



This is a Policy Summary only and does not contain the full terms and conditions of the insurance contract. Full terms and conditions can be found in the Policy Document, which you should also read carefully. A copy of the policy wording is available on request.

Your policy will be subject to the Law of England and Wales unless the policy holder's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.

Who are the Insurers?

Adventures Travel Insurance arranged by P J Hayman & Company Limited with UK Underwriting Limited on behalf of: Fortis Insurance Limited except for Section 9 BONDPLUS (Financial Failure) which is underwritten by IGI Insurance Company Limited.

P J Hayman & Company Limited, UK Underwriting Limited, Fortis Insurance Limited and IGI Insurance Company Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

What is Adventures Travel Insurance?

The insurance offers Single Trip or Annual Multi-trip cover for your holiday(s) or journey(s), as selected by you when requesting a quotation. Adventures is designed to insure you against certain events when taking a holiday or journey to, or working at, an overseas destination.

The **Single Trip insurance** provides cover for one specific trip and will run for the period shown on your travel insurance schedule.

Annual Multi-trip insurance provides cover for any number of trips, in a 12 month period, up to a maximum of 60 days for each trip. It is only available to persons aged under 70 years.

If Annual Multi-trip cover is selected, the travel insurance schedule will show when the cover starts and finishes.

Significant Features and Benefits

Please see the 'Cover and Limits' table on pages 3 & 4.

Significant Exclusions or Limitations

Please also see the 'Cover & Limits' table on pages 3 & 4.

- The first part of a claim (the excess) under certain Sections of this Policy.
- Any consequence of war and similar risks or terrorist activity.
- Disinclination to travel or financial circumstances (other than qualifying redundancy).
- Participation in any Hazardous Activity, unless this is an Insured Activity for which the appropriate premium has been paid.
- Your suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life);
- Travelling against the advice or recommendations of the British Foreign and Commonwealth Office.
- Failure to notify the travel agent, tour operator or transport/accommodation provider immediately it is found necessary to cancel or curtail the travel arrangements.
- In-patient Medical costs and/or Curtailment expenses not specifically agreed by the Emergency Assistance Service.
- Any loss or theft of personal possessions or money unless it has been reported to the police within 24 hours of discovery and a report obtained.
- Loss or damage to property whilst in the custody of an airline or other carrier, unless reported within 24 hours and a report obtained.
- Loss of valuable items carried in suitcases or similar receptacles, when left unattended.
- Loss or theft of personal money that is not, either a) on your person, b) held in a safe or safety deposit box, where available, or c) left out of sight in your locked personal trip accommodation.

Duration of Contract

This is an annually renewable or single trip policy. Please refer to your schedule for your selected cover.

What happens if I take out cover then change my mind?

You may cancel this insurance within 14 days from the date of purchase of this insurance, by returning the documents to us. Provided no claims have been made and travel has not commenced any premium paid will be refunded. Thereafter you may cancel the policy at anytime, however no refund of premium is payable.

How to Claim

A claim form is available from

P J Hayman & Company Limited (Claims Department), Stansted House, Rowlands Castle, PO9 6DX
or by telephone: **0845 260 1525** (9am - 5pm, Monday - Friday excluding Bank Holidays)
or fax: **023 9241 9049**

Please advise the Claims Department of the section of insurance you are claiming under and tell them that you are insured under the Adventures policy. UK Underwriting and P J Hayman & Company Limited are the insurers agent and in the matter of a claim act on behalf of the Insurer.

What to do if you have a complaint

If you are unhappy with the service provided for any reason, or have cause for complaint, please follow the procedure shown below:

1. If you have a complaint regarding this policy, please write to:
The Customer Services Manager, P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire, PO9 6DX.
2. If your complaint is one of the few that cannot be resolved by this stage, contact:
Head of Claims, UK Underwriting Limited, 2 Gibraltar House, Bowcliffe Road, Leeds LS10 1HB.
3. If we have given you our final decision and you are still dissatisfied you may refer your case to the Financial Ombudsman Service (FOS).
The FOS is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after we have provided you with written confirmation that our internal complaints procedure has been exhausted. The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

The above complaints procedure is in addition to your statutory rights as consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

Financial Services Compensation Scheme (FSCS)

In the event that Fortis Insurance Limited is unable to meet their liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

Further information can be found in your policy under the "Compensation Scheme".

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 and to amend your policy accordingly.

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

Important Information about Pre-existing medical conditions (Medical Warranty)	Cover is not provided for:
Your policy does not cover all pre-existing medical conditions. Certain conditions may be covered - please refer to pages 4 & 5 of the Adventures policy for full details.	<ol style="list-style-type: none">1. - Any claim if you are awaiting an operation, hospital consultation (other than for regular check-ups for a stable condition), or other hospital treatment or investigations or you are awaiting the results of any tests or investigations; or - Any claim where you have received a terminal prognosis; - Any claim where you are travelling against medical advice or for the purpose of obtaining treatment; Note: The above exclusions apply not only to you but also to close relatives or other non-travellers on whom the trip depends.2. For Trips outside the United Kingdom where at the time of taking out this insurance (and in the case of Annual Multi-trip at the time of booking each Trip) You answer 'YES' to any of the 'Medical Screening Questions' (refer to page 5 of the Adventures policy for full details) and fail to contact the Medical Screening Line.

Cover & Limits each person (Part A - Sections 1 to 5; Part B - Sections 6 to 9.)

Part A

Section		Significant Features & Benefits	Main Exclusions
1. Medical & Emergency Expenses Hospital Benefit Search and Rescue	£10,000,000 £400 (£20 per day) £50,000 (£10,000 within your home country)	Emergency medical and other expenses (including emergency dental treatment - up to £200) incurred outside your home country. Transfer of your body or ashes to your home country or reasonable funeral expenses abroad (up to £3,500). Additional travelling expenses incurred in returning home, as a result of an injury or illness to a close relative not travelling with you. Daily benefit payable in the event of result of in-patient hospitalisation outside your home country. Costs incurred as a result of an accident which involves search and emergency rescue.	<ul style="list-style-type: none"> Any pre-existing medical condition unless cover has been agreed in writing and any additional premium paid. (See page 5 of your Insurance Policy for details of Medical Screening) In-patient treatment (or out-patient treatment and related expenses over £300) unless this has been agreed by our 24 hour emergency assistance service.
2. Personal Accident	£10,000	A cash sum for accidental bodily injury, loss of sight or limb(s) or permanent total disablement.	<ul style="list-style-type: none"> The Death benefit for persons under 16 or over 70 is limited to £5,000. The benefits are reduced to £5,000 if Category (iv) or (v) activities are undertaken.
3. Personal Liability	£2,000,000	Cover for compensation you become legally liable to pay for accidents which cause:- Death or bodily injury; Loss or damage to property.	Cover is not provided for:- <ul style="list-style-type: none"> Injury to your travelling companions, a family member or person in your service Property belonging to, or in the custody of, you, a family member or person in your service Your trade, business or profession Claims arising from your use, ownership or possession of any motorised or mechanically propelled or horse drawn vehicle, any aircraft, or motorised or mechanically propelled watercraft or sailing vessel.
4. Activity Equipment (own) Single Article Limit Delayed Equipment (over 12 hours) Equipment Hire	£1,000 (£400) £200 £200	Cover in respect of loss or damage of your own activity equipment. Hire of essential items if yours are delayed. If your own equipment is lost or damaged during your trip.	<ul style="list-style-type: none"> As per Section 6 opposite. Loss or damage to any motorised mechanically propelled or horse drawn vehicle, any aircraft, motorised or mechanically propelled watercraft or sailing vessel Expenses that would have been incurred during the normal course of your trip.
5. Legal Expenses	£25,000	Cover for legal costs in pursuing a claim against a third party who caused your injury or illness.	Cover is not provided for claims against Underwriters, Insurer or Insurers Agents.

