

Travel insurance policy summary 2013



Reference: VOY/A2T/2013

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.

Benefits schedule	Single trip & annual multi-trip		Excesses	
	Standard	Double	Standard	Double
1. Cancellation or curtailment	£1,500	£3,000	£70* (£20)**	£35* (£10)**
2. Emergency medical expenses <i>including emergency repatriation</i> <i>including relative's additional expenses</i> <i>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</i> <i>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</i> <i>maximum per item, pair or set</i> <i>total limit for all valuables</i> <i>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 & travel disruption cover <i>1. extended cancellation or curtailment</i> <i>2. extended travel delay and abandonment</i> <i>3. catastrophe & travel disruption cover related to pre-booked accommodation</i> <i>4. extended missed departure</i>	Not insured	 £3,000 £3,000 £3,000 £1,500	N/A	 £35* (£10)** £35 £35 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</i> <i>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

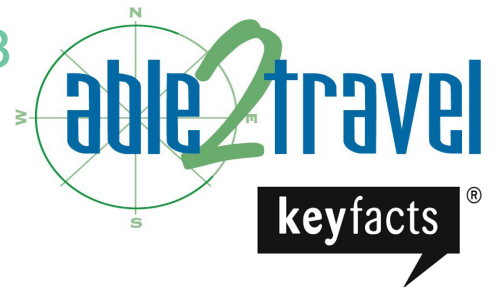
* Adults 65-79 years £130 excess for cancellation or curtailment (£40 loss of deposit) and medical claims only. Applicable to both standard and double cover.

** Loss of deposit claims only.

Single trip features	Standard	Double
Maximum age at date of departure	79	79
Maximum period any one trip up to 64 years	184 days	184 days
Maximum period any one trip 65 to 79 years	45 days	45 days
For travel commencing prior to	31/01/15	31/01/15

Annual multi-trip features	Standard	Double
Maximum age at start/renewal of cover	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 (minimum 2 nights in pre-booked and pre-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 the cancellation rights do not apply if your contract is a short term insurance of less than one month in duration from the date of purchase to the expiry of the policy.

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**.

For all claims other than medical emergencies please request an appropriate claim form by telephoning **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).

When contacting the claims handler please quote reference **VOY/A2T/2013** 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.

COMPLAINTS PROCEDURE

We will do everything possible to ensure that you receive a high standard of service. If you are not satisfied with the service received please contact us. When you contact us please give us your name and contact telephone number. Please also quote your policy and/or claim number and the type of policy you hold.

Step one – Initiating your complaint

Does your complaint relate to:

- A. The sale of your policy?**
- B. A claim on your policy?**

If **A**, you need to contact Voyager Insurance Services Ltd; **Voyager Insurance Services Ltd, 13-21 High Street, Guildford, Surrey, GU1 3DG, Tel: 01483 562662 Fax: 01483 569676. Email: enquiries@voyagerins.com**

We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if you are not satisfied, you can take the issue further.

Step two – If you remain dissatisfied

If you are still dissatisfied you may refer your case to the Financial Ombudsman Service (FOS); **The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Tel: 0300 123 9123 or 0800 023 4567. Fax: 020 7964 1001. Email: complaint.info@financial-ombudsman.org.uk**

The FOS is an independent body that arbitrates on complaints about general insurance products and other financial services. It will only consider complaints after we have provided you with written confirmation that our internal complaints procedure has been exhausted.

Please note that you have six months from the date of our final response in which to refer your complaints to the FOS. Referral to the FOS will not affect your right to take legal action.

If **B**, you can write to; **The Customer Experience Manager, White Horse Administration Services Ltd, PO Box 5633, Walsall, WS6 9BB.**

If you are still dissatisfied you may refer your case to the Financial Services Ombudsman's Bureau; **The Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, Ireland. Email: enquiries@financialombudsman.ie Web: www.financialombudsman.ie**

Please note the Financial Services Ombudsman's Bureau will not consider your complaint until a final response letter has been issued.

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.