

## POLICY SUMMARY

### TRAVEL INSURANCE

This Policy Summary is to help you understand the insurance that your Policy provides. It details the key features, benefits, limitations, and exclusions, but you still need to read the Policy Wording for a full description of the terms of the insurance, including the policy definitions, together with the Schedule, and any endorsements, applying to your policy. The levels of cover and excesses which apply to your insurance are detailed in the Schedule of your Policy wording and below. An Important Notice and Conditions are detailed on pages 2 to 8 of your Policy Wording. This Policy Summary does not form part of the Policy Wording.

### INSURER

This insurance is underwritten by Travel Insurance Facilities and insured by Union Reiseversicherung AG, UK.

Travel Insurance Facilities are authorised and regulated by the Financial Conduct Authority. Union Reiseversicherung AG are authorised by BaFin and subject to limited regulation by the Financial Conduct Authority, except for:

- Section B14 (Schedule Airline Failure and End Supplier Failure Insurance) is underwritten by Certain Underwriters at Lloyds
- Section B15 (Travel Disputes Professional Fees) is arranged by Legal Management Limited with UK Underwriting Limited on behalf of Ageas Insurance Limited

### PURPOSE OF THIS INSURANCE

To provide financial protection and emergency assistance for your trip(s).

### PERIOD OF COVER

As stated on your Policy [Schedule](#)

### YOU SHOULD CHECK YOUR POLICY SCHEDULE TO CONFIRM THE COVER YOU HAVE

		Platinum	Gold	Silver
<b>A1</b>	<b>Cancellation</b>	£5,000	£2,000	nil
<b>B1</b>	<b>Curtailement</b>	£5,000	£2,000	nil
<b>B2</b>	<b>Missed Departure</b>	£500	£500	nil
<b>B2</b>	<b>Travel Delay</b> Abandonment	£100/£20 per 12 hrs £5,000	£100/£20 per 12 hrs £2,000	nil
<b>B3</b>	<b>Personal Accident</b> Death Loss of limb/sight Permanent Total Disablement	£15,000 £15,000 £15,000	£15,000 £15,000 £15,000	nil nil nil
<b>B4</b>	<b>Medical &amp; Repatriation Expenses</b> Hospital Benefit Loss of Medication	£10,000,000 £1000/£25 £300	£10,000,000 £1000/£25 £300	£10,000,000 £1000/£25 £300
<b>B5</b>	<b>Additional Medical Expenses</b> Recuperation Holiday UK Medical Exam Home Help or Nanny Cosmetic Surgery Kennel and Cattery	£750 £500 £500/£100 £2,500 £500	£750 £500 £500/£100 £2,500 £500	£750 £500 £500/£100 £2,500 £500
<b>B6</b>	<b>Personal Property</b> Single Article Limit Valuables Limit Spectacles Limit Delayed Baggage Personal Money Cash Limit	£3,000 £300 £300 £300 £300 £400 £300	£2,000 £250 £250 £150 £100 £400 £200	nil
<b>Extension to Personal Property on payment of appropriate premium – B7 Gadget Cover</b>				
<b>B7</b>	<b>Gadget cover excess</b>	£1000 £50	£1000 £50	£1000 £50

<b>B8</b>	<b>Mobility Aids</b>	£2,500	£2,500	£2,500
<b>B9</b>	<b>Loss of Passport</b>	£300	£300	nil
<b>B10</b>	<b>Personal Liability</b>	£2,000,000	£2,000,000	nil
<b>B11</b>	<b>Legal Expenses</b>	£25,000	£25,000	nil
<b>B12</b>	<b>Catastrophe</b>	£1,000	£1,000	nil
<b>B13</b>	<b>Hijack</b>	£500/£40	£500/£40	nil
<b>B14</b>	<b>Scheduled Airline Failure and End Supplier Failure</b>	Up to £1,500	Up to £1,500	Up to £1,500
<b>Travel Dispute Professional Fees – on payment of the appropriate premium</b>				
<b>B15</b>	Travel Dispute Professional Fees Excess	£25,000 £35	£25,000 £35	£25,000 £35
<b>Extended Travel Delay Cover – on payment of the appropriate premium</b>				
<b>B16</b>	Extended Travel Delay	£200 per 12 hrs to £1,000	£200 per 12 hrs to £1,000	Not Available
<b>Wintersports Extension – on payment of the appropriate premium</b>				
<b>B17</b>	Ski Equipment	£500	£500	£500
	Single Article Limit	£250	£250	£250
	Ski Hire	£10 per day up to £250	£10 per day up to £250	£10 per day up to £250
	Delayed Ski Equipment	£150	£150	£150
<b>B18</b>	Ski Pack	£400	£400	£400
<b>B19</b>	Piste Closure	£35 per day up to £250	£35 per day up to £250	£35 per day up to £250
<b>Golf Extension – on payment of the appropriate premium</b>				
<b>B20</b>	Loss of Golf Equipment(owned)	£1,500	£1,500	£1,500
	Single Article Limit	£300	£300	£300
	Equipment Hire	£75 per day up to £375	£75 per day up to £375	£75 per day up to £375
<b>B21</b>	Loss of Green Fees	£75 per day up to £500	£75 per day up to £500	£75 per day up to £500
<b>B22</b>	Hole in One	£100	£100	£100
<b>Missed Connection Extension – on payment of the appropriate premium</b>				
<b>B23</b>	Missed Connection Cover	£500	£500	£500
<b>Natural Catastrophe Cover – on payment of the appropriate premium</b>				
<b>B24</b>	Natural Catastrophe Cover Excess	See policy wordings £50	See policy wordings £50	See policy wordings £50
<b>EXCESSES:</b>				
	<b>Medical &amp; Repatriation Excess</b>	nil	£150	£500
	<b>Other Excess amounts (unless stated otherwise)*</b>	nil	£75	£100

Please note reduced sums insured apply to certain age groups.  
Policy excesses are applied on a per person, per claim, per section basis.

## PRINCIPAL EXCLUSIONS AND LIMITATIONS

### Medical Health Requirements

Restrictions in cover apply if a claim is made relating to a medical condition, illness, or injury, of the Insured Person(s), or any person who your travel depends on, which you or they knew about before you bought this insurance, or which develops before the travel to which this insurance applies begins. It is very important that you refer to the Pre-Existing Medical Conditions Clause on page 4 of the Policy Wording.

### Hazardous Holiday Activities & Dangerous Pursuits

We will not pay any claim directly or indirectly resulting from participation in certain hazardous activities, professional or organised sports, racing, speed or endurance tests, or other dangerous activities. We may be prepared to offer cover for certain activities, so if you require such cover, or are unsure whether the particular activity / pursuit is considered hazardous by us, you should contact your Travel representative who arranged your insurance for advice.

### Personal Property & Personal Money

Cover is provided for loss, damage, or theft of your Personal Property, including Personal Money and Loss of Documents. We may, however, take off an amount for wear and tear when settling a claim, depending on the age and condition of the property. Cover is only provided up to maximum amounts for individual items, valuable items, and cash within the overall limit. The Policy Wording provides full details of these limits.

### Excesses

Certain sections of cover are subject to an excess applying to each claim. An excess means that you are responsible for the first sum per person per incident when you claim. The amount of any excess is detailed in the Schedule of Cover and Limits.

### Duration of Cover

All trips must start and end from the United Kingdom if this is your country of residence including the Isle of Man and Channel Islands, and the policy must cover the whole duration of the trip, and cannot be effected once travel has commenced. Under your Annual Multi-Trip Policy, a maximum duration of any one trip applies. The limit is stated in the Policy Wording.

### If you change your mind

If, having examined your Policy Wording, you decide the insurance does not meet your needs, you can cancel the insurance within 14 days from the date you receive the Policy Wording, and we will refund the premium provided you have not taken a trip to which the insurance applies, and you have not made a claim.

## MAKING A CLAIM

If you wish to make a claim, please telephone the appropriate number(s) below:-

Emergency medical or travel expenses whilst abroad, please contact The Emergency Assistance Service – Tel: UK (+44 outside UK) 0044 (0) 203 829 3816

Please quote your Policy Number

Travel Legal Expenses Claims – Call Slater & Gordon LLP on +44 (0) 161 228 3851

All other Claims please report to The Claims Manager, Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY.

Tel: +44 (0)203 829 3815.

Claims on Section B14 (Schedule Airline Failure Dynamic Packaging Insurance) – International Passenger Protection Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR. Telephone 020 8776 3752 (Fax 020 8776 3751).

Section B15 (Travel Disputes Professional Fees) is provided by UK General Insurance Limited, all potential claims must be reported to the Claims Helpline Service on 01384 377 000.

## YOUR RIGHT TO COMPLAIN

Whilst every effort is made to maintain the highest service standards, should there be an occasion when the service you receive falls below the standard you expect, please contact: -

- The Intermediary or Company that sold you this insurance if about their service.
- Any complaint you may have regarding the insurance under your Policy, or the way a claim has been dealt with, please follow the Complaints Procedure detailed on your Policy Wording.
- If after following the procedure detailed in a) or b) above you are still dissatisfied, you have the right to refer your complaint to: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR

## THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

Travel Insurance Facilities and URV are covered by the FSCS. This means that you may be entitled to compensation from the Scheme if we are unable to meet our financial obligations. Full details are available from the FSCS.

Your policy is governed by English Law.

URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland Registered in England & Wales.

Company No. FC024381 Branch No. BR006943A public body corporate with limited liability

Registered Office: Maximilian Strasse 53, D-80530 Munich, Germany. Registered with Amtsgericht Munich, Germany Registered Number: HRB

137918 Union Reiseversicherung AG are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the

Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator.

Union Reiseversicherung AG are members of the Financial Services Compensation Scheme.

Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc. Registered Office: 10 Victoria Road South, Southsea, Hampshire, PO5 2DA Registered in England. Registered Number: 3220410.

Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority Travel Claims Facilities and Emergency

Assistance Facilities are trading names of Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority.

You can check this on the Financial Services Register by visiting the FCA's website <http://www.fsa.gov.uk/register/home.do> or by contacting the FCA on 0800 111 6768.

## Policy Reference

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