

ref: VOY/A2T/2014

This insurance is only valid provided it is issued no later than 31st January 2015 and a properly completed certificate is attached.

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 insurance is arranged by Voyager Insurance Services Ltd. Sections 1-13 and 15-17 are underwritten by AmTrust Europe Limited. Registered in England number 1229676 at Market Square House, St James's Street, Nottingham NG1 6FG. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 202189. Member of the Association of British Insurers.

If you are travelling to Cuba, the insurer for this policy is SOLID Försäkringar, Box 22068, 250 22 Helsingborg, Sweden. Corp ID No 516401-8482. The policy is effected in England and is subject to the Laws of England and Wales. SOLID is a Swedish based insurance company regulated by Finansinspektionen, the Financial Supervisory Authority Sweden (Institute Number: 20090) and passported into the Financial Conduct Authority (Financial Services Firm Reference Number: 401229). You can check these details on the Financial Services Register by visiting the FCA's website on www.fca.org.uk/register or by contacting them on 0800 111 6768.

Section 14 - financial failure is provided by International Passenger Protection Limited and underwritten by Lloyds Syndicates. Registered office IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR. Registered in England 2498563.

Benefits schedule	Limits		Excess	
	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 (after 12 hours)	(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. Baggage - overall limit (£500 for under 18's) <i>maximum per item, pair or set</i> <i>total limit for all valuables</i> <i>emergency purchases</i>	£1,500 £150 £200 £100	£3,000 £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 1. <i>extended cancellation or curtailment</i> 2. <i>extended travel delay and abandonment</i> 3. <i>catastrophe & travel disruption cover related to pre-booked accommodation</i> 4. <i>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	£750	£1,500	Nil	Nil
Sections 15, 16 & 17 only apply if you have paid the additional wintersports premium for single trip. They are automatically included under annual multi-trip policies.				
15. Ski equipment - 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.

Policy features table		
Single trip policy features		
	Standard	Double
Maximum age at date of departure	79	79
Maximum period any one trip if aged up to 64 years	184 days	184 days
Maximum period any one trip if aged 65 to 79 years	45 days	45 days
For travel commencing prior to	31/01/2016	31/01/2016
Annual multi-trip policy features		
Maximum age at start/renewal of cover	69	69
Maximum period any one trip if aged up to 64 years	31 days	45 days
Maximum period any one trip if aged 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 benefits schedule. 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.
Baggage & 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.
Duty of care – You must take care to answer all questions honestly and to the best of your knowledge and not to make a misrepresentation of the facts that could influence the insurer in accepting your insurance. This includes your destination, duration, age, planned hazardous activities and state of health of all travellers on this policy or on whom your trip depends. If you are in any doubt, you should tell Able2Travel by calling 01892 839 501 . If you fail to answer all questions honestly, we may at our option cancel the policy or refuse to deal with your claim or reduce the amount of any claim payment.	General conditions 1 and 2.
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.
Governing law – 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 rights

We hope you are happy with the cover this policy provides. However if after reading this certificate, this insurance does not meet with your requirements, please return it to Able2Travel, within 14 days of receipt and providing that travel has not commenced and a claim does not exist, we will refund your premium. Able2Travel reserve the right to deduct from the rebate of premium the reasonable costs incurred in processing the original sale and cancellation. 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. We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by sending 14 days notice to you at your last known address. Provided the premium has been paid in full, you shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

Making a claim

For all claims other than medical emergencies please request an appropriate claim form by telephoning the number below. Please quote **VOY/A2T/2014**.

Claims Settlement Agencies Ltd, 308-314 London Road, Hadleigh, Benfleet, Essex, SS7 2DD. Tel: 0844 3756158 Email: info@csal.co.uk Website: www.csal.co.uk

Please do not send in any documentation until you have a completed claim form to go with it. The claim form lists the additional documentation necessary to support your claim. Always make sure that any loss or theft of valuables or any items are reported to the police within 24 hours of discovering the loss, or as soon as possible after that, and a written report or reference obtained in the country where the incident occurred. If your baggage is damaged or lost in transit whilst "checked-in" you must report it to the handling agents or airline as soon as possible on collection and obtain a Property Irregularity Report. These reports (if applicable to your claim), together with all available receipts and any other requested documentation, must be submitted with your claim form. Any occurrence which may give rise to a claim under section 14 - financial failure insurance, should be advised as soon as reasonably practicable and in any event within the 14 days of the incident to; **IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR. Tel: 0208 776 3752 Fax: 0208 776 3751 Email: info@ipplondon.co.uk Website: www.ipplondon.co.uk**

IPP will only accept claims submitted up to six months after the failure. Any claims submitted after the six month period will not be processed.

Customer services

We aim to provide the highest standard of service to every customer. If our service does not meet your expectations, we want to hear about it so we can try to put things right. All complaints we receive are taken seriously. The following will help us understand your concerns and give you a fair response.

If your complaint relates to a claim on your policy, please contact; **Claims Settlement Agencies Ltd, Tel: 0844 3756158. 308-314 London Road, Hadleigh, Benfleet, Essex, SS7 2DD. Email: info@csal.co.uk Website: www.csal.co.uk**

For all complaints relating to section 14 - financial failure insurance, please contact; **The Customer Services Manager, International Passenger Protection Ltd, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR. Tel: 0208 776 3752 Fax: 0208 776 3751 Email: info@ipplondon.co.uk Website: www.ipplondon.co.uk**

If you are still not satisfied, you should write to; **Policyholder & market assistance, Lloyds, One Lime Street, London, EC3N 7HA.**

If your complaint relates to your policy, please contact: **Voyager Insurance Services Ltd, Tel: 01483 562662 (9am - 5.30pm Mon-Fri) Fax: 01483 569676 Email: enquiries@voyagerins.com 13-21 High Street, Guildford, Surrey, GU1 3DG.**

When you make contact please provide the following information;

- your name, address and postcode, telephone number and e-mail address (if you have one).
- your policy and/or claim number, and the type of policy you hold.
- the reason for your complaint.

Any written correspondence should be headed complaint and you may include copies of supporting material.

Beyond your insurer

Should you remain dissatisfied following the final written response, you may be eligible to refer your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints about general insurance products. You have six months from the date of our final response to refer your complaint to the FOS. This does not affect your right to take legal action. If we cannot resolve your complaint you may refer it to the Financial Ombudsman Service at the address given below.

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

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we are unable to meet our obligations to you under this contract. If you are entitled to compensation under the scheme, the level and extent of the compensation would depend on the nature of this contract. Further information can be obtained from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU. Tel: 0800 678 1100 or 020 7741 4100 and on their website at www.fscs.org.uk.