

keyfacts

This document provides a guide to the cover provided. It is however only a summary of the terms of cover and does not contain full details of the insurance policy terms, conditions and exclusions which are contained in the insurance policy itself. You should refer to your own policy document, your policy schedule and any endorsements which apply to your own policy for full details of your cover.

This insurance is underwritten by Groupama Insurance Company Limited.

Type of Insurance Annual Travel Insurance

Period of Cover The policy will last for one year and will be renewable on an annual basis.

PERSONAL ACCIDENT

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
Cover for accidental bodily injury during a trip which results in: <ul style="list-style-type: none"> ▪ Death ▪ Loss of limb(s) ▪ Loss of sight or hearing or speech ▪ Permanent total disablement Compensation up to £50,000 per person Cover is provided for trips with a maximum duration of <ul style="list-style-type: none"> ▪ 13 consecutive weeks ▪ 26 weeks in total in any one year 	No cover is provided for injury caused by or arising from: <ul style="list-style-type: none"> ▪ the influence of alcohol or drugs ▪ any pre-existing medical condition ▪ any business related activity ▪ HIV, Aids ▪ travel undertaken against medical advice ▪ war or acts of terrorism The maximum payable for the accidental death of a person under 18 years of age is £2,000 Cover does not apply for participation in certain hazardous activities Cover is not available to persons over 65 years of age	Full details of these and the other policy exclusions are shown on page 15 of the policy document under the heading of 'What is not covered?' and pages 13 and 14 – General Exclusions See page 15 of the policy document under the heading of 'What is not Covered' The excluded hazardous activities are shown on page 9 of the policy document

MEDICAL EMERGENCY TRAVEL EXPENSES

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
Cover for emergency medical treatment or expenses incurred outside the UK during a trip Emergency Medical and Travel Expenses up to £5,000,000 Reasonable funeral expenses outside the UK in the event of death Reasonable accommodation and travel expenses in the event of hijack Cover is provided for trips with a maximum duration of <ul style="list-style-type: none"> • 13 consecutive weeks • 26 weeks in total in any one year Hospital benefit of £15 a day for each day spent in a hospital outside the UK	No cover is provided for injury or illness caused by or arising from: <ul style="list-style-type: none"> ▪ the influence of alcohol or drugs ▪ any pre-existing medical condition ▪ any business related activity ▪ HIV, Aids ▪ childbirth/pregnancy (after 32 weeks) ▪ travel undertaken against medical advice ▪ war or acts of terrorism Cover does not apply for participation in certain hazardous activities Medical or treatment expenses incurred after 52 weeks from the illness or injury are not covered Hospital benefit is payable for a maximum of 30 days Cover is not available to persons over 65 years of age We will not pay the first £25 of each claim	Full details of these and the other policy exclusions are shown on page 17 of the policy document under the heading of 'What is not covered?' and pages 13 and 14 – General Exclusions The excluded hazardous activities are shown on page 9 of the policy document See page 14 of the policy document under the heading of 'We will not pay you for' paragraph c)

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PERSONAL PROPERTY & MONEY

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>Cover for personal property and money lost, stolen or damaged during a trip</p> <p>Personal Property up to £1,500 each insured person</p> <p>Money up to £500 each insured person</p> <p>Cover for up to £100 for reasonable costs to purchase emergency items if personal property is lost or temporarily mislaid for 12 hours or more from the time of arrival at the destination</p>	<p>The policy does not cover:</p> <ul style="list-style-type: none"> ▪ loss or damage due to war or acts of terrorism ▪ loss or damage to property in the care of an airline or other carrier ▪ loss due to confiscation or detention by Customs or other officials ▪ theft of items unless the theft is reported to the Police <p>Cover is subject to a maximum of £500 any one item of personal property</p> <p>Cover is not provided for contact lenses or for damage to items which are fragile</p> <p>Items lost or damaged under two years old will be replaced as new. Items over two years will attract an adjustment for wear and tear</p> <p>We will not pay the first £50 of each claim</p>	<p>Full details of these and the other policy exclusions are shown on pages 18 and 19 of the policy document under the heading of 'What is not covered?' and pages 13 and 14 – General Exclusions</p> <p>See page 20 of the policy document under the heading of 'What we will pay'</p>

CANCELLATION CURTAILMENT OR REARRANGEMENT EXPENSES

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>Cover for loss of deposits or prepaid charges because of cancellation or rearrangement of a trip due to:</p> <ul style="list-style-type: none"> ▪ Accident or Illness of <ul style="list-style-type: none"> ▪ an insured person ▪ their close relative ▪ their close business associate ▪ their travelling companion ▪ The insured persons <ul style="list-style-type: none"> ▪ Jury service ▪ Redundancy ▪ Compulsory quarantine ▪ Pregnancy complications during the first 32 weeks of pregnancy <p>Cover for £5,000 each insured person</p>	<p>Cover is not provided because of cancellation or curtailment due to:</p> <ul style="list-style-type: none"> ▪ unwillingness to travel ▪ people being unwell at the time of booking the trip ▪ failure to notify the tour company or tour operator promptly <p>No cover is provided for injury or illness caused by or arising from:</p> <ul style="list-style-type: none"> ▪ the influence or alcohol or drugs ▪ any pre-existing medical condition ▪ any business related activity ▪ HIV, Aids ▪ travel undertaken against medical advice ▪ war or acts of terrorism <p>Cover does not apply for cancellation or rearrangement expenses due to injury or illness following participation in certain hazardous activities</p> <p>We will not pay the first £50 of each claim</p>	<p>Full details of these and the other policy exclusions are shown on pages 21 and 22 of the policy document under the heading of 'What is not covered?' and pages 13 and 14 – General Exclusions</p> <p>The excluded hazardous activities are shown on page 9 of the policy document</p>

LOSS OF PASSPORT

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>Cover is provided for reasonable travel and accommodation costs incurred to obtain a replacement passport when the original passport is lost during a trip outside the UK</p> <p>£250 each insured person</p>	<p>Cover will not apply if:</p> <ul style="list-style-type: none"> ▪ the trip is for a period greater than 13 weeks ▪ the total duration of all trips exceeds 26 weeks in any one year ▪ the passport is lost due to war or any act of terrorism 	<p>Full details of these and the other policy exclusions are shown on pages 13 and 14 of the policy document under the heading of General Exclusions</p>

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PERSONAL LIABILITY

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>Cover is provided for compensation an insured person becomes legally liable to pay for:</p> <ul style="list-style-type: none"> ▪ Accidental bodily injury to any person ▪ Accidental damage to material property ▪ Obstruction trespass nuisance wrongful arrest detention or false imprisonment <p>Up to £2,000,000 each insured person</p>	<p>Cover does not apply for liability arising from:</p> <ul style="list-style-type: none"> ▪ any business or profession ▪ ownership or use of land or buildings powered vehicles firearms or non domestic animals ▪ injury to employees or a member of family ▪ property belonging to an insured person or in their custody or control <p>Cover does not apply for:</p> <ul style="list-style-type: none"> ▪ punitive exemplary or multiple damages ▪ any contractual agreements 	<p>Full details of these and the other policy exclusions are shown on page 24 of the policy document under the heading of 'What is not covered?' and pages 13 and 14 – General Exclusions</p>

TRAVEL DELAY

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>Cover for the delay in departure of the ship, aircraft or other transport which the insured person was booked to travel on for at least 12 hours due to:</p> <ul style="list-style-type: none"> ▪ Strike ▪ Industrial action ▪ Adverse weather ▪ Mechanical breakdown <p>Compensation of £50 each insured person</p>	<p>No cover is provided:</p> <ul style="list-style-type: none"> ▪ unless written proof of the delay is provided by the transport company or their agents ▪ if the strike or industrial action existed at the time the trip was booked 	<p>Full details of these and the other policy exclusions are shown on page 25 of the policy document under the heading of 'What is not covered?' and pages 13 and 14 – General Exclusions</p>

LEGAL EXPENSES

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>Cover for legal costs in pursuit of a claim for damages against a third party who caused injury or illness of an insured person</p> <p>Up to £25,000 each insured person</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> ▪ fines or other penalties ▪ legal expenses incurred to pursue a claim against any tour operator, insurer or their agents where a suitable arbitration scheme exists ▪ pursuing a claim against a manufacturer supplier or distributor of drugs or medicines 	<p>Full details of these and the other policy exclusions are shown on page 26 of the policy document under the heading of 'What is not covered?' and pages 13 and 14 – General Exclusions</p>

MISSED DEPARTURE

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>Reasonable travel and accommodation expenses for missed departure of the ship aircraft or other conveyance due to:</p> <ul style="list-style-type: none"> ▪ failure of public transport due to strike industrial action adverse weather or breakdown ▪ breakdown or road accident of a private vehicle <p>Up to £600 each insured person</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> ▪ breakdown of a private vehicle over 5 years old ▪ breakdown not supported by a report from a motor breakdown firm ▪ failure to allow sufficient time for the journey using public transport ▪ strike industrial action or adverse weather existing at the time of booking the trip <p>We will not pay the first £50 of each claim</p>	<p>Full details of these and the other policy exclusions are shown on page 28 of the policy document under the heading of 'What is not covered?' and pages 13 and 14 – General Exclusions</p>

If, having examined your policy, you decide not to proceed, you have 14 days from the date you received your policy document to cancel this policy and receive a refund of premium providing you have not taken a trip, made a claim or intend making a claim. To do this you should contact the intermediary or organisation that sold you your policy.

Any refund of premium given may be subject to a charge for any period that cover has been in force plus reasonable administration charges. A refund of premium is not available if the total duration of the insurance cover is for a period of less than one month.

If you wish to make a claim, please telephone the appropriate number shown below:

Emergency medical or travel expenses while on a trip abroad – Telephone Cega Emergency Services
+44 1243 621060 (Fax +44 1243 773169).

Legal expenses claims – Telephone Amicus Legal Ltd
01206 366500 (Fax 01206 366501)

All other claims must be reported to Groupama Insurance Company Limited as soon as possible by telephoning
0870 850 0181 (Fax to 0870 241 3534).

We make every effort to maintain the highest standards but recognise that there may be occasions when the particular requirements of our customers are not met. In these circumstances please contact either the intermediary or organisation that sold you this insurance or Groupama Insurances directly by telephone on 0870 850 8510; by e-mail at customer.service@groupama.co.uk; or via www.groupama.co.uk.

If your concern or issue cannot be settled you may be entitled to refer it to the Financial Ombudsman Service.

Groupama Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to receive compensation if we are unable to meet our obligations. Full details are available from the FSCS.