

#### PERIOD OF INSURANCE

The Confirmation Email will show the issue date and start date and duration (or end date) of your policy being the period of cover you are insured for. The time that cover for particular sections starts and ends is given in more detail below: Cancellation cover starts when you book your trip or when the policy was issued (whichever is later) and finishes when YOU start Your outward journey. Cover under all other sections begins when YOU start your outward journey and ends upon your return home from the trip. Your outward and return journey must take place during the period of cover shown on the Confirmation Email and for which the correct premium has been paid, if you have chosen an Annual Multi Trip Insurance the outward and return journey must take place during the start and end date shown on the Confirmation Email. The total duration of any one trip is limited to a maximum of 31 days and any trip exceeding this duration will not be covered in whole or in part. Trips within the British Isles must involve at least 2 nights pre-booked accommodation away from your normal place of residence in order to be insured by this policy.

#### BLOCK TRANSFERS

In respect of some classes of insurance we may operate block insurance arrangements in order to provide competitive terms. On occasions it will be necessary for us to transfer such blocks from one insurer to another where this is beneficial to our clients.

This document constitutes both your acceptance that we do this and your prior request for us to do.

#### YOUR RIGHT TO CANCEL THIS POLICY

We hope you are happy with the cover this policy provides. However, if after reading the policy this insurance does not meet with your requirements, please return it to the selling agent within 14 fourteen days of receipt of your policy and they will refund your premium.

If your policy is an annual multi-trip policy, the Insurer 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 the Insured at his last known address. Provided the premium has been paid in full the Insured shall be entitled to a proportionate rebate of premium in respect of the un-expired period showing on the Insurance.

#### HOW TO MAKE A CLAIM

If you need to make a claim, please obtain a claim form no later than 31 days after the event by telephoning ONE Claims on 01992 708728 or for Legal Expenses claims FirstAssist Insurance Services Ltd on 0208 652 1313. If you require emergency in-patient medical treatment and/or repatriation assistance or need to curtail your trip whilst abroad you must contact the 24 Hour Assistance Service on +44(0)1992 708725 for authorization or we may not pay your claim.

#### ABOUT THE INSURER

This insurance is underwritten by Great Lakes Reinsurance (UK) PLC, Plantation Place, 30 Fenchurch Street, London EC3M 3AJ. Reg. No. 2189462. Great Lakes Reinsurance (UK) PLC (FSA No. 202715) is authorised and regulated by the Financial Services Authority.

You can check the above details on the Financial Services Authority Register by visiting the FSA website: [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

#### HOW TO COMPLAIN

If, for any reason, you consider that we have not kept our promise or you have any cause for complaint regarding this insurance please contact: The Customer Services Manager at ONE Underwriting Ltd, 1-4 Limes Court, Conduit Lane, Hoddesdon, Herts, EN11 8EP. If your complaint is regarding a claim, in the first instance write to The Claims Manager at ONE Claims Ltd, 1-4 Limes Court, Conduit Lane, Hoddesdon, Herts, EN11 8EP.

If Your complaint is not resolved to Your satisfaction by ONE Claims Ltd then You should write to: FirstAssist Insurance Services Limited, Customer Relations Office, 1 Drake Circus, Plymouth PL1 1QH.

Please always give details of the policy and complaint, together with the claims reference number. We will review Your case and reply to You in writing. If You are still not satisfied You can contact the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

The complaints procedure above does not affect any legal rights You may have to take action against Us.

Please note that the Ombudsman will not normally review Your case until such time We have made Our final decision. Please give Us the opportunity to handle Your complaint before referring things to the Ombudsman.

#### FINANCIAL SERVICES COMPENSATION SCHEME

Great Lakes Reinsurance (UK) PLC is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. Further information is available from the Financial Services Authority or the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or on 020 7892 7300.

#### YOUR POLICY SUMMARY

Some important facts about your insurance are summarised below. This summary 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. This Policy Summary does not form part of the contract between us.

#### Insurance Provider

Travel Insurance arranged by FirstAssist Insurance Services Limited on behalf of Great Lakes Reinsurance (UK) PLC.

#### Purpose Of The Insurance

This is a travel policy that, subject to the terms, conditions and exclusions contained in the Policy Document, provides certain financial protection and medical assistance for your trip(s).

**Significant Product Features, Benefits and Exclusions**

The levels of cover and excesses that apply are set out in the Schedule of Benefits on the Policy. Certain Sections of your Policy carry an excess which means that you have to pay the first sum per claim, per incident if you claim. The excess amount varies according to the Section you are claiming under. The table below sets out the significant benefits and exclusions of your Policy. The policy includes many other benefits, conditions and exclusions.

Please read your Policy Booklet to make sure that the cover is suitable for you.

PLEASE REFER TO THE TRAVEL INSURANCE SCHEDULE ON THE POLICY FOR THE LIMITS AND EXCESS APPLICABLE TO EACH SECTION. THE POLICY WORDING SETS OUT FULL DETAILS OF THE COVER PROVIDED AND A SAMPLE IS AVAILABLE FROM THE SELLING AGENT FOR INSPECTION PRIOR TO PURCHASING THIS INSURANCE.

	The Significant Conditions And Exclusions	Section of Cover
<p>Medical Conditions existing prior to purchasing this policy</p>	<p>Your policy does not provide cover for re-occurring or pre-existing health conditions. This insurance policy contains health restrictions that apply to the cover provided under the Cancellation, Curtailment and Medical sections of this insurance (see the exclusions applying to Sections A, B &amp; C). This policy will not pay for any claims arising from pre-existing medical conditions or if You (meaning anybody insured by this policy) are awaiting or undergoing treatment or You are undergoing or awaiting any medical investigations or consultation with a specialist or awaiting diagnosis or tests results or treatment.</p> <p>With respect to Cancellation cover this exclusion applies to Your state of health at the time You applied for this insurance and the policy was issued. With respect to Curtailment cover and Medical cover We will only pay for claims that arise from a new injury or illness that first happens after You have started the insured trip. If You do suffer a new injury or illness after taking out this insurance but before starting Your trip (this is known as a change in circumstance) You will only be covered by the Cancellation section of this policy and will not be able to have the condition covered for Medical or Curtailment expenses as this will be deemed to be an excluded pre-existing condition. We may in the light of such changed circumstances not be able to continue cover under sections A and B of this insurance. If this is not acceptable to You, We will cover You for any loss of deposit or cancellation charges You have necessarily incurred up to the date of the change of circumstances that are normally covered under Section A of this insurance. In these circumstances no Policy Excess will be applied.</p> <p>For a Close Relative or Business Associate who is not travelling and whose health may affect the trip.</p> <p>If, at the time of taking out this insurance (or booking the trip if this was later) Your Close Relative or Business Associate had a medical condition for which he/she:</p> <ul style="list-style-type: none"> <li>Was receiving treatment at hospital</li> <li>Was waiting for a hospital consultation or treatment</li> <li>Had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months</li> </ul> <p>We will not pay for any problem which has anything to do with that medical condition.</p>	<p>‘Important Declaration of Pre-existing Medical Conditions’</p> <p>Exclusions Applying to Section A, B and C - ‘What is not covered’</p> <p>Section B – Medical, Treatment &amp; Repatriation Expenses - ‘What is not covered’</p>
<p>Age Limits</p>	<p>You must be age 65 years or under at departure under the policy (additional premiums are applicable if persons are over 49).</p>	
<p>Country of residence</p>	<p>Country in which you live, for the majority of the year, being the United Kingdom.</p>	
<p>Geographical Limits</p>	<p><b>UNITED KINGDOM</b>, including the Isle of Man.</p> <p><b>EUROPE 1</b> means the continent of Europe west of the Ural Mountains including the Republic of Ireland and the Channel Islands all Countries bordering the Mediterranean Sea, Madeira, The Azores and Commonwealth of Independent States (west of the Ural Mountains) excluding Spain, Egypt, Turkey, Cyprus and Bulgaria.</p> <p><b>EUROPE 2</b> means the continent of Europe west of the Ural Mountains including the Republic of Ireland and the Channel Islands all Countries bordering the Mediterranean Sea, Madeira, The Azores and Commonwealth of Independent States (west of the Ural Mountains) including Spain, Egypt, Turkey, Cyprus and Bulgaria.</p> <p><b>WORLDWIDE 1</b> means anywhere in the world excluding the USA, Canada and The Caribbean.</p> <p><b>WORLDWIDE 2</b> means anywhere in the world including USA, Canada and The Caribbean.</p>	
<p>Hazardous Sports &amp; Leisure Activities</p>	<p>You are not covered for taking part in any Hazardous Pursuit unless it is listed in the policy wording. Please note that under the Personal Liability section You will not be covered for liability caused directly or indirectly by Your owning or using firearms or weapons, animal, aircraft, motorized vehicle, boat and other watercraft, or any other form of motorized leisure equipment, including jet skis and snowmobiles.</p> <p>You may be covered when participating in certain winter sports if you have paid to extend your cover.</p>	<p>Important Information and Conditions Applying to all Sections, 3 ‘Hazardous Pursuits’</p> <p>Winter Sports ‘Definitions’</p>
<p>Law &amp; Jurisdiction</p>	<p>This Insurance is governed by English Law unless we agree otherwise</p>	<p>Important Information 17 ‘Jurisdiction’</p>

The Significant Features Benefits Limits and Exclusions of your Policy

Section of Cover	Significant Features and Benefits	Policy Limits and Exclusions Applying to Significant Covers
SECTION A CANCELLATION OR CURTAILMENT	Cancellation provides cover for travel and accommodation expenses paid or contracted to be paid by you in respect of your trip. Curtailment provides cover for travel cost necessarily incurred to return you to your home before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of accommodation, care hire and excursions attributable to each complete day which is not spent overseas. This pro-rata refund excludes all costs attributable to the outward and return travel tickets, whether used or unused.	To be able to claim, the reason why the trip is being cancelled or cut short must be necessary and unavoidable and must fall into one of the reasons listed in the Policy. For example, if a person insured under this policy becomes ill or is injured or dies. Cancellation and Curtailment cover is not provided on an all risks basis.  'Important Declaration of Pre-existing Medical Conditions'  Exclusions Applying to Section A, B and C - 'What is not covered'  Section B – Medical, Treatment & Repatriation Expenses - 'What is not covered'
SECTION B – EMERGENCY MEDICAL AND OTHER EXPENSES	Provides cover for costs arising in the event of illness, injury or death occurring during the trip and where necessary the provision of emergency medical assistance.	To be able to claim, the medical treatment must be required in an emergency and be unable to wait until you have returned to your country of residence. Medical cover does not apply to treatment received in the country in which you reside.  This insurance does not cover private health care treatment in countries that operate reciprocal health care agreements unless it is authorised in advance by the 24 Hour Medical Assistance Company You should before you travel obtain from your local Post Office a European Health Insurance Card (EHIC) application pack or apply online at <a href="http://www.dh.gov.uk/travellers">www.dh.gov.uk/travellers</a> .  'Important Declaration of Pre-existing Medical Conditions'  Exclusions Applying to Section A, B and C - 'What is not covered'  Section B – Medical, Treatment & Repatriation Expenses - 'What is not covered'
SECTION E – PERSONAL POSSESSIONS  SECTION F - MONEY  SECTION G – PASSPORT, TICKETS & DOCUMENTS	Provides cover for your own money, documents, personal luggage and valuables if they are lost, stolen or damaged during your trip. You will be expected to provide evidence of ownership and value (such as receipts) in the event of a claim.	To be able to claim, a written report is required to support the loss / theft/ damage. For example, from the local police or from the transport carrier. The amount payable will include an allowance for wear and tear and loss of value and is not on a "new for old" basis. The policy has an inner limit for each single item (this includes a pair or set) and has a limit for valuables as defined overall. Money cover includes a cash limit as shown in the schedule. Valuables and Money are not covered if they are left in an unattended vehicle or are outside your control in transit at any time. All property insured must not be left unattended unless in securely locked holiday accommodation. A written police report must be obtained within 24 hours to support the loss/theft. Claims for loss in transit must be supported by written report from the carrier (e.g. airline or coach company).