



Travel Protector

Key Information you the Customer need to be aware of

This is a summary of cover only.

Full terms and conditions can be found in the policy wording, which you should also read carefully.

1. Who provides your Travel Protector travel insurance cover?

Sections 1 to 13 are underwritten by AGA International SA.

MondialAssistance (UK) Limited trading as Allianz Global Assistance is the underwriter's UK administrator.

Our contact address is Allianz Global Assistance, 102 George Street, Croydon CR9 6HD.

Section 14 only, cover is provided by International Passenger Protection Limited and underwritten by Lloyds Syndicates.

Our contact address is International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR.

Travel Protector travel insurance is arranged by P J Hayman & Company Limited.

2. What does Travel Protector 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.

| SECTION | COVER | LIMIT (up to) | EXCESSES |
|---------|---|---|-------------------|
| 1. | Cancellation or Curtailment | £5,000 | £50* |
| 2. | Emergency medical & associated expenses - In-patient benefit - Transport and accommodation within your home country | £10,000,000 £1,500 (£50 per day) £1,500 | £50 Nil £50 |
| 3. | Loss of passport | £500 | Nil |
| 4. | Delayed personal possessions | £200 | Nil |
| 5. | Personal possessions | £2,000 | £50 |
| 6. | Personal money | £500 | £50 |
| 7. | Personal accident | £20,000 | Nil |
| 8. | Missed departure or Missed connection | £1,000 | Nil |
| 9. | Delayed departure or Abandonment of journey (after 12 hours delay) | £150 (£30 each 12 hours) £5,000 | Nil £50 |
| 10. | Personal liability | £2,000,000 | Nil |
| 11. | Legal expenses | £25,000 | Nil |
| 12. | Hijack and Mugging - Hijack - Mugging | £1,500 (£50 per day) £250 | Nil Nil |
| 13. | Winter sports - Ski pack - Ski equipment - Piste closure | £300 £500 £200 (£20 per day) | £50 £50 Nil |
| 14. | Financial failure | £2,500 | Nil |

Note:

Some sections of cover also have extra sub limits, for example the personal possessions section has a single article and valuables limit.

Excesses:

An excess will be deducted for each claim event (not per section).

* For loss of deposit claims only the excess is reduced to **£15** per person.

Summary of Cover 2012/13

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

The full terms, conditions, exclusions and limitations of this insurance contract can be found in the policy wording, which you should read carefully.

4. What is the duration of the contract?

Your policy will run from the dates shown on your schedule once your policy is 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 P J Hayman & Company Limited on **0845 260 1581** 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?

If your cover does not meet your requirements, please notify P J Hayman & Company Limited on **0845 260 1581** within 14 days of receiving your policy schedule and return all your documents for a refund of your premium. If during this 14 day period you have travelled, made a claim, or intend to make a claim then we can recover all costs that you have used for those services. Please note that your cancellation rights are no longer valid after this initial 14 day period.

7. How do I make a claim

- If you are abroad and need medical assistance, please call our 24-hour medical emergency service on:

Within your home country **020 8666 9247**, textphone **020 8666 9562**

Outside your home country **+44 20 8666 9247**, textphone **+44 20 8666 9562**

- For legal expenses please call our 24-hour legal helpline on:

Within your home country **020 8603 9804**, textphone **020 8666 9562**

Outside your home country **+44 20 8603 9804**, textphone **+44 20 8666 9562**

- For all other claims:

Sections 1 to 13

Please phone **020 8666 9248**, textphone **020 8666 9562** (8am-6pm Monday to Friday and 9am-12noon Saturday) and ask for a claim form or write to:

Allianz Global Assistance, Travel Protector insurance claims department, PO Box 1900, Croydon CR90 9BA

or email travel.claims@allianz-assistance.co.uk

Section 14 - Financial failure

Please phone **020 8776 3752** or fax **020 8776 3751** or e mail info@ipplondon.co.uk and ask for a claim form or write to:

International Passenger Protection Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR.

8. What to do if you have a complaint?

Should you wish to make a complaint about this policy then please write to:

For sections 1 to 13 in the first instance, please contact:

Complaints regarding:

EMERGENCY MEDICAL ASSISTANCE SERVICE or the **CLAIMS SERVICE**

Customer Support

Allianz Global Assistance

102 George Street, Croydon CR9 6HD

Telephone: **020 8603 9853**

Email: customersupport@allianz-assistance.co.uk

Complaints regarding:

SALE OF THE POLICY or **MEDICAL SCREENING**

The Customer Services Manager

P J Hayman & Company Limited

Stansted House, Rowlands Castle, Hampshire PO9 6DX

If this does not resolve your problem please write to:

Customer Support

Allianz Global Assistance

102 George Street, Croydon CR9 6HD

Telephone: **020 8603 9853**

Email: customersupport@allianz-assistance.co.uk

For section 14 - Financial failure only in the first instance, please contact:

The Customer Services Manager, International Passenger Protection Limited,

IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR.

If this does not resolve your problem please write to:

Policyholder & Market Assistance

Lloyd's, One Lime Street, London EC3N 7HA.

If you are not satisfied with our final response you can refer the matter to the UK 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 if the insurer cannot meet its 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 **020 7892 7300**, or by visiting their website at www.fscs.org.uk