

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.

TPS(Insurance Admin Services) Ltd and Fortis Insurance Limited are authorised and regulated by the Financial Services Authority.

Type of Cover

This is a travel policy that, subject to the terms, conditions and exclusions contained in the Policy Document, provides certain financial protection and medical assistance for your trip(s).

About your Cover

Features and Benefits Automatically Included	Policy Section
<p>Medical Conditions existing prior to purchasing this policy</p> <p>Your policy contains certain exclusions relating to pre-existing medical conditions that affect you, your travelling companions or anyone else upon whom your travel plans may depend. Please ensure you read the MEDICAL SCREENING QUESTIONS and General Exclusions in your Policy Document.</p>	<p>MEDICAL SCREENING QUESTIONS Page 1 and 'General Exclusions which apply to all sections of the insurance' Pages 9 & 10</p>
<p>Age Limits</p> <p>There are different age limits under the policy according to the type of policy purchased.</p>	<p>'Policy Definitions' Page 3</p>
<p>Residency</p> <p>This policy is only available to you if you are permanently resident and registered with a medical practitioner in the United Kingdom.</p>	<p>'Important Notes' Page 1</p>
<p>Sports & Leisure Activities</p> <p>There is no cover under the policy for claims arising from any activity not listed under the definition of the acceptable sports and leisure activities, unless you have paid the additional premium prior to travel, to include an activity listed under the definition of hazardous sports and leisure activities and cover is confirmed on your certificate</p> <p>You may be covered when participating in certain wintersports if you have paid to extend your cover.</p> <p>Your own or hired golf equipment and non-refundable golfing fees may be covered if you have paid to extend your cover</p>	<p>'Policy Definitions' Pages 3 & 4</p> <p>Wintersports 'Policy Definitions' Page 4, Cover Pages 7 & 8</p> <p>Golf Cover 'Policy Definitions' Page 4, Cover Page 8</p>
<p>Law and Jurisdiction</p> <p>This policy shall be governed by and construed in accordance with the Law of England and Wales unless the insured's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the Law of Scotland shall apply.</p>	<p>'Important Notes' Page 1</p>
<p>Relative</p> <p>Brother, brother-in-law, civil partner, common-law partner, daughter, daughter-in-law, fiancé(e), foster child, grandchild, grandparent, legal guardian, parent, parent-in-law, sister, sister-in-law, son, son-in-law, spouse, step-brother, step-sister, step-child or step-parent (inlaw) who live in the United Kingdom</p>	<p>'Policy Definitions' Page 4</p>

PERIOD OF INSURANCE

The policy you have purchased will run for the period of insurance shown on your insurance certificate.

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:

One Assist:
Tel: +44 (0)113 3180 126
Fax: +44 (0)113 3180 127
Email: ops@oneassist.com



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:

One Assist:
Tel: +44 (0)113 3180 126
Fax: +44 (0)113 3180 127
Email: ops@oneassist.com



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: Primary Travel Insurance
Reference number: 02545

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.

THE SIGNIFICANT PRODUCT FEATURES, BENEFITS & EXCLUSIONS

Section Of Cover	Significant Features and Benefits	Policy Limits & Exclusions Applying to Significant Covers	Page										
<p>SECTION A1 – CANCELLATION AND CURTAILMENT</p> <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Sum Insured (up to)</th> </tr> </thead> <tbody> <tr> <td>Comprehensive</td> <td>£5000</td> </tr> <tr> <td>Standard</td> <td>£5000</td> </tr> <tr> <td>Essentials</td> <td>£1000</td> </tr> <tr> <td>Backpacker</td> <td>£1500</td> </tr> </tbody> </table>	Policy Type	Sum Insured (up to)	Comprehensive	£5000	Standard	£5000	Essentials	£1000	Backpacker	£1500	<p>Provides cover for travel, accommodation, excursions, tours and activities that have been pre paid or you are contracted to pay for and cannot get back if you cancel or cut short your holiday. All claims for Curtailment must be approved by the 24 hour medical emergency service prior to your return to the UK.</p>	<p>To be able to claim, the reason why the trip is being cancelled or cut short must be necessary and unavoidable and must fall into one of the reasons listed in the document. For example, if a person insured under this policy becomes ill or is injured or dies.</p> <p>An excess will apply for claims made under this section, check Summary of Cover.</p>	<p>Page 5</p> <p>Page 2</p>
Policy Type	Sum Insured (up to)												
Comprehensive	£5000												
Standard	£5000												
Essentials	£1000												
Backpacker	£1500												
<p>SECTION B – EMERGENCY MEDICAL AND TREATMENT EXPENSES</p> <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Sum Insured (up to)</th> </tr> </thead> <tbody> <tr> <td>Comprehensive</td> <td>£10m</td> </tr> <tr> <td>Standard</td> <td>£5m</td> </tr> <tr> <td>Essentials</td> <td>£5m</td> </tr> <tr> <td>Backpacker</td> <td>£5m</td> </tr> </tbody> </table>	Policy Type	Sum Insured (up to)	Comprehensive	£10m	Standard	£5m	Essentials	£5m	Backpacker	£5m	<p>Provides cover for costs arising in the event of illness, injury or death during the trip and where necessary the provision of emergency medical assistance. All costs and expenses must be notified to the 24 hour medical emergency service.</p>	<p>To be able to claim, the medical treatment must be required in an emergency and be unable to wait until you have returned to the United Kingdom. Medical Cover does not apply to treatment received in your country of residence.</p> <p>An excess will apply for claims made under this section, check Summary of Cover for details.</p>	<p>Pages 5 & 6</p> <p>Page 2</p>
Policy Type	Sum Insured (up to)												
Comprehensive	£10m												
Standard	£5m												
Essentials	£5m												
Backpacker	£5m												
<p>SECTION L1 – PERSONAL EFFECTS & BAGGAGE</p> <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Sum Insured (up to)</th> </tr> </thead> <tbody> <tr> <td>Comprehensive</td> <td>£1500</td> </tr> <tr> <td>Standard</td> <td>£1500</td> </tr> <tr> <td>Essentials</td> <td>£750</td> </tr> <tr> <td>Backpacker</td> <td>£1000*</td> </tr> </tbody> </table> <p>*when additional premium paid</p>	Policy Type	Sum Insured (up to)	Comprehensive	£1500	Standard	£1500	Essentials	£750	Backpacker	£1000*	<p>Provides cover for your own personal luggage and valuables if they are lost, stolen or damaged during your trip. You will be expected to provide evidence of ownership and value (such as receipts) in the event of a claim.</p>	<p>To be able to claim, a written report is required to support the loss / theft/ damage. For example, from the local police or from the transport carrier. The amount payable will include an allowance for wear and tear and loss of value. Your policy has a limit for each single item (this includes a pair or set). Your policy has a limit for valuables overall. Valuables are not covered if they are left in an unattended vehicle or are outside your control in transit at any time.</p> <p>An excess will apply for claims made under this section, check the Summary of Cover.</p> <p>There are several items which are not considered to be personal effects, please refer specifically to the definition of Personal Effects.</p>	<p>Page 7</p> <p>Page 2</p> <p>Page 4</p>
Policy Type	Sum Insured (up to)												
Comprehensive	£1500												
Standard	£1500												
Essentials	£750												
Backpacker	£1000*												
<p>SECTION L2 – PERSONAL MONEY</p> <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Sum Insured (up to)</th> </tr> </thead> <tbody> <tr> <td>Comprehensive</td> <td>£500</td> </tr> <tr> <td>Standard</td> <td>£500</td> </tr> <tr> <td>Essentials</td> <td>£100</td> </tr> <tr> <td>Backpacker</td> <td>£200*</td> </tr> </tbody> </table> <p>*when additional premium paid</p> <p>(This includes a cash limit of £50 if aged under 18)</p>	Policy Type	Sum Insured (up to)	Comprehensive	£500	Standard	£500	Essentials	£100	Backpacker	£200*	<p>Provides cover for cash and traveller's cheques lost or stolen during your trip. You will be expected to provide evidence of ownership and value in the event of a claim.</p>	<p>To be able to claim, cash must be kept with you at all times or be in a locked safety deposit facility. A written police report must be obtained within 24 hours to support the loss/theft.</p> <p>An excess will apply for claims made under this section, check the Summary of Cover.</p>	<p>Page 7</p> <p>Page 2</p>
Policy Type	Sum Insured (up to)												
Comprehensive	£500												
Standard	£500												
Essentials	£100												
Backpacker	£200*												

YOUR RIGHT TO CANCEL THIS POLICY

We hope you are happy with the cover this policy provides. However, if after reading the Policy Document, this insurance does not meet your requirements, please return it within 14 days of issue and we will refund your premium provided no claims have been made on the policy during that time and you have not travelled. Thereafter you may cancel the policy at any time, however no refund of premium shall be available.

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 the following reference in all correspondence.

Reference number: 02545

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 10 of the policy document. Alternatively for general policy enquiries call our customer helpline on 0844 412 3111.

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 document under "Compensation Scheme".