

Travel insurance policy summary 2012

Reference: VOY/A2T/2012



keyfacts[®]

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 policy is underwritten by: White Horse Insurance Ireland Ltd., registration number 306045, registered office, Travel House, Free Zone West, Shannon, Co. Clare, Republic of Ireland.

Description of cover	Single trip & annual multi-trip		Excesses	
	Standard	Double	Standard	Double
1. Cancellation or curtailment	£1,500	£3,000	£70 (£20 loss of deposit)**	£35 (£10 loss of deposit)**
2. Emergency medical expenses <i>including emergency repatriation including relative's additional expenses including emergency dental treatment</i>	£5,000,000 £350	£10,000,000 £700	£70**	£35**
3. Hospital stay benefit (amount per day)	£500 (£10)	£1,000 (£20)	Nil	Nil
4. Personal accident - loss of sight, limb(s) or permanent total disablement <i>maximum payable in the event of death maximum payable in the event of death if under 16</i>	£15,000 £5,000 £2,000	£30,000 £10,000 £2,000	Nil	Nil
5. Travel delay (a) £ after 12 hrs delay (b) £ each 12 hrs thereafter (c) max abandonment	(a)£20 (b)£10 (c)£100 £1,500	(a)£40 (b)£20 (c)£200 £3,000	Nil £70	Nil £35
6. Missed departure	£750	£1,500	Nil	Nil
7. Personal effects & valuables - overall limit <i>under 18's overall limit maximum per item, pair or set total limit for all valuables emergency purchases</i>	£1,500 £500 £150 £200 £100	£3,000 £500 £300 £400 £200	£70 Nil	£35 Nil
8. Personal money <i>cash limit (£50 for under 18's)</i>	£500 £150	£1,000 £300	£70	£35
9. Loss of passport	£250	£500	Nil	Nil
10. Personal liability	£1,000,000	£2,000,000	£100	£50
11. Legal expenses	£10,000	£20,000	£100	£50
12. Catastrophe cover	Not insured	£500	N/A	Nil
13. Business personnel replacement	Not insured	£2,500	N/A	Nil
14. Financial failure	£1,000	£2,000	Nil	Nil
The following sections only apply if you have paid the additional wintersports premium for single trip. They are automatically included under annual multi-trip insurance.				
15. Ski equipment & other expenses - overall limit <i>maximum per item, pair or set owned or borrowed maximum per item, pair or set hired</i>	£400 £250 £150	£800 £500 £300	£70	£35
16. Ski pack	£200	£400	£70	£35
17. Piste closure (amount per day)	£100 (£10)	£200 (£20)	Nil	Nil

** Adults 65-79 years - £130 excess for cancellation or curtailment (£40 loss of deposit) and medical claims only. Applicable to both standard and double cover.

Single trip features

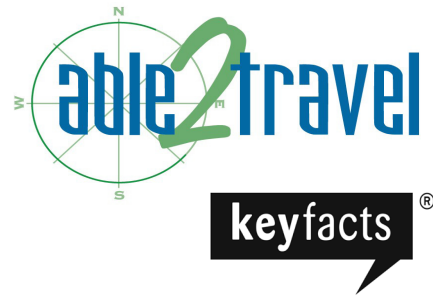
	Standard	Double
Maximum age at date of departure	79	79
Maximum period any one trip up to 64 years	60 days	60 days
Maximum period any one trip 65 to 79 years	45 days	45 days
For travel commencing prior to	31/01/14	31/01/14

Annual multi-trip features

	Standard	Double
Maximum age at inception	69	69
Maximum period per trip up to 64 years	31 days	45 days
Maximum period per trip 65 to 69 years	31 days	35 days
Overall maximum period of all trips	183 days	183 days
Business travel included	No	Yes
Trips within home country (min 2 nights in paid accommodation)	Included	Included
Family members can travel separately	Yes	Yes
Wintersports - up to total maximum of	10 days	21 days

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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 and the overall maximum total period of all trips shown in the insurance details. 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.

Significant and/or unusual conditions & exclusions	Relevant policy reference
Health – The policy contains an important warranty and exclusions relating to existing health conditions	Medical conditions flowchart, Sections 1 & 2 and important feature 3
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.	General exclusions 9, 10, 11 & 12 and important note 8.
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.	Insurance details, most sections and important note 6.
Personal effects & valuables – 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 7 & 15 and important note 4.
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.	Sections 7, 8, 9 (including the special conditions) & 15, general conditions 5 & 10 and important notes 4 & 7.
Material facts or changes in circumstance – You must tell Able2Travel 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 section 1 condition a.
Notification of claims – all claims should be notified at once. Any delay may result in any claim being reduced or declined.	General condition 4 and section 1 condition a.
Law applicable to this contract - This insurance is governed by the laws of the Republic of Ireland, unless we agree otherwise.	Governing law
Residency - This policy is only available to you if you are permanently resident in the United Kingdom, Channel Islands or Isle of Man and have registered with a medical practitioner in your home country.	Important note 12

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 medical assistance abroad, please telephone the nominated emergency assistance service on +44 (0)844 879 8313 or +44 (0)208 763 4932. In respect of all other claims, please telephone White Horse Administration Services Limited on 0871 664 7995 (Calls may cost 10p per minute from a BT landline depending on your call plan. Calls from mobiles and other networks may be extra). When contacting the claims handler please quote reference **VOY/A2T/2012** and make sure you have the relevant information to hand as failure to do so may result in your claim being delayed. Please refer to the policy document for more information.

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 write to White Horse Administration Services Ltd as detailed in the policy wording. If you are still not satisfied, please write to Voyager Insurance Services Ltd as detailed in the policy wording. If you are still not happy with the response you have received, you have the right to ask White Horse Insurance Ireland Ltd. to review your case. You will be provided with full contact details at the time if appropriate. If we have given you our final response and you are still dissatisfied, you may refer your case to the Financial Services Ombudsman's Bureau.

COMPENSATION SCHEME

White Horse Insurance Ireland Limited is covered by the Financial Services Compensation Scheme. If White Horse Insurance Ireland Limited cannot meet their obligations you may be entitled to compensation from The Financial Services Compensation Scheme. The Financial Services Compensation Scheme provides funds for liquidators so that they may pay the valid claims of insolvent insurers. The fund will provide an amount up to £2,000 or 90% of the net loss, whichever is less. You can get more information about compensation fund arrangements from the following website www.fscs.org.uk.