

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of Insurance?

This travel insurance cover will pay you for costs incurred should you have to cancel or rearrange your travel plans due to unforeseen circumstances and offers financial protection against the loss of baggage and personal effects and the cost of medical expenses incurred while abroad.



What is insured?

- ✓ Cancellation or curtailment
- ✓ Catastrophe
- ✓ Withdrawal of services
- ✓ Personal accident
- ✓ Scheduled airline failure
- ✓ Medical expenses and emergency repatriation
- ✓ Hospital benefit
- ✓ Mugging benefit
- ✓ Personal effects and baggage
- ✓ Personal money
- ✓ Travel delay and holiday abandonment
- ✓ Additional expenses
- ✓ Pet care
- ✓ Hijack
- ✓ Missed departure
- ✓ Personal accident
- ✓ Personal liability
- ✓ Legal expenses
- ✓ **Optional wintersports cover**
- ✓ **Optional business cover**
- ✓ **Optional golf cover**
- ✓ **Optional photographic equipment**
- ✓ **Optional cruise cover**



What is not insured?

- ✗ Any claims arising from a sport or other activity which is not shown in the list of acceptable activities unless you have declared it to us and we have agreed to cover it.
- ✗ Your inability to travel due to your failure to hold, obtain or produce a valid passport or any required visa in time for the booked trip.
- ✗ Any claim relating to drug or alcohol abuse.
- ✗ Any amount recoverable from any other source such as your airline, accommodation provider, ATOL bond or debit/credit card provider.
- ✗ Loss, theft of or damage to valuables, cash, important documents or personal money left unattended or from luggage checked in with an airline.
- ✗ The excess as shown in your documentation.



Are there any restrictions on cover?

- ! You must be a permanent resident within the United Kingdom and registered with a medical practitioner within the United Kingdom
- ! You must be under 75 years of age at the time of purchase to be eligible for a single trip or one-way policy
- ! You must be under 70 years of age at the time of purchase to be eligible for an annual multi trip policy
- ! You must be under 45 years of age at the time of purchase to be eligible for a backpacker's policy
- ! This policy will not provide cover if you do not have the appropriate passport or visa, or are travelling against medical advice, or have not received the required vaccines, medicines or inoculations for your trip.
- ! This policy does not offer cover for all medical conditions or situations. You must tell us about all medical treatments, appointments, tests, investigations, medical conditions or illnesses that apply to you, or anyone named as an 'insured party'.
- ! The maximum amount we will pay for each section is shown on your schedule



Where am I covered?

This insurance product provides cover for travel to the region in the world specified on your schedule. This is subject to there being no restrictive travel advice from the Foreign and Commonwealth Office or other regulatory body. This can be checked by visiting <https://www.gov.uk/foreign-travel-advice>.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

Your premium is a one-off payment. Payment can be made by debit or credit card.



When does the cover start and end?

For single trip policies, cover starts as soon as you purchase your policy. You have immediate cover for cancellation. Cover ceases on your return to your home following your trip. The start and end dates of your trip will be declared on your policy schedule.

Annual multi trip policies can be deferred to start on a date later than that on which you purchased it. If you choose to defer the start date of your annual policy, you will not be covered for cancellation during that period. The policy expires 12 months after the start date. These start and end dates of your trip will be declared on your policy schedule.



How do I cancel the contract?

If you decide that for any reason, this Policy does not meet your insurance needs then please return it within 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that travel has not already taken place and that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14-day cooling off period, please contact the organisation from whom you bought your policy.

Insurer

This insurance 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 Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

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 at <https://register.fca.org.uk>

Making a claim

For emergency medical assistance

- Inpatient treatment, anywhere in the world: **Global Response: +44 (0) 113 318 0197**
- Outpatient treatment in the UK & North America: **Global Response: +44 (0) 113 318 0197**
- Outpatient treatment anywhere else in the world: **Healthwatch SA: +44 (0) 113 318 0124**

For scheduled airline failure

IPP Claims Office, Tel: **+44 (0) 20 8776 3752**, Email: info@iplondon.co.uk

For all other claims

Direct Group Travel Claims Service, Tel: **0344 412 4296**, Email: claims@directgroup.co.uk

On all correspondence please tell us you are insured by Travel Insurance Agencies and provide the reference number shown in the policy wording along with the unique policy number from your policy certificate. This will help us to validate your policy details and deal with your claim as quickly as possible.

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:

Complaints regarding the SALE OF THE POLICY

In the first instance, please contact Travel Insurance Agencies directly.

If they are unable to resolve your complaint before the end of the third working day they will pass it to:

Customer Relations Department

UK General Insurance Group Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS10 1RJ

Tel: 0345 218 2685 Email: customerrelations@ukgeneral.co.uk

Complaints regarding ALL OTHER CLAIMS

Customer Relations Department

Direct Group Ltd, PO Box 1193, Doncaster DN1 9PW

Tel: 0344 854 2072 Email: customerrelations@directgroup.co.uk

Complaints regarding SCHEDULED AIRLINE FAILURE

International Passenger Protection Ltd

IPP House, 22-26 Station Road, West Wickham, Wickham, Kent BR4 0PR

Tel: 020 8776 3750, Email: info@ipplondon.co.uk

If you are not satisfied with the response from IPP Ltd, you may contact:

Complaints Team – Lloyds

One Lime Street, London, EC3N 7HA

Email: complaints@lloyds.com

Website: www.lloyds.com/complaints

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If it is not possible to reach an agreement on a complaint under any section of this policy, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service

Exchange Tower, London E14 9SR

Tel: 0800 023 4 567 or 0300 123 9 123 Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its 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 FSCS or visit www.fscs.org.uk.