

Travel Protector Travel Insurance 2008/09 - Policy Summary

Key Information you the Customer need to be aware of



keyfacts®

This is a Policy Summary only and does not contain the full terms and conditions of the insurance contract. Full terms and conditions can be found in the Policy Document, which you should also read carefully. A copy of the policy wording is available on request.

1 Who provides your insurance cover?

Travel Protector travel insurance is underwritten by ELVIA Travel Insurance International N.V. (Netherlands). Mondial Assistance (UK) Limited is the underwriters UK administrator.

Our contact address is: Mondial Assistance (UK) Ltd, Mondial House, 102 George Street, Croydon, CR9 1AJ.

Travel Protector travel insurance is arranged by P J Hayman & Company Limited.

2 What does Travel Protector travel insurance cover me for?

The policy is designed to insure those who wish to insure themselves when travelling and provides the following cover as shown in the schedule of benefits table below. The limits shown are per person unless otherwise stated within the policy.

No trip must last more than 31 days, unless we agree otherwise in writing.

SUMMARY OF COVER

Section	Cover	Limit (up to)
	24 hour emergency medical assistance	Included
1	Cancellation or curtailment charges	£5,000
2	Emergency medical and associated expenses <i>In-patient benefit</i> <i>Dental</i>	£10 million £50 per day £1,500 max £300
3	Loss of passport	£500
4	Delayed Personal Possessions	£200
5	Personal personal possessions <i>Single article, pair or set</i> <i>Valuables maximum</i>	£2,000 £250 £500
6	Personal money <i>Cash limit</i>	£500 £250
7	Personal accident (Age restrictions apply)	£10,000 - death £20,000 - loss of sight or limb £20,000 - total disablement
8	Missed departure / missed connection	£1,000
9	Delayed departure or Abandonment	£30 first 12hr delay, £30 each extra 12hr delay up to a maximum - £150 Or, £5,000 - abandonment after 12 hr delay
10	Personal liability	£2 million
11	Legal expenses	£25,000
12	Hijack and mugging	£50 per day £1,500 maximum - hijack £250 - mugging
13	Winter sports <i>Ski equipment</i> <i>Single article limit</i> <i>Ski pack</i> <i>Piste closure</i>	£500 £250 £300 £20 per day / £200

3 What else do I need to know about my Travel Protector travel insurance policy?

Important information about existing medical conditions	Significant exclusions or limitations	Policy Section
<p>Medical declaration and health exclusions The policy contains conditions relating to your health and to that of other insured persons on this policy. You must refer to the Medical Declaration and Health Exclusions on pages 7 & 8 of the policy document.</p> <p>If you are travelling outside the United Kingdom you will need to contact the Medical Screening Line on 0845 260 1582 in the following circumstances :</p> <p>i) you need to declare a medical condition (other than where you have only one of the conditions listed in Question 1, on page 8 of the policy document);</p> <p>ii) you are unsure whether a medical condition needs to be declared or not;</p> <p>iii) you answer YES to any of the Medical Screening questions shown on page 8 of the policy document.</p> <p>iv) you develop a new condition after your policy was issued;</p> <p>v) your existing medical condition changes after your policy was issued.</p>	<p>Cover is not provided for: any journey where at the time of taking out this insurance you:</p> <p>a) are waiting for an operation, hospital consultation (other than for regular checkups for a stable condition) or other hospital treatment or investigations; or are awaiting the results of any tests or investigations; or</p> <p>b) had received a terminal prognosis; or</p> <p>c) are travelling against medical advice or for the purpose of obtaining treatment; or</p> <p>d) are pregnant and the pregnancy was more than: - 24 weeks at the end of a journey outside of Europe; or - 28 weeks at the end of a journey within Europe.</p>	<p>Medical declaration and health exclusions</p>

Significant features and benefits	Significant exclusions or limitations	Policy Section
<p>Cancellation or curtailment charges Cover if you cancel your journey before it begins or curtail your journey, due to certain necessary circumstances as listed in the Policy Document.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> Any claim where you are unable to comply with the medical declaration and health exclusions. Any curtailment claim not confirmed as medically necessary by the 24 hour emergency assistance service. Any curtailment claim where you do not have a medical certificate from the doctor treating you abroad that says you need to return home early. 	<p>1</p>
<p>Emergency medical and associated expenses Emergency medical, surgical and hospital costs if you become unexpectedly ill or are injured during your journey. Transport and accommodation costs and the cost of transporting your body or ashes to your home.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> Medical expenses in the UK. Any claim where you are unable to comply with the medical declaration and health exclusions. 	<p>2</p>
<p>Loss of passport Extra transport, accommodation and administration costs to get a temporary passport and the value left on your passport if it is lost, stolen or destroyed while on your journey.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> Losses not reported to the consulate and a report obtained. 	<p>3</p>
<p>Delayed personal possessions Purchase of essential replacement items if your possessions are temporarily lost or stolen on your outward journey for more than 12 hours.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> Claims where you do not notify the carrier immediately and obtain a written report. Claims where you do not provide receipts of expenditure. 	<p>4</p>
<p>Personal possessions Cover for your personal possessions (excluding ski equipment) if they are damaged, stolen, lost or destroyed on your journey.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> Your failure to exercise reasonable care for the safety of your property. Claims where a police report is not obtained within 24 hours of discovery. 	<p>5</p>
<p>Personal money Cover for loss or theft of your personal money while on your journey.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> Your failure to exercise reasonable care for the safety of your property. Claims where a police report is not obtained within 24 hours of discovery. 	<p>6</p>
<p>Personal accident Accidental bodily injury resulting in loss of limb(s) / eyes, permanent physical disablement or death.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> Permanent physical disablement when you are aged under 16 or aged 66 or over. More than £3,500 death benefit when you are aged under 16. 	<p>7</p>

Significant features and benefits	Significant exclusions or limitations	Policy Section
<p>Missed departure or missed connection Necessary travel & accommodation to reach home or your journey destination due to public transport delays or accident/breakdown of your vehicle or your outward or return flight from the departure point is delayed and you miss your connecting flight.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Claims not supported by a written report from the appropriate authorities. • Your failure to check in on time or allow sufficient time to get to the departure point. 	8
<p>Delayed departure If your departure is delayed due to the reasons shown in the policy document we will compensate you according to the summary of cover table.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Claims not supported by a written report from the appropriate authorities. • Your failure to check in on time or allow sufficient time to get to the departure point. 	9
<p>Personal liability Costs that you are legally liable for arising during your journey as a result of:</p> <ul style="list-style-type: none"> • accidental injury to any person or • loss or damage to other people's property. 	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Damage to property belonging to you, or in your care or a member of your family or a person employed by you • Claims arising out of your business or occupation. 	10
<p>Legal expenses Legal costs to pursue compensation as a result of your death, illness or injury during your journey.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Any costs not agreed by us. • Any claim not notified to us within 90 days. 	11
<p>Hijack and mugging</p> <ul style="list-style-type: none"> • A compensation amount according to the summary of cover table, if the transport you are using is held in a hijack situation. • A compensation amount according to the summary of cover table if you are hospitalised for more than 2 full days following a mugging. 	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Costs unless relevant reports are obtained. 	12
<p>Winter Sports</p> <ul style="list-style-type: none"> • Loss of ski pack following cancellation, curtailment, injury or illness. • Loss or damage to your own ski equipment. • The hire of alternative ski equipment if your own is delayed for over 12 hours from when you arrived at your journey destination or damaged whilst on your journey. • Transport to an alternative area as a result of piste closure 	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Ski pack as per Section 1 - Cancellation or curtailment charges and Section 2 - Emergency medical and associated expenses. • Ski equipment as per Section 5 - Personal possessions. • Hire of ski equipment as per Section 5 Personal possessions and Section 4 - Delayed personal possessions. • Piste closure any compensation for the first full 24 hours at your booked resort. • Piste closure claims for any journey in the UK. 	13

Features	What is not covered	Policy Section(s)
Excess	<p>An excess will be deducted for each claim event (not per section). So the maximum amount deducted from a claim would be £50 per person (limited to £100 per family).</p> <p>* For loss of deposit claims only, the excess is reduced to £15 per person (limited to £30 per family)</p> <p>** The excess under section 9 - Delayed departure applies only in respect of abandonment of the journey after a delay of 12 hours or more.</p> <p>*** The excess under section 13 - Winter Sports does not apply to Piste Closure claims.</p>	1*, 2, 5, 6, 9** and 13***
Consequential losses	Any loss caused as a direct or indirect result of anything you are claiming for, including loss of earnings or loss of enjoyment.	General exclusions
Winter sports You are covered for winter sports activities up to 17 days in total during the period of insurance shown on your policy schedule.	Bobsleighbing, heli skiing, lugging, ski acrobatics, ski flying, ski jumping, ski racing, ski stunting or snow cat skiing. Off piste skiing outside the ski area boundaries of a recognised ski resort. Off piste skiing unless following ski patrol guidelines.	
Age limits	Travel Protector is only available to persons aged 69 years or under.	

4 What is the duration of the contract?

Your policy will run from the dates shown on your schedule once your policy is issued.

5 Do I need to do anything after I have purchased the policy?

Please remember that it is your responsibility to regularly review your level of cover to ensure it remains adequate.

Before you travel you must tell P J Hayman & Company Limited on **0845 260 1581** about any change in your circumstances which may affect your cover. It is very important to tell us about any changes in medical conditions.

6 What Cancellation Rights do you have?

If your cover does not meet your requirements, please notify P J Haman & Company Limited on **0845 260 1581** within 14 days of receiving your insurance receipt and return all your documents for a refund of your premium.

If during this 14 day period you have travelled, made a claim, or intend to make a claim then we can recover all costs that you have used for those services.

Please note that your cancellation rights are no longer valid after this initial 14 day period.

7 How do I make a claim?

- If you are abroad and need medical assistance, please call our 24 hour medical emergency service on:
Within the UK **020 8666 9247**, textphone **020 8666 9562**, outside the UK **+44 20 8666 9247**, textphone **+44 20 8666 9562**.
- For Legal expenses please call our 24 hour legal helpline on:
Within the UK **020 8603 9804**, textphone **020 8666 9562**, outside the UK **+44 20 8603 9804**, textphone **+44 20 8666 9562**
- For all other claims, please call **0208 666 9248**, textphone **020 8666 9562** (between 10am and 4pm Monday to Friday) and ask for a claim form or write to :
Travel Protector Claims Department, Mondial Assistance (UK) Limited, Mondial House, 102 George Street, Croydon CR9 1AJ.

8 What to do if you have a complaint?

Should you wish to express a complaint about this policy then in the first instance please write to:

- Complaints regarding CLAIMS or the EMERGENCY MEDICAL ASSISTANCE SERVICE
The Quality Standards Manager, Mondial Assistance (UK) Limited, Mondial House, 102 George Street, Croydon CR9 1AJ

If you are not satisfied with our final response you can refer the matter to the Financial Ombudsman Service.

- Complaints regarding the SALE OF THE POLICY or MEDICAL SCREENING
The Customer Services Manager, P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire, PO9 6DX.

9 Is the insurer covered by the Financial Services Compensation Scheme (FSCS)?

For your added protection, the insurer is covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance cover is limited up to 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Further information about the compensation scheme arrangements is available from the FSCS, telephone number 020 7892 7300, or by visiting their website at www.fscs.org.uk.

This policy is available in large print, audio and Braille.
Please phone 0845 260 1581 and we will be pleased to
organise an alternative version for you.