



2009/10 - Summary of Cover

Groups

Key Information you the Customer need to be aware of

This is a Summary of Cover only and does not contain the full terms and conditions of the insurance contract. Full terms and conditions can be found in the policy wording, which you should also read carefully.

1. Who provides your insurance cover?

Your insurance is underwritten by Travel Insurance Facilities Plc, the UK Branch Office of Union Reiseversicherung AG.

2. What does my travel insurance cover me for?

This policy is designed to offer protection for your travel arrangements as described in the summary of cover table below.

Summary of Cover

The following is only a summary of the main cover limits. You should read the policy for the full terms and conditions.

PRE-TRAVEL POLICY

Policy section	Cover provided	First amount you have to pay
A Cancellation charges	up to £2,000	deposit claims - £15 other claims - £50

TRAVEL POLICY

Policy section	Cover provided	First amount you have to pay
B1. Departure delay	£20 after first 12 hours, £10 after following 12 hours, up to a maximum of £100	Nil
Abandonment after 12 hours	up to £2,000	£50
Organiser's expenses	up to £100 for necessary trip alteration	Nil
B2. Personal possessions	up to £250 for each individual item, up to an overall total of £250 for valuables Persons over 16 up to a maximum of £1,500 in total Persons 16 or under up to a maximum of £750 in total	£50 £50
Possessions delayed in transit for more than 12 hours	essential items up to £100	Nil
B3. Personal money	Persons over 16 up to £150 in cash on your person up to £250 in total Persons 16 or under up to £75 in cash on your person up to £150 in total Party leaders up to £1,000 for students money held up to £500 of emergency funds	£50 £50 £50 £50
Loss of travel documents	travel and accommodation costs necessary to replace your lost travel documents up to £500	Nil
B4. Emergency medical expenses	up to £5,000,000 outside your home country up to £5,000 within your home country	£50 £50
State Hospital benefit	£20 for each full day you are confined to a hospital bed in a state hospital up to a maximum of £500	Nil
B5. Curtailment (cutting short the trip)	unused portion of costs up to £2,000	£50
B6. Personal liability	up to £2,000,000	rented property damage - £200 other claims - £50
B7. Organiser's liability (Educational Establishments only)	up to £5,000,000	rented property damage - £200 illness, injury or disease - £50
B8. Personal accident	Persons over 16 £15,000 for your accidental death Persons 16 or under £3,500 for your accidental death All insured persons £15,000 for loss of arms or legs £15,000 if you are permanently unable to work after an accident on your trip	Nil Nil Nil Nil
B9. Legal advice and expenses	up to £25,000	£50

3. What else do I need to know about my travel insurance policy?

A summary of the main cover limits is shown above. You should read the policy for the full terms and conditions.

4. What is the duration of the contract?

Your policy will run from the dates shown on your policy schedule once your policy has been issued.

5. Do I need to do anything after I have purchased the policy?

Please remember that it is your responsibility to regularly review your level of cover to ensure it remains adequate. Before you travel you must tell us about any change in your circumstances which may affect your cover. It is very important to tell us about any changes in medical conditions.

6. What cancellation rights do you have?

No refund of the insurance premium will be given after the policies have been issued unless, after receipt, you find that the terms, conditions and exclusions do not meet your requirements and an alternative is available. In this case you must return the policy and premium receipt with your alternative insurance policy to the place where you purchased it, within 14 days of purchase for a refund to be considered.

7. How do I make a claim?

We have appointed Travel Claims Facilities to look after your claim. You can obtain a claim form from the internet at :

www.travel-claims.net

Or you can advise the section of the insurance on which you want to claim and scheme reference to:

Travel Claims Facilities, PO Box 420, Tonbridge, Kent, TN9 9DE. Telephone : 08453 707 133 or fax: 08706 205 001.

8. What to do if you wish to appeal

Should you wish make an appeal about a decision we have made, you may write to:

1. If your appeal is regarding the selling of your policies:

The Customer Services Manager, P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire, PO9 6DX.

2. If your appeal is regarding policy cover or the claims, the emergency assistance service or medical screening:

The Claims Manager, Travel Claims Facilities, PO Box 420, Tonbridge, Kent, TN9 9DE.

Should we still not be able to resolve the matter you may then follow the complaints procedure detailed below.

Write to:

The Branch Manager, URV, Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent, TN11 9QU,

who will review the claims office decision.

If you are still not satisfied with the outcome you can refer the matter to the Financial Ombudsman Service.

9. Is the Insurer covered by the Financial Services Compensation Scheme (FSCS)?

For your added protection, the Insurer is covered by the FSCS. You may be entitled to compensation from the scheme if the insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance cover for policies purchased on or before the 31st December 2009 is limited up to 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Policies purchased after this date will be covered for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, telephone number 020 7892 7300, or by visiting their website at www.fscs.org.uk.

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Phone **0845 230 3526** and we will be pleased to organise an alternative version for you.