



POLICY SUMMARY SINGLE TRIP AND ANNUAL MULTI-TRIP INSURANCE

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.

Insurer: Fortis Insurance Limited

This policy is designed to offer protection for your travel arrangements as described in this policy summary.

SUMMARY OF COVER, LIMITS AND EXCESSES - COVER AND LIMITS ARE PER PERSON, UNLESS OTHERWISE SPECIFIED		
(Sub limits may apply - please refer to policy section for full details)		
This is to certify that we, in consideration of the premium specified on your schedule, agree to indemnify you on this certificate of insurance in respect of:		
Section	Cover (Up to)	Excess
A Cancellation & Curtailment	Up to £5,000	£35 per person
B Emergency Medical Expenses & Treatment Expenses	Up to £10,000,000	£35 per person
C Hospital Benefit	£25 per day up to £200 (Outside UK)	Nil
D1 Travel Delay	£20 for each full 12 hour period up to £100	Nil
D2 Holiday Abandonment	Up to £5,000	£35 per person
E Personal Accident Loss of Limbs or Sight Permanent Total Disablement Death Benefit (aged 18 - 65) Death Benefit (aged under 18 or over 65)	Maximum Benefit £25,000 £25,000 £25,000 £10,000 (£1,000 for Children) £1,000	Nil
F Personal Liability (including legal fees)	Up to £2,000,000	£200 per person for loss or damage to temporary holiday accommodation.
G Legal Expenses	Up to £25,000	Nil
H Personal Effects & Baggage Single Item Limit Total Valuables Limit Travel Documents Delayed Baggage On Board Shopping	Up to £1,500 (£750 for Children) £300 £300 Up to £250 In excess of 24 hours up to £75 Up to £500	£35 per person £35 per person £35 per person Nil Nil £35 per person
I Personal Money Cash Limit Cash (aged under 18)	£200 £50	£35 per person
J Additional Accommodation & Travel Expenses	Up to £500	Nil
K Camping Benefit	Up to £500	Nil
L Vet & Boarding Fees	Up to £500	Nil
M Wintersports (When additional premium is paid)		
M1 Ski Equipment Owned Hired Single Item Limit (Owned) Single Item Limit (Hired)	Up to £500 Up to £250 Up to £250 Up to £250	£35 per person £35 per person £35 per person £35 per person
M2 Ski Hire	£20 per day up to £200	Nil
M3 Ski Pack	Up to £75 per day up to £300	Nil
M4 Piste Closure	£20 per person per day up to £200	Nil
M5 Delay due to avalanche	Up to £100	£35 per person
N Golf Cover (When additional premium is paid)		
N1 Golf Equipment Single Item Limit	Up to £1,500 Up to £250	£35 per person £35 per person
N2 Golf Equipment Hire	Up to £300, Single day limit £75	£35 per person
N3 Non Refundable Golf Fees	Up to £300, single day limit £75	Nil

CANCELLATION RIGHT

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy. See the enclosed policy document and the section headed "YOUR RIGHT TO CANCEL" on page 1.

COMPENSATION SCHEME

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" on page 9.

Significant Exclusions and Limitations	Policy Reference
Medical Treatment In the event of any illness, injury or accident or if you are admitted to hospital as an in-patient you must contact the 24-hour medical emergency service. If the cost of your medical treatment is reduced by use of your EHIC, Medicare or any other similar reciprocal agreement, the excesses under Section B will not be applied.	Section B Page 5
Personal Property & Personal Money Cover does not apply on a new for old basis. Deductions will be made where wear and tear has occurred. Cover is only provided up to the maximum amounts specified for individual items, pairs or sets, valuable items and cash. The policy wording provides full details of these limits. The maximum payment for any item where proof of purchase and value is not available is limited to £50, subject to a maximum of £200 in total.	Sections H & I Pages 6 & 7
Age Limit Single Trip - There is no age limit other than for Wintersports cover which is limited to 65 years of age at the time of purchase. Annual Multi-Trip - There is an age limit of 65 years of age at the date of the inception of the policy.	See Age Limits definition on Page 3
Relative Means your spouse, partner, fiancé(e), parent, parent-in-law, step-parent, son, son-in-law, step-son, daughter, daughter-in-law, step-daughter, grandparent, grandson, granddaughter, brother, brother-in-law, step-brother, sister, sister-in-law or step-sister.	See Relative Definition on Page 4.
Family Family policies provide cover in respect of a maximum two parents or grandparents and their children or grandchildren. Cover for families shall apply where the appropriate premium has been paid and where the family members travel together. Adults insured on an annual multi-trip policy are entitled to travel independently of each other. Cover for children/grandchildren will only be provided if travelling with an insured adult and all travellers are named on the policy schedule.	See family Definition on Page 4.
Residency To be eligible for this insurance policy, you must be a UK resident and registered with a medical practitioner in the UK at the time the policy is purchased.	See Important Points to Help You - Page 1 and Policy Definition 'You, Your(s), Insured Person' on Page 4

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 Direct Group Travel Services on 0844 412 4296, or
 - Writing to Direct Group Travel Services, Claims Department, PO BOX 800, Halifax, HX1 9ET
- Please quote reference **02024** in all correspondence.

HOW TO COMPLAIN

It is the intention to give you the best possible service but if you do have any questions or concerns about this policy or the handling of a claim you should refer to the complaints procedure on page 9 of the policy document. Alternatively for general policy enquiries call our customer helpline on 0845 218 7172.

PERIOD OF INSURANCE

The policy you have purchased will run for the period of insurance shown on your insurance certificate.

WHILE YOU ARE AWAY WHAT TO DO IN CASE OF MEDICAL EMERGENCY

The emergency assistance provided for you by this Insurance is operated by One Assist and Healthwatch S.A. In the event of any illness, injury, accident which requires:

Inpatient treatment anywhere in the world you must contact:

Global Response:
Tel: +44 (0) 113 3180 148
Fax: +44 (0) 113 3180 149
Email: assistance@global-response.co.uk

Outpatient treatment anywhere in the world, excluding North America and the United Kingdom, you must contact:

Healthwatch S.A.:
Tel: +44 (0)113 3180 124
Fax: +44 (0)113 3180 125
Email: newcase@healthwatch.gr

Outpatient treatment in North America and the United Kingdom you must contact:

Global Response:
Tel: +44 (0) 113 3180 148
Fax: +44 (0) 113 3180 149
Email: assistance@global-response.co.uk

One Assist or Healthwatch S.A. may be able to guarantee costs on your behalf. When contacting One Assist or Healthwatch S.A. please state that your insurance is provided by UK Underwriting Ltd and quoting the appropriate reference number:

Scheme name: **P&O Ferries**
Reference number: **02024**

Note: You must retain all receipts for medical & additional costs incurred and you are responsible for any policy excess and this should be paid by you at the time of treatment.

