

Some important facts about your insurance are summarised below. This summary does not form part of the contract and does not describe all of 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. A copy of the full policy document is available on request if it is not provided to you with this summary.

Insurers: This travel insurance is arranged by Voyager Insurance Services Ltd and underwritten by Mapfre Asistencia S.A. trading in the United Kingdom under the name of Mapfre Asistencia.

What is covered?

Main features and benefits

Summary of cover	Limits per person	Excesses
24 hour emergency service	Included	Nil
Pre-travel advice line	Included	Nil
1. Cancellation Curtailment	£5,000	£50* (£20 loss of deposit)
2. Emergency medical expenses including emergency repatriation including relatives additional expenses including emergency dental treatment	£10,000,000 £350	£50*
3. Hospital inconvenience benefit (amount per day)	£1,000 (£20)	Nil
4. Personal accident - loss of sight, limb(s) or permanent total disablement maximum payable in the event of death maximum payable in the event of death if under 16	£30,000 £5,000 £2,000	Nil
5. Travel delay (£ after 12 hrs delay/£ each 12 hrs thereafter/max) abandonment (after 12 hours)	£40/£20/£200 £5,000	Nil £50
6. Missed departure and journey disruption	£1,000	£50
7. Baggage - overall limit under 18 possessions limit maximum per item, pair or set total limit for all valuables emergency purchases (after 12 hours)	£2,000 £500 £250 £500 £200	£50 Nil
8. Personal money Cash limit (£50 for under 18s)	£500 £250	£50
9. Loss of passport	£500	Nil
10. Personal liability	£2,000,000	£100
11. Legal expenses	£20,000	£100
12. Business personnel replacement	£2,500	Nil
13. Holiday financial protection	£3,000	Nil
14. Hijack (amount per day)	£1,000 (£100)	Nil
15. Mugging (amount per day)	£500 (£50)	Nil
16. Pet care (amount per day)	£500 (£50)	Nil
The following sections only apply if you have paid the appropriate additional winter sports premium for single trip and long stay policies. They are automatically included under the annual multi-trip policies		
17. Ski equipment - overall limit maximum per item, pair or set owned or borrowed maximum per item, pair or set hired	£800 £500 £300	£50
18. Ski pack	£400	£50
19. Piste closure (amount per day) (not applicable to long stay policies)	£200 (£20)	Nil
Annual multi-trip features		
Maximum age at start date of policy		69
Maximum period per journey		45 days
Total travel during period of insurance		183 days
Travel for business reasons		Covered
UK trips (minimum 2 nights including pre-booked accommodation or transport)		Covered
Independent travel - couple policy & family policy		Yes
Maximum days winter sports during period of cover		21 days
Single trip features		
Maximum age at date of departure		84
Maximum journey period		45 days
Long stay features		
Maximum age at date of departure		64
Maximum journey period		15 months
Travel to be completed by		1st May 2013

* adults aged 65-84 years - £100 excess for cancellation & curtailment (£20 loss of deposit) and medical claims only.

- maximum excess any one claim or incident - £100 or (£200 in respect of adults aged 65-84 years in respect of medical or cancellation/curtailment claims).

Types of policies available and policy durations

Policies are available for single trips up to 45 days, long stay trips up to 15 months or on an annual basis for multiple trips. An annual multi-trip policy runs for 12 months from the date specified and provides cover for any number of trips provided that they do not exceed the maximum duration for any one trip shown in your insurance benefits schedule. A single trip or long stay policy provide cover for the duration of the trip shown in your policy documentation.



Who can be covered?

Policies can be arranged for individuals, couples or families, subject to the maximum age limit shown in your benefits schedule. A family policy provides cover for up to two adults and their dependent children aged 17 and under or 20 and under if still in full time education and all normally residing together at the same address. Cover for families shall apply where the appropriate premium has been paid. On annual multi-trip policies, all insureds are entitled to travel independently of each other providing all travellers are named on the policy schedule.

Significant and/or unusual conditions and exclusions	Relevant policy reference
Health - the policy contains important questions and exclusions relating to the health of you, your travelling companions or close relatives	health declarations and health exclusions
Activities (including wintersports) - you may not be covered if you are planning to take part in dangerous sports or pastimes where there is a generally recognised risk of injury. Wintersports will only be covered if you have paid the appropriate premium. Please check the policy wording and ask us if in any doubt.	important features & general exclusion 8
Excesses - most sections are subject to an excess, as shown in the benefits schedule. This means that each person will have to bear the first amount of each claim.	benefits schedule & important features 6
Personal effects - claims are paid based on the value at the time of loss, not on a 'replacement cost' or 'new for old' basis. Deductions will be made for likely wear, tear and depreciation.	sections 7 & 17 and important feature 4
Duty of care and supervision of your property - there are significant limitations and exclusions of cover for property, including valuables and money, that is left unattended or out of your immediate control and supervision. Please also note the requirements for notifications of loss/theft and the need for reports.	sections 7, 8 & 9 (including special conditions) & 15, general conditions 5 & 9 and important features 4 & 7
Important questions & changes in circumstance - you must answer the important questions shown on the front page of the policy wording truthfully and to the best of your knowledge and contact us if required. If you do not do so then any related claim may be reduced or rejected or your policy may become invalid.	general conditions 1, 2 and section 1 condition 1
Notification of claims - all claims should be notified at once. Any delay may result in any claim being reduced or declined	section 1 condition 1 & general conditions 2 & 4

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, as detailed in the policy document.

MAKING A CLAIM

If you require assistance abroad, please call the 24 hour emergency assistance service as detailed in the policy on **+44 1454 640028** quoting the reference shown on your policy.

If you wish to make a claim please telephone the claims handlers detailed in the policy on **01454 640027**. Please note that written documentary evidence will be required to support your claim.

HOW TO MAKE A COMPLAINT

We hope you will be pleased with the service we provide. However, if you have a complaint about our service or about a claim, please follow the complaints procedure shown in the policy wording.

If you are still not happy with the final response you have received, you will ultimately have the right to ask the Financial Ombudsman Service to review your case.

COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends of the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk