

CRUISE COVER - POLICY SUMMARY

TRAVEL INSURANCE

This Policy Summary is to help you understand the insurance that your Policy provides. It details the key features, benefits, limitations, and exclusions, but you still need to read the Policy Wording for a full description of the terms of the insurance, including the policy definitions, together with the Schedule, and any endorsements, applying to your policy. The levels of cover and excesses which apply to your insurance are detailed in the Schedule of your Policy wording and below. An Important Notice and Conditions are detailed on pages 1 to 3 and 6 to 9 of your Policy Wording. This Policy Summary does not form part of the Policy Wording.

INSURER

This insurance is underwritten by Travel Insurance Facilities and insured by Union Reiseversicherung AG, UK. Travel Insurance Facilities are authorised and regulated by the Financial Conduct Authority. Union Reiseversicherung AG are authorised by BaFin and subject to limited regulation by the Financial Conduct Authority, except for:

- Section B14 (Schedule Airline Failure and End Supplier Failure Insurance) is underwritten by Certain Underwriters at Lloyds
- Section B20 (Travel Disputes Professional Fees) is arranged by Legal Management Limited with UK Underwriting Limited on behalf of Great Lakes Reinsurance (UK) SE

PURPOSE OF THIS INSURANCE

To provide financial protection and emergency assistance for your trip(s).

PERIOD OF COVER

As stated on your Policy Schedule

YOU SHOULD CHECK YOUR POLICY SCHEDULE TO CONFIRM THE COVER YOU HAVE

		Platinum	Gold
A1	Cancellation	£5,000	£3,000
B1	Curtailement	£5,000	£3,000
B2	Missed Departure	£500	£500
B3	Travel Delay Abandonment	£100/£20 per 12 hrs £5,000	£100/£20 per 12 hrs £3,000
B4	Personal Accident Death Loss of limb/sight Permanent Total Disablement	£25,000 £25,000 £25,000	£25,000 £25,000 £25,000
B5	Medical & Repatriation Expenses Hospital Benefit Loss of Medication	£10,000,000 £1000/£25 £300	£10,000,000 £1000/£25 £300
B6	Personal Property Single Article Limit Valuables Limit Spectacles Limit Delayed Baggage Personal Money Cash Limit	£5,000 £300 £300 £300 £100 £400 £300	£2,000 £250 £250 £150 £100 £400 £200
Extension to Personal Property on payment of appropriate premium – 7a Gadget Cover			
B7	Gadget cover excess	£1000 £50	£1000 £50
B8	Mobility Aids	£2500	£2500
B9	Loss of Passport	£300	£300
B10	Personal Liability	£2,000,000	£2,000,000
B11	Legal Expenses	£25,000	£25,000
B12	Catastrophe	£1000	£1000
B13	Hijack	£500/£40	£500/£40

B14	Scheduled Airline Failure and End Supplier Failure Cover	Up to £1,500	Up to £1,500
B15	Cabin Confinement	Up to £1000	Up to £1000
B16	Missed Port Departure	Up to £500	Up to £500
B17	Itinerary Change	Up to £100	Up to £100
B18	Unused Excursions	Up to £750	Up to £750
B19	Cruise Interruption	Up to £250	Up to £250
Travel Dispute Professional Fees – on payment of the appropriate premium			
B20	Travel Dispute Professional Fees Excess	£25,000 £35	£25,000 £35
Extended Travel Delay Cover – on payment of the appropriate premium			
B21	Extended Travel Delay	£200 per 12 hrs to £1,000	£200 per 12 hrs to £1,000
Wintersports Extension – on payment of the appropriate premium			
B22	Ski Equipment Single Article Limit Ski Hire Delayed Ski Equipment	£500 £250 £10 per day up to £250 £150	£500 £250 £10 per day up to £250 £150
B23	Ski Pack	£400	£400
B24	Piste Closure	£35 per day up to £250	£35 per day up to £250
Golf Extension – on payment of the appropriate premium			
B25	Loss of Golf Equipment(owned) Single Article Limit Equipment Hire	£1,500 £300 £75 per day up to £375	£1,500 £300 £75 per day up to £375
B26	Loss of Green Fees	£75 per day up to £500	£75 per day up to £500
B27	Hole in One	£100	£100
Missed Connection Extension – on payment of the appropriate premium			
B28	Missed Connection Cover	£500	£500
Natural Catastrophe – on payment of the appropriate premium			
B29	Natural Catastrophe	£1500	£1500
EXCESSES:			
	Medical & Repatriation Excess	nil	£150
	Other Excess amounts (unless stated otherwise)*	nil	£75

Please note reduced sums insured apply to certain age groups.
Policy excesses are applied on a per person, per claim, per section basis.

PRINCIPAL EXCLUSIONS AND LIMITATIONS

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 Pre-Existing Medical Conditions Clause on page 3 of the Policy Wording.

Hazardous Holiday Activities & Dangerous Pursuits

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 activities, so if you require such cover, or are unsure whether the particular activity / pursuit is considered hazardous by us, you should contact your Travel representative who arranged your insurance for advice.

Personal Property & Personal Money

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.

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 Schedule of Cover and Limits.

Duration of Cover

All trips must start and end from the United Kingdom if this is your country of residence including the Isle of Man, Channel Islands and British Forces Posted Overseas, and the policy must cover the whole duration of the trip, and cannot be effected once travel has commenced. Under your Annual Multi-Trip Policy, a maximum duration of any one trip applies. The limit is stated in the Policy Wording.

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.

Policy Reference

Pre-Existing Medical
Conditions

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Schedule Of Cover

Criteria for purchase
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Cooling off Period
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MAKING A CLAIM

If you wish to make a claim, please telephone the appropriate number(s) below:-

Emergency medical or travel expenses whilst abroad, please contact The Emergency Assistance Facilities Service –

Tel: UK (+44 outside UK) 0044 (0) 203 829 3816

Please quote your Policy Number

Travel Legal Expenses Claims – Call Slater & Gordon LLP on +44 (0) 161 228 3851

All other Claims please report to The Claims Manager, Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY.

Tel: +44 (0)203 829 3815.

Claims on Section B14 (Schedule Airline Failure and End Supplier Failure Insurance) – International Passenger Protection Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR. Telephone 020 8776 3752 (Fax 020 8776 3751).

Section B20 (Travel Disputes Professional Fees) is provided by UK General Insurance Limited, all potential claims must be reported to the Claims Helpline Service on 01384 377 000.

YOUR RIGHT TO COMPLAIN

Whilst every effort is made to maintain the highest service standards, should there be an occasion when the service you receive falls below the standard you expect, please contact: -

- The Intermediary or Company that sold you this insurance if about their service.
- Any complaint you may have regarding the insurance under your Policy, or the way a claim has been dealt with, please follow the Complaints Procedure detailed on your Policy Wording.
- If after following the procedure detailed in a) or b) above you are still dissatisfied, you have the right to refer your complaint to: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR. Tel: 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile, www.financial-ombudsman.org.uk
- You are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify the FOS on your behalf

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

Travel Insurance Facilities and URV are covered by the FSCS. This means that you may be entitled to compensation from the Scheme if we are unable to meet our financial obligations. Full details are available from the FSCS.

Your policy is governed by English Law.

URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland Registered in England & Wales.

Company No. FC024381 Branch No. BR006943A public body corporate with limited liability

Registered Office: Maximilian Strasse 53, D-80530 Munich, Germany. Registered with Amtsgericht Munich, Germany Registered Number: HRB

137918 Union Reiseversicherung AG are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the

Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator.

Union Reiseversicherung AG are members of the Financial Services Compensation Scheme.

Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc. Registered Office: 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY Registered in England. Registered Number: 3220410.

Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority Travel Claims Facilities and Emergency

Assistance Facilities are trading names of Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority.

You can check this on the Financial Services Register by visiting the FCA's website <http://www.fsa.gov.uk/register/home.do> or by contacting the FCA on 0800 111 6768.