



## **DEMANDS AND NEEDS STATEMENT**

This product meets the demands and needs of those travelling abroad in respect of medical and other similar expenses throughout the duration of the policy.

## **POLICY SUMMARY**

This policy summary does not contain full details and conditions of your insurance - these are located in the Travel Insurance Certificate underwritten by St Paul Travelers Syndicate Management Ltd.

## **TYPE OF INSURANCE COVER**

Travel insurance for single, explorer or annual multi trips - the Travel Insurance Schedule will show your selected cover. Some winter sports may also be included – again, the Travel Insurance Schedule will show if you selected this option. Baggage and passport cover may also be included - the Travel Insurance Schedule will show if you selected this option.

## **CONDITIONS**

It is essential that you refer to the important conditions relating to the health section in the Travel Insurance Certificate as failure to comply with these conditions may jeopardise your claim or cover. If you are travelling within the EU, EEA or Switzerland you should obtain an EHIC from a post office. If you are travelling within Australia and you require medical treatment you must enrol with a local Medicare office. Special conditions apply to each section of your policy. Please refer to the Travel Insurance Certificate for full details. A copy can be obtained from Oval Insurance Broking.

## **FEATURES, BENEFITS AND EXCLUSIONS**

### **Emergency and medical services**

Medical expertise to arrange medical assistance or transport home following an accident or illness or if you are informed of a serious illness of a close relative at home whilst on holiday.

#### **Section A - Cancellation or curtailment charges:**

Unavoidable or necessary cancellation or curtailment of the trip before completion due to death, bodily injury or illness, compulsory quarantine or jury service, redundancy, withdrawal of leave for members of the armed forces or emergency services, the Police requesting you to return to or remain at your home due to serious damage to your home caused by fire, aircraft, explosion, storm, flood, subsidence malicious persons or theft. The maximum we will pay under this section is £3,000 per person.

#### **Exclusions under Section A - Cancellation or curtailment charges:**

Redundancy caused by misconduct, resignation, voluntary redundancy or where notification of redundancy was given prior to the application for this policy. Any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim.

#### **Section B - Emergency medical and other expenses:**

Medical, surgical, hospital, ambulance and nursing fees up to £5,000,000 outside the United Kingdom. Emergency dental treatment for pain relief up to £200 incurred outside the United Kingdom. Reasonable cost of funeral expenses abroad up to £1,500 plus the reasonable cost of conveying the ashes or body home. Reasonable additional transport or accommodation expenses incurred if it is medically necessary for you to stay beyond your scheduled return date.

#### **Exclusions under Section B - Emergency medical and other expenses:**

Treatment or surgery which in the opinion of the medical practitioner in attendance can wait until your return to the United Kingdom. Medication, which prior to departure is known to be required. Expenses incurred as a result of a tropical disease where the required inoculations have not been undertaken.

### **Section C - Hospital benefit**

Up to £25 for every completed 24 hours in-patient hospital stay up to a maximum of £1500.

### **Exclusions under Section C – Hospital**

Expenses incurred as a result of a tropical disease where the required inoculations have not been undertaken.

### **Section D - Personal accident**

Up to £20,000 for death, loss of limb or sight and permanent total disablement, subject to age. Please refer to the travel certificate for full details of the cover available.

### **Section E - Baggage and passport**

Accidental loss, theft or damage to baggage up to £1,500. Up to £250 for any one article and up to £300 for all valuables - please refer to 'Definitions' in the policy wording. Up to £100 for the emergency replacement of clothing, medication and toiletries if your baggage is lost and not returned for more than 12 hours on the outward journey. Up to £200 for reasonable additional costs for travel and accommodation incurred whilst obtaining a replacement passport or visa abroad.

### **Exclusions under Section E - Baggage and passport**

Valuables or your passport left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation. Baggage contained in an unattended motor vehicle between 9 p.m. and 9 a.m. or between 9 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car. Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded - see your policy wording for the full list. Business goods, samples or tools used in connection with your occupation.

### **Section F- Personal money and documents**

Accidental loss, theft or damage of personal money including foreign currency up to 72 hours prior to departure. Please refer to policy wording for full details of the cover available.

### **Exclusions under Section F - Personal money and documents**

Personal money left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation. Loss or theft of traveller's cheques where you have not complied with the issuing agents conditions.

### **Section G – Personal Liability**

Personal liability for any compensation you become legally liable to pay up to £2,000,000.

### **Exclusions under Section G – Personal liability.**

Pursuit of any trade, business or profession, or the ownership, possession or use of any vehicles, aircraft or mechanically operated watercraft.

### **Section H - Delayed departure**

Delayed departure for at least 12 hours from the scheduled departure time. £20 for the first complete 12 hour delay and £10 for each breakdown of the vehicle you are travelling in maximum of £100. Up to £3,000 for any irrecoverable travel and other pre-paid charges if you choose to cancel your trip once 12 hours has elapsed.

### **Exclusions under Section H – Delayed departure**

Strike, industrial action or air traffic control delay publicly declared.

### **Section I - Missed departure**

Up to £500 for additional room only accommodation and travel expense due to the failure of public transport or an accident or breakdown of the vehicle you are travelling in or strike.

### **Exclusions under Section I - Missed departure:**

Strike or industrial action publicly known by the date the insurance is purchased by you.

### **Sections J, K, L and M - Winter sports**

Section J - Ski Equipment. Up to £300 for the loss, theft of or damage to your own ski equipment, subject to a maximum of £250 for any one article, pair or set of articles.

Section K -Hire of Ski Equipment. Up to £15 per day, up to a maximum of £200 for the cost of hiring ski equipment following the loss, theft of or damage to your own ski equipment.

Section L - Ski Pack. Up to £300 for the unused portion of your ski pack following your bodily injury or illness and up to £150 for the unused portion of your lift pass if lost.

Section M - Piste Closure. Up to £20 per day, up to a maximum of £200 for the cost of transport organised by your tour operator to an alternative site if snow conditions result in total closure of skiing facilities. If no alternative sites are available we will pay you compensation of £20 per day up to a maximum of £200.

### **Exclusions under Sections J, K, L, M – Winter sports**

Ski equipment contained in or from an unattended motor vehicle between 9 p.m. and 9 a.m. or between 9 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.

### **Section N -Overseas legal expenses and assistance**

Legal expenses and costs in pursuit of a civil action up to £25,000.



**General exclusions:**

War risks, civil commotion, terrorism, (except under sections B, C and D unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination.

There are a number of activities, practices and winter sports that are excluded - please see paragraphs 5, 6, and 7 in the general exclusions section of the Travel Insurance Certificate.

Wilful, self inflicted injury, solvent, drug or alcohol abuse.

Unlawful actions and any subsequent legal proceedings brought against you.

Travel to a country or specific area or event which the Foreign and Commonwealth Office or the World Health Organisation has advised the public not to travel to.

**SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS**

The standard excesses and any increased amount you have agreed to pay will be shown within your Travel Insurance Certificate / Schedule.

Under annual multi trip policies there is no cover for trips over 31 days.

**DURATION**

This is an annually renewable or single trip Travel Insurance - Please refer to your Travel Insurance Schedule for your selected cover.

**CANCELLATION PERIOD**

You are free to cancel this policy within 14 days of receipt of the Certificate of Insurance provided that no trips have been made or no claims have occurred.

We may cancel this insurance by giving you 14 days written notice at your last known address.

**CLAIMS NOTIFICATION**

To make a claim call 0870 112 8468.

You must also advise your insurance advisor or agent as soon as possible of any event likely to give rise to a claim.

**MAKING YOURSELF HEARD**

We will endeavor to provide a standard of service that will leave you no cause for complaint. However, if you feel that we have not met a satisfactory standard of service, you can take the following action:

- In the first instance you can write to us via your Insurance Advisor / Insurance Broker.
- If you have any questions or concerns about your insurance or the handling of a claim you should, in the first instance, contact your Insurance Advisor / Broker
- If you have a problem concerning any aspect of your insurance please contact your insurance Advisor / Broker.

If you are not satisfied with the way in which your complaint has been dealt with, you should write to the Complaints Department at Lloyd's. The contact details are:

Complaints Department  
Lloyd's  
One Lime Street  
EC3M 7HA

Tel: +44 (0) 20 7327 5693

Fax: +44 (0) 20 7327 5225

E-mail: [Lloyds-Regulatory-Complaints@Lloyds.com](mailto:Lloyds-Regulatory-Complaints@Lloyds.com)

- If you are a retail customer, in the event you still remain dissatisfied and wish to make a complaint you can do so at any time by referring the matter to:

Financial Ombudsman Service,  
South Quay Plaza,  
183 Marsh Wail,  
London E14 9SR.

Referral to the Financial Ombudsman will not affect your right to take legal action.