

## **Travel Insurance Direct – Policy Summary**

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This is a summary of Travel Insurance Direct travel insurance provided by UK General Insurance Limited on behalf of Great Lakes Insurance SE. It does not contain the full terms and conditions of your cover, these can be found in the Policy Schedule booklet which accompanied your Validation Certificate and which can also be downloaded from our web site. A copy is available on request.

You will receive a copy of this booklet when you purchase travel insurance and it is important you read the policy documents carefully to make sure you understand the cover it provides.

The Insurance provides cover for a range of travel insurance benefits for a range of different policies. You can see a summary of these in this pamphlet.

### **Significant Features and Exclusions**

- **Cancellation or Curtailment (Section A1 of the Policy Schedule)**

Payment for loss of deposits for travel and accommodation due to cancellation, or for cutting your holiday short. (not effected in Basic policies)

- **Scheduled Airline Failure (Section A4 of the Policy Schedule)**

Payment for irrecoverable sums if the scheduled airline becomes insolvent before or after departure. (not effected in Basic policies)

- **Medical Expenses (Section B of the Policy Schedule)**

Payment for the cost of emergency medical, surgical, hospital or dental treatment; payment for the cost of emergency repatriation to the United Kingdom; payment of transporting your remains to the United Kingdom following your death.

*If at the time of taking out the insurance or booking the trip any of the insured, or anyone not on the policy on whose health your travel depends, is: travelling against the advice of a medical practitioner, travelling to obtain medical treatment, is on a hospital waiting list, awaiting the results of medical investigations or has received a terminal prognosis, the insurance will exclude claims arising directly or indirectly as a result of the condition. There is no cover for claims arising directly or indirectly from any pre-existing medical condition not on the approved list of medical conditions as shown unless you declare all conditions to the Medical Pre-Screening Company. There are some waived medical conditions which do not require Medical Pre-Screening provided the criteria on the list found under the medical warranty is met. A pre-existing medical condition is defined as any condition from which you or anyone upon whom your Trip depends have suffered from, or received any form of medical advice, treatment or medication within the last twelve months prior to you purchasing this insurance policy.*

- **Personal Effects & Baggage (Section D of the Policy Schedule)**

Compensation for lost, damaged or stolen baggage. (not effected in Basic or Light policies)  
*Compensation for loss or damage to personal effects, baggage and valuables are subject to maximum limits, and single item limits. There is no cover for property left unattended in a place to which the general public has access; For full details please see personal effects and baggage (section D) of the policy schedule.*

- **Personal Money (Section E of the Policy Schedule)**

Compensation for loss of personal monies. (not effected in Basic or Light policies)  
*Compensation for loss or theft to personal money is subject to maximum limits. There is no cover for loss or theft of personal money left in checked-in luggage or an unattended motor vehicle.*

- **Missed Departure (Section H of the Policy Schedule)**

Payment of reasonable additional costs for travel and accommodation if you miss your departure. (not effected in Basic policies)

- **Personal Accident Cover (Section I of the Policy Schedule)**

Payment of a lump sum following an accident resulting in death, loss of limbs, loss of sight or permanent total disablement. (not effected in Basic policies)

- **Personal Liability (Section J of the Policy Schedule)**

Personal liability costs in the event you accidentally injure a third party and/or accidentally damage their property. There is no cover for Personal Liability arising directly or indirectly associated with use of any vehicle, automobile, aircraft, watercraft, or any mechanically propelled conveyance.

*For full details please see personal liability (section J) of the policy schedule.*

- **Legal Expenses (Section K of the Policy Schedule)**

Legal costs incurred by you in pursuit of legal proceedings against third parties.

- **Hazardous Activities (Page 7 of the Policy Schedule)**

We have included a comprehensive range of activities on all policies. Some are covered on a casual or incidental basis, and an additional list of activities which are covered on a non-incidental or regular basis with reduced cover and subject to increased medical excess. Read these carefully as we exclude cover for activities not listed.

## **Significant Limitations**

- The Emergency Assistance Service must be contacted as soon as possible in the event of you being admitted to hospital, curtailing for medical reasons, you dying or incurring medical expenses.
- You must exercise reasonable care to prevent illness, injury or loss or damage to your property, as if uninsured.
- Claims may be subject to an excess. The excess is the first amount of the claim for each person, each section and each incident which is payable by you. All excess amounts are shown in the Schedule of Cover.
- Any theft of baggage or personal money must be reported to the Police within 24 hours and a written Police report obtained.
- Any loss or damage of baggage or personal money should be reported to an appropriate authority within 24 hours of discovery and an official written report obtained. Loss or damage arising on or in common carriers and hotels should be reported in writing to the carrier or hotel within 24 hours of discovery, and an official report obtained. In the case of an airline, a Property Irregularity Report will be required.
- To be eligible for this policy, you must have lived in the United Kingdom for the previous six months and be registered with a Medical Practitioner in the United Kingdom.

This insurance is administered by Travel Insurance Direct which is a trading style of Travel Insurance Agencies Limited. This insurance is arranged by Crispin Speers & Partners Ltd & is underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Koniginstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Section A4 Scheduled Airline Failure is provided by International Passenger Protection Limited, IPP House, 22–26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom and is underwritten by Certain Underwriters at Lloyd's.

Travel Insurance Agencies Limited, Crispin Speers & Partners Ltd, International Passenger Protection Limited and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked on the Financial Services Register by visiting <https://register.fca.org.uk/> or by calling them on 0800 111 6768 or 0300 500 8082.

## ***Cancellation Rights***

We hope you are happy with the cover this policy provides however you have the right to cancel it within 14 days of issue provided that a claim does not exist, and travel has not commenced.

## ***Claims***

Claims should be made no later than 31 days after the end of the trip to Direct Group Travel Services by one of the following methods quoting Scheme Number 04729F and the section under which the claims is being made:

Telephone: 0344 412 4296

Write: P O Box 1188, Doncaster DN1 9PQ

### **SECTION A4 SCHEDULED AIRLINE FAILURE – Claims Procedure**

Claims should be notified as soon as reasonably practicable and in any event within 14 days to: IPP Claims Office, IPP House, 22–25 Station Road, West Wickham, Kent BR4 0PR

## ***Complaints***

It is the intention to give you the best possible service but if you do have any questions or concerns about this Insurance or the handling of a claim you should follow the complaints procedure below:

For complaints regarding policy sales write to: TIA Limited, Sackville Place, Suite 316, 44-48, Magdalen Street, Norwich, Norfolk NR3 1JU. Email: [support@tia-insurance.com](mailto:support@tia-insurance.com).

For complaints regarding claims write to Direct Group, Customer Relations, P O Box 1193, Doncaster DN1 9PW

## ***Financial Services Compensation Scheme***

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligation under this contract. Further information about the scheme is available from the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting them at;

Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU, Telephone: 0800 678 1100 or 020 7741 4100

## ***Age & Cover Limits***

**There is no cover for persons 75 years of age and over at the time of purchase of the policy.**

**There is no cover for persons 70 years of age and over at the time of purchase of the policy on Annual Multi Trip policies.**

**Medical Expenses and Cancellation and Curtailment related Excesses are doubled for persons aged 66 years and over.**

**There is no cover for persons aged 46 years and over at the time of travel of the Policy on the Discovery/Backpackers policies.**

**Motorcycle Multi Trip policies are only available as Standard & Premier policies. Business Multi Trip policies are only available as Standard & Premier policies.**

**Other limits may apply.**

## TRAVEL BOND SINGLE TRIP & ANNUAL MULTI TRIP

<b>Sections</b>	<b>Basic*</b>	<b>Light*</b>	<b>Standard</b>	<b>Premier</b>	<b>Excess</b>
<b>Cancellation/Curtailment</b>	No Cover	up to £3,000	up to £3,000	up to £5,000	£115
<b>Catastrophe Cover</b>	No Cover	No Cover	up to £1,000	up to £1,000	£115
<b>Withdrawal of Services</b>	No Cover	£50/day to £250	£50/day to £250	£50/day to £250	N/A
<b>Scheduled Airline Failure</b>	No Cover	up to £3,000	up to £3,000	up to £5,000	N/A
<b>Medical Expenses</b>	£10,000,000	£10,000,000	£10,000,000	£10,000,000	£150
<b>Hospital Benefit</b>	No Cover	No Cover	£30/day to £900	£50/day to £1,000	N/A
<b>Mugging Benefit</b>	No Cover	£40/day to £400	£40/day to £400	£50/day to £500	N/A
<b>Personal Effects &amp; Baggage</b>	No Cover	No Cover	up to £1,500	up to £2,000	£115
<i>Single Item Limit</i>	–	–	up to £500	up to £500	
<i>Valuables Limit in Total</i>	–	–	up to £500	up to £500	
<i>Travel Documents</i>	–	–	up to £250	up to £250	
<i>Delayed Baggage</i>	–	–	£50/day to £150	£50/day to £150	–
<b>Personal Money</b>	No Cover	No Cover	up to £500	up to £750	£115
<i>Cash Limit</i>	–	–	up to £200	up to £250	–
<i>Cash Limit (under 18)</i>	–	–	up to £50	up to £100	–
<b>Travel Delay</b>	No Cover	£20 for the first 12 hours; £20 for each additional 12 hour period to £300	£20 for the first 12 hours; £20 for each additional 12 hour period to £300	£20 for the first 12 hours; £20 for each additional 12 hour period to £300	
<b>Holiday Abandonment</b>	No Cover	up to £3,000	up to £3,000	up to £5,000	£115
<b>Additional Expenses</b>	No Cover	Up to £800	Up to £800	Up to £1,000	N/A
<b>Pet Care</b>	No Cover	No Cover	£10/day to £100	£10/day to £100	N/A
<b>Hijack</b>	No Cover	£50/day to £500	£50/day to £500	£50/day to £500	N/A
<b>Missed Departure</b>	No Cover	up to £800	up to £800	up to £1,000	£115
<b>Personal Accident</b>	No Cover	Max. £10,000	Max. £20,000	Max. £20,000	N/A
<b>Loss of Limbs or Sight</b>	–	up to £10,000	up to £20,000	up to £20,000	
<b>Permanent Total Disablement</b>	–	up to £10,000	up to £20,000	up to £20,000	
<b>Death Benefit (aged 18–65)</b>	–	up to £5,000	up to £10,000	up to £10,000	
<b>Death Benefit (aged 66–69)</b>	–	up to £2,500	up to £2,500	up to £2,500	
<b>Death Benefit (under 18)</b>	–	up to £2,500	up to £2,500	up to £2,500	
<b>Personal Liability</b>	£1,000,000	£2,000,000	£2,000,000	£2,000,000	£100
<b>Legal Expenses</b>	up to £15,000	up to £15,000	up to £15,000	up to £25,000	£250

<b>Additional Cover for Travel Bond Single Trip &amp; Annual Multi Trip</b>					
<b>Sections</b>	<b>Basic*</b>	<b>Light*</b>	<b>Standard</b>	<b>Premier</b>	<b>Excess</b>
<b>Wintersports Cover (Effected when the appropriate policy is purchased)</b>					
<b>Ski Equipment</b>	No Cover	No Cover	up to £500	up to £1,000	£115
<i>Owned</i>	<i>No Cover</i>	<i>No Cover</i>	<i>up to £500</i>	<i>up to £500</i>	
<i>Single Item Limit – Owned</i>	<i>No Cover</i>	<i>No Cover</i>	<i>up to £250</i>	<i>up to £250</i>	
<i>Hired</i>	<i>No Cover</i>	<i>No Cover</i>	<i>up to £250</i>	<i>up to £250</i>	
<b>Ski Hire</b>	No Cover	No Cover	£20/day to £200	£20/day to £200	N/A
<b>Ski Pack</b>	No Cover	No Cover	£75/day to £300	£75/day to £300	N/A
<b>Piste Closure</b>	No Cover	No Cover	£20/day to £200	£20/day to £200	N/A
<b>Avalanche Closure</b>	No Cover	No Cover	up to £250	up to £250	£115
<b>Business Cover (Effected when the appropriate policy is purchased)</b>					
<b>Business Equipment</b>	No Cover	No Cover	up to £2,000	up to £2,000	£115
<i>Single Item Limit</i>	–	–	<i>up to £500</i>	<i>up to £500</i>	
<i>Computer Equipment</i>	–	–	<i>up to £1,500</i>	<i>up to £1,500</i>	
<i>Samples</i>	–	–	<i>up to £500</i>	<i>up to £500</i>	
<i>Delayed Business</i>	–	–	<i>£100/day to £300</i>	<i>£100/day to £300</i>	
<i>Emergency Courier of Essential Business Equipment</i>	–	–	<i>Up to £500</i>	<i>Up to £500</i>	
<b>Business Equipment Hire</b>	No Cover	No Cover	£150/day to £750	£150/day to £750	£115
<b>Business Money</b>	No Cover	No Cover	Up to £1,000	Up to £1,000	£115
<i>Cash Limit</i>			<i>Up to £500</i>	<i>Up to £500</i>	
<b>Employee Replacement</b>	No Cover	No Cover	Up to £1,000	Up to £1,000	£115
<b>Golf Cover (Effected when additional premium is paid)</b>					
<b>Golf Equipment</b>	No Cover	No Cover	up to £1,000	up to £1,000	£115
<i>Single Item Limit – Owned</i>			<i>up to £250</i>	<i>up to £250</i>	
<b>Golf Hire</b>	No Cover	No Cover	£25/day to £150	£25/day to £150	N/A
<b>Green Fees</b>	No Cover	No Cover	£50/day to £300	£50/day to £300	N/A
<b>Photographic Equipment Extension (Effected when additional premium is paid)</b>					
<b>Photographic Equipment</b>	No Cover	No Cover	up to £1,000	up to £1,000	£115
<b>Cruise Cover (Effected when additional premium is paid)</b>					
<b>Missed Port Departure</b>	No Cover	No Cover	No Cover	up to £1,000	£115
<b>Cabin Confinement</b>	No Cover	No Cover	No Cover	£100/day to £500	N/A
<b>Itinerary Change</b>	No Cover	No Cover	No Cover	£100/day to £500	N/A
<b>Unused Excursions</b>	No Cover	No Cover	No Cover	up to £500	£115
<b>Cruise Interruption</b>	No Cover	No Cover	No Cover	up to £1,000	£115

‡ Double Excess applies to persons aged 66 & over.

All Excesses are doubled if discount applied as shown on your Validation Certificate.

Section D Personal Effects and Baggage not covered if discount applied as shown on your Validation Certificate

\* Where available

## DISCOVERY/DISCOVERY SKI BACKPACKERS/LONG STAY

<b>Sections</b>	<b>Basic*</b>	<b>Light*</b>	<b>Standard</b>	<b>Premier</b>	<b>Excess</b>
<b>Cancellation &amp; Curtailment</b>	No Cover	up to £1,500	up to £1,500	up to £3,000	£140
<b>Catastrophe Cover</b>	No Cover	No Cover	No Cover	up to £1,000	£140
<b>Withdrawal of Services</b>	No Cover	£25/day after 48 hours up to £250	£25/day after 48 hours up to £250	£50/day after 48 hours up to £250	N/A
<b>Scheduled Airline Failure</b>	No Cover	Up to £1,500	Up to £1,500	Up to £3,000	N/A
<b>Medical Expenses</b>	up to £5,000,000	up to £5,000,000	up to £5,000,000	up to £10,000,000	£150
<b>Hospital Benefit</b>	No Cover	No Cover	£25/day up to £250	£30/day up to £1,000	N/A
<b>Mugging Benefit</b>	No Cover	£20/day up to £200	£20/day up to £200	£50/day up to £500	N/A
<b>Personal Effects &amp; Baggage</b>	No Cover	No Cover	up to £1,000	up to £2,000	£140
<i>Single Item Limit</i>	-	-	up to £250	up to £500	
<i>Valuables Limit in Total</i>	-	-	up to £250	up to £500	
<i>Travel Documents</i>	-	-	up to £200	up to £250	
<i>Delayed Baggage</i>	-	-	£25/day up to £75	£50/day up to £150	
<b>Personal Money</b>	No Cover	No Cover	up to £200	up to £500	£140
<i>Cash Limit</i>	-	-	up to £100	up to £250	
<i>Cash Limit (under 18)</i>	-	-	up to £50	up to £100	
<b>Travel Delay</b>	No Cover	£20 for the first 12 hour period £20 for each additional 12 hour period up to £300	£20 for the first 12 hour period £20 for each additional 12 hour period up to £300	£20 for the first 12 hour period £20 for each additional 12 hour period up to £300	N/A
<b>Holiday Abandonment</b>	No Cover	up to £1,500	up to £1,500	up to £3,000	£140
<b>Additional Expenses</b>	No Cover	up to £800	up to £800	up to £1,000	N/A
<b>Pet Care</b>	No Cover	No Cover	No Cover	£10/day up to £100	N/A
<b>Hijack</b>	No Cover	£25/day up to £250	£25/day up to £250	£50/day up to £500	N/A
<b>Missed Departure</b>	No Cover	up to £800	up to £800	up to £1,000	£140
<b>Personal Accident</b>	No Cover	Max. £10,000	Max. £10,000	Max. £20,000	N/A
<i>Loss of Limbs or Sight</i>	-	up to £10,000	up to £10,000	up to £20,000	
<i>Permanent Total Disablement</i>	-	up to £10,000	up to £10,000	up to £20,000	
<i>Death Benefit (aged 18–45)</i>	-	up to £5,000	up to £5,000	up to £10,000	
<i>Death Benefit (under 18)</i>	-	up to £2,500	up to £2,500	up to £2,500	
<b>Personal Liability</b>	£1,000,000	£2,000,000	£2,000,000	£2,000,000	£100
<b>Legal Expenses</b>	£15,000	£15,000	£15,000	£25,000	£250

### **Additional Cover for Discovery/Backpacker Long Stay**

<b>Sections</b>	<b>Basic*</b>	<b>Light*</b>	<b>Standard</b>	<b>Premier</b>	<b>Excess</b>
<b>Winter Sports (Effected when Wintersports option is purchased)</b>					
<b>Ski Equipment</b>	No Cover	No Cover	up to £500	up to £1,000	£140
<i>Owned</i>	<i>No Cover</i>	<i>No Cover</i>	<i>up to £500</i>	<i>up to £500</i>	
<i>Single Item Limit – Owned</i>	<i>No Cover</i>	<i>No Cover</i>	<i>up to £250</i>	<i>up to £250</i>	
<i>Hired</i>	<i>No Cover</i>	<i>No Cover</i>	<i>up to £250</i>	<i>up to £250</i>	
<b>Ski Hire</b>	No Cover	No Cover	£20/day to £200	£20/day to £200	N/A
<b>Ski Pack</b>	No Cover	No Cover	£75/day to £300	£75/day to £300	N/A
<b>Piste Closure</b>	No Cover	No Cover	£20/day to £200	£20/day to £200	N/A
<b>Avalanche Closure</b>	No Cover	No Cover	up to £250	up to £250	£140
<b>Golf Cover (Effected when additional premium is paid)</b>					
<b>Golf Equipment</b>	No Cover	No Cover	No Cover	up to £1,000	£140
<i>Single Item Limit – Owned</i>	–	–	–	<i>up to £250</i>	
<b>Golf Hire</b>	No Cover	No Cover	No Cover	£25/day to £150	N/A
<b>Green Fees</b>	No Cover	No Cover	No Cover	£50/day to £300	N/A
<b>Photographic Equipment Extension (Effected when additional premium is paid)</b>					
<b>Photographic Equipment</b>	No Cover	No Cover	up to £1,000	up to £1,000	£140
<b>Cruise Cover (Effected when additional premium is paid)</b>					
<b>Missed Port Departure</b>	No Cover	No Cover	No Cover	up to £1,000	£140
<b>Cabin Confinement</b>	No Cover	No Cover	No Cover	£100/day to £500	N/A
<b>Itinerary Change</b>	No Cover	No Cover	No Cover	£100/day to £500	N/A
<b>Unused Excursions</b>	No Cover	No Cover	No Cover	up to £500	£140
<b>Cruise Interruption</b>	No Cover	No Cover	No Cover	up to £1,000	£140

All Excesses are doubled if discount applied as shown on your Validation Certificate.

Section D Personal Effects and Baggage not covered if discount applied as shown on your Validation

\* Where available

