

ANNUAL MULTI TRIP

MASTER POLICY NUMBER: RTSGW40009-01

For policies issued from 1st January 2012 to 31st December 2012 with travel before 31st December 2013

**If you need Medical Assistance:
Contact Emergency Assistance Facilities**



Phone: +44 (0) 845 260 3 260

**If you need a claim form to claim on Policies A & B:
Contact Travel Claims Facilities**



Website: www.travel-claims.net

E-mail: claims@tif-plc.co.uk

Phone: +44 (0) 8453 707 133

Fax: +44 (0) 870 620 5001

**If you need a claim form to claim on Policy C
Contact: International Passenger Protection**



Phone: +44 (0) 20 8776 3752

Pre Existing Medical Conditions

Your policies may not cover claims arising from **your pre-existing medical conditions** so you need to tell us of anything you know that is likely to affect **our** acceptance of **your** cover.

We are unable to provide any cover on psychological conditions such as stress, anxiety, depression, eating disorders or mental instability.

We are unable to provide cover for anything that is a result of a **pre-existing medical condition** of a **close relative** or close **business associate** who is not travelling with **you**.

(Please refer to point 7 on the last page of this document for more information)

Can I cancel my policy? If, having read the policies, you do not feel they meet your needs and an alternative is available that does, provided you have not travelled or made a claim, you can return your policies to the seller with a copy of your alternative policy within 14 days of purchase and obtain a full refund.

Where can I make a claim? If you need to make a claim please contact **Travel Claims Facilities**, our appointed claims handlers, to request a claim form on **+44 (0) 8453 707 133**, by e-mail from claims@tif-plc.co.uk or write to Travel Claims Facilities, PO Box 420, Tonbridge, Kent, TN9 9DE. www.travel-claims.net

What to do if you have a complaint? If you wish to register a complaint please contact us:

In writing: The Customer Services Manager, Go Walkabout, Innovation Centre, Highfield Drive, St Leonards-on-Sea, E Sussex TN38 9UH

If we are unable to resolve the matter you may write to: The Branch Manager, URV, Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent, TN11 9QU

If you remain dissatisfied, you may be entitled to refer your complaint to the Financial Ombudsman Service (FOS). The FOS advice and helpline number is +44 (0) 845 080 1800

Are we covered by the Financial Services Compensation Scheme (FSCS)? We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends upon the type of business and the circumstances of the claim. Further information about compensation scheme is available from the FSCS.

In respect to policies A & B: 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. BR006943

A public body corporate with limited liability Registered Office: Maximilianstrasse 53, D-80530 Munich, Germany Registered with Amtsgericht Munich, Germany Registered Number: HRB 137918 Union Reiseversicherung AG are authorised in Germany by BaFin and regulated in the United Kingdom by the Financial Services 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 Services Authority Travel Claims Facilities is a trading name of Travel Insurance Facilities plc.

In respect to policy C: International Passenger Protection Ltd, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR is authorised and regulated by the Financial Services Authority. Our FSA Register number is 311958.

Go Walkabout Travel Insurance is authorised and regulated by the Financial Services Authority Principal Office: Innovation Centre, Highfield Drive, St Leonards-on-Sea, E Sussex TN38 9UH

Pre Travel Policy - Policy A

Features and Benefits	Significant Exclusions (Where we limit or will not meet the claim)	Policy section	Premier Cover provided	First amount you have to pay
Cover for cancellation If you are unable to travel	Cancellation due to a pre-existing illness or injury of the traveller if cover not agreed in writing and any additional premium paid. Cancellation due to a pre-existing illness or injury of a close relative or business associate Financial failure of any transport or accommodation provider Disinclination to travel for any reason. Death or illness of pets or animals	Policy A Pre Travel Section A1. Cancellation charges	up to £3,000	£60

Travel Policy - Policy B

Features and Benefits	Significant Exclusions (Where we limit or will not meet the claim)	Policy section	Cover provided	Premier Cover provided	First amount you have to pay
Cover for departure delay and missed departure outside your control	Delay caused by bad weather. Delay due to the fault of the transport provider. Claims where you fail to check in on time. Claims caused by strikes announced before you left home	Policy B Travel Section B1	B1. Departure delay Missed departure Abandonment after 24 hours	£50 after first 12 hours £15 after following 12 hours up to a maximum of £250 up to £500 up to £3,000	£60
Cover for loss or damage to personal possessions and personal money if your things are lost damaged or stolen while abroad	Limit on single item, valuables and cash. Subject to deduction for age, wear and tear. Limit of £100 on glasses and sunglasses. Limit of £100 on items lost or stolen from beaches or lidos. <i>No cover for</i> - valuables or cash not kept properly secure. - valuables unless in a hotel safe or carried on your person. - valuables left at night in a car - valuables if you do not have proof of ownership. - mobile phones or associated equipment. - cash not carried on your person. - theft not reported to the Police within 24 hours.	Policy B Travel Section B2 and B3	B2. Personal possessions Possessions delayed in transit for 12 hours or more B3. Personal money Loss of travel documents	up to £300 for each individual item up to a total of £300 for valuables up to £2,000 in total essential items up to £150 up to £250 in cash on your person up to £750 in total travel and accommodation costs necessary to replace your lost travel documents up to £250	£60 Nil £60
Cover for the cost of Emergency Medical Treatment if you are ill or injured while abroad	<i>No cover for</i> - exacerbation or recurrence of pre-existing medical conditions unless cover has been agreed in writing by the underwriters. - taxis, food or telephone calls. - non-urgent or elective treatment. - private treatment unless there is no public provision. - any medical condition for which you are on a waiting list for treatment. - any medical condition which was unstable at the date of booking or the date of departure. - any treatment which in the opinion of the treating doctor, can wait until your return home. - private treatment where adequate state facilities exist	Policy B Travel section B4	B4. Emergency medical expenses State hospital benefit	up to £5,000,000 outside your home country up to £50 for each full day you are confined to a hospital bed in a state hospital up to a maximum of £1,500	£60 <i>PLEASE NOTE:</i> If you use a European Health Insurance Card (EHIC) at a state hospital and/or a state registered doctor to obtain treatment and this reduces the cost of treatment the policy excess under this section will reduce to NIL

Features and Benefits	Significant Exclusions (Where we limit or will not meet the claim)	Policy section		Premier Cover provided	First amount you have to pay
Cover for curtailment if you need to come home early due to your illness or injury or because of the death or illness of a close relative or business associate	<ul style="list-style-type: none"> - Only covered when this is medically necessary and agreed with the emergency assistance company in advance. - Curtailment due to a pre-existing illness or injury of the traveller if cover not agreed in writing and any additional premium paid. - Curtailment due to a pre-existing illness or injury of a close relative or business associate - your unused proportion of trip costs will be calculated from the date of your flight home 	Policy B Travel section B5	B5. Curtailment (cutting short trip)	unused portion of costs up to £3,000	£60
Cover for personal liability If you become legally liable to pay damages to someone else for your fault	<ul style="list-style-type: none"> - Only when you have no other insurance which covers this event. No cover for - claims arising while in control of a mechanically propelled vehicle of any type. 	Policy B Travel section B6	B6. Personal liability	up to £1,000,000	Nil £250 in respect to rental accommodation
Personal accident benefit Single lump sum payment made if you are killed or lose a limb or an eye during the period of insurance	- Not covered if you are taking part in a hazardous activity which has not been agreed with the underwriters in writing.	Policy B Travel section B7	B7. Personal accident Accidental Death Loss of legs or arms Permanent total disablement	£50,000 (limited to £1,000 if you are under 16 or over 65) £50,000 £50,000 (not applicable over 65)	Nil Nil Nil
Legal advice and expenses If you need advice about obtaining compensation for something which happens during the period of insurance	- You cannot use this cover to sue a member of your family, the tour operator, the insurers or anyone acting as their agent.	Policy B Travel section B8	B8. Legal advice and expenses	Up to £25,000 for legal costs and expenses to pursue claims for compensation and damages due to your death or personal injury.	Nil
Hi Jacking and Kidnap	<ul style="list-style-type: none"> - any compensation unless you have obtained confirmation from the airline, carrier or their handling agents confirming period of delay - any claims relating to the payment of ransom monies - any claims relating to an act of a member of your family which would be considered an offence by a court of law in the United Kingdom or the Channel Islands. 	Policy B Travel section B9	B9. Hi Jacking and Kidnap	Up to £1,000	Nil
Car Hire excess Waiver	<ul style="list-style-type: none"> - loss or damage which falls to be excluded within the terms of the rental agreement. - loss or damage incurred in an incident for which you are prosecuted for a motoring offence - any compensation due to wear and tear, deterioration. 	Policy B Travel Section B10	B10. Car Hire Excess Waiver	Up to £250	Nil
Winter sports cover Additional cover if you are taking part in winter sports	<ul style="list-style-type: none"> - damage to equipment while in use. - equipment left unattended away from your accommodation. - Lost or stolen skis will be depreciated at the rates set out in the policy terms. 	Policy B Travel Section B11	B11. Loss of pre-booked ski pack Piste closure Avalanche closure	Up to £250 Up to £200 Up to £150	Nil

Travel Policy - Policy C - Provided by International Passenger Protection

Features and Benefits	Significant Exclusions (Where we limit or will not meet the claim)	Policy section		Premier Cover provided	First amount you have to pay
End Supplier Failure Insurance	- Irrecoverable sums paid in advance in the event of insolvency of the travel or accommodation provider not forming part of an inclusive holiday prior to departure.	Policy C Travel Policy Section C1.	End Supplier Failure Insurance	up to £3,000	Nil

	Significant restrictions and exclusions applying to all parts of the policy	
(1) Residency	This policy is only available to persons who have been resident in the United Kingdom for at least 6 months in the last 12	
(2) Excess	Excess is the amount you have to pay towards each claim. All excesses are payable by <u>each</u> insured-person, for each incident giving rise to a separate claim under each section of cover. Under the emergency medical section your excess will reduce to NIL if you save money by using a European Health Insurance Card (EHIC) at a state hospital and/or with a state registered doctor.	You may have the option of paying an additional premium to waive the excess so that in the event of a claim you do not have to pay the first part of it
(3) loss	Of any description unless specifically stated in the policy wording.	
(4) Pre-existing medical conditions	There is no cover for any claim connected to any pre-existing medical condition, any condition awaiting treatment or investigation, any terminal condition or any condition where medication has been changed . If you have ever had a heart condition, diabetes, a stroke, breathing problems, high blood pressure and do not notify Travellers HealthCheck we reserve the right to refuse any claim on your policy. If you have been referred to a specialist or treated as an in patient in the last two years and do not declare that fact to Travellers HealthCheck we reserve the right to refuse any claim on your policy. Any psychological condition, such as stress, anxiety, depression or behavioural and eating disorders are not covered under this policy. There is no cover provided for claims caused by pre-existing medical conditions of relatives or business associates.	After you have bought this policy you may be able to obtain additional cover for your pre-existing medical conditions by contacting Travellers HealthCheck whose number is in your policy document
(5) Trip Duration	Your policies are limited to the periods set out on your certificate. Annual multi-trip policies only cover return trips that do not exceed 31 days duration or, on trips within the United Kingdom, have a minimum trip duration of 3 days.	
(6) Alcohol or Drugs	Any claim caused by your past or present use or abuse of drugs, solvents or alcohol	
(7) Required Disclosure Material facts	We reserve the right to refuse a claim where you have not informed us of a material fact. A material fact is a piece of important information that would affect the likelihood of a claim under your policies. We require you to notify Travellers HealthCheck if you have ever had:- <ul style="list-style-type: none"> ▪ Any form of cancer. ▪ Any heart or circulatory condition. ▪ A stroke or high blood pressure. ▪ Any breathing condition (including asthma). ▪ Any type of diabetes. 	
(8) Subrogation and contribution	We reserve the right to ask for a contribution from any other relevant insurances you may hold and to take legal action in your name to recover losses against any third party	
(9) Proof of claim	If you have to make a claim under any section of these policies it is for you to produce sufficient evidence of the cause of the claim and the losses connected to it before we will meet the claim	Read the sub- sections in the policies headed "What you need to do if you wish to make a claim under this section of the policy:"
(10) Hazardous activities	Any claim caused by you taking part in a hazardous activity (as defined in the policy) unless an additional premium has been paid and the policy endorsed. Hazardous activities include competitive events, sports, pastimes and any other activity that requires skill and involves increased risk of injury.	You may be able to obtain additional cover for the hazardous activity you wish to undertake either from where you bought your policy or from us by calling us on the number shown in your policy document
(11) Terrorism, war, civil disorder or weather	The policy does not cover claims arising from terrorism, war, civil disorder, adverse weather conditions or fear of any of these.	
(12) Psychological conditions	Stress, anxiety, depression, eating disorders or any condition requiring psychiatric care.	