

Holiday Travel Insurance Policy Summary

Summary of benefits

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 certificate and any endorsements that apply to your policy for full detail of your cover.

Section	Cover	Limit	Excess*
1	Medical and Other Expenses		
	1. Journeys Outside the United Kingdom	£10,000,000	£50 per person (£100 per family)
	2. Journeys within the United Kingdom	£10,000	£50 per person (£100 per family)
2	UK Hospital transfer and additional costs and expenses		
	1. Hospital Transfer Costs	£5,000	£50 per person (£100 per family)
	2. Return Home Costs	£2,500	£50 per person (£100 per family)
	3. Additional Expenses	£500	£50 per person (£100 per family)
3	Cancellation or Curtailment	£5,000	£50 per person (£100 per family)
4	Personal Accident	£25,000	(£1,000 for persons aged under 16 years)
5	Personal Baggage (if shown as included on policy certificate) (Limited to £400 for valuables, £400 per single article, pair or set)	£2,000	£50 per person (£100 per family)
6	Personal Money (if shown as included on policy certificate)	£500	£50 per person (£100 per family)
7	Loss of Passport	£500	£50 per person (£100 per family)
8	Personal Liability	£2,000,000	£50 per person
9	Contingent Liability (Jet Bikes, Jet Skis)	£2,000,000	
10	Delayed Baggage	£400	
11	Travel Delay		
	1. Compensation (£50 after 12 hours delay with £25 for each subsequent 12 hours delay up to Limit)	£400	
	2. Cancellation (If Insured Person(s) wants to cancel after 24 hours delay on initial outward leg of Journey)	£5,000	£50 per person (£100 per family)
12	Missed Departure	£1,000	£50 per person (£100 per family)
13	Hospitalisation/Unprovoked Assault/Hijack and Kidnap Benefit	£1,000	£50 per person (£100 per family)
14	Catastrophe	£500	£50 per person (£100 per family)
15	Loss of Pet Documentation	£500	£50 per person
16	Seat Bumping	£200	
17	Legal Expenses (Underwritten by DAS Legal Expenses Insurance Company Ltd)	£50,000	
18	Financial Failure Insurance	£5,000	
Optional Winter Sports Extension			
19	Ski Equipment (£300 limit on hired ski equipment £500 per article, set or pair)	£750	£50 per person (£100 per family)
20	Ski Equipment Hire Charges	£400	
21	Piste Closure (Limited to peak season for resort, per day limits apply)	£300	
22	Unused Ski Pack	£500	
Optional Golf Cover Extension			
23	Golf Equipment (£100 limit on hired Golf equipment £800 per article, set or pair)	£1,000	£50 per person (£100 per family)
24	Golf Equipment Hire Charges	£200	
25	Unused Green fees	£300	

* Limited to £50 per Insured Person (£100 per family) per claim incident irrespective of the number of sections involved

Your Insurance is provided by:

Sections 1 to 16 and 18 to 25

DTW 1991 Underwriting Limited on behalf of Syndicate DTW1991 at Lloyd's (DTW1991). Registered in England and Wales No: 08330551, Registered Office: 71 Fenchurch Street, London EC3M 4BS. DTW 1991 Underwriting Limited is an Appointed Representative of R&Q Managing Agency Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Section 17

Legal Expenses cover is provided by DAS Legal Expenses Insurance Company Limited (DAS) Registered in England No: 103274, Registered Office: DAS House, Quay Side, Temple Back, BS1 6NH. DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The Legal Expenses cover provided by DAS does form part of the main policy and cannot be purchased separately

You will not receive advice or recommendations from DTW1991 or DAS. We may ask you some questions to narrow down the selection of cover options that we will provide details on. You will then need to make your own choice about how to proceed. Should you require personal advice or recommendations, you should contact your insurance broker. This statement does not constitute advice or a personal recommendation of this holiday travel insurance.

Significant Limitations, Conditions & Exclusions

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

Pre-existing medical conditions

You will not be covered for any claims arising directly or indirectly from:

1. At the time of buying the policy or booking a trip (whichever is later):
 - A. Any medical condition that You or any travelling companion(s) have or have had or for which You or any travelling companion(s) are taking or have been taking prescribed medication within the last five years.
 - B. Any medical condition that You or any travelling companion(s) have or have had for which You or any travelling companion(s) have been referred to a doctor or consultant for investigation, an undiagnosed condition or non-routine hospital consultation, awaiting tests, test results, investigations, surgery, or new condition being diagnosed within the last five years.
 - C. Any medical condition of a Close Relative or Close Business Colleague that you are aware of.

UNLESS you have declared the medical conditions to our medical screening line on **01689 892 246** and cover has been agreed in writing.

- D. Any medical condition for which you or a travelling companion have received a terminal prognosis

- E. Any mental illness, alzheimer, anxiety, bi-polar, dementia, depression, eating disorder, mental instability, phobias, psychotic disorders, schizophrenia or related condition.
- F. Any change in medical condition of You, a travelling companion, close Relative or Close Business Colleague after you have purchased the policy UNLESS you have declared the medical conditions to our medical screening line on **01689 892 246** and cover has been agreed in writing.

To make a medical declaration please call the DTW1991 Holiday Travel+ medical referrals line on 01689 892 246

Sanctions Limitation and Exclusion:

Your Insurers will not provide any cover or be liable to pay any claim or provide any benefit under this contract of insurance if the provision of such cover, payment of such claim or provision of such benefit would expose your insurers to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

This means your insurers will not provide any insurance coverage for Sanctioned Designated Nationals i.e. individuals or entities subject to trade or economic sanctions as per the laws and regulations of the European Union, United Kingdom or United States of America. Your insurers will not provide any coverage in respect of any risk or exposure located in, or arising from, or in connection with a country which is subject to sanctions, by either the United Nations, European Union, United Kingdom or United States of America.

Section 1 – Medical & Other Expenses, Section 2 – UK Hospital transfer and additional expenses and Section 3 – Cancellation and Curtailment

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

If you are in any doubt as to whether you or any other persons are eligible for full cover please contact our medical screening line on **01689 892 246** quoting reference **DTW1991 Holiday Travel+**. Your call will be handled confidentially.

Section 5 – Personal Baggage, Section 6 – Personal Money, Section 7 – Loss of Passport, Section 15 – Loss of Pet Documentation, Section 19 – Ski Equipment and Section 23 – Golf Equipment

There is no cover for personal belongings, money, documents and valuables left unattended or loss due to confiscation or detention by Customs or other officials. Any loss or theft must be reported to the local police and a report obtained from them. There is no cover for theft, loss of or damage to mobile phones.

Any payment made will be after deduction of a suitable allowance for wear and tear and depreciation. Valuables covered up to a maximum of £400 in total as part of the £2000 Personal Baggage limit. 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 8 – Personal Liability

There is no cover for liability arising from any business, profession, contract of service or apprenticeship or ownership, possession, control or use of any premises, land or buildings (except occupation of temporary holiday accommodation), mechanically propelled vehicle, aircraft or other aerial device, hovercraft or watercraft (other than the use but not ownership) on inland waterways of pontoons hand propelled watercraft or watercraft less than five metres long powered by sail or an unmodified outboard engine rated by the original manufacturer at not more than 10hp), animal or firearm. This Section will not cover jet skiing, sailing and yachting, skidooring or snow mobilising.

Section 17 – Legal Expenses

This 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, pursuing a claim against a manufacturer, supplier or distributor of drugs or medicines. Cover is not provided for claims relating to Deep Vein Thrombosis or its symptoms that result from an insured person travelling by air.

Section 18 – Financial Failure Insurance

This insurance does cover the irrecoverable costs paid in advance in the event of insolvency of the car ferry, coach operator, car hire company, caravan site, campsites, camper rental, Eurotunnel, mobile home, hotel, safaris, scheduled airline, train operator or theme park such as Disneyland all known as the End Supplier of the travel arrangements not forming part of an inclusive holiday prior to departure. Cover is not provided for travel or accommodation not booked prior to departure from the United Kingdom, Channel Islands or Isle of Man or for a travel or accommodation provider in administration, Chapter 11 Bankruptcy or known to be under threat of or has applied for insolvency.

See table of Main Features and Benefits for Sections where the excess is applicable.

The maximum excess payable by each Insured Person named in the policy certificate in respect of any one occurrence or incident resulting in a claim will be limited to £50 irrespective of the number of Sections being claimed under (£100 per family).

Leisure Holiday Activities Covered (excluding organised sports trips or tours or engaging in an activity as a professional or where Insured Person receives any financial reward or gain)

In respect of each Insured Person the following activities are covered if undertaken on an incidental basis as part of their leisure holiday during the Period of Insurance:

Abseiling, angling, aerial safaris with licensed operator, archery (properly supervised), badminton, banana boating, baseball, basketball, beach games, bowls, bungee jumping with a licensed operator, camel riding, clay pigeon shooting (under supervision), cricket, croquet, curling, cycling (excluding BMX stunt riding), deep sea fishing, elephant riding/trekking (supervised), fencing, fell running, fell walking, fishing, football (amateur), gliding, go karting, golf, gymnastics (non-competitive), hang gliding (tandem with licensed organisation), high diving (from a purpose built diving board over a man made pool), high ropes (through a licensed operator), hiking (established, documented, paths/tracks/

mapped routes) hockey, hot air ballooning, horse riding (protective headgear to be worn, excluding jumping trials, hunting, jumping and competitive riding), ice skating, jet boating (as a passenger), jet skiing, marathon running, mountain biking (protective headgear to be worn and excluding competitions and extreme downhill mountain biking), netball, paragliding (tandem with licensed organisation), parasailing (towed by boat), parachuting (static line or tandem with licensed organisation excluding sky diving), pedalo, polo, pony trekking (protective headgear to be worn), quad biking (protective headgear to be worn and booked with licensed operator), river canoeing, kayaking and rafting (in calm water not sea or white water above grade 3), rambling, roller blading, rounders, rowing, rugby, safaris (provided that the Insured Person will not be using a firearm), sail boarding, sailing and yachting (inshore/coastal waters – within 12 miles of coastline), scuba diving (as long as not flying within 24 hours of last dive) up to a depth of 10 metres as standard or up to a depth of 30 metres maximum (as long as PADI qualified or equivalent to that depth), sand surfing, sand safaris, skating, skin diving, snorkelling, soccer, squash, surfing, swimming, table tennis, ten pin bowling, tennis, trekking (established, documented, paths/tracks/ mapped routes with a professional local guide) tug-of-war, underground activities (as part of an organised excursion or tour), via ferrata, volleyball, war games, water polo, water skiing (excluding jumping), weightlifting and wind surfing.

If you have opted for the Optional Wintersports Extension, cover under this will also include:

bobsleighbing, cross country skiing (on recognised paths), curling, ice hockey (other than on an indoor ice rink), off piste skiing (in areas considered safe by the ski resort management or local ski school), husky sledging (as a passenger booked with a licensed organisation), ski boarding, skidooring, sledging, sleigh riding (with a licensed operator), snowboarding, snowshoeing, snow skiing and snowmobiling.

There is no cover under Section 8 – Personal Liability for jet skiing, sailing and yachting, skidooring, and snowmobiling or when using any form of motorised vehicle.

Type of Insurance

Single Trip travel insurance: provides cover for one specific trip up to a maximum duration of 365 days for Insured Persons aged 70 years and under. The policy certificate will show the start and finish date of the policy.

For persons aged 71 to 85 years, the maximum trip duration is limited to 31 days. Maximum age limit is 85 years at date of issue of the policy.

Annual multi-trip travel insurance: provides cover for any number of trips in the 12 months period shown on your policy certificate. The policy will cover trips up to a maximum duration of 45 or 60 days. The policy certificate will show which duration option has been selected and when the 12 month period starts. For persons aged 71 to 75 years, the maximum trip duration is limited to 31 days per trip.

The maximum age limit is 75 years at the date of issue of the policy.

Your right to cancel: You have 14 days from the date you received your policy document to cancel this policy and receive a refund of premium providing you have not taken a trip, made a claim or intend making a claim. Page 11 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 17 – Legal Expenses telephone our claims handler, Insurance Administration Services, on **01623 683 585** and please have your policy details available. For claims under Section 17 – Legal Expenses please contact DAS Legal Expenses Insurance Company on +44(0)117 934 2111.

Page 33 of the policy wording gives further information on how to make a claim.

Emergency Assistance whilst abroad: for emergency medical assistance while on a trip, telephone Intana Global on: +44 (0)20 7902 7123 or Fax +44 (0)20 7928 4748 or Email: ops@intana-global.com

How to Complain

All sections other than Section - 17 Legal Expenses are insured 100% Syndicate DTW1991 at Lloyd's. In the event that you wish to make a formal complaint to DTW1991 please contact us using one of the following options:

- In writing (letter or email) to the address shown below; or
- By telephone to the telephone number shown below.

General Manager
Insurance Administration Services Limited
P.O. Box 9, Mansfield
Nottinghamshire NG19 7BL

Email: complaints@ias-health.com
Telephone: +44 (0)1623 683586

In the event that you remain dissatisfied you can refer the matter to Lloyd's. Their address and contact details are as follows:

Complaints
Lloyd's Market Services
One Lime Street, London EC3M 7HA

Email: complaints@lloyds.com
Telephone: +44 (0)20 7327 5693
Facsimile: +44 (0)20 7327 5225

Details of Lloyd's complaints procedure are set out in a leaflet "How We Will Handle Your Complaint" available at www.lloyds.com/complaints and are also available from the above address.

Section 17

If your complaint relates to Section 17 – Legal Expenses – please write to:

Customer Relations Department
DAS Legal Expenses Insurance Company Limited
DAS House, Quay Side, Temple Back, Bristol BS1 6NH or
Telephone: +44 (0)117 934 0066 or
Email: customerrelations@das.co.uk

Your complaint may be more suitably handled by a comparable complaints scheme, the Legal Ombudsman Service. You can contact the Legal Ombudsman Service at:
PO Box 6806, Wolverhampton WV1 9WJ.

You can also contact them by telephone on 0300 555 0333 or email them at enquiries@legalombudsman.org.uk
Website: www.legalombudsman.org.uk. Using these services does not affect your right to take legal action.

Financial Ombudsman Service

If you remain dissatisfied after Lloyd's or DAS has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service. The contact details for the Financial Ombudsman Service are:

The Financial Ombudsman Service
Exchange Tower, Harbour Exchange Square
London E14 9GE

Website: www.financial-ombudsman.org.uk
Email: complaint.info@financial-ombudsman.org.uk
Telephone: 0300 123 9123 or 0800 023 4567

The Financial Ombudsman Service offers a free and independent service to you, to help settle disputes between businesses providing financial services and their customers.

Financial Services Compensation Scheme (FSCS):

DTW1991 and DAS Legal Expenses Insurance Company Limited are covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation is available from the FSCS at www.fscs.org.uk or telephone 0800 678 1100.



DTW 1991
Lloyd's Underwriters

71 Fenchurch Street
London EC3M 4BS
+44 20 7780 5850

DTW1991.com

An R&Q Syndicate

R&Q Managing Agency Limited
Registered in England 04690709
71 Fenchurch Street, London EC3M 4BS
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and the Prudential Regulation Authority
HTI-Kf-04-17