



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

This is a Summary of Cover only and does not contain the full terms and conditions of the insurance contract. Full terms and conditions can be found in the policy wording, which you should also read carefully.

### 1. Who provides your insurance cover?

Your insurance is underwritten by Travel Insurance Facilities Plc, the UK Branch Office of Union Reiseversicherung AG.

### 2. What does my travel insurance cover me for?

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

## Summary of Cover

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

### PRE-TRAVEL POLICY

Policy section	Cover provided	First amount you have to pay
A Cancellation charges	up to <b>£2,000</b>	deposit claims - <b>£15</b> other claims - <b>£50</b> (£75 if aged <b>76</b> or over)

### TRAVEL POLICY

Policy section	Cover provided	First amount you have to pay
<b>B1. Departure delay</b>	<b>£20</b> after first <b>12</b> hours, <b>£10</b> after following <b>12</b> hours, up to a maximum of <b>£100</b>	Nil
<b>Abandonment after 12 hours</b>	up to <b>£2,000</b>	<b>£50</b>
<b>Organiser's expenses</b>	up to <b>£100</b> for necessary trip alteration	Nil
<b>B2. Personal possessions</b>	up to <b>£250</b> for each individual item, up to an overall total of <b>£250</b> for valuables <u>Persons over 16</u> up to a maximum of <b>£1,500</b> in total	<b>£50</b>
	<u>Persons 16 or under</u> up to a maximum of <b>£750</b> in total	<b>£50</b>
<b>Possessions delayed in transit for more than 12 hours</b>	essential items up to <b>£100</b>	Nil
<b>B3. Personal money</b>	<u>Persons over 16</u> up to <b>£150</b> in cash on your person up to <b>£250</b> in total	<b>£50</b>
	<u>Persons 16 or under</u> up to <b>£75</b> in cash on <b>your</b> person up to <b>£150</b> in total	<b>£50</b>
	<u>Party leaders</u> up to <b>£1,000</b> for students money held	<b>£50</b>
	up to <b>£500</b> of emergency funds	<b>£50</b>
<b>Loss of travel documents</b>	travel and accommodation costs necessary to replace your lost travel documents up to <b>£500</b>	Nil
<b>B4. Emergency medical expenses</b>	up to <b>£5,000,000</b> outside your home country	<b>£50</b> ( <b>£100</b> if aged <b>76</b> or over & travelling to Europe or Worldwide)
	up to <b>£5,000</b> within your home country	<b>£50</b>
<b>State Hospital benefit</b>	<b>£20</b> for each full day you are confined to a hospital bed in a state hospital up to a maximum of <b>£500</b>	Nil
<b>B5. Curtailment (cutting short the trip)</b>	unused portion of costs up to <b>£2,000</b>	<b>£50</b> ( <b>£75</b> if aged <b>76</b> or over)
<b>B6. Personal liability</b>	up to <b>£2,000,000</b>	rented property damage - <b>£200</b> other claims - <b>£50</b>
<b>B7. Organiser's liability (Educational Establishments only)</b>	up to <b>£5,000,000</b>	rented property damage - <b>£200</b> illness, injury or disease - <b>£50</b>
<b>B8. Personal accident</b>	<u>Persons over 16</u> <b>£15,000</b> for your accidental death	Nil
	<u>Persons 16 or under</u> <b>£3,500</b> for your accidental death	Nil
	<u>All insured persons</u> <b>£15,000</b> for loss of arms or legs	Nil
	<b>£15,000</b> if you are permanently unable to work after an accident on your trip	Nil
<b>B9. Legal advice and expenses</b>	up to <b>£25,000</b>	<b>£50</b>

### 3. What else do I need to know about my travel insurance policy?

A summary of the main cover limits is shown above. 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 once your policy has been issued.

### 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?

No refund of the insurance premium will be given after the policies have been issued unless, after receipt, you find that the terms, conditions and exclusions do not meet your requirements and an alternative is available. In this case you must return the policy and premium receipt with your alternative insurance policy to the place where you purchased it, within **14** days of purchase for a refund to be considered.

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

If you are abroad and need medical assistance, please call our 24-hour medical emergency service on: **+44 (0) 845 260 3 260**

We have appointed Travel Claims Facilities to look after your claim. You can obtain a claim form from the internet at :

[www.travel-claims.net](http://www.travel-claims.net)

Or you can advise the section of the insurance on which you want to claim and scheme reference to:

Travel Claims Facilities, PO Box 420, Tonbridge, Kent, TN9 9DE. Telephone : **08453 707 133** or fax: 08706 205 001.

### 8. What to do if you wish to appeal

Should you wish make an appeal about a decision we have made, you may write to:

1. If your appeal is regarding the selling of your policies:

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

2. If your appeal is regarding policy cover or the claims, the emergency assistance service or medical screening:

The Claims Manager, Travel Claims Facilities, PO Box 420, Tonbridge, Kent, TN9 9DE.

Should we still not be able to resolve the matter you may then follow the complaints procedure detailed below.

Write to:

The Branch Manager, URV, Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent, TN11 9QU,  
who will review the claims office decision.

If you are still not satisfied with the outcome you can refer the matter to the Financial Ombudsman Service.

### 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 it's obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim, with no 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.