

# Policy Summary

## Travel Insurance

<p>Introduction</p>	<p>The purpose of this Policy Summary is to help you understand the cover your insurance provides. It details the key features, benefits, limitations and exclusions, but you still need to read the policy wording, schedule and any endorsements for a full description of the terms of the insurance. Please note that some policies have optional extensions to the cover which will require payment of an additional premium. The levels of cover and excesses which apply to your insurance are detailed in the policy wording.</p> <p>This Policy Summary does not form part of the Policy Wording.</p>
<p>The Insurers</p>	<p>Your insurance contains a number of sections, offering different types of cover provided by different insurers.</p> <p>The travel insurance cover is insured by Union Reiseversicherung, an insurer registered in Germany.</p> <p>The gadget &amp; mobile phone extension is insured by Great Lakes Insurance SE, an insurer registered in the United Kingdom.</p> <p>The financial failure is insured by International Passenger Protection (IPP), an insurer registered in the United Kingdom.</p>
<p>Statement of Demands and Needs</p>	<p>This type of insurance policy meets the demands and needs of people that are travelling and require financial protection against the occurrence of the main risks involved in travel, either for a single trip of a specified duration or, in respect of a multi-trip policy, multiple trips within the 12 month period of insurance. Cover is provided for a range of travel insurance benefits. You can buy a single trip policy for the specific geographical area to which you are travelling or a multi-trip policy that will provide cover for European or Worldwide travel.</p> <p>Please note that this statement does not constitute advice or a personal recommendation.</p>
<p>Policy Benefits and Excesses</p>	<p>Whilst a brief description of the significant cover and exclusions is shown overleaf, the full details of the value of the benefits and the excesses applied to each section of the policy will be shown in the policy documents and on the policy schedule that we provide.</p>
<p>Cancellation rights / Cooling Off Period</p>	<p>If for some reason you change your mind after purchasing the policy, you can cancel within 14 days of receiving your policy documents and get a full refund of the premium you have paid, provided you have not travelled or claimed on the policy. Annual Multi Trip policies will be refunded 5% of the total premium paid, for each full calendar month remaining on the policy from the date of cancellation, provided you have not made a claim (irrespective of whether or not your claim was successful). Please call us on 01424 223964 or email us at support@go-walkabout.co.uk if you wish to cancel your policy.</p>
<p>Claim Notification</p>	<p>Make sure you check your schedule of insurance and your policy to make sure that what you are claiming for is covered; you should also take note of the policy excess as this will be deducted from any settlement made directly to you. Please contact Travel Claims Facilities on 0203 829 6761, open 8am-8pm Monday to Friday, 9am-1pm Saturday or visit <a href="http://www.tifgroup.co.uk/services/claims/forms/">http://www.tifgroup.co.uk/services/claims/forms/</a></p> <p>For claims under your optional gadget insurance please contact Direct Group Ltd on 0203 794 9300.</p> <p>For claims under end supplier failure please contact International Passenger protection (IPP) 0208 776 3752.</p>
<p>How to make a complaint</p>	<p>If you are not happy with any aspect of this insurance cover, claims service or assistance service you can find details of how to make a complaint on the last page of this document.</p>
<p>Financial Ombudsman Service</p>	<p>If you are not happy with our final decision, you may be able to pass your complaint to the Financial Ombudsman Service (FOS). The FOS is an independent organisation and will review your case. Their address is: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR. Phone 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile. You can visit the Financial Ombudsman Service website at <a href="http://www.fos.org.uk">www.fos.org.uk</a>. If you take any of the action mentioned above, it will not affect your right to take legal action.</p>
<p>The Financial Services Compensation Scheme (FSCS)</p>	<p>The insurers of these policies are covered by the FSCS. This means that you may be entitled to compensation from the Scheme if they are unable to meet their financial obligations. Full details are available from the FSCS.</p>

## Significant conditions and exclusions

<p>Medical conditions existing prior to purchasing or renewing this policy</p>	<p>The policy will not cover anyone travelling against medical advice or to get medical treatment abroad. If anyone has an undiagnosed medical condition (for example, if waiting for tests, investigations or treatment), or has been given a terminal prognosis, the policy will not cover any directly or indirectly related claims against the Cancellation, Medical Emergency and Repatriation Expenses and Curtailment sections.</p> <p>Please note that claims will not be covered if you, or anyone travelling with you, has <u>ever</u> had treatment for any heart or circulatory condition, stroke or high blood pressure, a breathing condition (such as asthma), any type of cancer, any type of irritable bowel disease, any type of diabetes, or if your doctor has altered your prescribed medication in the last 3 months UNLESS you complete the medical screening process, pay any relevant additional premium and receive written confirmation from us confirming that cover has been accepted for these conditions. The Medical screening service can be contacted on 0203 829 6656 Mon -Fri 8am-8pm &amp; Sat 9am - 5pm.</p> <p>You must also tell us if you, or anyone travelling with you has suffered from any medical condition or received any medical advice, investigations, review, medication, tablets or treatment for a medical condition <u>within the last 2 years</u>. Failure to disclose all medical conditions may invalidate your cover.</p>	<p>Please refer to the section headed 'Disclosure of your medical conditions' in your policy wording.</p>
<p>Change in health</p>	<p>If you have a change in health after you have taken out this insurance, we reserve the right to alter the terms of this insurance based on the change. Cover under the Cancellation, Medical Emergency and Repatriation Expenses, Curtailment and Personal Accident sections of the policy will only continue to be provided where the change in health has been declared and accepted by us. You should notify us as soon as you are aware of a change in health. Failure to do so could result in your claim being declined.</p>	<p>Please refer to the section headed 'Change in health' in your policy wording.</p>
<p>Medical conditions of people upon whom the trip may depend</p>	<p>We are unable to medically screen or provide cover for any existing medical condition (or any recognised complication caused by the existing medical condition) of any travelling companion who is not insured with us, or a non-travelling close relative or a non-travelling close business associate.</p>	<p>Please refer to the section headed 'Disclosure of your medical conditions' in your policy wording.</p>
<p>Age limits</p>	<p>Our <a href="#">Single trip policies</a> are available for persons aged 99 and under, but we do limit the length of trip that we will cover depending on your age and required destination.</p> <p>Our <a href="#">Multi-trip policies</a> are available for persons aged 79 and under. We limit the area cover to Europe only for travellers aged 75-79.</p> <p>Our <a href="#">Longstay and Working Holiday policies</a> are available for persons aged 59 and under.</p> <p>Our <a href="#">Backpacker policy</a> is available for persons aged 40 and under.</p>	<p>Please refer to the section headed 'Criteria for purchase' in your policy wording.</p>
<p>Maximum trip duration</p>	<p>We only cover up to a certain number of days when purchasing single trip insurance. You should be intending to return to the UK within the term of the policy, unless a specialist one way policy has been purchased. Multi-trip policies will include a maximum trip limit. The policy schedule will include confirmation of the maximum cover we will provide.</p>	<p>Please refer to the section headed 'Criteria for purchase' in your policy wording.</p>
<p>Residency</p>	<p>To be eligible for this insurance your main home must be in the United Kingdom or the Channel Islands and you must not have spent more than six months abroad in the year before buying this policy. This policy must be purchased before your departure from the UK or Channel Islands and your trip must start and end in the UK or Channel Islands, unless a specialist one way policy has been purchased.</p>	<p>Please refer to the section headed 'Criteria for purchase' in your policy wording.</p>
<p>Sports and activities / Winter sports</p>	<p>Check your policy wording as certain sports and activities may be covered as standard, and others may require an additional premium. If you are unsure or the sport or activity is not listed, then you should call us on 01424 223964 or email support@go-walkabout.co.uk.</p>	<p>Please refer to the section headed 'Additional sports and activities' in your policy wording.</p>
<p>Your excess</p>	<p>Under some sections there is an amount deducted (an excess) and this is the amount you have to contribute towards each claim. All excesses shown for this policy are payable by <u>each</u> insured-person, per section and for each incident giving rise to a separate claim. Your excess may be increased to include existing medical conditions confirmed in writing by us. The increased excess will apply to all persons insured on the policy whose claim has been caused by the declared medical condition. If an excess waiver has been paid then standard excess is not applied. However any increased medical excess is still applied in the event of a claim resulting from the condition/s to which it is attached.</p>	<p>Please refer to the section headed 'How your policies work' in your policy wording.</p>
<p>General exclusions</p>	<p>We will not pay for any claim arising from:</p> <p>Your failure to answer any questions we may ask relating to existing medical conditions truthfully and honestly;</p> <p>Your suicide, self-injury or any wilful act of self-exposure to danger (except where it is to save human life);</p> <p>You, your travelling companion, a close relative or business associate being under the influence of drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction), alcohol (a blood alcohol level that exceeds 0.19% - approximately four pints or four 175ml glasses of wine) or solvents or anything relating to you, your travelling companion, a close relatives or business associate's prior abuse of drugs, alcohol or solvents;</p> <p>You being responsible for the control of a motorcycle or moped you are driving and for which you do not hold a full licence or CBT to ride in your home country. If you are riding pillion, the rider must hold a full licence (Please note there is no cover under Personal Liability for any claim related to the use of motor vehicles). You can visit the following link to the UK Government site for more information on appropriate licenses: <a href="https://www.gov.uk/ride-motorcycle-moped/bike-categories-ages-and-licence-requirements">https://www.gov.uk/ride-motorcycle-moped/bike-categories-ages-and-licence-requirements</a>. You travelling abroad and undertaking tasks involving manual labour.</p>	<p>Please refer to the section headed 'What is not covered' in your policy wording.</p>

Significant covers	Features and benefits	Significant conditions and exclusions	Policy wording section
Cancellation	Provides cover for your share of pre-paid travel and accommodation which you have paid or contracted to pay and cannot recover from anywhere else, if you have to cancel your trip before you travel, providing the cancellation is necessary and unavoidable due to the reasons specified in the policy documentation.	<p>If any of the following people cause you to cancel or curtail a planned trip because of a reoccurrence or complication of a medical condition affecting them that was diagnosed prior to booking,:</p> <ul style="list-style-type: none"> <li>· a travel companion not insured by us;</li> <li>· a non-travelling close relative of you, or an insured travel companion;</li> <li>· a non-travelling business associate of you, or an insured travel companion; or</li> <li>· The person you are intending to stay with</li> </ul>	'If you are unable to go on your trip' and 'If you have to come home early'
Curtailment	Provides cover for your unused share of transport charges and loss of accommodation that you have paid or agreed to pay and that you cannot recover from any other source if you have to curtail after your trip starts, providing the curtailment is necessary and unavoidable due to the reasons specified in the policy documentation. (Your unused proportion of trip costs will be calculated in full days lost from the date of your return journey home.)	<ul style="list-style-type: none"> <li>‡ Claims arising due to a medical condition where a medical practitioner did not confirm that the cancellation or curtailment of the trip was necessary prior to the trip being cancelled or curtailed.</li> <li>‡ Cancellation if you decide you no longer want to travel.</li> <li>‡ Curtailment if you decide you no longer want to continue your trip.</li> <li>‡ Any increased cancellation charges which are incurred due to your failure to notify your travel agent or tour operator as soon as you are aware that is necessary to cancel.</li> <li>‡ Payments/cancellation charges incurred after the date the GP initially diagnosed or investigated the condition.</li> <li>‡ Costs of Air Passenger Duty (APD) which can be reclaimed by you through your travel agent or airline.</li> </ul>	
Emergency Medical Expenses and Repatriation	Provides cover for emergency medical treatment, repatriation and the services of a medical assistance company.	<ul style="list-style-type: none"> <li>‡ Surgery or treatment, that in the opinion of the assistance company doctor and treating doctor, could wait until your return home.</li> <li>‡ Medication or treatment that is known to be required while away.</li> <li>‡ Treatment or services provided by a private clinic or hospital unless the assistance company have agreed them in advance.</li> </ul>	'If you need emergency medical attention'
Personal Property	Provides cover for your luggage and personal belongings if they are delayed, lost or damaged during your trip. There are limits for single articles and valuables. Please check your policy documents.	<ul style="list-style-type: none"> <li>‡ Electrical items, eyewear, jewellery &amp; watches or photographic equipment left unattended unless locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation). This includes items left behind following you disembarking your coach, train, bus, flight, ferry or any other mode of transport.</li> <li>‡ In the event of loss, burglary or theft you have notified the police, your carrier or tour operator's representative and obtained an independent written report.</li> <li>‡ Personal property left unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.</li> <li>‡ Valuables or gadgets within checked-in luggage or in luggage compartments/racks not immediately adjacent to you.</li> <li>‡ An allowance will be made for wear and tear.</li> <li>‡ Gadgets including smart/mobile phones are not covered unless you have paid the appropriate additional premium to cover gadgets.</li> </ul>	'If your possessions are lost, stolen or damaged'
Gadgets and mobile phones	Provides cover for your gadgets including smart/mobile phones and tablet computers	<ul style="list-style-type: none"> <li>‡ Any gadget for which you cannot provide evidence of ownership.</li> <li>‡ Any gadget that is more than 36 months old at the start of your trip. Laptops must be less than 18 months old. Any gadgets purchased outside of the UK, or any gadgets purchased second hand.</li> </ul>	'Gadget and mobile phone extension'
Personal Money and Documents	Provides cover for cash and a contribution towards the cost of emergency travel documents.	<ul style="list-style-type: none"> <li>‡ Money and passports must be on your person at all times or be in a locked safety deposit box.</li> <li>‡ A written police report must be obtained within 24 hours to support the loss / theft.</li> </ul>	'If your cash or passport is lost or stolen on your trip'
Travel Delay	Provides cover if your flight, sea crossing, coach or train departure is delayed by at least 12 hours or, if the delay is 24 hours or more, you decide to abandon your outward trip.	<ul style="list-style-type: none"> <li>‡ If you do not check in for flights, sea crossings, coach or train departure before the intended departure time.</li> <li>‡ If you do not obtain written confirmation from the airline, shipping, coach or train company confirming the length of delay and the reason.</li> <li>‡ Claims arising from withdrawal from service, temporarily or otherwise, of the aircraft, coach, train or sea vessel on the order or recommendation of an appropriate transport authority in any country.</li> </ul>	'If your travel plans are disrupted'

## Your right to complain

It is always our intention to treat our customers fairly and we have taken care to try to ensure that our policies are easy to understand. We hope that you do not need to complain about any aspect of your policy, but if you do, then the procedures are set out below.

### If you wish to complain about your travel policy (Section A&B):

If your complaint is regarding the selling of your policies: Complaints Manager, Go Walkabout Travel Insurance, Innovation Centre, Highfield Drive, Churchfields, St Leonards-on-sea, East Sussex, TN38 9UH.

Or if you would like to complain about the outcome of your claim or assistance provided, please forward details of your complaint in the first instance as follows:

▮ In respect of sections A & B, contact the Quality and Improvements Manager, URV, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY or call on 0203 829 6604 who will review the claims office decision.

▮ In respect of the Section B10, Gadget extension, first Direct Group Ltd, Direct Group, PO Box 1291, Preston, PR2 0QJ, Tel: 0203 794 9300. Email [customer.relations@ryandirectgroup.co.uk](mailto:customer.relations@ryandirectgroup.co.uk). In all correspondence please state that your insurance is provided by UK General Insurance Limited and quote scheme reference 06172. If your complaint cannot be resolved by the end of the third working day, they will pass it to The Customer Relations Manager, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ. Tel: 0345 218 2685. Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk).

If you are still not satisfied with the outcome you may:

▮ Ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, Harbour Exchange Square, London, E14 9SR. Their telephone advice line is 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile, or visit [www.fos.org.uk](http://www.fos.org.uk)

▮ You are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify FOS on your behalf.

### If you wish to complain about your financial failure cover (Section C )

Please contact: International Passenger Protection, IPP House 22-26 Station Road, West Wickham, Kent BR4 0PR. Telephone: +44 (0) 208 776 3752. Email: [info@ipplondon.co.uk](mailto:info@ipplondon.co.uk)

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.

If the matter is not resolved to your satisfaction you can write to: Complaints Team, Lloyd's, One Lime Street, London, EC3N 7HA. Alternatively you can email them at [complaints@lloyds.com](mailto:complaints@lloyds.com)

We will contact you within 14 days of receiving your complaint to inform you of what action we are taking. We will try to resolve the problem and give you an answer within four weeks. If it will take us longer than four weeks we will tell you when you can expect an answer.

If you are still not satisfied with the outcome you may:

▮ Ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, Harbour Exchange Square, London, E14 9SR. Their telephone advice line is 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile, or visit [www.fos.org.uk](http://www.fos.org.uk)

▮ You are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify FOS on your behalf.