

Keyfacts POLICY SUMMARY

Some important facts about Lifesure Travel Policy 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 Underwriting Limited on behalf of Fortis Insurance Limited.

Cover				
		<u>Limits</u>	<u>Excesses</u>	<u>Certain Exclusions</u> 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
2	Medical and other Expenses	Up to £10,000,000	£40	Any treatment or aid obtained in the U.K.
3	Hospital Benefit	£20/24hrs. Max £400	Nil	
4	Cancellation and Curtailment	Up to £1,500 (£20 Loss of Deposit)	£40	Any expenses payable by the tour operator, hotel or airline
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
6	Delayed Baggage	Up to £100	Nil	Any loss or damage due to delay or confiscation by customs or other officials
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
8	Personal Liability	Up to £1,000,000	£40	Employers or Contractual Liability
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 airport, port or railway station in accordance with the travel itinerary supplied to You
10	Legal Expenses	Up to £10,000	Nil	Any claim against Your family or travelling companions
11	Additional Expenses	Up to £200	Nil	
12	Additional Accommodation	Up to £100	Nil	
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
14	Ski Pack	Up to £300	Nil	
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

(Please refer to Policy Wording for a list of all exclusions)

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: 0845 218 1650 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 Underwriting Ltd 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:

Managing Director of Lifesure Group Limited, 3 Fenice Court, Eaton Socon, St Neots, Cambs, PE19 8EW
Tel: 01480 402470, Fax: 01480 404270, 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 Managing Director, UK Underwriting Limited, 2 Gibraltar House, Bowcliffe Road, Leeds, LS10 1HB

In all correspondence please state Your insurance is provided by UK underwriting Ltd 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 a group annual turnover of less than £1 million, or are a charity with an annual income of less than £1 million, or are a trustee of a trust with a net asset value of less than £1 million. You may contact the Financial Ombudsman Service at:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, Docklands, London, E14 9SR. Tel: 0300 123 9123

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 Managing Director, UK Underwriting Limited, 2 Gibraltar House, Bowcliffe Road, Leeds, LS10 1HB

In all correspondence please state Your insurance is provided by UK underwriting Ltd 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 a group annual turnover of less than £1 million, or are a charity with an annual income of less than £1 million, or are a trustee of a trust with a net asset value of less than £1 million. You may contact the Financial Ombudsman Service at:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, Docklands, London, E14 9SR. Tel: 0300 123 9123

The above complaint 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

Fortis Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). In the event the Fortis Insurance Limited is unable to meet its insurance obligations, You may be entitled to compensation.