

Policy Summary

Annual Travel Insurance

Please note that this Summary does not contain the full terms and conditions of the contract, which can be found in the Certificate document. You should refer to your Certificate for full details of the Sums Insured and Limitations.

Your **Insurer** is Royal & Sun Alliance Insurance plc (no.93792) Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex. RH12 1XL. Authorised and regulated by the Financial Conduct Authority

The standard duration of the contract is 12 months from the date on which cover incept. Any variations to this duration will be shown on your Certificate Schedule.

If your period of insurance is more than one year you may need to review and update this cover periodically to ensure it remains adequate.

This is an **Annual Travel Insurance** that provides cover for residents of the United Kingdom for conventional holiday and business travel. Subject to your Proposal the main features and benefits are:

Section 1 – Medical, Repatriation and Other Expenses provides cover for:

- Medical, hospital, treatment and repatriation expenses incurred outside the United Kingdom and Evacuation Services up to £10,000,000 in all. Including 24-hour Medical Emergency help line. Contact details are stated in the Certificate.
- Hospitalisation up to £25 for each complete 24 hour period spent as a hospital inpatient;
- Funeral costs.

Cover is subject to an Excess of £50 (being the first amount of each and every claim that the Insured shall pay)

Section 2 – Trip Cancellation and Section 3 Trip Disruption provides cover for:

- Up to £4,000 in all in respect of irrecoverable loss of unused travel and accommodation;
- Up to £750 in all in respect of reasonable additional Travel and accommodation expenses following missed departure and transport diversion;
- Travel Delay Inconvenience Benefit if the Insured Person is delayed because of/following the late departure of publicly licensed transport up to a maximum of £180 in all;
- Additional repatriation expenses for emergency return to the United Kingdom necessitated by occurrences listed in Section 3 of the Certificate wording.
- Reasonable Additional travel and accommodation expenses for Alteration of Itinerary.

Cover is restricted to expenses incurred as a result of any of the specified occurrences listed in Section * of the Certificate wording.

Section 4 – Baggage and Personal Effects provides cover for:

- Loss of or damage to baggage and personal effects up to £2,000 in all. There are limits for any single item or pairs or sets of items is £250 (other than skis over 5 years old where the limit is £50)
- Delayed Baggage. In addition, if any items of essential clothing or toiletries shall be mislaid for a period of 12 hours or more, we will pay up to £150 in respect of the purchase of any reasonable replacement.

Section 5 Money, Travel Documents and Credit Cards provides cover for:

- Up to £750 in all in respect of Loss of money and travel documents, and fraudulent use of lost credit cards;

- Up to £100 in all in respect of loss of, or damage to Business documents and records.

Cover under Sections 4 and 5 are subject to a joint Excess of £50 in respect of losses arising out of one occurrence.

Section 6 – Personal Accident provides cover for a:

- Lump-sum payment of £25,000 following accidental death or injury resulting in loss of one limb or the sight of one eye.
- Lump-sum payment of £50,000 following accidental injury resulting in the loss of both limbs, both eyes or permanent total disablement.

Section 7 Legal Expenses and Personal Liability provides cover for:

- Personal Liability up to £2,000,000 for bodily injury to third parties and/or damage to their property;
- Legal Expenses up to £25,000.

These limits apply in respect of any one occurrence or series of occurrences arising out of any one cause.

Detailed below are significant and unusual **exclusions** to your insurance

Section 1 – Medical and Repatriation Expenses

- The costs of any medication, consultation or treatment the need for which could reasonably have been foreseen by you at the time that the period of travel commenced.
- Medical expenses incurred in the United Kingdom or after 12 months from the date of accident or illness.

Section 2 – Trip Cancellation and Disruption

- Any conditions or set of circumstances known to you at the time of booking the trip/period of travel or effecting/buying the Insurance, whichever is the later, where such condition or set of circumstances could reasonably have been expected to give rise to cancellation or curtailment of the trip/period of travel that could lead to a claim.
- Claims arising out of any contingency/event that had occurred, commenced or been announced before this insurance was taken out.

Section 1 – Medical and Repatriation Expenses and Section 2 – Trip Cancellation

- Pregnancy within 2 months of the estimated date of delivery.

Section 4 – Baggage and Personal Effects

- Hired clothing and hired equipment.
- Wear and tear or gradual deterioration.
- Household effects.
- Electrical or mechanical breakdown.
- Valuables (as defined in the certificate wording) contained in your baggage in the custody of a carrier and outside of your control.

Section 5 - Money, Travel Documents and Credit Cards

- Currency devaluation or monetary transaction shortages due to errors or omissions;
- Loss or theft not reported to the police or transport carrier within 48 hours of discovery;
- Money contained in your baggage in the custody of a carrier and outside of your control.

Section 4 – Baggage and Personal Effects and Section 5 - Money, Travel Documents and Credit Cards

- Loss due to Confiscation or detention by customs or any other authority.

Section 6 – Personal Liability and Legal Expenses

- You must not admit any liability nor offer agreement to settle any claim without our prior written consent.

Section 7 – Personal Liability and Legal Expenses

- Liability for bodily injury to your employees or to any member of your family or household;
- Loss of or damage to property belonging to you or your family or household members;
- Liability due to the use of aircraft, aerospace device or hovercraft; waterborne craft; mechanically propelled or horse drawn vehicle; caravan or vehicular trailer; firearm or animals or ownership or occupation of land or buildings;
- Employer's liability;
- Contractual liability;
- Liability arising out of or incidental to the practice of a profession or occupation or to the supply of goods or services;
- Liability that is covered under any other insurance.

General Exclusions that apply to all Sections

- Travel against medical advice or after receipt of a terminal prognosis or for the purpose of obtaining medical treatment or convalescent care;
- Winter sports, unless the appropriate additional premium has been paid;
- Scuba diving, unless the appropriate additional premium has been paid;
- Motor cycling (other than the use of hired mopeds or motor scooters hired during the period of travel);
- Mountaineering or rock climbing;
- Riding or driving in a race;
- Operational duties as a member of the Armed Forces;
- Professional entertaining;
- Flying other than as a passenger;
- Attempting to commit or committing Intentional self-injury or suicide
- Deliberate exposure to exceptional danger (other than in an attempt to save human life);
- An Insured Person's own criminal act;
- HIV or AIDS and/or any HIV or AIDS related illness;
- Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- War (whether war be declared or not), hostilities or terrorism.

Detailed below are significant and unusual **limitations** to your insurance

Section 2 – Trip Cancellation and Disruption

- For claims arising from delayed departure of publicly licensed transport. You must obtain written confirmation from the Carrier or their Agent of the actual date and time of delayed departure dates, times and the reason for the delay;
- For claims attributable to mechanical breakdown of non-scheduled transport. You must obtain a garage or motoring organisation report confirming the date, cause and time of such mechanical breakdown claims.

Section 4 – Baggage and Personal Effects and Section 5 Money, Travel Documents and Credit Cards

- You must take all reasonable precautions for the safety of baggage, personal effects and money

Section 5 – Money, Travel Documents and Credit Cards

- Loss due to the fraudulent use of cheques, charge, bankers' or credit cards is subject to your compliance with the conditions of use and other terms under which they have been issued.

Section 7 – Personal Liability and Legal Expenses

- You must not admit any liability nor offer agreement to settle any claim without our prior written consent.

General Limitations that apply to all Sections

- Cancellation cover starts at the time that the Insurance is bought or the trip is booked, whichever is the later.
- Cover only applies while you are travelling on the period of Insurance shown on the Certificate Schedule.
- Cover starts when you leave home or place of business whichever occurs the later and ceases when you arrive at your home or place of business whichever occurs the earlier at the end of the period of travel, from door to door.

Geographical Limits

The Geographical Limits of this Insurance are as stated on the Certificate Schedule;

Conditions

All material facts should be disclosed (These are facts which are likely to influence our acceptance or assessment of your insurance). If you are in any doubt about facts considered material you should disclose them.

You may find it helpful to keep an independent record of the information you supply in connection with your proposal, including copies of any relevant letters.

You and we are free to choose the legal system that will apply to this insurance. Unless we specifically agree to the contrary, this insurance will be subject to English law.

Claims Procedure

You must advise your Insurance Advisor / Broker as soon as possible of any event likely to give rise to a claim.

Cancellation

You may cancel this insurance within 14 days of receipt of the Certificate of Insurance provided that no claims have been incurred.

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

Law Applicable to the Insurance

The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.

Complaints

We aim to provide you with a first class service. If we have not delivered the service that you expect or you are concerned with the service provided, we would like the opportunity to put things right.

Our complaints process

Initially please raise your concerns with your usual business contact. Once we have reviewed your complaint we will issue our business decision in writing.

If upon receipt of this you remain dissatisfied, you can escalate your complaint to our Customer Relations Office who will conduct a separate investigation. This will be concluded with the issue of the Insurers final decision in writing.

Customer Relations Contact Details

Customer Relations Office
Royal & Sun Alliance Insurance plc
Bowling Mill

Dean Clough Industrial Estate
Halifax
HX3 5WA

Tel: 0800 1076161
Fax: 01422 325227
E-mail: crt.halifax@uk.rsagroup.com

What to do if you are still not satisfied

If you are still not satisfied, Royal & Sun Alliance Insurance plc is regulated by the Financial Conduct Authority whose arbitration service is the Financial Ombudsman Service and you may be able to refer your complaint to them.

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Tel: 0845 0801800
E-mail: complaint.info@financial-ombudsman.org.uk
Web: www.financial-ombudsman.org.uk

Your rights

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaints procedures referred to above. However the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

Oval Personal Accident and Travel is a division of
Oval Insurance Broking Limited
Registered Office: 9 South Parade,
Wakefield WF1 1LR
Registered in England No: 01195184
Authorised and regulated by the
Financial Conduct Authority