

Policy Summary

This document provides a guide to the cover provided. It is however only a summary of the terms of cover and does not contain full details of the Insurance policy terms, conditions and exclusions which are contained in the insurance policy itself. You should refer to your own policy document, your policy Schedule and any endorsements that apply to your policy for full details of your cover.

Your insurance is provided by: With the exception of Section 22 – End Supplier Failure Insurance and Section 23 – Travel Dispute, Syndicate 1200 at Lloyd's, London managed by Argo Managing Agency Limited and other subscribing syndicates whose definitive numbers and proportions will be provided upon request. Registered Office: Exchequer Court, 33 St Mary Axe, London, EC3A 8AA. Registered in England under number 376861. www.argo-global.com

Section 22 – End Supplier Failure Insurance is provided by International Passenger Protection (IPP), IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR and underwritten by certain underwriters at Lloyds.

Section 23 – Travel Dispute is provided by Legal Insurance Management (LIM), 1 Hagley Court North, The Waterfront, Brierley Hill, West Midlands, DY5 1XF and underwritten by UK General Insurance Limited on Behalf of Ageas Insurance Limited.

Argo Managing Agency Ltd, Certain underwriters at Lloyds and Ageas are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

Type of Insurance Cover

This is personal travel insurance.

Period of Cover

All trips must start and end from the United Kingdom and the policy must cover the whole duration of the trip and cannot be effected once travel has commenced.

Single Trip Travel Insurance: provides cover for one specific trip and the policy schedule will show the start and finish date of the policy. The maximum age is 85.

Annual multi-trip: will provide cover for any number of trips in the 12 month period shown on your schedule. The policy will cover trips up to a maximum of 93 days duration depending on requirements. The schedule will show which option has been selected and when the 12 month period starts. The maximum age is 75.

SCHEDULE OF COVER & LIMITS

		BRONZE Benefits		SILVER Benefits		GOLD Benefits	
		Max Sum Insured	Excess	Max Sum Insured	Excess	Max Sum Insured	Excess
1	Cancellation	£1,000	£250	£2,000	£125	£4,000	£75
2	Curtailment	£1,000	£250	£2,000	£125	£4,000	£75
3	Medical & Repatriation Expenses						
	Journeys outside the United Kingdom	£5,000,000	£250	£10,000,000	£125	£10,000,000	£75
	Dental Expenses	No Cover	Nil	£200	£125	£300	£75
	Journeys within the United Kingdom	£10,000	£250	£10,000	£125	£10,000	£75
	Dental Expenses	No Cover	Nil	No Cover	Nil	No Cover	n/a
4	UK Hospital Transfer & additional expenses						
	Hospital Transfer Costs	£5,000	£250	£5,000	£125	£5,000	£75
	Return Home Costs	£2,500	£250	£2,500	£125	£2,500	£75
	Additional Expenses	£500	£250	£500	£125	£500	£75
5	Hospital Benefit	£15 per 24 hours up to £150	Nil	£25 per 24 hours up to £250	Nil	£50 per 24 hours up to £500	Nil
6	Personal Effects and Baggage	£500	£250	£1,000	£125	£1,750	£75
	Single Item Limit	£100		£250		£500	
	Valuables Limit	£100		£250		£500	
	Delayed Baggage	No Cover	Nil	£25 per 12 hours up to £100	Nil	£50 per 12 hours up to £300	Nil
7	Mobility Aids	No Cover	Nil	£750	£125	£1,000	£75
8	Money and Cash	£300	£250	£400	£125	£500	£75
	Cash Limit	£100		£100		£200	
	Cash Limit if under 18	£50		£50		£50	
9	Loss of Travel Documents	No Cover	Nil	£200	£125	£400	£75
10	Travel Delay	£15 per 12 hours up to £75	Nil	£50 per 12 hours up to £250	Nil	£50 per 12 hours up to £300	Nil
	Holiday Abandonment	£1,000	£250	£2,000	£125	£4,000	£75
11	Missed Departure	No Cover	Nil	£500	£125	£750	£75
12	Personal Accident						
	Permanent Total Disablement	£5,000	Nil	£10,000	Nil	£20,000	Nil
	Loss of Limb(s)/Eye(s)	£5,000	Nil	£10,000	Nil	£20,000	Nil
	All Benefits if under 18 or over 75	£1,000	Nil	£1,000	Nil	£1,000	Nil
	Death (18 to 75)	£5,000	Nil	£10,000	Nil	£20,000	Nil
	Death (under 18 or over 75)	£1,000	Nil	£1,000	Nil	£1,000	Nil
13	Personal Liability	£1,000,000	£250	£1,000,000	£125	£2,000,000	£75
14	Legal Expenses	£5,000	£250	£10,000	£125	£15,000	£75
15	Catastrophe	No Cover	Nil	£25 per 24 hours up to £250	£125	£50 per 24 hours up to £500	£75
16	Mugging Benefit	No Cover	Nil	£25 per 24 hours up to £50	Nil	£50 per 24 hours up to £100	Nil
17	Hijack and Kidnap	No Cover	Nil	£50 per 24 hours up to £150	Nil	£100 per 24 hours up to £300	Nil

The following additional cover options are available only where the appropriate additional premium has been paid:

18	Winter Sports:						
	Ski Equipment – owned	£500	£100	£750	£75	£1,250	£50
	Single Item Limit	£250		£250		£500	
	Ski Equipment – hired	£250	£100	£250	£75	£500	£50
	Single Item limit	£250		£250		£300	
	Ski Hire	£25 per 24 hours up to £250	Nil	£35 per 24 hours up to £350	Nil	£50 per 24 hours up to £500	Nil
	Delayed Ski Equipment	£100	Nil	£150	Nil	£150	Nil
	Ski Pack	£25 per 24 hours up to £250	Nil	£35 per 24 hours up to £350	Nil	£50 per 24 hours up to £500	Nil
	Piste Closure	£20 per 24 hours up to £200	Nil	£20 per 24 hours up to £200	Nil	£40 per 24 hours up to £400	Nil
	Avalanche Cover	£50 per 12 hours up to £300	£100	£50 per 12 hours up to £300	£75	£75 per 12 hours up to £600	£50

19	Cruise Cover: Missed Port Departure Cabin Confinement Unused Excursions Itinerary Change Cruise Interruption	£250 £75 per 24 hours up to £300 £250 £50 per port up to £100 £200	£100 £100 £100 Nil £100	£500 £75 per 24 hours up to £450 £300 £50 per port up to £150 £250	£75 £75 £75 Nil £75	£750 £75 per 24 hours up to £600 £400 £50 per port up to £250 £400	£50 £50 £50 Nil £50
20	Golf: Golf Equipment Single Item Limit Golf Equipment Hire Nonrefundable Golfing Fees Hole in One	£500 £150 £20 per 24 hours up to £150 £50 per 24 hours up to £200 No Cover	£100 Nil Nil Nil	£750 £150 £20 per 24 hours up to £200 £75 per 24 hours up to £300 No Cover	£75 Nil Nil Nil	£1,000 £200 £20 per 24 hours up to £200 £75 per 24 hours up to £300 £100	£50 Nil Nil Nil
21	Business: Business Equipment Single Item Limit Computer Equipment Business Samples Delayed Business Equipment Emergency Equipment Courier Business Equipment Hire Business Money Cash Limit Additional Personal Accident	£500 £250 £500 £250 £100 £100 £50 per 24 hours up to £250 £500 £150 £10,000	£100 £100 £100 Nil Nil Nil £100 Nil	£750 £400 £750 £400 £150 £150 £50 per 24 hours up to £350 £750 £300 £25,000	£75 £75 £75 Nil Nil Nil £75 Nil	£1,000 £500 £1,000 £500 £200 £200 £50 per 24 hours up to £500 £1,000 £500 £50,000	£50 £50 £50 Nil Nil Nil £50 Nil
22	End Supplier Failure	£1,500	Nil	£1,500	Nil	£1,500	Nil
23	Travel Dispute	£25,000	£35	£25,000	£35	£25,000	£35

SIGNIFICANT LIMITATIONS, CONDITIONS AND EXCLUSIONS

For full details of these sections, please refer to the policy booklet – please also read in conjunction with General Conditions and General Exclusions section.

Pre-Existing medical conditions

Restrictions in cover apply if a claim is made relating to a medical condition, illness, or injury of the Insured Person(s), or any person who your travel depends on, which you or they knew about before you bought this insurance, or which develops before the travel to which this insurance applies begins. It is very important that you refer to these details on page 4-5 of the policy wording.

Section 1 – Cancellation, Section 2 – Curtailment, Section 3 – Medical & Repatriation Expenses and Section 4 – UK Hospital Transfer & additional costs

This insurance contains certain exclusions and conditions about the state of health of all Insurer Persons covered by this insurance, travelling companion and Insured Person(s) close relatives or close business associate whose state of health a decision by you to cancel or curtail your trip depends.

If you are in any doubt as to whether you or any persons are eligible for full cover please contact Just Travel on 0844 4770606. Your call will be handled confidentially.

Section 6 – Personal Effects and Baggage, Section 8 – Money and Cash, Section 9 – Loss of Travel Documents, Section 18 – Winter Sports

There is no cover for personal possessions, money, documents and valuables left unattended or loss due to confiscation or detention by Customs of other officials. Any loss of theft must be reported to the local police and a report obtained from them. Any payment made will be after a suitable allowance for wear and term and depreciation. Valuables are only covered if carried by hand or under the personal supervision of the insured or within a safe or safe deposit box. There is no cover for sports equipment whilst in use.

Section 13 – Personal Liability

There is no cover for liability arising from any trade or profession, land or buildings (except occupation of temporary holiday accommodation), ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles or bicycles, vessels (other than rowing boats, punts or canoes), animals (other than horse, domestic dogs or cats) or firearms (other than guns being used for sport).

Section 14 – Legal Expenses

The insurance does provide cover for legal costs in pursuit of a claim for damages against a third party who caused injury or death to an insured person. Cover is not provided for legal expenses incurred to pursue a claim against the insurer or their agents.

See table of benefits for sections where the excess is applicable.

The maximum excess payable by each Insured Person named in the policy schedule in respect of any one occurrence or incident resulting in a claim will be shown on the schedule of cover & limits.

Hazardous Pursuits

You are not covered for taking part in sports or activities unless you have paid the appropriate premium and it is listed in the policy wording. If you are going to take part in any activity which may be considered dangerous or hazardous that is not detailed within the wording, please contact Just Travel who will advise if cover can be provided. Please note that under Section 13 – Personal Liability you will not be covered for liability caused directly or indirectly by you owning or using any firearms or weapons, animal, aircraft, motorised vehicle, boat and other watercraft, or any form or motorised leisure equipment, including jet skis and snowmobiles. It is important you refer to these details on page 7 – 9 of the policy wording.

Your right to cancel

You have 14 days from the date you received your policy documents to cancel this policy and receive a refund of premium provided you have not taken a trip, made a claim or intend making a claim. Page 1 of the policy wording gives further information. Cancellation by you at any other time will mean you are not entitled to a refund of premium.

How to make a claim

For all sections apart from Section 22 – End Supplier Failure Insurance and Section 23 – Travel Dispute, telephone our claims handler, Rightpath Claims on **+44 (0) 208 667 2462** and please have your policy details available. For claims under Section 22 – End Supplier Failure Insurance and Section 23 – Travel Dispute please refer to the policy wording.

Emergency Assistance whilst abroad

For emergency medical assistance while on a trip, please telephone MayDay Assistance on **+44 (0) 1273 624661** as soon as possible, and quote Your Policy number, Your name, address, telephone number and confirm that You are Insured with Just Travel.

These lines are open 24 hours a day.

COMPLAINTS PROCEDURE

Your Policy should be read carefully to ensure that it has been prepared in accordance with Your requirements. If there are any queries, these should be directed to Just Travel. Your Policy should be kept in a safe place - it may be needed for reference if a claim is made.

Financial Conduct Authority

Just Travel is authorised and regulated by the Financial Conduct Authority (FCA). Registration number 610022. It is the intention to give You the best possible service but if You do have any questions or concerns about this insurance or the handling of a claim You should in the first instance contact the Managing Director of Just Travel.

The contact details are:
Telephone: 0844 4770606
Email: admin@justtravelcover.com

In the few cases where We are unable to resolve Your problems please write to:

Argo Managing Agency Limited
Exchequer Court
33 St Mary Axe
London
EC3A 8AA

In the event that You remain dissatisfied You may at any time ask the Complaints Department at Lloyd's to review Your case (this would not affect Your rights to take legal action if necessary). The address is:

Complaints
One Lime Street
London
EC3M 7HA

Telephone: 020 7327 5693
Fax: 020 7327 5225
e-mail: complaints@lloyds.com

Remain Dissatisfied

Having followed the procedure for Lloyd's Underwriters Your complaint may be referred to the Financial Ombudsman Services (FOS) the address is:

Financial Ombudsman Service
Exchange Tower,
London, E14 9SR

Financial Services Compensation Scheme

You may be entitled to compensation from Lloyd's Central Fund and/or the Financial Services Compensation Scheme (FSCS) if **We** are unable to meet **Our** liabilities.

This depends on the type of business and the circumstances of the claim. 90% of the claim will be met. For compulsory classes of insurance the claim will be met in full

Further information about the compensation scheme arrangements is available from the FSCS Information can be obtained on request or by visiting the FSCS website at www.fscs.org.uk

DATA PROTECTION ACT 1998

We will collect certain information about **You** in the course of considering **Your** application and conducting **Our** relationship with **You**. This information will be processed for the purposes of underwriting **Your** insurance cover, managing any insurance issued, administering claims and fraud prevention. **We** may pass **Your** information to a qualified **Medical Practitioner**, other insurers, reinsurers, other parties who provide services under policy and loss adjusters for these purposes. This may involve the transfer of **Your** information to countries which do not have data protection laws.

You may have the right of access to, and correction of, information that is held about **You**. Please contact **Our** Compliance Officer to exercise either of these rights.

Some of the information may be classified as 'sensitive' – that is information about physical and mental health and employment records. Data protection laws impose specific conditions in relation to sensitive information including, in some circumstances, the need to obtain **Your** explicit consent before the information may be processed. By finalising **Your** insurance application, **You** consent to the processing and transfer of information described in this notice. Without this consent **We** would not be able to consider **Your** application