

# keyfacts

## TRAVEL INSURANCE

**Your Policy Summary:** Some important facts about your insurance are summarised below. This summary 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.

**Insurer:** Marketform, Lloyd's Syndicate 2468. Marketform are authorised and regulated by the Financial Services Authority.

**Type of Cover:** This is a Travel policy that, subject to the terms, conditions and exclusions contained in the Policy, provides for a range of travel insurance benefits.

**Period of Insurance:** The policy you have purchased provides cover for a trip taken within the Period of Insurance. Cover under the cancellation section commences as soon as the cover is purchased. Cover under the other sections commences as soon as you leave home to commence the journey and ends when you return home on completion of the journey.

**Your right to cancel this Policy:** We hope you are happy with the cover this policy provides. However, if this cover does not meet your requirements, you have the right to cancel it within 14 days of receipt. We will refund all premiums paid within 30 days from the date we receive the notice of the cancellation from you, provided that you have not made a claim or travelled.

**Making a Claim:** If you wish to make a claim you should contact the agent or broker who sold you this insurance at their address shown in the policy schedule as soon as you can.

**Making a Complaint:** Whilst we make every effort to ensure that at all times we deal with you fairly, in the unlikely event that you have any complaint you should first contact the agent or broker who sold you this insurance. If you are not entirely satisfied with the manner in which your complaint has been dealt, you may ask our Complaints Department to review your case without prejudice to your rights in law. Our address is: Complaints Department, Marketform Group Limited, 8, Lloyd's Avenue, London EC3N 3EL. T +44 (0)20 7488 7700 F +44 (0)20 7488 7800.

If you are not satisfied with the manner in which your complaint has been dealt with, you may ask the Complaints and Advisory Department at Lloyd's to review your case without prejudice to your rights in law. The address is: Complaints and Advisory Department, Lloyd's, 1 Lime Street, London EC3M 7HA. Tel: +44 (0)20 7327 1000.

You may be able to refer any complaint that cannot be resolved by either our or Lloyd's Complaints Departments to the Financial Ombudsman Service.

**Details of our Regulator:** Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk)

**What you are covered for:** Depending on which sections you decided to buy, you are covered for:

**Section 1** - Medical and Repatriation Expenses; Hospital Inconvenience Benefit; Emergency Return to the United Kingdom; Personnel Replacement; Alteration of Itinerary; Funeral Expenses.

**Section 2** - Cancellation, Curtailment and 'Get-you-there' Expenses; Travel Delay Inconvenience Benefit; Missed Departure and Transport Diversion.

**Section 3** - Baggage and Personal Effects.

**Section 4** - Money, Travellers' Cheques, and Travel Documents; Passport Replacement; Business Documents and Records; Fraudulent Use of Lost Credit Card.

**Section 5** - Personal Accident.

**Section 6** - Legal Expenses; Personal Liability.

**Section 7** - Hijack and Kidnap Daily Benefit.

**Additional Optional Coverages** - Overseas Holiday Inclusion; Winter Sports Inclusion; Scuba Diving Inclusion; United Kingdom Travel Extension.

### Significant Exclusions

**Section 1** - reasonably foreseen medication, consultation or treatment; any expense incurred after you have returned to the United Kingdom; claims arising out of pregnancy or pre-existing medical conditions excluding breast cancer.

**Section 2** - claims arising out of pregnancy or pre-existing medical conditions, other than breast cancer; claims arising out of any contingency that had occurred, commenced or been announced before this insurance was effected.

**Section 3** - damage due to wear, tear, gradual deterioration; loss of or damage to household effects; electrical or mechanical breakdown or derangement; loss of or damage to valuables contained in baggage in the custody of Carriers and outside of your control; loss of cash/valuable papers/documents; confiscation or detention by Customs/other Authority.

**Section 4** - any loss not reported to the Police within 48 hours of discovery; money lost due to exchange rate fluctuations, errors in transactions or purchases; loss of money contained in baggage in the custody of Carriers and outside of your control; confiscation or detention by Customs/other Authority

**Section 6** - bodily injury to your employees or members of your family/household; damage to your property; claims arising out of aircraft, vehicles, caravans, trailers, waterborne craft, firearms; animals, land or buildings; employers liability; contractual liability; claims arising out of or incidental to the practice of a profession or occupation or to the supply of goods or services; liability or expense that is covered under any other insurance.

**General/Additional Exclusions** - We will not cover you if you are over 65 years old; you taking part in aerial activities other than air travel as a passenger; you taking part in riding or driving in any kind of race, or in any form of operational duties as a member of the armed forces, or in mountaineering or rock climbing normally requiring the use of ropes or guides; your suicide, attempted suicide, intentional self injury or deliberate exposure to exceptional danger (except in an attempt to save human life), or your own criminal act; HIV and/or AIDS and/or any HIV or AIDS related illness; radioactivity; computer date recognition; war etc; terrorism; any claim whatsoever which arises from or is attributable to or is aggravated by alcohol, or any drugs or narcotics unless they have been prescribed to you by a qualified medical practitioner; loss/damage to baggage and personal effects when left unattended, unless in a locked hotel room, safe, apartment, holiday residence, event venue or motor vehicle.