

# 2012 Summary of Cover



## Euro Plus

*Key Information you the Customer need to be aware of*

This is a summary of cover only. Full terms and conditions can be found in the policy wording, which you should also read carefully.

### 1. Who provides your insurance cover?

Euro Plus is underwritten by AGA International SA. Mondial Assistance (UK) Limited is the underwriter's UK administrator. Our contact address is Mondial Assistance (UK) Limited, Mondial House, 102 George Street, Croydon CR9 6HD.

### 2. What does Euro Plus cover me for?

This policy is designed to offer protection for your travel arrangements as described in the summary of cover tables below.

### Summary of Cover – Personal Travel

The following is only a summary of the main personal travel cover limits. You should read the policy document for the full terms and conditions.

Section & Cover	Limit per person (up to)	Excess-deducted from each claim event**
1* Cancellation or curtailment charges	£2,000	£50 (£25 claims under £100)
2* Emergency medical and associated expenses	£5 million	£75
- In-patient benefit	£1,500 (£50 per day)	Nil
- Transport and accommodation within your home country	£3,500	£75
3 Loss of passport	£500	Nil
4 Delayed personal possessions	£100	Nil
5* Personal possessions	£1,500	£50
6 Personal money	£500	£50
7 Personal accident	£20,000	Nil
8 Missed departure or missed connection	£500	Nil
9 Delayed departure or Abandonment	£150 (£30 each full 12 hours) £2,000 (after 12 hours)	Nil £50
10 Personal liability	£1million	£50
11 Legal expenses	£25,000	Nil
12* Winter sports cover		
Ski pack	£300	Nil
Ski equipment	£500	£50
Piste closure	£20 per day max £200	Nil

\* These sections are optional - details of the cover you have chosen is shown on your policy schedule.

\*\*The standard event excess will be reduced to Nil if the excess waiver premium has been paid - details of the cover you have chosen is shown on your policy schedule.

Note: Some sections of cover also have extra sub-limits. For example, Section 5 – Personal possessions has a limit for valuables, for a single article, pair or set and for tobacco, alcohol and fragrances and perfumes.

### Summary of Cover – Motor Breakdown

The following is only a summary of the main motor breakdown cover limits. You should read the policy document for the full terms and conditions.

Section & Cover	Limit per vehicle (up to) (unless otherwise shown)
1 Cover before you leave	£300 – breakdown assistance. £1,000 (£100 per day) - replacement vehicle
2 Emergency roadside repairs and getting your vehicle to a garage	£300
3 Getting you home or helping you continue your journey	£1,000 (£100 per day) - replacement vehicle. £400 (£40 per day) - extra accommodation
4 Spare parts delivered for essential repairs	£1,000
5 Damage to the vehicle after theft or attempted theft	£175
6 Getting the insured vehicle back	Storage cost UK market value - returning the insured vehicle
7 Collecting the insured vehicle from Continental Europe	Unlimited
8 If there is no qualified driver available for the insured vehicle	Unlimited - vehicle storage. Unlimited - transporting home £400 (£40 per day) - extra accommodation
9 Loss or damage to your tent	£400 (£100 per person)
10 Customs duty cover	£2,000
11 Guarantee of Spanish bail deposits	£1,000
12 Legal advice and expenses	£25,000 (per person)

Note: When the motoring breakdown service has provided a replacement vehicle, you will be expected to leave a cash or credit card deposit and produce a clean driving licence. Please make yourself aware of relevant driving regulations abroad.

### 3. What else do I need to know about my Euro Plus policy?

A summary of the main cover limits is shown overleaf. You should read the policy for the full terms and conditions.

### 4. What is the duration of the contract?

Your policy will run from the dates shown on your policy schedule.

### 5. Do I need to do anything after I have purchased the policy?

Please remember that it is your responsibility to regularly review your level of cover to ensure it remains adequate. Before you travel you must tell us about any change in your circumstances which may affect your cover. It is very important to tell us about any changes in medical conditions.

### 6. What cancellation rights do you have?

If your cover does not meet your requirements, please notify the issuing agent or P J Hayman & Company Limited on:

**0845 230 3526** (or **0845 230 0631** if a Direct Client) within 14 days of receiving your policy schedule and return all your documents for a refund of your premium.

If during this 14 day period you have travelled, made a claim or intend to make a claim then we can 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.

### 7. How do I make a claim?

- **Medical assistance**

If you are abroad and need medical assistance, please call our 24-hour emergency service on:

Outside your home country **+44 (0)20 8603 9929**

Within your home country **020 8603 9929**

- **Motor breakdown assistance**

If assistance is required, please call our 24-hour emergency service on:

Outside your home country **+ 44 (0) 20 8666 9226**

Within your home country **020 8666 9226**

- **Legal advice or expenses**

For personal travel or motor breakdown legal advice or expenses claims, please call:

Outside your home country **+44 (0) 20 8603 9804**

Within your home country **020 8603 9804**

- **For all other claims**

Please call **020 8666 9248** and ask for a claim form or write to :

Euro Plus Claims Department, PO Box 1900, Croydon CR9 9BA.

### 8. What to do if you have a complaint?

Should you wish to express a complaint about this policy then in the first instance please contact:

#### **Complaints regarding the EMERGENCY MEDICAL / MOTOR BREAKDOWN ASSISTANCE SERVICE or the CLAIMS SERVICE**

The Quality Standards Manager,  
Mondial Assistance (UK) Limited,  
Mondial House, 102 George Street, Croydon CR9 6HD.

#### **Complaints regarding the SALE OF THE POLICY**

The Customer Services Manager,  
P J Hayman & Company Limited,  
Stansted House, Rowlands Castle, Hampshire PO9 6DX.

If you are not satisfied with our final response you can refer the matter to the UK Financial Ombudsman Service for independent arbitration.

### 9. Is the insurer covered by the Financial Services Compensation Scheme (FSCS)?

For your added protection, the insurer is covered by the FSCS. You may be entitled to compensation from the scheme if the insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim without any upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 020 7892 7300, or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk).

This document is available in large print, audio and Braille. Please contact us on:  
Phone 0845 230 3526 and we will be pleased to organise an alternative version for you.