

# Adventures - Policy Summary:

## Key Information You the Customer need to be aware of



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**This is a Policy Summary only and does not contain the full terms and conditions of the insurance contract. Full terms and conditions can be found in the Policy Document, which you should also read carefully. A copy of the policy wording is available on request.**

Your policy will be subject to the Law of England and Wales unless the policy holder's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.

### Who are the Insurers?

The Adventures scheme is arranged by Travel Insurance Specialists P J Hayman & Company Limited and underwritten by UK Underwriting Limited on behalf of:

AXA Insurance UK plc.

UK Underwriting Limited and AXA Insurance UK plc are authorised and regulated by the Financial Services Authority. 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.

PJ Hayman & Company Limited is an appointed representative of Crispin Speers & Partners Ltd. who are authorised and regulated by the Financial Services Authority. Their register number is 311507

### What is Adventures Travel Insurance?

The insurance offers Single Trip or Annual Multi-trip cover for your holiday(s) or journey(s), as selected by you when requesting a quotation. Adventures is designed to insure you against certain events when taking a holiday or journey to, or working at, an overseas destination.

The **Single Trip insurance** provides cover for one specific trip and will run for the period shown on your travel insurance schedule.

**Annual Multi-trip insurance** provides cover for any number of trips, in a 12 month period, up to a maximum of 60 days for each trip. It is only available to persons aged under 70 years.

If Annual Multi-trip cover is selected, the travel insurance schedule will show when the cover starts and finishes.

### Significant Features and Benefits

Please see the 'Cover and Limits' table on pages 3 & 4.

### Significant Exclusions or Limitations

Please also see the 'Cover & Limits' table on pages 3 & 4.

- The first part of a claim (the excess) under certain Sections of this Policy.
- Any consequence of war and similar risks or terrorist activity.
- Disinclination to travel or financial circumstances (other than qualifying redundancy).
- Participation in any Hazardous Activity, unless this is an Insured Activity for which the appropriate premium has been paid.
- Your suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life);
- Travelling against the advice or recommendations of the British Foreign and Commonwealth Office.

- Failure to notify the travel agent, tour operator or transport/accommodation provider immediately it is found necessary to cancel or curtail the travel arrangements.
- In-patient Medical costs and/or Curtailment expenses not specifically agreed by the Emergency Assistance Service.
- Any loss or theft of personal possessions or money unless it has been reported to the police within 24 hours of discovery and a report obtained.
- Loss or damage to property whilst in the custody of an airline or other carrier, unless reported within 24 hours and a report obtained.
- Loss of valuable items carried in suitcases or similar receptacles, when left unattended.
- Loss or theft of personal money that is not, either a) on your person, b) held in a safe or safety deposit box, where available, or c) left out of sight in your locked personal trip accommodation.

## **Duration of Contract**

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

## **What happens if I take out cover then change my mind?**

You may cancel this insurance within 14 days from the date of purchase of this insurance, by returning the documents to us. Provided no claims have been made and travel has not commenced any premium paid will be refunded. Thereafter you may cancel the policy at anytime, however no refund of premium is payable.

## **How to Claim**

A claim form is available from

Travellers Protection Services Limited. (TPS Claims) 1 Prince of Wales Road, Norwich, NR1 1AW.

or by telephone: **0845 218 7869**

or fax: **0870 774 4045**.

Please advise the Claims Department of the section of insurance you are claiming under and tell them that you are insured under the Adventures policy. UK Underwriting Ltd are an insurers agent and in the matter of a claim act on behalf of the Insurer.

## **What to do if you have a complaint**

If you are unhappy with the service provided for any reason, or have cause for complaint, please follow the procedure shown below:

1. If you have a complaint regarding this policy, please write to:

Complaints regarding the SALE OF THE POLICY or MEDICAL SCREENING

The Customer Services Manager, P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire, PO9 6DX.

Complaints regarding CLAIMS or the MEDICAL ASSISTANCE SERVICE

The Claims Manager, Adventures Travel Insurance Claims Department, Travellers Protection Services Limited, 1 Prince of Wales Road, Norwich, NR1 1AW.

2. If your complaint is one of the few that cannot be resolved by this stage, contact:

Head of Claims, UK Underwriting Limited, 2 Gibraltar House, Bowcliffe Road, Leeds LS10 1HB.

3. If we have given you our final decision and you are still dissatisfied you may refer your case to the Financial Ombudsman Service (FOS).

The FOS is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after we have provided you with written confirmation that our internal complaints procedure has been exhausted. The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Your statutory rights are not affected if you do not follow the complaints procedure above. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

## **Financial Services Compensation Scheme (FSCS)**

In the event that AXA Insurance UK plc, is unable to meet their liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

Further information can be found in your policy under the "Compensation Scheme".

## **Do I need to do anything after I have purchased the policy?**

Please remember that it is your responsibility to regularly review your level of cover and to amend your policy accordingly.



## Part B

Section		Significant Features & Benefits	Main Exclusions
<b>6. Baggage, Personal Effects, Money and Documents</b>  Single Article Limit  Valuables (as defined) Limit  <b>Personal Money</b>  <b>Baggage Delay</b>  <b>Travel Documents</b>	<b>£1,500</b>  <b>(£300)</b>  <b>(£300)</b>  <b>£250</b>  <b>£200</b>  <b>£1,000</b>	Cover for the loss or damage of your own personal effects.   Cover for loss or theft of your personal money.  Cover for purchase of essential items if your property is delayed by at least <b>12</b> hours on the outward journey.  Cover for loss of travel documents and if necessary, additional travel and accommodation costs.	No cover will be provided for:- <ul style="list-style-type: none"> <li>Property left unattended away from your locked trip accommodation.</li> <li>Property left unattended in a motor vehicle, except between <b>6.00am</b> and <b>11.00pm</b> when it is in a locked boot and entry was gained by forcible means.</li> <li>Proof of purchase/ownership of lost or stolen items will be required</li> <li>All losses should be reported to the police and a report obtained.</li> <li>A Property Irregularity Report (PIR) should be obtained and purchase receipts provided for Baggage delay claims.</li> <li>No cover will be provided unless reasonable care for the safety/ supervision of the property is taken.</li> </ul>
<b>7. Loss of Deposit, Cancellation and Curtailment</b>  <b>Pre-paid Activity Courses limit</b>	<b>£3,000 *</b>  <b>(£1,000) *</b>   * These Sums Insured may be increased on payment of an additional premium	Reimbursement of deposits paid and forfeited for unused travel and accommodation costs if the booked holiday/trip is necessarily and unavoidably cancelled or curtailed as a result of: Accident or illness of insured person, close relative, business associate, travelling companion or person you intended staying with; Compulsory quarantine, jury service or witness in a court of law; qualifying redundancy, withdrawal of Armed Forces leave, or serious damage to your home.	<ul style="list-style-type: none"> <li>Cancellation due to illness or injury, unless supported by a certificate from a medical practitioner confirming the need to cancel.</li> <li>Repatriation / Curtailment costs are not covered unless the Emergency Medical Assistance Service has been notified and cover agreed.</li> <li>Any pre-existing medical condition unless cover has been agreed in writing and any additional premium paid. <b>(See page 2 of your Insurance Policy for details of Medical Screening)</b></li> <li>Failure to obtain the required passport/visa.</li> <li>Travelling against the advice or recommendations of the British Foreign &amp; Commonwealth Office.</li> <li>Disinclination to travel.</li> </ul>
<b>8. Unexpected Events Travel Disruption</b>   <b>Travel Delay</b> - each <b>12</b> hour delay - up to a maximum or, Cancellation after <b>12</b> hours	<b>£1,000</b>   <b>£30</b> <b>£120</b>  <b>£3,000*</b> (Activity course limit - <b>£1,000</b> )*  * These Sums Insured may be increased on payment of an additional premium	Cover for additional travel & accommodation to reach your destination, outside your home country, as a result of delays due to failure of public transport, or your own vehicle breaking down or being involved in an accident.  Compensation for each <b>12</b> hours your booked transport is delayed on either your outward or return journey, or at your option, irrecoverable cancellation costs if your delay exceeds <b>12</b> hours on the outward journey.	No cover is provided: <ul style="list-style-type: none"> <li>if you fail to check in correctly</li> <li>if you do not obtain written confirmation of the delay</li> <li>for circumstances already known about when the policy was purchased.</li> </ul>

### Event excess

An event excess applies to certain sections of the policy and is deductible per claim for a single event or occurrence. This excess will be:

- **£100** Medical & Emergency Expenses\*
- **£50** Activity Equipment (own)
- **£100** Cancellation (all sections except loss of deposit claims only - **£15**) & Curtailment\*
- **£500** Search & Rescue
- **£50** Loss of Baggage, Money & Travel Documents
- **£100** Unexpected Events (travel delay - abandonment only).

A **£200** excess will apply under Section 3 - Personal Liability, in respect of loss or damage to temporary holiday accommodation.

\* Please note that increased excesses may apply under under Section 1- Medical & Emergency Expenses and Section 7- Loss of Deposit, Cancellation & Curtailment as a result of your contact with the Medical Screening Line. Any increase will be confirmed to you in writing.