

About Personal Travel Insurance Policy Summary

Some important facts about this Personal Travel Insurance are summarised within this document. This summary does not describe all terms and conditions of Your policy, so please take time to read the Policy Document to make sure You understand the cover it provides at the time of purchase.

Insurers The scheme is arranged by Lifesure Group Limited, with UK General Insurance Limited on behalf of Ageas Insurance Limited.

Cover	Limits	Excesses	Certain Exclusions - You are not covered for:
1 Personal Accident Death Loss of one or more limbs or eyes Permanent Total Disablement	For age 16 - 70 £15,000 £15,000 £15,000	Nil Nil Nil	More than £1,000 when Your age is under 16 or over 70 years at the date of affecting this insurance or booking Your Trip - <i>Please refer to the Policy Wording for a full list of all exclusions</i>
2 Medical and other Expenses	Up to £10,000,000	£40	Any treatment or aid obtained in the UK. Certain pre-existing medical conditions which include: Anxiety, stress or depression, sexually transmitted diseases, alcoholism, vaccinations, drunkenness or the use of drugs - <i>Please refer to the Policy Wording for a full list of all exclusions</i>
3 Hospital Benefit	£20/24hrs. Max £400	Nil	<i>Please refer to the Policy Wording for a full list of all exclusions</i>
4 Cancellation and Curtailment	Up to £1,500 (£20 Loss of Deposit)	£40	Any expenses payable by the tour operator, hotel or airline - <i>Please refer to the Policy Wording for a full list of all exclusions</i>
5 Baggage and Personal Effects Single Item, Pair or Set Valuables	Up to £1,500 £250 £250	£40	Any loss not reported to the Police within 24 hours of discovery and a written Police report obtained and sent to Us <i>Please refer to the Policy Wording for a full list of all exclusions</i>
6 Delayed Baggage	Up to £100	Nil	Any loss or damage due to delay or confiscation by customs or other officials <i>Please refer to the Policy Wording for a full list of all exclusions</i>
7 Money/Ski Pass Cash Ski Pass	Up to £350 £150 £100	£40	Any loss of Money whilst left unattended at any time unless contained in a locked safe or other like receptacle but in any event whilst in a suitcase or in the custody of another person <i>Please refer to the Policy Wording for a full list of all exclusions</i>
8 Personal Liability	Up to £1,000,000	£40	Employers or Contractual Liability - <i>Please refer to the Policy Wording for a full list of all exclusions</i>
9 Travel Delay Abandonment Missed Departure	Up to £100 Up to £1,500 Up to £200	£40 £40	Any losses as a result of Your failure to check in at the airport, port or railway station in accordance with the travel itinerary supplied to You - <i>Please refer to the Policy Wording for a full list of all exclusions</i>
10 Legal Expenses	Up to £10,000	Nil	Any claim against Your family or travelling companions <i>Please refer to the Policy Wording for a full list of all exclusions</i>
11 Additional Expenses	Up to £200	Nil	<i>Please refer to the Policy Wording for a full list of all exclusions</i>
12 Additional Accommodation	Up to £100	Nil	<i>Please refer to the Policy Wording for a full list of all exclusions</i>
13 Winter Sports Equipment	Up to £500	£40	Any loss or damage if left unattended in a public place or in custody of someone who does not have official responsibility <i>Please refer to the Policy Wording for a full list of all exclusions</i>
14 Ski Pack	Up to £300	Nil	<i>Please refer to the Policy Wording for a full list of all exclusions</i>
15 Golf Equipment Cover	Up to £500	£40	Any loss or damage if left unattended in a public place or in custody of someone who does not have official responsibility <i>Please refer to the Policy Wording for a full list of all exclusions</i>

The cover is valid for the period stated on Your certificate.

Cancellation Right

We hope You are happy with the cover this policy provides. However, if after reading Your Policy Document, this does not meet with Your requirements, You have the right to cancel it within 14 days of receiving the policy. See the enclosed Policy Document and the section headed 'Cancellation'.

Making A Claim

If You have a claim, please telephone Direct Group Travel Services on Tel: **0844 412 4296** within 31 days after the end of the Trip.

When contacting Direct Group Travel Services to request a claim form, please state your insurance is provided by UK General Insurance Limited and quote scheme reference: **00235**.

Complaints Procedure - Policy Sales

It is the intention to give You the best possible service but if You do have any questions or concerns about this insurance You should in the first instance contact:

**The Corporate Manager of LifesureGroup Limited, 3 Fenice Court, Phoenix Park, Eaton Socon, St Neots, Cambs, PE19 8EW
Tel: 01480 402470, E-mail: info@lifesure.co.uk.**

In the event You remain dissatisfied and wish to make a complaint, You can do so by contacting the following:

**The Customer Relations Manager, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ
Tel: 0845 218 2685, E-mail: Customerrelations@ukgeneral.co.uk**

In all correspondence please state Your insurance is provided by UK General Insurance Limited and quote scheme reference: **00235**

If it is not possible to reach an agreement, You have the right to make an appeal to the Financial Ombudsman Service. This also applies if You are insured in a business capacity but have an annual turnover of less than two million euro and fewer than ten staff. You can contact the Financial Ombudsman Service at:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, Docklands, London, E14 9SR. Tel: 0800 023 4567

Complaints Procedure - Claims

It is the intention to give You the best possible service but if You do have any questions or concerns about the handling of a claim You should in the first instance contact:

**The Corporate Manager of LifesureGroup Limited, 3 Fenice Court, Phoenix Park, Eaton Socon, St Neots, Cambs, PE19 8EW
Tel: 01480 402470, E-mail: info@lifesure.co.uk.**

In the event You remain dissatisfied and wish to make a complaint, You can do so by contacting the following:

**The Customer Relations Manager, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ
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The above complaints procedures are in addition to Your statutory rights as a consumer. For further information about Your statutory rights contact Your local authority Trading Standards Service or Citizen Advice Bureau.

Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event that Ageas Insurance Limited cannot meet their financial responsibilities. The FSCS will meet 90% of your claim, without any upper limit. You can obtain further information about compensation scheme arrangements from the FSCS at www.fscs.org.uk or by phoning **0207 892 7300**.