

keyfacts

The purpose of this Policy Summary is to assist you in understanding the insurance by highlighting the significant features, benefits, limitations and exclusions. You must still read the Policy Wording for full details of the terms of the insurance, including the policy definitions. This summary does not form part of the contract and 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. A copy of the full policy document is available on request.

Insurer: This travel insurance is underwritten by IGI Insurance Company Ltd who are authorised and regulated by the Financial Services Authority and part of the Financial Services Compensation Scheme (FSCS).

Purpose of this Insurance: To provide financial protection and emergency medical assistance for your trip(s).

Period of Cover: All trips must start and end from the United Kingdom (including the Isle of Man, Channel Islands and Republic of Ireland), and the policy must cover the whole duration of the trip, and cannot be effected once travel has commenced. If your insurance is under an Annual Multi-Trip Policy, a maximum duration of any one trip applies. The period limit, including the limit for Winter Sports cover (if applicable) is stated in the Policy Wording. This period of cover and proof of payment of premium must be confirmed by a validation slip/booking receipt/schedule or endorsement to policy.

PRIDE TRAVEL – POLICY SUMMARY

SECTION OF COVER	SUM INSURED	EXCESS	MAIN FEATURES OF COVER
Cancellation or Curtailment	£3,000	£50	Cancellation provides cover for travel and accommodation expenses paid or contracted to be paid by you in respect of your trip. Curtailed provides cover for travel cost necessarily incurred to return you to your home before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of accommodation, car hire and excursions attributable to each complete day which is not spent overseas. This pro-rata refund excludes all costs attributable to the outward and return travel tickets, whether used or unused. The policy contains conditions relating to pre-existing medical conditions, you will need to contact the health-check line to confirm cover if you cannot agree the declaration in full.
Emergency Medical, Repatriation and Other Expenses	£5,000,000	£50	Provides cover for costs arising in the event of illness, injury or death occurring during the trip and where necessary the provision of emergency medical assistance.
Hospital Benefit	£600 (£20 daily limit)	Nil	The policy contains conditions relating to pre-existing medical conditions, you will need to contact the health-check line to confirm if you cannot agree the declaration in full.
Emergency dental treatment is limited to £250			If you require medical attention in a country with a reciprocal health care agreement with the UK such as the countries of the European Union, Switzerland, Australia and New Zealand you must ensure that the medical treatment you obtain is provided wherever possible at hospitals or by doctors working within the terms of the agreement. You should before you travel obtain from your local Post Office a European Health Insurance Card (EHIC) application pack or apply online at www.dh.gov.uk/travellers Hospital Benefit covers a daily benefit for each complete 24 hours you are hospitalised.

SECTION OF COVER	SUM INSURED	EXCESS	MAIN FEATURES OF COVER
Personal Accident Death Permanent Loss of Limb Permanent Total Disablement	£15,000 £25,000 £25,000	Nil Nil Nil	Provides a benefit if you sustain bodily injury caused solely by accident, violent, external and visible means resulting in your death or disablement. If you are aged over 65 years the Death benefit is limited to £1,500 and no benefit is payable for loss of limb.
Travel Delay	£20 first 12 hours, £20 each 12 hours thereafter up to £250	Nil	Delay provides a benefit if as a direct result of the outbreak of Strike or Industrial Action or weather conditions affecting scheduled public transport or mechanical or electrical breakdown of motor transport or train or aircraft or watercraft which has been the subject of Advanced Booking by you causes the departure time of the Outward Journey or return journey to take place more than 12 hours after the departure time appearing on your ticket.
Abandonment	£3,000	£50	Abandonment provides cover for cancellation if you elect to cancel the Outward Journey after a delay exceeding 24 hours.
Missed Departure	£800	£50	Missed Departure provides cover for additional travel charges which you necessarily and reasonably incur in the purchase of a ticket for an alternative journey if you miss your booked departure due to late arrival at the point of international departure caused by accident or electrical or mechanical breakdown to the conveyance in which you are travelling, or to exceptional and unforeseeable traffic conditions
Personal Possessions Single Article & Valuables Limit Delayed Baggage	£1,500 £300 £100 minimum delay of 12 hours	£50	Provides cover for your own personal luggage and valuables if they are lost, stolen or damaged during your trip. Cover is on an indemnity basis not on a new for old basis. Delayed Baggage provides cover for the cost of necessary purchase of replacement clothing and toiletries if you are temporarily deprived of your personal possessions on the outward journey for a period of more than 12 hours from the time of arrival at your destination
Personal Money	£500 (cash limit £250)	£50	Provides cover for your own money if lost, stolen or damaged during your trip
Passport, Ticket & Documents	£250	£50	Provides cover for your own documents if they are lost, stolen or damaged during your trip
Personal Liability	£2,000,000	£250	Provides cover for against all sums which you are legally liable in a personal capacity to pay in respect of accidents happening during the period of insurance resulting in bodily injury, death or disease to any person not being a member of your family or household or in your service, or damage to property not belonging to you or in the charge of or under the control of you or a member of your family or household or of a person in your service. NB: For accidental damage to rented accommodation we will pay up to £100,000 for a single incident which you are legally responsible for.
Legal Expenses	£25,000	£250	Provides cover for all reasonable and necessary legal costs charged by the Insurers appointed lawyer on a standard basis to pursue personal injury claims
Withdrawal of Services	£100 for first 24 hours, £50 each 24 hours thereafter up to £600	Nil	Provides a benefit following the withdrawal of services such as water, electric, waiter/waitress at meals, food and room cleaning for a continuous period of at least 60 hours.

SECTION OF COVER	SUM INSURED	EXCESS	MAIN FEATURES OF COVER
Hijack	£500 £50 each 24 hours spent in hospital	Nil	Provides a daily benefit if you are prevented from reaching your scheduled destination as a result of hijack of the aircraft or ship in which you are travelling.
Mugging	£250 £50 each 24 hours spent in hospital	Nil	Provides cover if you sustain actually bodily injury as a result of mugging attack resulting in medical treatment necessitating admission to an overseas hospital. We will pay you a benefit as stated in the schedule.
Catastrophe	£500	Nil	Provides cover should you be forced to move from your pre-booked and pre-paid accommodation as stated in the policy wording.
Scheduled Airline Failure/ Dynamic Packaging Protection	£1,500	Nil	Provides cover for unused flight ticket charges paid for a Scheduled Airline flight associated with your trip that are not refundable and/or the extra cost of an airfare to allow you to complete the return journey of your trip as a result of the insolvency or scheduled airline failure of the airline on which you are booked to travel causing your flights to be discontinued
Winter Sports Equipment Single Article Limit	£500 £250	£50	Provides cover for your own winter sports equipment if they are lost, stolen or damaged during your trip.
Winter Sports Equipment Hire	£150 £50 daily limit	£50	Provides cover for the reasonable cost of hiring a snowboard or skis (including bindings), boots and poles if your own equipment is lost, stolen or damaged during your trip.
Ski Pack	£500	Nil	Provides cover for the proportional costs of the part of the irrecoverable pre-paid costs for ski lessons, ski equipment hire and lift passes if you fall ill or are injured during the trip
Piste Closure	£500 £25 daily limit	Nil	Provides cover of a daily benefit for reasonable additional transport costs and lift hire costs to enable you to ski in a different resort if adverse weather conditions cause the total closure of all ski facilities for more than one day at the resort you are booked into. If it is not possible to arrange transport to a different resort, you will receive the daily benefit for each whole day's skiing lost. This cover is only available for holidays starting after 1 January and ending before 1 April
Avalanche Closure	£500 £25 daily limit	Nil	Provides cover for reasonable extra travel and accommodation expenses for each full 24 hours that you are delayed if your arrival at, or departure from, your resort is delayed by avalanche, landslide or landslip

PRINCIPAL EXCLUSIONS AND LIMITATIONS

POLICY REFERENCE

<p>Medical Health Requirements 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 the Medical Health Requirement Clause on the front page of the Policy Wording, as you may be able to obtain cover for such medical conditions by contacting the health-check line. If you have any queries regarding cover, you should contact the insurance agent who arranged your insurance for advice.</p>	<p>IMPORTANT CONDITIONS RELATING TO HEALTH</p>
<p>Hazardous Activities We will not pay any claim directly or indirectly resulting from participation in certain hazardous activities, professional or organised sports, racing, speed or endurance tests, or other dangerous activities. We may be prepared to offer cover for certain of these activities, so if you require such cover, or are unsure whether the particular activity / pursuit is considered hazardous by us, you should contact the insurance agent who arranged your insurance for advice.</p>	<p>HAZARDOUS PURSUITS AND GENERAL EXCLUSIONS</p>
<p>Personal Property Cover is provided for loss, damage, or theft of your Personal Property, including Personal Money and Loss of Documents. We may, however, take off an amount for wear and tear when settling a claim, depending on the age and condition of the property. Cover is only provided up to maximum amounts for individual items, valuable items, and cash within the overall limit. The Policy Wording provides full details of these limits.</p>	<p>SECTION E</p>
<p>Excesses Certain sections of cover are subject to an excess applying to each claim. An excess means that you are responsible for the first sum per person per incident when you claim. The amount of any excess is detailed in the Policy Wording and under the Sections to which an excess applies.</p>	<p>SCHEDULE OF COVER AND EXCESSES</p>
<p>Material Facts You must tell us all material facts. A material fact is one that you are aware of and that is likely to influence us in accepting your insurance. This could include the state of your health or that of a close relative or any planned hazardous activities.</p>	<p>IMPORTANT CONDITIONS RELATING TO HEALTH and HAZARDOUS PURSUITS and GENERAL EXCLUSIONS</p>
<p>If you change your mind If, having examined your Policy Wording, you decide the insurance does not meet your needs, you can cancel the insurance within 14 days from the date you receive the Policy Wording, and we will refund the premium provided you have not taken a trip to which the insurance applies, and you have not made a claim. If you wish to cancel your insurance you should contact the insurance agent who arranged your insurance.</p>	<p>GENERAL CONDITIONS</p>

IF YOU REQUIRE ASSISTANCE WHILST ABROAD OR WISH TO MAKE A CLAIM

Please telephone the appropriate number below quoting your policy number and 'Pride Travel' scheme:-

For 24 hour emergency assistance whilst abroad:

MAYDAY ASSISTANCE LTD: Tel. No: +44 (0) 8700 662 728

To obtain a claim form:

CLAIMS SETTLEMENT AGENCIES LTD: Tel. No: +44 (0) 844 826 2644 Fax No: +44 (0) 844 826 2645

YOUR RIGHT TO COMPLAIN – Whilst every effort is made to maintain the highest service standards, should there be any cause for dissatisfaction, please write to:-

- a) In respect of Insurance sales: N J Heritage Partnership Ltd, 308-314 London Road, Hadleigh, Benfleet, Essex SS7 2DD
You must quote the Certificate number and Scheme in any correspondence.
- b) In respect of Claims: The General Manager, Claims Settlement Agencies Ltd, 308-314 London Road, Hadleigh, Benfleet, Essex SS7 2DD
You must quote your claim reference number in any correspondence.

If, after following the procedure detailed in a) or b) above, you are still dissatisfied and wish to make a complaint, please write to:

The Managing Director, All Seasons Underwriting Agencies Ltd, 6-8 Fenchurch Buildings, Fenchurch Street, London EC3M 5HT

If it is impossible to reach an agreement, you have the right to make an appeal to:

Insurance Division, Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Unless specifically agreed to the contrary this Insurance shall be subject to English Law.