

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 certain underwriters at Lloyd's of London, led by Syndicate 1206, under the terms of a binding authority.

What am I covered for?

| Section | Description of cover | Limits per adult | | Excesses |
|---|-------------------------------------|------------------|-------------------|-----------|
| | | Gold | Diamond | |
| 1 | Cancellation & Curtailment | £2,500 | £2,500 | £50 |
| 2 | Departure Delay | £100 | £100 | Nil |
| | Abandonment | £2,500 | £2,500 | £50 |
| | Missed Departure | £500 | £500 | Nil |
| 3 | Personal Possessions | £1,500 | £2,000 | £50 |
| | - single article limit | £200 | £300 | |
| | - valuables limit | £200 | £400 | |
| | - emergency purchases | £100 | £100 | Nil |
| | - passport replacement | £250 | £300 | Nil |
| 4 | Personal Money (cash) | £250 (£125) | £500 (£250) | £50 |
| 5 | Medical Expenses | £5,000,000 | £5,000,000 | £50 |
| | Hospital Daily Benefit | £10 | £20 | Nil |
| 6 | Personal Liability | £2,000,000 | £2,000,000 | £100 |
| 7 | Personal Accident (limit for death) | £25,000 (£5,000) | £30,000 (£10,000) | Nil |
| 8 | Legal Expenses | £15,000 | £15,000 | £100 |
| 9 | Resumption of Trip | Not Covered | £400/£800 | £50 |
| 10 | Search & Rescue cover | Not Covered | £5,000 | N/A |
| 11 | Mugging | Not Covered | £100 | N/A |
| 12 | Hijack (per day) | Not Covered | £2,000 (£30) | N/A |
| 13 | Disaster | Not Covered | £500 | N/A |
| 14 | 24 Hour Personal assistance | Not Covered | No Limit | N/A |
| single trip features | | | | |
| Maximum age at date of departure - Long Stay | | | | 50 years |
| Maximum age at date of departure - Short Stay | | | | 60 years |
| Maximum period any one trip - Long Stay - up to age 35 | | | | 18 months |
| Maximum period any one trip - Long Stay - age 36 to 50 | | | | 12 months |
| Maximum period any one trip - Short Stay | | | | 45 days |
| For travel commencing prior to: | | | | 31/07/07 |
| Annual multi-trip features | | | | |
| Maximum age at inception | | | | 60 years |
| Maximum period any one trip | | | | 62 days |
| Overall maximum total period of all trips | | | | 183 days |
| UK trips (minimum 1 night in pre-booked paid accommodation) | | | | Included |
| Family members can travel separately | | | | No |
| Wintersports - one trip covered up to a 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.

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Who can be covered?

Both single trip and annual multi-trip policies can be arranged for individuals, couples or families. 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.

| Significant and/or Unusual Conditions & Exclusions | Relevant policy reference |
|---|--|
| Health - The policy contains an important Warranty and exclusions relating to existing health conditions | Disclosure details on page 1 and General Exceptions 5, 6 & 7 Policy conditions i - l and Important Notice |
| Pregnancy - There are exclusions related to pregnancy within 14 weeks of the estimated due date. | Sections 1 & 5 |
| 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. | Definition, General Exceptions 3 & 4 and Important Notice |
| 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. | Most Sections and Important Notice. |
| 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. | Section 3, Policy conditions (o), (p) & (r) and Important Notice |
| 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. | Policy Conditions 1 (a), (o), (p) & (r), Sections 3 & 4 and Important Notice |
| 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. | General Exception 9, Policy Condition 1 (m) and Definitions |
| Notification of claims - all claims should be notified at once. Any delay may result in any claim being reduced or declined. | Policy condition c) What You Need To Do if You Wish To Make a Claim details |

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 on **+44 1252 740100** or fax to **+44 1252 740110** quoting your insurance policy reference.

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 Ltd., Waverley 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 Complaints and Advisory Department at Lloyd's to review your case. Details are contained in the policy

COMPENSATION SCHEME

Underwriters at Lloyd's 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.