



# 2010/11 Summary of Cover

## Adventures

*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?

Sections 1 - 8 are underwritten by UK Underwriting Limited on behalf of Fortis Insurance Limited.  
Registered in England No. 354568. Registered Office: Fortis House, Tollgate, Eastleigh, Hampshire SO53 3YA.  
Section 9 is underwritten by AmTrust Europe Limited.  
Registered Office: Market Square House, St. James's Street, Nottingham, NG1 6FG. Registered in England No. 1229676.  
This insurance is arranged by P J Hayman & Company Limited.

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

The 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.

Section	Limits (up to) - per person	Excess - per event
<b>Part A</b>		
<b>1. Medical &amp; Emergency Expenses*</b> Emergency dental treatment (for relief of pain only) <b>Hospital Inconvenience Benefit</b> <b>Search &amp; Rescue costs</b>	<b>£10,000,000</b> £200 <b>£400 (£20 per day)</b> <b>£50,000 (£10,000 in country of domicile)</b>	<b>£100</b> per person <b>Nil</b> <b>£500</b> per person
<b>2. Personal Accident</b>	<b>£10,000</b>	<b>Nil</b>
<b>3. Personal Liability</b>	<b>£2,000,000</b>	<b>Nil (£200 property damage)</b>
<b>4. Activity Equipment</b> Single items, pair or set limit <b>Delayed activity equipment (over 12 hours)</b> <b>Activity equipment hire</b>	<b>£1,000</b> £400 <b>£200</b> <b>£200</b>	<b>£50</b> per person <b>Nil</b> <b>Nil</b>
<b>5. Legal Expenses</b>	<b>£25,000</b>	<b>Nil</b>
<b>Part B</b>		
<b>6. Possessions, Personal Effects, Money &amp; Documents</b> <b>Personal Possessions</b> Single items, pair or set limit Valuables limit <b>Delayed Possessions (over 12 hours)</b> <b>Loss of Personal Money</b> <b>Loss of Travel Documents (incl. Passport)</b>	<b>£1,500</b> £300 £300 <b>£200</b> <b>£250</b> <b>£1,000</b>	<b>£50</b> per person <b>Nil</b> <b>£50</b> per person <b>£50</b> per person
<b>7. Cancellation, Loss of Deposit or Curtailment</b> Pre-paid Activity Course Fees limit	<b>£3,000*</b> £1,000*	<b>£100 (£15 loss of deposit)</b> per person
<b>8. Unexpected Events</b> <b>Travel Disruption (costs to reach destination)</b> <b>Travel Delay</b> or <b>Abandonment (after 12 hours delay)</b> Pre-paid Activity Course Fees limit	<b>£1,000</b> <b>£120 (£30 each 12 hours)</b> <b>£3,000**</b> £1,000**	<b>£50</b> per person <b>Nil</b> <b>£100</b> per person
<b>9. BONDPLUS (Financial Failure)</b>	<b>£1,500</b>	<b>Nil</b>

\* Cover under Section 1 is not available in your home country.

\*\* The sums insured for Cancellation / Curtailment (including pre-paid Activity Course Fees) and Abandonment cover, may be increased to a maximum of **£10,000** per person. Details of the cover you have chosen is shown on your schedule.

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

The full terms, conditions, exclusions and limitations of this insurance contract can be found in the policy wording, which you should read carefully.

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

Your policy will run from the dates shown on your schedule/booking confirmation 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?

If your cover does not meet your requirements, please return the policy and schedule/booking confirmation within 14 days of the date of issue but before your departure date for a refund of premium.

If during this 14 day period you have travelled, made a claim, or intend to make a claim then we are entitled to 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?

- If you are abroad and need medical assistance, please call:

**Inpatient treatment** anywhere in the world you must contact:

**One Assist** Tel: **+44 (0) 113 318 8125**

**Outpatient treatment** anywhere in the world, excluding North America and the United Kingdom you must contact:

**Healthwatch S.A.** Tel: **+44 (0) 113 3180 124**

**Outpatient treatment** in North America and the United Kingdom you must contact:

**One Assist** Tel: **+44 (0) +44 (0) 113 318 8125**

- For all other claims, please contact:

P J Hayman & Company Limited (Claims Department),

Telephone **+44 (0) 845 260 1525** (Monday-Friday, 9.00am to 5.00pm excluding Bank Holidays) or

email **claims@pjhayman.com**

### 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 write to :

- **All complaints relating to sections 1 – 8**

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

If your complaint is one of the few that cannot be resolved by this stage, contact:

Customer Relationship Manager, UK Underwriting Ltd,

Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS10 1RJ.

- **All Complaints relating to section 9 only**

The Managing Director, IGI Insurance Company Limited,

Market Square House, St. James's Street, Nottingham, NG1 6FG.

- If you are not satisfied with our final response 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 Insurers are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. Further information about the compensation scheme arrangements is available from the FSCS, telephone number +44 (0) 20 7892 7300, or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk).