

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.

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 £250	10% of the ticket cost
B Emergency Medical Expenses & Treatment Expenses	Up to £1,000,000	£35 per person
C 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 £5,000 Up to £5,000 Up to £5,000 Up to £5,000 Up to £1,000	Nil
D Personal Effects & Baggage Single Item Limit Total Valuables Limit	Up to £250 Up to £100 (£50 for children) Up to £100 (£50 for children)	£35 per person £35 per person £35 per person

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.

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.

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.

Significant Exclusions and Limitations	Policy Reference
<p>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.</p>	Section B Page 4
<p>Personal Property 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. There is no cover for loss, theft or damage to money.</p>	Sections D Pages 5
<p>Age Limit Single Trip - There is no upperage limit</p>	See Age Limits definition on Page 3
<p>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.</p>	See Relative Definition on Page 3.

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.