

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.

This insurance 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).

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

This policy provides travel insurance for either

- a) single trips (up to a maximum of 365 days for Standard or Premier Plus cover); or
- b) annual multi-trips with journeys lasting no more than 30 days for Standard cover, 45 days for Premier cover, 62 days for Premier Plus cover or 31 days for Senior Citizens cover; or
- c) annual multi-trips with any journey which is no more than 21 days if you are not the principal insured person and you are not travelling with, joining or returning from the principal insured person.

Please refer to your policy schedule for your selected cover.

Personal possessions and personal and business money cover may also be included – Your policy schedule will show if you have removed these options.

Natural catastrophe travel cancellation and expenses insurance cover may also be included – Your policy schedule will show if you selected this option.

Some winter sports, dangerous activities and other cover options may also be included – Your policy schedule will show if you selected these options.

Geographical areas

Area 1 The **United Kingdom**.

Area 2 Europe, including all countries to the west of the Ural Mountains, islands in the Mediterranean, Egypt, Morocco, Algeria, Tunisia, Turkey, the Canary Islands, Madeira, the Azores and Iceland.

Area 3 Worldwide, except the United States of America, Canada and the Caribbean Islands.

Area 4 Worldwide, including the United States of America, Canada and the Caribbean Islands.

For European Annual Multi-trip cover - all countries covered by Areas **1 & 2**.

For Worldwide Annual Multi-trip cover - all countries covered by Areas **1, 2, 3 & 4**.

Please note:

- **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.**

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.

Significant features and benefits

This table shows the maximum benefits you can claim.

Section/Title	Policy Type			
	Standard	Premier	Premier Plus	Senior Citizens
1 Cancellation or curtailment (if cover is included)				
Maximum benefit	£3,000	£4,000	£6,000	£6,000
Excess	£75	£60	£50	£50
2 Medical emergency, repatriation and associated expenses				
Maximum benefit	£10,000,000	£15,000,000	£20,000,000	£20,000,000
Excess	£75	£60	£50	£50
Hospital benefit				
Maximum benefit	£1,000 (£15 per day)	£1,000 (£20 per day)	£2,000 (£25 per day)	£2,000 (£25 per day)
Excess	Nil	Nil	Nil	Nil
Emergency dental treatment				
Maximum benefit	£200	£200	£500	£500
Excess	£75	£60	£50	£50
3 Personal possessions (if cover is included)				
Maximum benefit	£1,500	£2,000	£3,000	£3,000
Single article limit	£200	£250	£300	£300
Valuables limit	£200	£300	£500	£500
Excess	£75	£60	£50	£50
Delayed personal possessions				
Maximum benefit	£100 (after 12 hours)	£350 (£150 after 12 hours)	£450 (£150 after 12 hours)	£450 (£150 after 12 hours)
Excess	Nil	Nil	Nil	Nil
4 Personal money (if cover is included)				
Maximum benefit	£500	£500	£500	£500
Cash limit	£200 (£100 for children)	£250 (£125 for children)	£350 (£175 for children)	£350 (£175 for children)
Excess	£75	£60	£50	£50
5 Loss of passport				
Maximum benefit	£250	£300	£500	£500
Excess	Nil	Nil	Nil	Nil
6 Personal accident				
Maximum benefit for Death	£5,000 (£1,000 if under 19)	£10,000 (£2,500 if under 19)	£30,000 (£3,000 if under 19)	£3,000
Maximum benefit for Loss of limbs/sight	£15,000	£30,000	£75,000	£75,000
Maximum benefit for Permanent total disablement	£15,000	£30,000	£75,000	Nil
Excess	Nil	Nil	Nil	Nil
7 Missed departure				
Maximum benefit	£600	£600	£1,000	£1,000
Excess	Nil	Nil	Nil	Nil

Section/Title	Policy Type			
	Standard	Premier	Premier Plus	Senior Citizens
8 Delayed departure				
Maximum benefit	£100 (£20 after 12 hours)	£200 (£20 after 12 hours)	£350 (£35 after 12 hours)	£350 (£35 after 12 hours)
Excess	Nil	Nil	Nil	Nil
Abandonment				
Maximum benefit	£3,000	£4,000	£6,000	£6,000
Excess	£75	£60	£50	£50
9 Personal liability				
Maximum benefit	£2,000,000	£2,000,000	£2,000,000	£2,000,000
Excess	£100	£100	£100	£100
10 Legal advice				
Maximum benefit	£50,000	£50,000	£50,000	£50,000
Excess	Nil	Nil	Nil	Nil
11 Extended kennel and/or cattery fees				
Maximum benefit	£250	£250	£250	£250
Excess	Nil	Nil	Nil	Nil
12 Uninhabitable accommodation cover				
Maximum benefit	Nil	£200	£1,000	£1,000
Excess	N/A	Nil	Nil	Nil
13 Hijack/Mugging				
Maximum benefit for Hijack	Nil	Nil	£1,000 (£100 per 24 hours)	£1,000 (£100 per 24 hours)
Excess	N/A	N/A	Nil	Nil
Maximum benefit for Mugging	Nil	Nil	£1,000	£1,000
Excess	N/A	N/A	Nil	Nil
14 Replacement employee cover				
Maximum benefit	Nil	£1,500	£1,500	£1,500
Excess	N/A	Nil	Nil	Nil
15 Ski equipment, ski pass and ski equipment hire (if cover is included)				
Maximum benefit for your own equipment	N/A	£400	£1,000	£1,000
Maximum benefit for hired equipment	N/A	£300	£500	£500
Excess	N/A	£60	£50	£50
Maximum benefit to hire ski equipment	N/A	£400 (£20 per day)	£500 (£25 per day)	£500 (£25 per day)
Excess	N/A	Nil	Nil	Nil
Maximum benefit for ski pass	N/A	£500	£500	£500
Excess	N/A	£60	£50	£50
16 Ski/snowboard pack (if cover is included)				
Maximum benefit	N/A	£400 (£20 per day)	£500 (£25 per day)	£500 (£25 per day)
Excess	N/A	Nil	Nil	Nil

Section/Title	Policy Type			
	Standard	Premier	Premier Plus	Senior Citizens
17 UK Physiotherapy (if cover is included)				
Maximum benefit	N/A	£350	£350	£350
Excess	N/A	Nil	Nil	Nil
18 Piste closure (if cover is included)				
Maximum benefit	N/A	£300 (£15 per day)	£500 (£30 per day)	£500 (£30 per day)
Excess	N/A	Nil	Nil	Nil
19 Avalanche closure (if cover is included)				
Maximum benefit	N/A	£125 (£25 per day)	£500 (£50 per day)	£500 (£50 per day)
Excess	N/A	Nil	Nil	Nil
20 Golf equipment and golf equipment hire (if cover is included)				
Maximum benefit for golf equipment	N/A	£2,000	£2,000	£2,000
Excess	N/A	£60	£50	£50
Maximum benefit to hire golf equipment	N/A	£350 (£50 per day)	£350 (£50 per day)	£350 (£50 per day)
Excess	N/A	Nil	Nil	Nil
21 Non-refundable golfing fees (if cover is included)				
Maximum benefit	N/A	£350 (£50 per day)	£350 (£50 per day)	£350 (£50 per day)
Excess	N/A	Nil	Nil	Nil
22 Wedding cover (if cover is included)				
Maximum benefit for wedding rings	£250 (per ring)	£250 (per ring)	£250 (per ring)	£250 (per ring)
Maximum benefit for wedding gifts	£1,000 (per couple)	£1,000 (per couple)	£1,000 (per couple)	£1,000 (per couple)
Maximum benefit for wedding attire	£1,500 (per person)	£1,500 (per person)	£1,500 (per person)	£1,500 (per person)
Maximum benefit for photographs / video recordings	£750 (per couple)	£750 (per couple)	£750 (per couple)	£750 (per couple)
Excess	£75	£60	£50	£50
23 Scheduled airline failure Insurance (if cover is included)				
Maximum benefit	£1,500	£1,500	£1,500	£1,500
Excess	Nil	Nil	Nil	Nil

Section/Title	Policy Type			
	Standard	Premier	Premier Plus	Senior Citizens
24 Natural catastrophe travel cancellation and expenses insurance (if cover is included)				
These sums will be reduced by 75% in certain circumstances – please see page 38 for full details				
Maximum benefit for the following:				
Cancellation	£6,000	£6,000	£6,000	£6,000
Maximum benefit for the following additional costs:				
Stranded at the UK departure point	£100	£100	£100	£100
To reach your intended destination	£200	£200	£200	£200
Stranded on an international connection	£750 (£150 per day)	£750 (£150 per day)	£750 (£150 per day)	£750 (£150 per day)
Stranded on your return journey home	£750 (£150 per day)	£750 (£150 per day)	£750 (£150 per day)	£750 (£150 per day)
Travel expenses to get home	£2,000	£2,000	£2,000	£2,000
Car parking	£250 (£50 per day)	£250 (£50 per day)	£250 (£50 per day)	£250 (£50 per day)
Kennel or cattery fees	£250 (£50 per day)	£250 (£50 per day)	£250 (£50 per day)	£250 (£50 per day)
Excess	Nil	Nil	Nil	Nil

Significant or unusual exclusions or limitations

Standard, Premier and Premier Plus policies - You are not covered on this policy if you are 66 or over at the start date of the policy.

Senior Citizens policies - You are not covered on this policy if you are 76 or over at the start date of the policy.

The excesses will be shown within your policy wording. Please see page 10 for details.

General exclusions (see page 39 for full details)

- 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.
- You are not covered under this policy for any trip in, to or through the following countries: Afghanistan, Cuba, Liberia or Sudan.
- War risks, riot/civil commotion, terrorism (except under Sections 2, 6 and 13 unless caused by nuclear, chemical or biological attack), radioactive contamination.
- For single trip cover, any winter sports or hazardous activity unless any necessary additional premium has been paid. For Standard annual multi-trip cover, any winter sports or hazardous activity unless any necessary additional premium has been paid.
- For Premier, Premier Plus and Senior Citizens annual multi-trip cover, any hazardous activity unless any necessary additional premium has been paid and winter sports for greater than 17 days for each journey.
- 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).
- 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 - 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 17 Section 1 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 later) which could reasonably be expected to give rise to cancellation or curtailment of the trip.

Section 2 - 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 3 - 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 21 Section 3 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 4 - Personal and business money and Section 5 - Loss of passport

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

Section 7 - Missed departure

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

Section 8 - 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.
- Claims arising due to a natural catastrophe or volcanic ash carried by the wind.

Section 9 - 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 10 - Legal advice and expenses cover

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

Section 15 - Ski equipment, ski pass and ski equipment hire

- Ski equipment unless it is on you, in your locked accommodation, in a locked store room, locked to secure racking when available during the day or contained out of sight in a secure baggage area (see page 30 Section 15 for full details).

Section 20 - Golf equipment

- Golf equipment unless it is on you, in your locked accommodation or contained out of sight in a secure baggage area (see page 33 Section 20 for full details).

Section 22 - Wedding cover

- Personal possessions unless they are on you, in your locked accommodation or contained out of sight in a secure baggage area.

Section 23 - Scheduled airline failure Insurance

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

Section 24 – Natural catastrophe travel cancellation and expenses insurance

- Costs which are refundable from any other source.

Duration

This is an annually renewable policy or single trip policy - Please refer to your policy schedule for your selected cover.

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 40 for full details.

Auto renewal service

If you have opted to take advantage of our automatic renewal service, we will automatically renew your policy each year unless we have heard otherwise. We will write to you prior to the renewal date of your policy to remind you that this is happening. We will then collect the renewal premium from your credit or debit card.

We can only guarantee automatic renewal if:

- 1 the credit or debit card details have not changed or expired;
- 2 you have informed us of any change to your personal circumstances, including health.

If you wish to opt out of automatic renewal or need to tell us about any changes to your policy, please call 0845 605 2500.

Claim notification

To make a claim under any section of the policy except Section 23 - 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@iplondon.co.uk.

Making yourself heard

Any complaint you may have in respect of claims under any section of the policy except Section 23 - 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 Chartist 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, and on 0207 892 7300, or 0800 678 1100.

Contact phone numbers

Travel Guard (24-hour medical emergency and travel assistance)	+44 (0) 1273 747 602
Direct Travel Insurance concierge service (Premier Plus and Senior Citizens policies only)	+44 (0) 1273 747 613
Direct Travel Insurance legal advice and expenses cover	+44 (0) 1273 747 613
IPP Claims Office - Scheduled airline failure claims	0208 776 3752
Direct Travel Insurance Claims (for all claims except those under Section 23 - Scheduled airline failure)	0845 603 6497
Direct Travel Insurance sales and policy enquiries	0845 605 2500
Talking nurses (non-emergency medical helpline)	+44 (0) 208 481 7789

(If you are calling from abroad please use the United Kingdom international dialling code and miss out the first zero).