

## Your travel insurance policy summary

**This is a summary of your Direct Travel Insurance policy. It does not contain the full terms and conditions of cover, which may be found within the policy wording.**

Insurance under all sections except Section 13 - is provided by Direct Travel Insurance (a trading name of UNAT Direct Insurance Management Limited) and underwritten by Chartis Insurance UK Limited. UNAT Direct Insurance Management Limited is authorised and regulated by the Financial Services Authority (FSA Number 312350). Chartis Insurance UK Limited is also authorised and regulated by the Financial Services Authority (FSA Number 202628).

Insurance for Section 13 - Scheduled airline failure is provided by International Passenger Protection Limited and is underwritten by a consortium of Association of British Insurers member companies. International Passenger Protection Limited is authorised and regulated by the Financial Services Authority (Register Number 311958). International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR. This can be checked on the FSA's register by visiting the FSA's website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.

Where a heading is underlined in this policy summary, full details can be found in your policy wording under the same heading.

### **Type of insurance and cover**

Our Backpacker policy has four different coverage options: Option 1, Option 2, Option 3 and Option 4. All options include Medical emergency, Personal accident, Personal liability, Hospital benefit, Emergency dental treatment, Loss of passport and Legal advice and expenses. Your policy schedule will show which option you have selected and the policy wording shows the cover and limitations for each Section.

The following table summarises which Sections are included under each coverage option:

<b>Option 1</b>	Includes Sections 1-5
<b>Option 2</b>	Includes Sections 1-7
<b>Option 3</b>	Includes Sections 1-10
<b>Option 4</b>	Includes Sections 1-14

Some sports and hazardous activities (refer to 'Sports and hazardous activities' in the policy wording) may also be included. Some will incur an additional premium and your policy schedule will show if you have selected cover for these.

### **Conditions**

It is essential that you refer to the 'Insurance conditions relating to health' section in the policy wording as failure to comply with these conditions may jeopardise your claim or cover.

If your health changes after you have purchased your policy, you must telephone Direct Travel Insurance to make sure that your cover is not affected.

If you are taken into hospital, or think you may have to come home early because of illness or accident, you must tell the Medical Emergency Assistance Company, Travel Guard, immediately.

**No cover is provided under this policy for any trip in, to or through Afghanistan, Cuba, Liberia or Sudan.**

**No cover is provided for claims resulting from you travelling to a specific country or to an area where the Foreign and Commonwealth Office have advised against all but essential travel.**

Section/Title	Maximum benefit	Excess	Options			
			1	2	3	4
1 Medical emergency, repatriation and associated expenses	£5,000,000	£100*	✓	✓	✓	✓
1 Emergency dental treatment	£200	£100*	✓	✓	✓	✓
1 Hospital benefit	£500 (£10 per day)	nil	✓	✓	✓	✓
2 Personal accident Death benefit (reduced for children)	£15,000 £5,000	nil nil	✓	✓	✓	✓
3 Personal liability	£2,000,000	£100**	✓	✓	✓	✓
4 Loss of passport	£250	nil	✓	✓	✓	✓
5 Legal advice	£25,000	nil	✓	✓	✓	✓
6 Personal possessions Single article/valuables limit	£1,500 £200/£200	£100*	n/a	✓	✓	✓
6 Delayed personal possessions	£100	nil	n/a	✓	✓	✓
7 Personal money Cash limit (reduced for children)	£500 £150	£100*	n/a	✓	✓	✓
8 Cancellation/curtailment	£2,000	£100*	n/a	n/a	✓	✓
9 Missed departure (excluding trips solely within the UK)	£500	nil	n/a	n/a	✓	✓
10 Delayed departure	£100 (£10 after 12 hours)	nil	n/a	n/a	✓	✓
10 Abandonment	£2,000	£100*	n/a	n/a	✓	✓
11 Catastrophe	£500	nil	n/a	n/a	n/a	✓
12 Mugging	£500	nil	n/a	n/a	n/a	✓
13 Schedule airline failure	£1,500	nil	n/a	n/a	n/a	✓
14 Hijack	£500 (£100 each 24hours)	nil	n/a	n/a	n/a	✓

\*£100 excess applies unless the additional premium has been paid. \*\*This excess will not be reduced if you choose to reduce the excesses on your policy.

## **Significant or unusual exclusions or limitations**

You are not covered on this policy if you are 37 or over at the start date of the policy.

The standard excesses will be shown within your policy wording. Please see page 11 for details.

### **General exclusions (see page 26 for full details)**

- You are not covered under this policy for any trip in, to or through the following countries: Afghanistan, Cuba, Liberia or Sudan.
- No cover is provided for claims resulting from you travelling to a specific country or to an area where the Foreign and Commonwealth Office have advised against all but essential travel.
- War risks, riot/civil commotion, terrorism (except under Section 1 - Medical emergency, repatriation and associated expenses and Section 2 - Personal accident unless caused by nuclear, chemical or biological attack) and radioactive contamination.
- Travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft) unless any necessary extra premium has been paid for this cover.
- Your wilfully, self inflicted injury or illness, suicide or attempted suicide, solvent abuse, drug abuse, alcohol abuse or your self-exposure to needless peril (except in an attempt to save human life).
- Any sports or hazardous activities or working abroad unless any necessary additional premium has been paid.
- Winter sports.
- Expenses incurred as a result of a tropical disease where you had not had the recommended inoculations and/or taken the recommended medication.

### **Section 1 - Medical emergency, repatriation and associated expenses**

- Services or treatments which in the opinion of the doctor in attendance and Travel Guard can wait until you get back to Great Britain or your home country.

### **Section 2 - Personal accident**

- Any bodily injury that you suffer before your journey or one way trip begins, or sickness, disease, physical or mental condition that is gradually getting worse.

### **Section 3 - Personal liability**

- Anything arising from you owning or using any aircraft, mechanical or motorised vehicles.
- No cover in respect of property owned, hired or borrowed by you.

### **Section 5 - Legal advice and expenses cover**

- Claims against a carrier, travel or holiday agent, tour operator or someone you are travelling with.

### **Section 6 - Personal possessions and delayed personal possessions**

- Breakage of sports equipment while it is being used, fragile articles, musical instruments, camcorders and other items is excluded unless the damage occurs by fire or accident to the vehicle in which they are being carried – please see your policy wording for the full details.
- Personal possessions that are not on you all the time unless they are in your locked accommodation or contained out of sight in a secure baggage area (see page 19 Section 6 for full details).
- Valuables left unattended at any time unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.
- If something is lost or stolen, you must tell the police as soon as possible (but within 24 hours of discovering the loss) and get a report from them. You should also get a report from your tour operator's representative or your hotel or apartment manager if this is appropriate.

### **Section 7 - Personal money**

- Personal money left unattended at any time unless locked in a safe or safety deposit box or in your locked accommodation.

### **Section 8 - Cancellation or curtailment charges**

- Redundancy caused by misconduct, resignation, voluntary redundancy or where notification of redundancy was given prior to the application for this policy.
- We will only cover claims which arise as a result of the death, serious injury or serious illness of you, your close relative, someone you are travelling with (on whom your trip depends), your sole

travelling companion, your close business associate or a friend you were going to stay with. See page 22 Section 8 for full details.

- Claims arising from you suffering from stress, anxiety, depression or any other mental or nervous disorder unless the condition has developed since the policy was issued and has been diagnosed by a consultant specialising in the field.
- Circumstances known to you prior to the date the insurance is effected or the time of booking any trip (whichever is the earlier) which could reasonably be expected to give rise to cancellation or curtailment of the trip.

### **Section 9 - Missed departure**

- Any journey or one-way trip within the United Kingdom not involving a sea crossing.

### **Section 10 - Delayed departure or abandonment**

- You not checking in at the departure point when you should have done.
- Missed connections.
- Any journey or one-way trip within the United Kingdom not involving a sea crossing.
- Failure of public transport caused by riot, civil commotion, strike or industrial action which began or was announced before the start date of your policy or when you booked your trip.

### **Section 13 - Scheduled airline failure**

- Scheduled flights not booked within the United Kingdom, Isle of Man, Channel Islands or Ireland prior to departure.

## **Duration**

This is a single-trip policy.

## **Cancellation period**

If you find that this policy does not meet your needs, you may cancel your policy by contacting Direct Travel Insurance on 0845 605 2500. You must confirm your wish to cancel within 14 days of receipt of your policy documentation in order to receive a full premium refund. Please see General conditions on page 27 for full details.

## **Claim notification**

To make a claim under any section of the policy except Section 13 - Scheduled airline failure, contact Direct Travel Insurance Claims, PO Box 60108, London SW20 8US or phone 0845 603 6497 or e-mail UK.claims@travelguard.com. To make a claim for Scheduled airline failure, contact IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR or phone 0208 776 3752 or e-mail info@ipplondon.co.uk

## **Making yourself heard**

Any complaint you may have in respect of claims under any section of the policy except Section 13 - Scheduled airline failure should in the first instance be addressed to The Customer Care Manager, Direct Travel Insurance Claims, Shoreham Airport, Shoreham-by-Sea, West Sussex BN43 5FF. Any complaint you may have in respect of a Scheduled airline failure claim should in the first instance be addressed to The Claims Manager, IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR. Any complaint you may have in respect of sales should in the first instance be addressed to The Technical and Operations Manager, Direct Travel Insurance, Shoreham Airport, Shoreham-by-Sea, West Sussex BN43 5FF. If the complaint is still not resolved, you can approach The Financial Ombudsman Service at South Quay Plaza 2, 183 Marsh Wall, London, E14 9SR. Referral to the Financial Ombudsman will not affect your right to take legal action. Full details of addresses and contact numbers can be found within the policy wording.

## **Financial services compensation scheme (FSCS)**

Direct Travel Insurance and Chartis Insurance UK Limited are covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme.

For insurance required by law, 100% of your claim is covered, without any upper limit. For all other types of insurance, 90% of your claim is covered, without any upper limit. Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk), and on 0207 892 7300, or 0800 678 1100.