

Able2Travel Travel Insurance Policy Summary 2011

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: Sections 1-13 & 15-17 of this policy are underwritten by: White Horse Insurance Ireland Ltd., Bay 89.2, Free Zone West, Shannon, Co. Clare, Republic of Ireland. Section 14 of this policy is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom and is underwritten by a consortium of Association of British Insurers member Companies & Lloyds Syndicates.

Main features and benefits

What is covered?

Section	description of cover	Standard	DoubleCover	Excesses under Standard	Excesses under DoubleCover
1	Cancellation	£1,500	£3,000	£65* or £20** for loss of deposit only	Nil
	Curtailment				
2	Emergency medical expenses	£5,000,000	£10,000,000	£65*	Nil
	Including emergency repatriation				
	Including relatives additional expenses				
	<i>emergency dental treatment</i>	£350	£700		
3	Hospital stay benefit (amount per day)	£500 (£10)	£1000 (£20)	Nil	Nil
4	Personal accident	£15,000	£30,000	Nil	Nil
	<i>Maximum payable in the event of death</i>	£5,000	£10,000		
5	Travel delay (£after 12 hrs delay / £ each 12 hours thereafter/ max)	£20/£10/£100	£40/£20/£200	Nil	Nil
	Abandonment	£1,500	£3,000	£65	Nil
6	Missed departure	£750	£1,500	Nil	Nil
7	Personal effects – overall limit (£500 for under 18's)	£1,500	£3,000	£65	Nil
	<i>-maximum per item, pair or set</i>	£150	£300		
	<i>-total limit for all valuables</i>	£200	£400		
	<i>-emergency purchases</i>	£100	£200		
8	Money	£500	£1,000	£65	Nil
	<i>-cash limit(£50 for under 18s)</i>	£150	£300		
9	Passport indemnity	£250	£500	Nil	Nil
10	Personal liability	£1,000,000	£2,000,000	£100	Nil
11	Legal expenses	£10,000	£20,000	£100	Nil
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 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 – overall limit	£400	£800	£65	Nil
	<i>- maximum per item or pair owned or borrowed</i>	£250	£500		
	<i>- maximum per item or pair hired</i>	£150	£300		
16	Ski pack	£200	£400	£65	Nil
17	Piste closure (amount per day)	£100 (£10)	£200 (£20)	Nil	Nil

Single trip features		Standard	DoubleCover
Maximum age at date of inception		79	79
Maximum period any one trip up to 64 years		45 days	45 days
Maximum period any one trip 65 – 79 years		31 days	31 days
For travel commencing prior to		31/12/12	31/12/12
Annual multi-trip features		Standard	DoubleCover
Maximum age at inception		69	69
Maximum period per trip up to 64 years		31 days	62 days
Maximum period per trip 65 to 69 years		31 days	31 days
Overall maximum total period of all trips		183 days	183 days
Business travel included		No	Yes
UK trips (minimum 2 nights in pre-booked paid accommodation)		Yes	Yes
Family members can travel separately		Yes	Yes
Wintersports- up to a maximum of		10 days	21 days

*Cancellation & medical expenses excess is £130 if aged 65-79 years

** Cancellation claims for loss of deposit only – excess £20 is increased to £40 if aged 65-79 years

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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 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 10, 11, 12 & 13 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 – 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 & 14 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) & 14, general conditions 5 & 9 and important notes 4 & 7.
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 section 1 condition 1
Notification of claims – all claims should be notified at once. Any delay may result in any claim being reduced or declined.	General conditions 2 & 4 and section 1 condition 1

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 (other than in respect of section 14) please call the nominated emergency assistance service as detailed in the policy **on +44 (0) 844 879 8313 or +44 (0) 208 763 4932 quoting VOY/A2T/2011.**

If you wish to make a claim (other than in respect of section 14) please telephone White Horse Administration Services Ltd 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). Please note that written documentary evidence will be required to support your claim. If you wish to make a claim under section 14 prior to your departure please contact International Passenger Protection Limited on the details in your policy wording.

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 under sections 1-13 & 15-17, please call Voyager Insurance Services Ltd on 01483 562662. If you are still not satisfied, please write to the Managing Director, Voyager Insurance Services Ltd, 13-21, High Street, Guildford, Surrey GU1 3DG.

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 you wish to make a complaint about a claim under section 14, please follow the complaints procedure detailed in the policy wording.

COMPENSATION SCHEME

White Horse Insurance Ireland Ltd. is 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 90% of the claim. You can get more information about compensation scheme arrangements from the FSCS.