

## 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. This policy summary does not form part of the contract between us.**

### The Insurance Provider

First Travel Insurance is a trading name of Rush Insurance Services Limited which is authorised and regulated by the Financial Conduct Authority (714385) and underwritten by Travel Insurance Facilities. Insured by Union Reiseversicherung AG, UK. Travel Insurance Facilities are authorised and regulated by the Financial Conduct Authority. Union Reiseversicherung AG are authorised by BaFin and subject to limited regulation by the Financial Conduct Authority

### Type of Insurance Cover

This is personal travel insurance.

### Significant Product Features, Benefits and Exclusions

The levels of cover and excesses that apply are set out in the Table of Benefits in the Travel Insurance Policy. Certain sections of your policy carry an excess which means that you have to pay the first sum per person, per incident if you claim. The excess amount varies according to the section you are claiming under. The table below sets out some of the significant benefits and exclusions of your policy. The policy includes many other benefits, conditions and exclusions.

Some optional sections of cover are only available if you have selected them at the time of buying your policy and paid the required additional premium. Certain sections of cover are excluded if you have bought a Last Minute, Economy or Standard policy.

Please read your policy wording to make sure that the cover is suitable for you.

## The Significant Conditions And Exclusions

Medical Conditions existing prior to purchasing this policy

Your policies may not cover claims arising from your medical conditions. If you or any person travelling with you, at the time of taking out this insurance (or prior to any trip if you have bought an Annual Multi Trip Policy), has suffered from or is receiving any form of medical advice, treatment or medication for any of the following medical conditions, you need to declare this to us by phoning **0203 824 0735**.

- A pre-existing medical condition includes, any heart or circulatory condition, stroke or high blood pressure, breathing conditions (including asthma), any type of cancer and diabetes.

You must inform us if there have been any changes to your regular prescribed medication within the last 3 months.

You must inform us, if in the last 2 years, you or anyone travelling with you has been treated for any serious or reoccurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment.

## The Significant Conditions And Exclusions

<p>Medical Conditions existing prior to purchasing this policy</p>	<p>You must inform us if you are waiting for any tests, treatment or non-routine hospital appointment.</p> <p>You must inform us if any close relatives, business associates, friends or person you are intending to stay with, who are not travelling with you and have an existing medical condition (even if it is considered as stable, under control or in remission).</p> <p>Should we require any additional premium to cover your medical condition(s), and you accept our terms, this should be paid to, and sent within 14 days of our offer. Should you decide not to pay the additional premium, the declared medical condition will not be covered. Full confirmation of out terms and conditions will be sent out to your address after your call. Any additional medical conditions not declared to us, will not be covered.</p> <p>Change in health.</p> <ul style="list-style-type: none"> <li>• If your health or your ongoing medication changes between the date the policies were bought and the date of travel, you must advise us on <b>0203 824 0735</b> as soon as possible. We will advise what cover we are able to provide. We reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.</li> </ul> <p>Be aware.</p> <ul style="list-style-type: none"> <li>• We are unable to provide cover for any claim arising as a result of an existing medical condition of a non-travelling close relative, business associate, a friend or the person you are intending to stay with, of any known or recognized complication or caused by the existing medical condition.</li> </ul>
<p>Age Limits</p>	<p>You must be 79 or under for all our annual multi trip policies and 40 and under for long stay policies at the time you purchase insurance cover. There is no upper age limit for all our single trip policies.</p> <p>You must be 18 years and over to purchase annual multi trip, single trip and long stay policies.</p> <p>For all our annual multi trip policies and single trip policies, you must be between 18 and 75 years old to qualify for accidental death and disability benefit. Please note, payment is reduced to £1,000 if under 18 or over 75.</p> <p>For long stay policies, you must be between 18 and 40 years old to qualify for accidental death and disability benefit.</p>

Eligibility	<p>You must be a permanent resident of the United Kingdom or Channel Islands. You must be a resident and have your main home in the United Kingdom or the Channel Islands and have not spent more than six months overseas in the year before buying your policy.</p> <p>You must purchase your policy before your trip starts.</p> <p>Your trip must also start and end in the United Kingdom or Channel Islands.</p>
Sporting Activities	<p>You are covered for a range of sporting activities as standard and these are detailed in your policy document. Optional cover for winter sports and golf can be arranged for an additional premium. If the particular activity that you are participating in is not listed in the policy document, please contact us for advice on <b>0344 482 7760</b>. Please note that those activities marked with an asterix (*) do not have Personal Accident or Personal Liability cover.</p>
Emergency Treatment	<p>If you have a medical emergency, please contact Emergency Medical Assistance as soon as possible on <b>+44 (0) 203 829 6745</b>.</p>
Terrorist Activity	<p>You are not covered under any section other than <b>emergency medical expenses</b>, for any of the following circumstances - war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.</p>
Trip Limits	<p>You are not covered for any trip under an annual multi trip policy that exceeds 31 days duration (unless the appropriate premium has been paid for 45 or 60 days and your policy schedule noted).</p> <p>You are not covered for any trip under a single trip that exceeds 365 days.</p> <p>You are not covered for any trip under a long stay policy that exceeds 18 months.</p> <p>We do not cover one way trips on our long stay policy.</p>
Extensions	<p>Last minute, economy, standard, premier, scuba and cruise policies can be extended to include the additional winter sports, golfing, business, timeshare, gadget, airspace closure sections of cover. These sections are not covered as standard. All extensions must be selected at the time of purchasing your policy, and the required additional premium must be paid. Please contact 0344 482 7760 you wish to add an extension mid-term to your policy.</p>

Fees & transaction charges

**Postage**

For your Policy Documentation to be sent to your home address the charge is £2.95.

**Cancelling your Policies.**

Should you wish to cancel your policy outside of the 14 day cooling off period, and can confirm that there have been no claims on the policy and that you have not travelled, in addition to a £15 administration charge; the following cancellation terms will be applied dependent on what type of policy you have purchased.

**Single Trip policies** - In the event you have not travelled and are not claiming on the policy, a refund of 50% of the policy premium and any additional premium applied to your existing medical conditions will apply. If you are intending to claim, or have made a claim (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium.

**Annual Multi Trip policies** - Provided you have not made a claim (irrespective of whether your claim was successful or not) on the policy and you confirm in writing that there is no claim pending, should you choose to cancel and understand that all benefits of the policy will be cancelled, we will refund 5% of the total premium paid, for each full calendar month remaining on the policy from the date of cancellation. If you are intending to, or have claimed (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium. We reserve the right to give 7 days' notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances; fraud, suspected fraud, misleading information or deliberate misrepresentation, abusive behaviour to any of our staff or sales agents.

**Mid-term adjustments.**

May incur an additional charge dependent on individual requirements requested.

Section of cover	Significant features and benefits	Policy limits and exclusions applying to significant covers
<p><b>If you need emergency medical attention</b></p> <p>Sum Insured</p> <p>Last Minute – £10,000,000  Economy - £2,000,000  Standard – £5,000,000  Premier – £10,000,000  Scuba Standard – £5,000,000  Scuba Premier – £10,000,000  Longstay Standard - £5,000,000  Longstay Premier – £10,000,000  Longstay Premier Plus - £10,000,000  Cruise Premier - £10,000,000  Cruise Premier Plus - £10,000,000</p>	<p>Provides cover for emergency medical expenses, necessary travel and accommodation or repatriation costs in the event of your illness, injury or death during your trip.</p>	<p>Cover is only provided if.</p> <ul style="list-style-type: none"> <li>• You are not claiming for any private medical treatment.</li> <li>• You have called our Emergency assistance service to authorise bills over £500.</li> <li>• You are claiming for emergency essential treatment received in a state facility and unrelated to any existing medical condition (unless you have declared it and paid the required premium).</li> <li>• You are in a public/state hospital.</li> </ul> <p>An excess per person applies.</p>
<p><b>If you are unable to go on your trip</b></p> <p>Sum Insured</p> <p>Sum Insured</p> <p>Last Minute – N/A  Economy - £750  Standard – £2,000  Premier – £10,000  Scuba Standard – £1,500  Scuba Premier – £10,000  Longstay Standard - £2,500  Longstay Premier – £3,000  Longstay Premier Plus - £5,000  Cruise Premier - £5,000  Cruise Premier Plus - £10,000</p>	<p>If you are unable to go on your trip, cover for your proportion of prepaid transport, accommodation &amp; additional travel expenses that you cannot recover from any other source if you cannot travel due to; you, a close relative or a business associate's death, injury or illness, redundancy or the requirements of H.M. Forces</p>	<p>Cover if only provided if.</p> <ul style="list-style-type: none"> <li>• Cancellation is caused by yours, your travelling companions or your close relatives' death, injury or illness, redundancy or HM forces requirements.</li> <li>• The cancellation is not due to an existing medical condition unless it has been declared to us and accepted in writing.</li> <li>• The cancellation is not due to an existing medical condition of a non-travelling close relative or travelling companion who is not insured with us.</li> <li>• The cancellation is not due to any psychological condition.</li> <li>• Cancellation is not because of the failure of your travel agent, tour operator or due to the advice of the Foreign and Commonwealth Office.</li> </ul> <p>An excess per person applies.</p>

<p><b>If your possessions are lost, stolen or damaged</b> Sum Insured Last Minute – £2,000 Economy – £500 Standard – £1,500 Premier – £3,500 Scuba Standard – £1,500 Scuba Premier – £3,500 Longstay Standard - £1,000 Longstay Premier – £2,500 Longstay Premier Plus - £3,000 Cruise Premier - £2,000 Cruise Premier Plus - £3,500</p>	<p>If your possessions are lost stolen or damaged, your total limit for possessions is up to the amount shown and is split into categories within that amount.</p>	<p>Cover is only provided if.</p> <ul style="list-style-type: none"> <li>You accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear details are shown at <a href="http://www.tif-plc.co.uk/wear&amp;tear">www.tif-plc.co.uk/wear&amp;tear</a>.</li> <li>You have proof of purchase for items over the value of £50.</li> <li>You are not claiming for duty free items.</li> <li>Your bag/contents were not stolen from a beach or lido.</li> <li>Your electrical items, photographic equipment, jewellery or watches were not unattended unless in a locked safe, and you have proof of purchase.</li> <li>You are not claiming for a mobile phone, accessories or calls (unless you have purchased a Platinum policy).</li> <li>You are not claiming for contact/corneal lenses.</li> </ul> <p>An excess per person applies.</p>
<p><b>If your cash is lost or stolen</b> Sum Insured Last Minute – £500 Economy – N/A Standard – £300 Premier – £1,000 Scuba Standard – £300 Scuba Premier – £1,000 Longstay Standard - £500 Longstay Premier – £500 Longstay Premier Plus - £500 Cruise Premier - £500 Cruise Premier Plus - £1000</p>	<p>Cover for your cash if it is lost or stolen.</p>	<p>Cover is only provided if.</p> <ul style="list-style-type: none"> <li>Your cash was on your person or in a locked safe and you can provide us with proof of withdrawal/currency exchange.</li> <li>You have a police report confirming the loss and kept all receipts for any incurred costs.</li> <li>You are not claiming for the cost of missing your return flight/transport to the United Kingdom or additional transport costs to return home.</li> </ul> <p>An excess per person applies.</p>
<p><b>If there is closure of Airspace due to a volcanic eruption (additional premium required)</b> Sum Insured Last Minute – N/A E Economy – £750 Standard – £2,000 Premier – £10,000 Scuba Standard – £1,500 Scuba Premier – £10,000 Longstay Standard - £2,500 Longstay Premier – £3,000 Longstay Premier Plus - £5,000 Cruise Premier - £5,000 Cruise Premier Plus - £10,000</p>	<p>Cover provided for the cancellation of your trip if your outbound journey from your home country are delayed more than 24 hours, and you decide to abandon your trip.</p>	<p>Cover if only provided if.</p> <ul style="list-style-type: none"> <li>The closure of airspace is due to a volcanic eruption and not for any other reason.</li> <li>You have not been offered compensation, contribution or alternative arrangements by any other entity.</li> <li>Your trip is not less than 2 days duration or is a one-way trip.</li> <li>You are at the airport and are checked in, if you are unable to check in, you may still be eligible to make a claim dependent upon the circumstances which have prevented you from checking in. Please contact Travel Claims Facilities to discuss your circumstances and to obtain a claim form so your claim can be considered.</li> </ul> <p>An excess per person applies.</p>

### **Period of Insurance**

The policy you have purchased will run for the period of insurance shown on your Validation Certificate.

### **Cancellation Rights**

You have the right to cancel your policy within 14 days from the date of issue or receipt of your policy Terms and Conditions, whichever is the later, and provided you have not travelled, made or intend to make a claim we will refund your premium in full. If you wish to cancel your policy please notify us on 0344 482 7760 or write to First Travel Insurance, Barham Court, Teston Kent ME18 5BZ.

### **Emergency Medical Assistance**

If you have an emergency and need assistance call **+44 (0) 203 829 6745**. Lines are open 24 hours a day, 365 days a year.

### **Making a claim**

For all claims, please call Travel Claims Facilities on **0203 829 6761**. Lines are open 9am – 5pm, Monday to Friday (except public holidays).

### **If you need legal advice**

Slater & Gordon on +44 (0) 161 228 3851

### **Making a Complaint**

Should you experience any dissatisfaction with the level of service we have provided and need to complain, please let us know.

For complaints relating to policy sales and service call First Travel on 0344 482 7760 or write to: Customer Services Manager, First Travel Insurance, Barham Court, Teston, Kent ME18 5BZ.

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

- Write to the Branch Manager, URV, Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent ME19 4YU, who will review the claims office decision.

If you are still not satisfied with our response then you may be able to refer your complaint to the Financial Ombudsman Service. You must approach the Financial Ombudsman Service

within six months of our final response to your complaint.

### **Financial Ombudsman Service**

Exchange Tower, Harbour Exchange Square, London, E14 9SR. Tel: 0300 1239 123 (if calling from a mobile) or 0800 0234 567.

Email:

[enquiries@financialombudsman.org.uk](mailto:enquiries@financialombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Please note, the Ombudsman will not consider your case until you have followed the internal complaints procedure, as outlined above.

Please always quote your Certificate of Insurance reference number and claim number. Also, please enclose any copies of the relevant documentation with your correspondence. This entire procedure is intended to provide you with a prompt and practical resolution service for your complaints and it does not affect your legal rights.

This insurance is provided by First Travel which is a trading name of Rush Insurance Services Limited who are authorised and regulated by the Financial Conduct Authority (Firm Reference Number 714385) and which is permitted to arrange general insurance contracts.

Registered office: Barham Court, Teston, Kent ME18 5BZ.

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