

WEBroker travel insurance policy summary 2014

ref: VOY/WBB/2014

Valid for issue no later than 30th November 2014.



Some important facts about your insurance are summarised below. This summary does not form part of the contract and does not describe all of 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. A copy of the full policy document is available on request if it is not provided to you with this summary.

Insurers

This insurance is arranged by Voyager Insurance Services Ltd. Sections 1-12 & 14-20 are underwritten by PTI Insurance Company Ltd. Registered in Gibraltar No. 33927. Registered office Suite 935 Europort, P.O. Box 793, Gibraltar.

Section 13 - holiday financial protection is provided by International Passenger Protection Limited and underwritten by Lloyds Syndicates. Registered office IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR. Registered in England 2498563.

Our regulator

PTI Insurance Company Ltd are authorised and regulated by the Financial Services Commission (FSC) in Gibraltar. The FSC holds a register of all regulated firms on its website www.fsc.gi. PTI Insurance Company Ltd are passported into the Financial Conduct Authority (Financial Services Firm Reference Number: 202886).

Voyager Insurance Services Ltd and International Passenger Protection Limited are authorised and regulated by the Financial Conduct Authority. These details can be checked on the Financial Services Register by visiting the FCA's website on www.fca.org.uk/register or by contacting them on 0800 111 6768.

Provided you have paid the appropriate premium as shown on your certificate, you are covered in accordance with the full wording shown herein up to the limits indicated below. The limits apply per person for each separate trip. The excesses apply for each person and each section of each claim, unless the excess waiver option has been selected and this is shown on your certificate.

Benefits schedule	Limits	Excess
1. Cancellation or curtailment	£5,000	£50* (£20)**
2. Emergency medical expenses <i>including emergency repatriation</i> <i>including relatives additional expenses</i> <i>including emergency dental treatment</i>	£10,000,000 £350	£50* (£100)**
3. Hospital stay benefit (amount per day)	£1,000 (£20)	Nil
4. Personal accident - loss of sight, limb(s) or permanent total disablement <i>maximum payable in the event of death</i> <i>maximum payable in the event of death if under 16</i>	£30,000 £5,000 £2,000	Nil
5. Travel delay (a) £ after 12 hrs delay (b) £ each 12 hrs thereafter (c) £ max abandonment (after 12 hours)	(a) £40 (b) £20 (c) £200 £5,000	Nil £50
6. Missed departure & journey disruption	£1,000	£50
7. Baggage - overall limit <i>under 18's possessions limit</i> <i>maximum per item, pair or set</i> <i>total limit for all valuables</i> <i>emergency purchases (after 12 hours)</i>	£2,000 £500 £250 £500 £200	£50 Nil
8. Personal money <i>cash limit (£50 for under 18's)</i>	£500 £250	£50
9. Loss of passport	£500	Nil
10. Personal liability	£2,000,000	£100
11. Legal expenses	£20,000	£100
12. Business personnel replacement	£2,500	Nil
13. Holiday financial protection	£3,000	Nil
14. Hijack (amount per day)	£1,000 (£100)	Nil
15. Mugging (amount per day)	£500 (£50)	Nil
16. Pet care (amount per day)	£500 (£50)	Nil
Sections 17, 18 & 19 only apply if you have paid the appropriate additional wintersports premium for short stay and longstay policies. They are automatically included under annual multi-trip policies.		
17. Ski equipment - overall limit <i>maximum per item, pair or set owned or borrowed</i> <i>maximum per item, pair or set hired</i> <i>necessary ski equipment hire (amount per day)</i>	£800 £500 £300 £150 (£50)	£50 Nil
18. Ski pack	£400	£50
19. Piste closure (amount per day) (not applicable to longstay policies)	£200 (£20)	Nil
Section 20 only applies if you have paid the appropriate additional premium as shown on your certificate.		
20. Independently booked travel extension **** <i>extended cancellation or curtailment</i> <i>extended travel delay (a) £ after 12 hrs delay (b) £ each 12 hrs thereafter (c) £ max abandonment or additional expenses</i> <i>extended missed departure</i> <i>accommodation costs</i>	£5,000 £5,000 £1,000 £5,000 (a) £40 (b) £20 (c) £200	£50 £50 £50 £50 Nil

* Adults 65-84 years - £100 excess for cancellation or curtailment and medical claims only. Maximum excess any one claim or incident £100 (or £200 in respect of adults aged 65-84 years) for cancellation or curtailment and medical claims only.

** Loss of deposit claims only.

*** For longstay policies the excess is increased to £100 for medical claims only.

****Applicable to travel arrangements that do not form part of a package holiday.

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Types of policies available and policy durations

Policies are available for short stay trips up to 45 days (or 23 days if you are aged between 75-84 for area 3 & 4 only), longstay trips up to 18 months or on an annual basis for multiple trips. An annual multi-trip policy runs for 12 months from the date shown on your certificate and provides cover for an unlimited number of trips starting within that period, provided that no single trip is intended to be for longer than 45 days (or 23 days if you are aged 70-74). A short stay or longstay policy provides cover for the duration of the trip shown in your policy documentation.

Who can be covered?

Policies can be arranged for individuals, couples or families, subject to the maximum age limit shown in the policy features table. A family policy provides cover for two adults and their dependent children aged 17 and under or 20 and under if still in full time education and all normally residing together at the same address. Cover for families shall apply where the appropriate premium has been paid. On annual multi-trip policies all insured persons are entitled to travel separately providing all travellers are named on the certificate of insurance.

Significant and/or unusual conditions and exclusions	Relevant policy reference
Health - this insurance contains restrictions regarding existing medical conditions of the people travelling and of other people upon whose health the trip depends. You are advised to read the document carefully.	Important conditions relating to health & activities and health exclusions.
Sports & activities (including wintersports) - you may not be insured if you are going to take part in sports & activities where there is a generally recognised risk of injury. Please check that this insurance covers you, or ask us.	General exclusions 8, 9, 10 & 11 and Activities cover levels.
Excesses - under some sections of this insurance, claims will be subject to an excess. This means each person will be responsible for paying the first part of their claim under each applicable section.	Benefits schedule & important feature 6.
Baggage - these claims are paid based on the value of the goods at the time you lose them and not on a 'new for old' or replacement cost basis. Deductions will be made in respect of wear, tear and depreciation.	Sections 7, 8, 9, 15 & 17, Special exclusions and important feature 4.
Reasonable care - you need to take all reasonable care to protect yourself and your property, as you would if you were not insured. Any amounts the insurers will pay for property left unattended in a public place or unattended vehicle is very limited, as specified in the wording.	7, 8, 9, 15 & 17, Special exclusions and important feature 4 & 7 and general conditions 5 & 9.
Important conditions relating to health & activities & changes in circumstance - you must answer the important conditions relating to health & activities shown in the policy wording truthfully and to the best of your knowledge and contact us if required. If you do not do so then any related claim may be reduced or rejected or your policy may become invalid.	Important conditions relating to health & activities, general conditions 1 & 2 & section 1 - cancellation or curtailment conditions a & b.
Notification of claims - you must advise the claims handlers of any possible claim as soon as possible. You must supply them with full details of all the circumstances and any other information and documents we may require.	Section 1 - cancellation or curtailment condition a & general conditions 2 & 4.

Cancellation rights

We hope you are happy with the cover this policy provides. However if after reading this certificate, this insurance does not meet with your requirements, please return it to the issuing agent, within 14 days of receipt and any premium already paid will be refunded to you providing you have not travelled, no claim has been made or is intended to be made and no incident likely to result in a claim has occurred. We reserve the right to deduct from the rebate of premium the necessary costs incurred in processing the original sale and cancellation. We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by sending 14 days notice to you at your last known address.

How to make a claim

For all claims other than medical emergencies please request an appropriate claim form by telephoning the number below or via their website. Please quote **Voyager WEBroker. Intana Assist, 19 Bartlett Street, Croydon, CR2 6TB. Tel: 0208 865 0724 Email: voyagerclaims@intana-assist.com Website: www.intana-assist.com**

Please have your certificate number to hand, and have ready any documents you may have that could be relevant to your claim (for example medical certificates, travel tickets, boarding passes, letters from authorities/public transport providers/airlines, depending on which section of cover you are claiming for). If you do not have any documents with you, your claim might be delayed, please ask the operator for assistance. You may need to get additional information about your claim while you are away. You may also be asked to send us additional information and documentation (we will give you advice if this becomes necessary). The nature of the documentation we need may include hotel bills, hospital bills, pharmacy receipts and/or taxi receipts and will depend on your individual circumstances and the type of claim you are making. Please read the general conditions contained in this policy document and the relevant sections of your policy for more information. We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills.

Any occurrence which may give rise to a claim under section 13 - holiday financial protection, should be advised as soon as possible and in any event within the 14 days of the incident to; **IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR. Tel: 0208 776 3752. Fax: 0208 776 3751. Email info@ipplondon.co.uk Website www.ipplondon.co.uk.** IPP will only accept claims submitted up to six months after the failure. Any claims submitted after the six month period will not be processed.

Complaints procedure

We will do everything possible to ensure that you receive a high standard of service. If you are not satisfied with the service received please contact us. When you contact us please give us your name and contact telephone number. Please also quote your policy and/or claim number and the type of policy you hold.

Step one - Initiating your complaint - Does your complaint relate to: **A.** The sale of your policy? **B.** A claim on your policy?

If **A**, you need to contact the agent from where you bought your policy or **Voyager Insurance Services Ltd, 13-21 High Street, Guildford, Surrey, GU1 3DG. Tel: 01483 562662. Fax: 01483 569676. Email: enquiries@voyagerins.com**

If **B**, you can write to **The Complaints Officer, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN. Tel: 0208 865 1658 Email: voyagerassistance@intana-assist.com**

For all complaints relating to section 13 - holiday financial protection, please contact; **The Customer Services Manager, International Passenger Protection Ltd IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR. Tel: 0208 776 3752 Fax: 0208 776 3751 Email: info@ipplondon.co.uk Website: www.ipplondon.co.uk**

If you are still not satisfied, you should write to; **Policyholder & market assistance, Lloyds, One Lime Street, London, EC3N 7HA.**

We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if you are not satisfied, you can take the issue further;

Step two - If you remain dissatisfied - If you are still dissatisfied you may refer your case to the Financial Ombudsman Service (FOS). **The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Tel: 0300 123 9123 or 0800 023 4567. Fax: 020 7964 1001 Email: complaint.info@financialombudsman.org.uk**

The FOS is an independent body that arbitrate on complaints about general insurance products and other financial services. It will only consider complaints after we have provided you with written confirmation that our internal complaints procedure has been exhausted. Please note that you have six months from the date of our final response in which to refer your complaints to the FOS. Referral to the FOS will not affect your right to take legal action.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we are unable to meet our obligations to you under this contract. If you are entitled to compensation under the scheme, the level and extent of the compensation would depend on the nature of this contract. Further information can be obtained from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU. Tel: 0800 678 1100 or 020 7741 4100 and on their website at www.fscs.org.uk.