving Winter Sports provided the appropriate premium has been paid.
- d) Any Trip with a maximum duration of 154 days.

For all Sections other than Cancellation, cover operates during the Trip shown in the Certificate Validation Document from the time **You** leave home or **Your** place of employment at the commencement of the Trip (whichever is the later) during the whole time away and until return to home or place of employment (whichever is the earlier).

Cancellation cover operates from the date of booking the Trip or the Date of Issue of the Certificate as shown in the Certificate Validation Document (whichever is the later) up until commencement of the Trip.

Long Stay Insurance

This Insurance shall cover:

- e) Persons 65 years of age or under at the commencement of the trip.
- f) Any Trip not involving any hazardous activities unless declared to and agreed by Underwriters.
- g) Any Trip involving Winter Sports provided the appropriate premium has been paid.
- h) Any Trip with a maximum duration of 365 days.

For all Sections other than Cancellation, cover operates during the Trip shown in the Certificate Validation Document from the time **You** leave home or **Your** place of employment at the commencement of the Trip (whichever is the later) during the whole time away and until return to home or place of employment (whichever is the earlier).

Cancellation cover operates from the date of booking the Trip or the Date of Issue of the Certificate as shown in the Certificate Validation Document (whichever is the later) up until commencement of the Trip.

Annual Multi Trip Travel Insurance

This Insurance shall cover:

- a) Persons 69 years of age or under at the commencement of the Period of Insurance.
- b) Trips with destination outside the **United Kingdom**.
- c) Trips not involving any hazardous activities unless declared to and agreed by Underwriters.
- d) Trips with a destination within the **United Kingdom** provided such trips involve at least 2 nights consecutive paid accommodation.
- e) Trips involving Winter Sports provided the appropriate premium has been paid.
- f) Trips not exceeding 31 or 62 or 92 consecutive days (during the Period of Insurance) as shown in the Certificate Validation Document.

For all Sections other than Cancellation, cover is operative for trips commencing and ending during the period of Insurance shown in the Certificate Validation Document. A trip is deemed to last from the time **You** leave your home or **Your** place of employment at the commencement of the trip (whichever is the later) during the whole time away and until return to home or place of employment (whichever is the earlier).

Cancellation cover operates from the date of booking a trip or the commencement date of the Period of Insurance shown in the Certificate Validation Document (whichever is the later) until commencement of the trip or expiry of the Period of Insurance whichever is the earlier.

Each trip during the Period of Insurance is deemed to be separate insurance, each being subject to the terms and conditions of the Certificate.

MID TERM ADJUSTMENTS

Please note that a minimum charge of £25 applies to any Annual Multi Trip or Single Trip Policy which requires a mid term adjustment.

The term "mid term adjustment" is where the policyholder would like to upgrade during the period of insurance, any mid term adjustments must be referred to your Insurance Broker / Agent.

CANCELLATION/MONEY BACK GUARANTEE

If **you** decide that **you** do not wish to proceed then **you** can cancel this insurance by writing to the Broker/Agent who sold **you** this insurance within 14 days of: -

- The date you receive your Certificate of Insurance

Providing **you** have not made any claims the Underwriters will refund the premium. No return of premium will be made after this period.

CLAIMS

If **you** believe that **you** have a claim under this insurance, **you** should notify who sold **you** this insurance.

COMPLAINTS PROCEDURE

Any complaint should be addressed in the first instance to the Insurance Broker/Agent who sold you this Insurance. If you remain dissatisfied please take this matter further by referring to:

Matthew Oliver (The Travel Manager)

David Oliver Associates

First Floor Offices

Robinson House

Haslers Lane

Gt Dunmow

Essex CM6 1XS

In the event that **you** remain dissatisfied and wish to take the matter further **You** can do so at any time by referring to the Complaints Department at Lloyd's. The contact details are:

Complaints Department

Lloyd's

One Lime Street

EC3M 7HA

Tel: +44 (0) 20 7327 5693

Fax: +44 (0) 20 7327 5225

E-mail: Complaints@Lloyds.com

Complaints that cannot be resolved by the Complaints Department at Lloyd's may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

This complaint procedure is without prejudice to **your** right to take legal proceedings.

COMPENSATION

Lloyd's insurers are covered by the Financial Services Authority's Compensation Scheme. **You** may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme (7th Floor Lloyd's Chambers, Portoken Street, London E1 8BN) and on their website: www.fscs.org.uk

LAW AND JURISDICTION APPLICABLE TO THE INSURANCE

The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law and the English Courts alone shall have jurisdiction in any dispute arising under the Insurance.

RECIPROCAL HEALTH AGREEMENT

If **you** will be travelling to a European Union Country, **you** should get a European Health Insurance Card (EHIC) www.ehic.org.uk and take it with **you**. If you need treatment while **you** are abroad, **you** should give this form to the doctor treating you to certify, as it will save **you** paying the excess amount from any claim for Medical Expenses under Section C.

CONTRACTS (RIGHTS OF THIRD PARTIES) ACT 1999 CLARIFICATION CLAUSE

A person who is not party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not effect any right or remedy of a third party which exists or is available apart from that Act.