



SINGLE TRIP TRAVEL / LONG STAY TRAVEL and ANNUAL MULTI TRIP TRAVEL SUMMARY

The following summary does not contain the full terms and conditions of the contract that can be found in the insuring document, a copy of which is available on request. The summary does not form part of your contract of insurance.

UNDERWRITERS

This Insurance is underwritten by Ark Lloyd's Syndicate 4020

ABOUT YOUR INSURANCE

This Insurance provides the following coverage:

Single Trip Travel / Long Stay or Annual Multi Trip Travel Insurance.

Separate insurance coverage is provided for each person insured under this insurance. This insurance only relates to the benefits of the section(s) which you request and we agree to insure.

Cover specific features and benefits (referenced to the Sections contained in the insurance document):

SECTION	AMOUNT OF INSURANCE	EXCESS AMOUNT
A. CANCELLATION AND CURTAILMENT	£5,000	£50
B. TRAVEL DELAY	£100	
C. MEDICAL EXPENSES	£10,000,000	£50
D. PERSONAL ACCIDENT	£15,000	
E. PERSONAL LIABILITY	£2,000,000	£150
F. LEGAL EXPENSES	£15,000	£150
G. MISSED DEPARTURE	£1,000	£50
H. PERSONAL BELONGINGS	£1,500	£50
SINGLE ARTICLE LIMIT	£200	
VALUABLES LIMIT	£300	
DELAYED BAGGAGE	£100	
PERSONAL MONEY	£500	£50
CASH LIMIT	£300	
PASSPORT	£250	
I. HOSPITAL BENEFIT	£1,000	
J. MUGGING	£100	
K. DISASTER	£500	£50
L. DOMESTIC PETS	£200	
	<u>WINTER SPORTS</u>	
M. PISTE CLOSURE	£200	
N. AVALANCHE	£100	£50
O. SKI HIRE	£300	

N.B The Excess Amount is a monetary amount that will be deducted from each and every claim made by each person insured under any Section of the insurance to which such Excess Amount applies. Should the same event give rise to a claim under more than one Section, only one Excess Amount will be deducted from the claim.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

Any trip in connection with the business or occupation of a person insured unless declared to and accepted by Underwriters.

Any claims due to Single Trip, Annual Multi-trip and Long Stay Winter Sports, unless the appropriate premium has been paid.

Any claims for Medical Expenses within the United Kingdom.

Any claim arising from or resulting from, a **trip** that **you** take, if the claim relates to a medical condition, injury or symptom of which **you** are aware or which has required treatment, medical consultation or investigation, affecting **you** at any time during the twelve months prior to commencement of cover, unless the condition was declared to your Agent/Broker and accepted in writing by the way of a medical reference number.

You may not be covered when **you** take part in certain sports or activities if there is a high risk of **you** being injured. This insurance will not cover **you** when participating in the following activities: crewing a vessel, gliding, hang gliding, hunting, ice hockey, jet biking, jet skiing, luging, mountaineering, officially organized practice or training, parachuting, off piste skiing without an official guide, professional or semi-professional

sport, ski acrobatics, ski flying, ski jumping, ski racing, racing (except on foot), scuba diving deeper than 30 metres, using skeletons or bobsleighs, white water rafting above level 3.

- In respect of Single Trip Travel Insurance only:
 - Any claims from a person insured who is aged over 79 years at the date of departure.
- In respect of Long Stay Insurance only:
 - Any claims from a person insured who is aged over 65 years at the date of departure.
- In respect of Annual Multi Trip Travel Insurance only:
 - Any claims from a person insured who is aged over 69 years date of issue.

OPERATIVE TIME

The Operative Time differs between Single Trip Travel, Long Stay and Annual Multi Trip Travel Insurance products. The Certificate Validation Document shows which product has been purchased.

Single Trip Travel Insurance

This Insurance shall cover:

- a) Persons 79 years of age or under at the commencement of the trip.
- b) Any Trip not involving any hazardous activities unless declared to and agreed by Underwriters.
- c) Any Trip involving Winter Sports provided the appropriate premium has been paid.
- d) Any Trip with a maximum duration of 154 days.

For all Sections other than Cancellation, cover operates during the Trip shown in the Certificate Validation Document from the time You leave home or Your place of employment at the commencement of the Trip (whichever is the later) during the whole time away and until return to home or place of employment (whichever is the earlier).

Cancellation cover operates from the date of booking the Trip or the Date of Issue of the Certificate as shown in the Certificate Validation Document (whichever is the later) up until commencement of the Trip.

Long Stay Insurance

This Insurance shall cover:

- e) Persons 65 years of age or under at the commencement of the trip.
- f) Any Trip not involving any hazardous activities unless declared to and agreed by Underwriters.
- g) Any Trip involving Winter Sports provided the appropriate premium has been paid.
- h) Any Trip with a maximum duration of 365 days.

For all Sections other than Cancellation, cover operates during the Trip shown in the Certificate Validation Document from the time You leave home or Your place of employment at the commencement of the Trip (whichever is the later) during the whole time away and until return to home or place of employment (whichever is the earlier).

Cancellation cover operates from the date of booking the Trip or the Date of Issue of the Certificate as shown in the Certificate Validation Document (whichever is the later) up until commencement of the Trip.

Annual Multi Trip Travel Insurance

This Insurance shall cover:

- a) Persons 69 years of age or under at the commencement of the Period of Insurance.
- b) Trips with destination outside the **United Kingdom**.
- c) Trips not involving any hazardous activities unless declared to and agreed by Underwriters.
- d) Trips with a destination within the **United Kingdom** provided such trips involve at least 2 nights consecutive paid accommodation.
- e) Trips involving Winter Sports provided the appropriate premium has been paid.
- f) Trips not exceeding 31 or 62 or 92 consecutive days (during the Period of Insurance) as shown in the Certificate Validation Document.

For all Sections other than Cancellation, cover is operative for trips commencing and ending during the period of Insurance shown in the Certificate Validation Document. A trip is deemed to last from the time You leave your home or Your place of employment at the commencement of the trip (whichever is the later) during the whole time away and until return to home or place of employment (whichever is the earlier).

Cancellation cover operates from the date of booking a trip or the commencement date of the Period of Insurance shown in the Certificate Validation Document (whichever is the later) until commencement of the trip or expiry or the Period of Insurance whichever is the earlier.

Each trip during the Period of Insurance is deemed to be separate insurance, each being subject to the terms and conditions of the Certificate:

CANCELLATION/MONEY BACK GUARANTEE

If you decide that you do not wish to proceed then you can cancel this insurance by writing to the Agent/Broker who sold you this insurance within 14 days of either: -

- The date you receive your Certificate of Insurance; or
- The start of the Period of Insurance/Trip

Whichever is the later. Providing you have not made any claims the Underwriters will refund the premium. No return of premium will be made after this period.

CLAIMS

If you believe that you have a claim under this insurance, you should notify the Agent/Broker who sold you this insurance.

COMPLAINTS

If you wish to make a complaint concerning this Insurance you should contact the Agent/Broker who sold you this insurance either in writing or by telephone. The Agent/Broker who sold you this insurance has internal complaints handling procedures that are available upon request.

In the event that you remain dissatisfied you can refer the matter to the Complaints Department at Lloyd's. The contact details are:

Complaints Department: Lloyd's, One Lime Street, London EC3M 7HA
Tel:020 7327 5693; Fax: 020 7327 5225; E-mail: Complaints@Lloyds.com

Complaints that cannot be resolved by the Complaints Department at Lloyd's may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process. This complaint procedure is without prejudice to your right to take legal proceedings.

COMPENSATION

Lloyd's insurers are covered by the Financial Services Authority's Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme (7th Floor Lloyd's Chambers, Portsoken Street, London E1 8BN) and on their website: www.fscs.org.uk

LAW AND JURISDICTION APPLICABLE TO THE INSURANCE

The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law and the English Courts alone shall have jurisdiction in any dispute arising under the Insurance.

RECIPROCAL HEALTH AGREEMENT

If you will be travelling to a European Union Country, you should get from E111 from a Post Office or European Health Insurance Card (EHIC) www.ehic.org.uk whichever is current at the time of your trip and take it with you. If you need treatment while you are abroad, you should give this form to the doctor treating you to certify, as it will save you paying the excess amount from any claim for Medical Expenses under Section C.

CONTRACTS (RIGHTS OF THIRD PARTIES) ACT 1999 CLARIFICATION CLAUSE

A person who is not party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not effect any right or remedy of a third party which exists or is available apart from that Act.