

## Annual Multi Trip Insurance Summary

The following summary does not contain the full terms and conditions of the contract, which can be found in the Insurance Certificate. The summary does not form part of your contract of insurance.

### About your Insurance...

This Insurance is underwritten by the Association of Underwriters known as Lloyd's, led by Syndicate 4020.

The following is a summary of the main benefits applicable to each Insured Person, the Insurance Certificate/Schedule will show the actual cover provided: -

	Sum Insured up to:
Medical and Additional Expenses	<b>£5,000,000**</b>
Cancellation and Curtailment	<b>£3,000**</b>
Money, Documents and Passports	<b>£500*</b>
Baggage and Personal Property	<b>£1,500*</b>
Valuables & Single Item/Set Limit	<b>£150</b>
Personal Liability	<b>£2,000,000</b>
Personal Accident	<b>£10,000</b>
(Personal Accident cover operative only whilst you are travelling as a fare-paying passenger on public transport)	

\* The first £60 will be deducted from all claims in respect of these Sections

\*\* The first £100 will be deducted from all claims in respect of these Sections

If your trip involves more than 3-days at sea or a cancellation/curtailment claim is due to the death, illness or bodily injury of a close relative, an additional excess to the standard excess applies as detailed within the Certificate wording.

The Period of Insurance, during which all benefits are operative, will be shown in the Schedule provided to you when you arrange the cover. The effective period of cover for each trip commencing during the Period of Insurance shall be from the time of leaving home (or place of work if later) in the United Kingdom during the whole trip until return to home (or place of work if earlier) in the United Kingdom. In addition Cancellation cover operates from the date of booking a trip or from the date of issue of the Insurance as shown in the Schedule, whichever is the later.

### Cancellation...

The Insurance Certificate is cancelable within 14 days if you feel the Insurance does not meet your needs. A full refund will be allowed if the Insurance Certificate and Schedule are returned to the issuing Agent/Broker within 14 days, provided no claims and no trips have commenced.

### Claims...

If you believe that you have a claim under the Insurance Certificate, you should notify:

#### Claims Administrators

Leisurecare Claims Services  
PO Box 250  
Cirencester  
GL7 9DW  
Tel: (UK) 01285 640727

When you notify a claim you will need the Certificate Number shown in the Schedule.

### Compensation...

Lloyd's insurers are covered by the Financial Services Authority's Compensation Scheme.

You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further Information about the Scheme is available from:

Financial Services Compensation Scheme  
7th floor Lloyd's Chambers  
Portsoken Street  
London E1 8BN

Website: [www.fscs.org.uk](http://www.fscs.org.uk)

### Law Applicable to the Insurance...

The parties are free to choose the law applicable to the Insurance Contract. Unless specifically agreed to the contrary the insurance shall be subject to English Law.

## **Complaints...**

Any complaint should be addressed in the first instance to: -

Compliance Officer  
Leisurecare Insurance Services Ltd  
PO Box 250  
Cirencester  
GL7 9DW

If you are not satisfied with the way that a complaint has been dealt with please contact:

Compliance Officer  
Ark Syndicate Management Ltd  
St Helen's 1 Undershaft  
London, EC3A 8JT

In the event that you remain dissatisfied and wish to take the matter further you can do so at any time by referring to the Complaints Department at Lloyd's. The contact details are:

Complaints Department  
Lloyd's  
One Lime Street  
London EC3M 7HA

Tel: 020 7327 5693 Fax: 020 7327 5225 E-mail: [Complaints@Lloyds.com](mailto:Complaints@Lloyds.com)

Complaints that cannot be resolved by the Complaints Department at Lloyd's may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

This complaint procedure is without prejudice to your right to take legal proceedings.

**Main Exclusions** (This is not an exhaustive list. A copy of the full contract of insurance may be seen upon application to your Broker)

### **Applicable to all sections of this Insurance:**

- Any trip known to exceed 31 days duration.
- Any trip undertaken by an Insured Person who is aged 65 years or older at commencement of the Period of Insurance.
- Any trip booked or commenced contrary to medical advice, to obtain medical treatment or after a terminal prognosis has been made.
- Radiation risks.
- War, whether declared or not, and terrorism, with the exception of the Medical Expenses section.

### **Additional exclusions applicable to Medical and Expenses**

- Pre-existing medical conditions.
- Medical expenses incurred after return to the UK or more than 12 months after the period of insurance, if earlier.
- Costs of medical treatment or repatriation not pre-authorized by Lifeline/In-room MD Emergency 24 hour Service.
- Costs of continuing medication for any health condition known to exist at the start of a trip.
- Any expenses resulting from venereal disease or AIDS.
- Self-inflicted injury, suicide, stress or depression, alcohol or drug abuse.
- Pregnancy and childbirth if delivery was expected during the trip or up to 2 months afterwards.
- Participation in high risk or unusual activities.

### **Additional exclusions applicable Cancellation & Curtailment**

- Pre-existing medical conditions.
- Any condition or set of circumstances known to exist and which could have been expected to cause the trip to be cancelled or curtailed.
- Any change in health of an Insured Person or their Close Relative requiring a medical consultation after effecting cover, not notified and accepted within two weeks of the initial consultation.
- Pregnancy and childbirth if delivery was expected during the trip or up to 2 months afterwards.
- Cancellation of a trip due to failure to check-in properly or due to any of your contractual liabilities.

### **Additional exclusions applicable to Baggage, Personal Property and Money, Documents and Passports**

- Loss of personal effects, travellers' cheques or money if left unattended.
- Money or valuables lost or stolen if not reported to the police within 24 hours and written statement obtained.
- Jewellery, valuables, travellers' cheques or money left in the custody of a carrier.
- Damage to property by wear and tear.
- Property already insured elsewhere.
- Property lost or damaged when held by a carrier, unless reported to the carrier within 24 hours.
- Consequential loss of any kind.