



2011 - Summary of Cover

Longstay & Backpacker

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 on Backpacker policy	Cover provided on Longstay policy	First amount you have to pay (Excess) *
A. Cancellation charges	up to £1,000	up to £2,500	£75 Deposit only claims £25

Travel Policy

Policy section	Cover provided on Backpacker policy	Cover provided on Longstay policy	First amount you have to pay (Excess) *
B1. Departure delay	no cover	£20 after first 12 hours £10 after following 12 hours up to a maximum of £100	Nil
Missed departure Abandonment after 24 hrs	no cover no cover	up to £1,000 up to £2,500	Nil £75
This section is Optional : B2. Personal possessions	up to £100 for each individual item no cover on items described as valuables – up to a maximum of £500 in total no cover	up to £250 for each individual item up to an overall total of £250 for valuables – up to a maximum of £2,000 in total essential items up to £100	£50 Nil
B3. Personal money	no cover	up to £250 in cash on your person up to £500 in total travel and accommodation costs necessary to replace your lost travel documents up to £250	£50 Nil
B4. Emergency medical expenses State hospital benefit	up to £2,000,000 outside your home country £10 for each full day you are confined to a hospital bed in a state hospital - up to a maximum of £200	up to £5,000,000 outside your home country £20 for each full day you are confined to a hospital bed in a state hospital - up to a maximum of £400	£75 Nil
B5. Curtailment (cutting short your trip)	up to £250 for additional costs of transport and accommodation to return you to your overseas international departure point	up to £500 for additional costs of transport and accommodation to return you to your overseas international departure point	£75
B6. Personal liability	up to £1,000,000	up to £2,000,000	rented property damage £250; other claims £50
B7. Personal accident	£5,000	£15,000	Nil
B8. Legal advice and expenses	no cover	up to £25,000	£50

* If you have paid the additional premium for Excess Waiver, the excess would be reduced to Nil in the event of a claim.

Note: Any excess imposed by us following your call to Travellers HealthCheck will still apply.

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

A summary of the main cover limits is shown overleaf. 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 schedule of insurance 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?

- If you are abroad and need medical assistance, please contact our 24-hour medical emergency service on : **+44 (0) 845 260 3 260**
- For legal expenses please contact : **01612 283 851** (applicable only to Longstay cover)
- For all other claims, please obtain a form from the internet at: **www.travel-claims.net** or call Travel Claims Facilities : **08453 707 133** and ask for a claim form.

8. What to do if you have a complaint?

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

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.

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.

If, following an appeal, you do wish to complain please forward details of your complaint in the first instance as follows:
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 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 it's obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection 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.

This document is available in large print, audio and Braille.
Please contact us on: 08452 303 526 and we will be pleased to organise an alternative version.