

Your Travel Insurance Policy Summary...

Some important facts about your insurance are summarised below. This summary does not form part of the contract and does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. A copy of the full policy document is available on request if it is not provided to you with this summary.

Insurers: This travel insurance policy is underwritten by Primary Insurance Company Limited, Indemnity Insurance Limited and Norwich Union Insurance Company.

What am I covered for?

Section	description of cover	Limits	Excesses
A	Cancellation & Curtailment	£1,000	£75
B	Emergency medical expenses	£2,000,000	£75
	Emergency repatriation		
	Relatives additional expenses		
	<i>emergency dental treatment</i>	£350	
C	Personal accident	£5,000	Nil
	<i>Maximum payable in the event of death if under 18</i>	£1,000	
D	Personal Liability (including legal fees)	£1,000,000	£100
E	1. Personal effects - overall limit (£500 for under 18's)	£1,000	£75
	<i>-maximum per item, pair or set</i>	£100	
	<i>-total limit for all valuables</i>	£150	
	2. Travel Documents	£150	£75
	3. Baggage Delay	£75	Nil
F	Money	£200	£75
	<i>-cash limit</i>	£100	
G	Missed Departure	£300	£75
single trip features			
Maximum age at date of departure - Short Stay		55 years	
Maximum age at date of departure - Long Stay		45 years	
Maximum period any one trip - Short Stay		62 days	
Maximum period any one trip - Long Stay		18 months	
For travel commencing prior to:		31/01/07	
Annual multi-trip features			
Maximum age at inception		55 years	
Maximum period any one trip (or 45 or 62 days, subject to additional premium)		31 days	
Overall maximum total period of all trips		183 days	
Family members can travel separately		No	
Wintersports - subject to additional premium, up to a total maximum of		17 days	

Types of Policies available and Policy durations

Policies are available for either single trips or on an annual basis for multiple trips. An annual multi-trip policy runs for 12 months from the date specified and provides cover for any number of round trips provided that they do not exceed the maximum duration for any one trip shown in your Insurance Schedule of Benefits. A single trip policy provides cover for the duration of the trip shown in your policy documentation.

Who can be covered?

Both single trip and annual multi-trip policies can be arranged for individuals, couples or families, subject to the age limits shown above. A family policy provides cover for up to two adult partners and their dependent children under the age of 18 provided that they are all normally living together in one household. Please note the maximum age limits that apply, as shown.

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Significant and/or Unusual Conditions & Exclusions	Relevant policy reference
Health - The policy contains an important Warranty and exclusions relating to existing health conditions	Pre-existing Medical Conditions Warranty on page 2, Health Conditions and Reciprocal Health Agreement in "Read Me First", exclusions in Sections A & B and General Condition 4
Pregnancy - There are exclusions related to pregnancy within 14 weeks of the estimated due date.	Sections A & B
Activities (including Wintersports) - You may not be covered if you are planning to take part in dangerous sports or pastimes where there is a generally recognised risk of injury. Wintersports will only be covered if you have paid the appropriate premium. Please check the policy wording and ask us if in any doubt.	Acceptable Sports and Leisure Activities in "Read Me First", Definitions, General Exclusion 20 and General Condition 6.
Excesses - Most sections are subject to an excess, as shown in the details above. This means each person will have to bear the first amount of each claim.	Schedule of Benefits, most Sections, Policy Excesses in "Read Me First" and Definitions
Personal Effects - Claims are paid based on the value at time of loss, not on a "Replacement Cost" or "New-for-Old" basis. Deductions will be made for likely wear, tear and depreciation.	Sections E and Property Claims in "Read Me First".
Duty of Care and supervision of your property - There are significant limitations and exclusions of cover for property, including valuables and money, that is left unattended or out of your immediate control and supervision. Please also note the requirements for notifications of loss/theft and the need for reports.	Reasonable Care in "Read Me First", Section E exclusion 10 General Conditions 10 & 11 and General Exclusions 21 & 24
Material Facts or changes in circumstance - You must tell us all material facts. A material fact is one that you are aware of and that is likely to influence us in accepting your insurance. This could include the state of your health or that of a close relative or any planned hazardous activities. Changes in circumstance should also be notified at once. Any delay may result in any claim being reduced or declined.	General Conditions 1 & 2 and Definitions
Notification of claims - all claims should be notified at once. Any delay may result in any claim being reduced or declined.	General Conditions 11 & 12 and "Making a Claim" on page 2

CANCELLATION RIGHT

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy, as detailed in the policy document. Please note that this right does not apply if your policy is a short term insurance of less than one month in duration.

MAKING A CLAIM

If you require assistance abroad please call the 24 Hour Emergency Assistance service detailed in the policy (depending on where you are) quoting the reference shown on your policy.

If you wish to make a claim please telephone the claims handlers detailed in the policy on 0870 730 3160. Please note that written documentary evidence will be required to support your claim.

HOW TO MAKE A COMPLAINT

We hope you will be pleased with the service we provide. However, if you have a complaint about our service or about a claim, please call Navigator Travel Insurance Services Ltd on 0870 241 0576. If you are still not satisfied, please write to the Customer Services Manager, Inter Group Claims Services, Waverly House, Weydon Lane, Farnham, Surrey GU9 8QT

If you are still not happy with the response you have received, you have the right to ask the insurers and then the Financial Ombudsman Service to review your case. Full details are shown in the Policy document.

COMPENSATION SCHEME

Primary Insurance Company Limited is covered by the Irish Insurance Compensation Fund. You may be entitled to compensation from the fund, if they cannot meet their obligations. The Irish Insurance Compensation Fund provides funds for liquidators so that they may pay the valid claims of insolvent insurers. The fund will provide compensation payments of up to Euro 20,000 or 90% of the net loss whichever is the lesser. You can get more information about compensation fund arrangements from the Irish Financial Services Regulatory Authority.

Indemnity Insurance Limited and Norwich Union Insurance Company 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 100% of the first £2,000 and 90% of the remainder of the claim. You can get more information about compensation scheme arrangements from the FSCS.

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.