

Travel Insurance Direct - Policy Summary

This is a summary of Travel Insurance Direct travel insurance provided by UK General Insurance Limited on behalf of Ageas Insurance Limited. 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**

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 the list in the Policy Schedule 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 resident in the United Kingdom, registered with a Medical Practitioner in the United Kingdom, in the United Kingdom at the time of purchasing the insurance. Trips must start in the United Kingdom.

Additional Cover for Discovery/Backpacker Long Stay					
Sections	Basic*	Light*	Standard	Premier	Excess
Winter Sports (Effected when Wintersports option is purchased)					
Ski Equipment	No Cover	No Cover	up to £500	up to £500	£100
<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>	
Ski Hire	No Cover	No Cover	£20/day to £200	£20/day to £200	N/A
Ski Pack	No Cover	No Cover	£75/day to £300	£75/day to £300	N/A
Piste Closure	No Cover	No Cover	£20/day to £200	£20/day to £200	N/A
Avalanche Closure	No Cover	No Cover	up to £250	up to £250	£100
Golf Cover (Effected when additional premium is paid)					
Golf Equipment	No Cover	No Cover	No Cover	up to £1,000	£100
<i>Single Item Limit - Owned</i>	-	-	-	up to £250	
Golf Hire	No Cover	No Cover	No Cover	£25/day to £150	N/A
Green Fees	No Cover	No Cover	No Cover	£50/day up to £300	N/A
Photographic Equipment Extension (Effected when additional premium is paid)					
Photographic Equipment	No Cover	No Cover	up to £1,000	up to £1,000	£100

* Where available

DISCOVERY / DISCOVERY SKI BACKPACKERS / LONG STAY					
Sections	Basic*	Light*	Standard	Premier	Excess
Cancellation & Curtailment	No Cover	up to £1,500	up to £1,500	up to £3,000	£100
Catastrophe Cover	No Cover	No Cover	No Cover	up to £1,000	£100
Withdrawal of Services	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
Scheduled Airline Failure	No Cover	Up to £1,500	Up to £1,500	Up to £3,000	N/A
Medical Expenses	up to £5,000,000	up to £5,000,000	up to £5,000,000	up to £10,000,000	£125
Hospital Benefit	No Cover	No Cover	£25/day up to £250	£30/day up to £1,000	N/A
Mugging Benefit	No Cover	£20/day up to £200	£20/day up to £200	£50/day up to £500	N/A
Personal Effects & Baggage	No Cover	No Cover	up to £1,000	up to £2,000	£100
Single Item Limit	-	-	up to £250	up to £500	
Valuables Limit in Total	-	-	up to £250	up to £500	
Travel Documents	-	-	up to £200	up to £250	
Delayed Baggage	-	-	£25/day up to £75	£50/day up to £150	
Personal Money	No Cover	No Cover	up to £200	up to £500	£100
Cash Limit	-	-	up to £100	up to £250	
Cash Limit (under 18)	-	-	up to £50	up to £100	
Travel Delay	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
Holiday Abandonment	No Cover	up to £1,500	up to £1,500	up to £3,000	£100
Additional Expenses	No Cover	up to £800	up to £800	up to £1,000	N/A
Pet Care	No Cover	No Cover	No Cover	£10/day up to £100	N/A
Hijack	No Cover	£25/day up to £250	£25/day up to £250	£50/day up to £500	N/A
Missed Departure	No Cover	up to £800	up to £800	up to £1,000	£100
Personal Accident	No Cover	Max. £10,000	Max. £10,000	Max. £20,000	N/A
Loss of Limbs or Sight	-	up to £10,000	up to £10,000	up to £20,000	
Permanent Total Disablement	-	up to £10,000	up to £10,000	up to £20,000	
Death Benefit (aged 18-45)	-	up to £5,000	up to £5,000	up to £10,000	
Death Benefit (under 18)	-	up to £2,500	up to £2,500	up to £2,500	
Personal Liability	£1,000,000	£2,000,000	£2,000,000	£2,000,000	£100
Legal Expenses	£15,000	£15,000	£15,000	£25,000	£250

THE INSURER

Master Policy arranged by Crispin Speers & Partners Ltd under Master Policy Number CSP14MPTX769 with UK General Insurance Limited on behalf of:

Ageas Insurance Limited, Registered in England No. 354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

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 Ltd, Crispin Speers & Partners Ltd and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

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 04729C and the section under which the claims is being made:

Telephone: 0844 412 4296.

Write: Direct Group Travel Services, Direct House, Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL

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 claims** write to The Customer Relations Manager, Direct Group Travel Services, Direct House, Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL. For **complaints regarding policy sales** write to: TIA Limited, Seymour House, 30-34 Muspole St. Norwich, NR3 1DJ.

Financial Services Compensation Scheme

Ageas Insurance Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the following website : www.fscs.org.uk.

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					
Sections	Basic*	Light*	Standard	Premier	Excess
Cancellation / Curtailment	No Cover	up to £3,000	up to £3,000	up to £5,000	‡ £75
Catastrophe Cover	No Cover	No Cover	up to £1,000	up to £1,000	£75
Withdrawal of Services	No Cover	£50/day to £250	£50/day to £250	£50/day to £250	N/A
Scheduled Airline Failure	No Cover	up to £3,000	up to £3,000	up to £5,000	N/A
Medical Expenses	£10,000,000	£10,000,000	£10,000,000	£10,000,000	‡ £100
Hospital Benefit	No Cover	No Cover	£30/day to £900	£50/day to £1,000	N/A
Mugging Benefit	No Cover	£40/day to £400	£40/day to £400	£50/day to £500	N/A
Personal Effects & Baggage	No Cover	No Cover	up to £1,500	up to £2,000	£75
<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	-
Personal Money	No Cover	No Cover	up to £500	up to £750	£75
<i>Cash Limit</i>	-	-	up to £200	up to £250	-
<i>Cash Limit (under 18)</i>	-	-	up to £50	up to £100	-
Travel Delay	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	N/A
Holiday Abandonment	No Cover	up to £3,000	up to £3,000	up to £5,000	£75
Additional Expenses	No Cover	Up to £800	Up to £800	Up to £1,000	N/A
Pet Care	No Cover	No Cover	£10/day to £100	£10/day to £100	N/A
Hijack	No Cover	£50/day to £500	£50/day to £500	£50/day to £500	N/A
Missed Departure	No Cover	up to £800	up to £800	up to £1,000	£75
Personal Accident	No Cover	Max. £10,000	Max. £20,000	Max. £20,000	N/A
Loss of Limbs or Sight	-	up to £10,000	up to £20,000	up to £20,000	
Permanent	-	up to £10,000	up to £20,000	up to £20,000	
Death Benefit (aged 18-65)	-	up to £5,000	up to £10,000	up to £10,000	
Death Benefit (aged 66-69)	-	up to £2,500	up to £2,500	up to £2,500	
Death Benefit (under 18)	-	up to £2,500	up to £2,500	up to £2,500	
Personal Liability	£1,000,000	£2,000,000	£2,000,000	£2,000,000	£100
Legal Expenses	up to £15,000	up to £15,000	up to £15,000	up to £25,000	£250

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

‡ Medical Expenses and Cancellation and Curtailment related excesses are doubled for persons aged 66 & over.
* Where available