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 Specialty Assistance on: +44 (0)20 7922 7132 or Fax +44 (0)20 7922 4748 or Email: operations@specialty-assist.com

How to Complain

All sections other than Section 17 – Legal Expenses are insured by 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:

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

General Manager
Insurance Administration Services Limited
PO Box 9, Mansfield
Nottinghamshire NG19 7BQ
Email: complaints@ias-health.com
Telephone: +44 (0)1623 683 586

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@loyds.com
Telephone: +44 (0)20 7327 5693
Facsimile: +44 (0)20 7327 5255

Details of Lloyd’s complaints procedure are set out in a leaflet “How We Will Handle Your Complaint”, available at www.loyds.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 Bards, Bristol BS1 6NH or
Telephone: +44 (0)117 934 0066 or
Email: customerrelations@dasc.com

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

You can also contact them by telephone on 0300 555 0333 or PO Box 6806, Wolverhampton WV1 9WJ.

Contact the Legal Ombudsman Service at:

The financial Ombudsman Service
Exchange Tower, Harbour Exchange Square
London E14 9GE
Website: www.financial-ombudsman.org.uk
Email: complaints@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.

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: complaints@financial-ombudsman.org.uk
Telephone: 0300 123 9123 or 0800 023 4567

Financial Ombudsman Service – please write to:

The Financial Ombudsman Service
PO Box 6806, Wolverhampton WV1 9WJ.

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.

Holiday Travel Insurance Policy Summary

Summary of benefits

This is not a complete description of the benefits. You should read the full terms of 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) £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 (£100 per family)
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)
20. Ski Equipment Hire Charges £400
21. Plate Closure (Limited to peak season for resort, per day limits apply) £300
22. Unused Ski Pack £500

Optional Golf Cover Extension

23. Golf Equipment (£110 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: 2 Minister Court, London EC3R 7BB. DTW 1991 Underwriting Limited is an Appointed Representative of the Financial Conduct Authority 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 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 choices about the level of cover. The cover 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:

A. any mental illness, alzheimer, anxiety, bi-polar, dementia, depression, eating disorder, mental instability, phobias, psychotic disorders, schizophrenia or related condition.
B. any change in medical condition of You, a travelling companion, close relative or Close Business colleague that you are aware of.
C. any medical condition of a Close Relative or Close Business companion have or have had or for which You or any travelling companion have received a terminal prognosis.
D. any medical condition being diagnosed within the last five years.
E. any medical condition presented to a healthcare provider for medical treatment. There is no cover for personal belongings, money, documents and valuables left unattended or due to confiscation or detention by Customs or other authorities. Any loss or theft must be reported to the local police and a report obtained from them.
F. any medical condition presented to a healthcare provider for medical treatment while using any form of motorised vehicle.
G. any medical condition presented to a healthcare provider for medical treatment while using certain activities as part of the Optional Wintersports Extension:

10. 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 regardless 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, ariel 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 Bikes rented for stunt riding), deep sea fishing, elephant riding/trekking (supervised), fencing, fell running, fell walking, fishing, football (amateur), golf, go karting, golf, gymnastics (non-competitive), hang gliding (tandem with licensed organisation), high diving (from a purpose built diving board or over a man made pool), high ropes (through a licensed organisation), 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), parasailing (towed by parachute carrying (tandem 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), rollerblading, roller blading, rounders, rowing, rugby, safety (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 or up to a depth of 30 metres maximum (as long as PADI qualified or equivalent to that depth), sand surfing, scuba diving, skin diving, snorkelling, soccer, squash, squash, swimming, table tennis, ten pin bowling, tennis, trekking (established, documented, paths/tracks/ mapped routes with a professional local guide) tag-wag-under, underwater 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, consider this also will also exclude:

- bobsledding, 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), in a ski school (as a passenger), in a ski school (as a passenger booked with a licensed organisation), ski boarding, slalom, sleigh riding (with a licensed operator), snowboarding, snowmobiling, snow and ski injuries and snowboarding

There is no cover under Section 8 – Personal Liability for jet skiing, sailing and yachting, snowboarding, and snowmobiling 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 70 years and under, 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 receive this policy to cancel this policy and receive a refund of premium 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.