



**FirstAssist Insurance Services Limited**  
Marshalls Court  
Marshall Road  
Sutton  
Surrey  
SM1 4DU

### What is this document?

This is a summary of the policy cover for Travel Solutions travel insurance and it does not include the full terms and conditions of the contract, which can be found in the policy document.

### Who is providing this insurance policy?

Your insurance policy is administered by FirstAssist Insurance Services Limited and is underwritten by Great Lakes Reinsurance (UK) PLC.

### What type of insurance policy is this?

This is a travel policy that, subject to the terms, conditions and exclusions contained in the Policy Document, will meet certain costs that might arise during the course of your travels.

## SCHEDULE OF BENEFITS

This section provides a summary of the individual benefits of the policy as well as the significant and unusual exclusions or limitations that apply to each individual benefit. Significant and unusual exclusions or limitations that apply to ALL benefits are listed on page 4.

Benefits	Significant or Unusual Exclusions or Limitations	Excess	Limit	Policy Reference
<b>Cancellation and Curtailment</b> If you have to cancel or cut short your holiday as a result of the unforeseen illness or death of a close relative or your redundancy or if you cancel after a 12-hour delay.	Excluding claims arising from: <ul style="list-style-type: none"> <li>any pre-existing medical condition unless declared to and accepted by us</li> <li>any circumstances you knew about when booking the journey which indicated you might need to cancel.</li> </ul>	£50 (with £25 in respect of loss of deposit) (Gold & Silver)	£5000 (Gold)  £2500 (Silver)	Section A1
<b>Catastrophe</b> Additional accommodation and transport costs needed to move to similar accommodation if you cannot use your booked accommodation as a result of fire, flood, earthquake or storm or return you to the UK if you are unable to continue your trip.	Excluding claims arising from: <ul style="list-style-type: none"> <li>costs not substantiated by a written report from the local or national authority</li> <li>costs or expenses payable or recoverable from your tour operator, carrier, or hotel or other provider of accommodation or transport.</li> <li>costs or expenses if you decide not to remain in your booked accommodation, although it is considered safe and acceptable to continue living there.</li> </ul>	£50 (Gold)  £50 (Silver)	£1000 (Gold)  £500 (Silver)	Section A2
<b>Withdrawal of Services</b> Pay a benefit for each 24 hours if your pre-booked hotel withdraws facilities due to strike or industrial action.	Excluding claims arising from: <ul style="list-style-type: none"> <li>Claims not substantiated by a written report from the tour representative or hotel</li> <li>Strike or industrial action you were aware of at the time you took out this policy</li> <li>Claims for services which were not available prior to any strike or industrial action.</li> </ul>	£50 (Gold)  £50 (Silver)	£50 per day up to £500 max (Gold)  £25 per day up to £250 max (Silver)	Section A3
<b>Medical, Treatment &amp; Repatriation Expenses</b> If during your journey you are ill, have an accident or die we will make arrangements with the hospital regarding your treatment.	Excluding claims arising from: <ul style="list-style-type: none"> <li>any pre-existing medical condition unless declared to and accepted by us</li> <li>cosmetic surgery unless such treatment is necessary as result of an accident</li> <li>costs in the UK if you are hospitalised within 50 miles of your home</li> <li>in the event of claims over £500 you must contact FirstAssist immediately</li> </ul>	£75 (Gold)  £100 (Silver)	£10,000,000 (Gold)  £5,000,000 (Silver)	Section B1
<b>Additional Accommodation &amp; Travelling Costs</b> For one person to stay with you or fly out to accompany you home on medical advice. Costs incurred for a business colleague to replace you. Bringing your children under 18 years home if you are incapacitated.	Excluding claims arising from: <ul style="list-style-type: none"> <li>air travel costs in excess of a return economy/tourist class ticket.</li> <li>accommodation costs other than the cost of a room.</li> </ul>	N/A	£1000 (Gold)  £500 (Silver)	Section B2
<b>Hospital Benefit</b> A benefit payable for each day you are hospitalised.	Excluding claims arising from: <ul style="list-style-type: none"> <li>a trip solely within the UK.</li> </ul>	N/A	£15 per day up to £750 max (Gold)  £10 per day up to £500 max (Silver)	Section C1
<b>Pet Care</b> We will pay for additional kennelling fees if you are delayed as a result of an event under section B1.	Excluding claims arising from: <ul style="list-style-type: none"> <li>any fees if your pet's stay does not exceed the pre-booked period of accommodation.</li> <li>any fees which did not form part of the original pre-booked duration for your pet.</li> </ul>	N/A	£20 per day up to £100 max (Gold)  £10 per day up to £100 max (Silver)	Section C2
<b>Travel Delay and Holiday Abandonment</b> For trips from the UK, if your booked transport is delayed for at least 12 hours after your scheduled departure time.  If you are delayed more than 24 hours you can choose to abandon the trip.	Excluding claims arising from: <ul style="list-style-type: none"> <li>delays caused by strike or industrial action which happened or was expected to happen before you booked your journey</li> <li>excluding trips within the UK</li> </ul>	N/A for travel delay   £50 (Gold/Silver)	£20 for first 12 hours. £20 each additional 12 hours up to £300 (Gold)  £20 for first 12 hours. £10 each additional 12 hours period up to £100 (Silver)  £5000 (Gold) / £2500 (Silver)	Section D1 & D2
<b>Mugging Benefit</b> A benefit for each day you are hospitalised.	Excluding claims: <ul style="list-style-type: none"> <li>if you are an in-patient at a hospital or clinic in the UK</li> <li>if you are not receiving continuous treatment.</li> <li>when you are an in-patient in a hospital or clinic which has not been authorised by us.</li> </ul>	N/A	£40 per day up to £400 max (Gold)  £20 per day up to £200 max (Silver)	Section D3
<b>Unused Excursions</b> If you are unable to use your pre-booked excursions as a result of being admitted to hospital.	Excluding claims arising from: <ul style="list-style-type: none"> <li>any pre-existing medical condition unless declared to and accepted by us</li> <li>cosmetic surgery unless such treatment is necessary as result of an accident</li> </ul>	N/A	Up to £100 (Gold & Silver)	Section D4
<b>Missed Departure and Missed UK Connection</b> <b>a.</b> Extra costs to get to the UK departure point if you miss your departure due to failure of public transport or immobilisation of your vehicle.  <b>b.</b> If you are delayed on your return journey and miss your connecting transport to the UK.  <b>c.</b> Extra costs if you arrive at the UK transfer point on time but are unable to continue your journey home due to failure of public transport or immobilisation of your vehicle.	Excluding claims arising from: <ul style="list-style-type: none"> <li>strike or industrial action which happened or was expected to happen before your departure from home</li> <li>failure to allow sufficient time for your journey</li> <li>the cost of repair to your vehicle.</li> <li>The cost of more than one hour's roadside assistance by the repairer nominated by you or towing charges to your home.</li> </ul>	£50 (Gold)  £50 (Silver)	£1000 (Gold)  £500 (Silver)	Section E
<b>Personal Accident</b> Cover for loss of life, limb or sight that occurs during the journey following an accident.	Excluding claims arising from: <ul style="list-style-type: none"> <li>disablement caused by mental or psychological trauma</li> <li>disease, physical defect, infirmity or illness which existed before the start of the trip</li> <li>reduced benefits for under 18's and persons aged 66 and over</li> </ul>	N/A	£25,000 max (Gold)  £15,000 max (Silver)	Section F
<b>Personal Liability</b> If you accidentally injure any person or damage their property, you will be covered for the third party costs you may be legally liable to pay.	Excluding claims arising from: <ul style="list-style-type: none"> <li>the death, illness or injury to the insured person or any of their family or employees</li> <li>you engaging in any hazardous sports &amp; activities regardless of whether the hazardous sports &amp; activities premium has been paid</li> <li>ownership or use of aircraft, vehicles, boats, animals or firearms.</li> </ul>	£50 (Gold)  £100 (Silver)	Up to £2,000,000 (Gold & Silver)	Section G

## SCHEDULE OF BENEFITS

STANDARD COVER	Benefits	Significant or Unusual Exclusions or Limitations	Excess	Limit	Policy Reference
STANDARD COVER	<b>Personal Effects and Baggage</b> If your personal baggage is lost, stolen or damaged we will cover the cost of replacement (less wear, tear and depreciation).	Limited to £250 (Gold) or £200 (Silver) per single item, pair or set of items and valuables. <ul style="list-style-type: none"> <li>You must report all losses to the police within 24 hours and obtain a written report or a Property Irregularity Report if your belongings are lost or damaged in transit.</li> </ul>	£50 (Gold) £50 (Silver)	£1500 (Gold) £1000 (Silver)	Section H
	<b>Travel Documents</b> Additional travel and accommodation expenses incurred whilst abroad whilst obtaining a replacement passport if it is lost or stolen.	<ul style="list-style-type: none"> <li>excluding any claim not accompanied by a report from the police, carrier, hotel or accommodation management or the tour representative.</li> </ul>	N/A	£280 (Gold) £200 (Silver)	Section H
	<b>Baggage Delay</b> Covers the cost of essential items if the carrier has misplaced or delayed your baggage for more than 12 hours on your outward journey.	<ul style="list-style-type: none"> <li>a Property Irregularity Report will be required from the carrier detailing the loss.</li> </ul>	N/A	£50 per day up to £150 max (Gold & Silver)	Section H
	<b>Personal Money</b> Your money if accidentally lost, stolen or destroyed during a trip (from your person or left in a safety deposit box).	<ul style="list-style-type: none"> <li>you must report all losses to the police within 24 hours of discovery and obtain a written report</li> <li>cash losses limited to £200 (Gold &amp; Silver) and £50 for persons under 18 years</li> </ul>	£50 (Gold) £50 (Silver)	£500 (Gold) £300 (Silver)	Section I
	<b>Personal Assistance Services</b> Provides help to replace passports, prescription medication, lost or broken glasses or contact lenses and trace luggage.	Excluding: <ul style="list-style-type: none"> <li>The cost of replacing lost drugs or other essential medication or of blood unless this is insured under another section of the policy.</li> <li>The cost of replacement tickets or travel documents which are insured under another section of the policy.</li> <li>The cost of any inoculations or vaccinations.</li> </ul>	N/A	£250 (Gold & Silver)	Section J
	<b>Legal Expenses</b> To pursue compensation as a result of death, illness or personal injury against a third party as a result of an accident occurring during the trip or if your home is damaged during the trip.	Additional Travel Expenses up to: £250 (Gold) & £150 (Silver) Fess, Costs & Expenses Exceeding Any Compensation up to: £25,000 (Gold) & £15,000 (Silver) Excluding: <ul style="list-style-type: none"> <li>Costs or expenses incurred without our prior authorisation.</li> <li>Any incident that may give rise to a claim which has not been notified to us within 90 days.</li> <li>The pursuit of a claim made against us, our agent, Primary Travel Insurance Services, Primary Group or a Travel Agent, Tour Operator or Carrier.</li> <li>Any advice or any claim arising in connection with a trip solely within the UK.</li> </ul>	N/A	Damage to your Home up to: £25,000 (Gold) £15,000 (Silver)  Death, Injury or Illness up to: £25,000 (Gold) £15,000 (Silver)	Section K
	<b>Extension of Cover</b> Extend your policy if due to death, injury or illness you are unable to complete your trip within the number of days shown on your schedule.	<ul style="list-style-type: none"> <li>If you do not notify us of your wish to extend this policy before the current period of insurance expires.</li> <li>If you wish to extend your current period of insurance by more than 30 days.</li> </ul>	N/A	N/A	Section L
<b>WINTERSPORTS COVER - (Available upon payment of an additional premium)</b>					
WINTERSPORTS COVER	<b>Ski Equipment</b> If your winter sports equipment is lost, stolen or damaged we will cover the cost of replacement (less wear, tear and depreciation).	Limited to £250 (Gold) or £200 (Silver) per single item owned or £500 (Gold & Silver) for hired equipment. <ul style="list-style-type: none"> <li>You must report all losses to the police within 24 hours and obtain a written report or a Property Irregularity Report if your belongings are lost or damaged in transit.</li> </ul>	£50 (Gold & Silver)	Owned - Up to: £750 (Gold) £500 (Silver)	Section M
	<b>Ski Hire</b> The cost of essential ski equipment if the carrier has misplaced or delayed your baggage for more than 12 hours on your outward journey or it is lost, stolen or damaged.	<ul style="list-style-type: none"> <li>You must report all losses to the police within 24 hours and obtain a written report or a Property Irregularity Report if your belongings are lost or damaged in transit.</li> </ul>	N/A	£25 per day up to £300 (Gold & Silver)	Section N
	<b>Ski Pack</b> If due to an accident or your sickness you are unable to use your ski pass, tuition or ski hire.	Excluding: <ul style="list-style-type: none"> <li>any pre-existing medical condition unless declared to and accepted by us</li> </ul> You must report all losses to the police within 24 hours and obtain a written report or a Property Irregularity Report if your belongings are lost or damaged in transit.	N/A	£50 per day up to £300 (Gold & Silver)	Section O
	<b>Piste Closure</b> Provides cover in the event of total closure of skiing facilities due to lack of snow which causes the closure of the lift system for at least 24 hours.	Excluding: <ul style="list-style-type: none"> <li>closure of ski resort lift system due to avalanches or dangerous high winds</li> <li>trips in the Northern Hemisphere outside the period commencing 1st November and ending 31st March.</li> <li>trips in the Southern Hemisphere outside the period commencing 1st May and ending 30th September.</li> </ul>	N/A	£20 per day up to £200 (Gold & Silver)	Section P
	<b>Delay Due To Avalanche</b> Extra accommodation and transport costs to get you to your destination or return home because of an avalanche in your resort.		£50 (Gold & Silver)	Up to £250 (Gold & Silver)	Section Q
	<b>GOLF COVER - (Available upon payment of an additional premium)</b>				
GOLF COVER	<b>Golf Equipment</b> Cover is extended to include your golf clubs if they are lost, damaged or stolen during the trip and not recovered (less wear, tear and depreciation).	More than £50 per single item, up to a maximum of £200 in total for any one claim, if you are unable to provide the original receipt, proof of purchase or an insurance valuation dated prior to the loss. Excluding: <ul style="list-style-type: none"> <li>golf equipment which is over five years old.</li> <li>claims for damage to golf equipment whilst in use</li> </ul> You must report all losses to the police within 24 hours and obtain a written report or a Property Irregularity Report if your belongings are lost or damaged in transit.	£50 (Gold & Silver)	£1000 (Gold & Silver)	Section R
	<b>Golf Equipment Hire</b> Cost of hiring replacements clubs for each pre-booked round of golf if your clubs are delayed on your outward journey for at least 12 hours or they are lost or stolen.	<ul style="list-style-type: none"> <li>You must report all losses to the police within 24 hours and obtain a written report or a Property Irregularity Report if your belongings are lost or damaged in transit.</li> </ul>	N/A	£30 per day up to £300 (Gold & Silver)	Section S
	<b>Non-Refundable Golfing Fees</b> If due to an accident, your sickness or adverse weather conditions which cause the closure of the golf course.	Excluding: <ul style="list-style-type: none"> <li>any pre-existing medical condition unless declared to and accepted by us</li> <li>claims arising from a medical condition which is not substantiated by a report from the treating doctor, confirming your inability to play golf</li> </ul>	N/A	£75 per day up to £300 (Gold & Silver)	Section T

## BUSINESS COVER - (Available upon payment of an additional premium)

### BUSINESS COVER

Benefits	Significant or Unusual Exclusions or Limitations	Excess	Limit	Policy Reference
<b>Business Equipment</b> If your business equipment is lost, damaged or stolen we will cover the cost of replacement (less wear, tear and depreciation).	Single article limit £500 (Gold & Silver) Computer equipment, single and total item limit, £1500 (Gold & Silver). Sample £500 (Gold & Silver) Delayed business equipment up to £300 (Gold & Silver) Courier of Essential Business Equipment up to £500 (Gold & Silver) More than £50 per single item, up to a maximum of £200 in total for any one claim, if you are unable to provide the original receipt, proof of purchase or an insurance valuation dated prior to the loss.  You must report all losses to the police within 24 hours and obtain a written report or a Property Irregularity Report if your belongings are lost or damaged in transit.  You must report all losses to the police within 24 hours and obtain a written report or a Property Irregularity Report if your belongings are lost or damaged in transit.	£50 (Gold & Silver)	Up to £2000 (Gold & Silver)	Section U
<b>Business Equipment Hire</b> The cost of essential business equipment if the carrier has misplaced or delayed your baggage for more than 12 hours on your outward journey or it is lost, stolen or damaged.	£150 per day up to £750 (Gold & Silver)	£50 (Gold & Silver)	£150 per day up to £750 (Gold & Silver)	Section V
<b>Business Money</b> Your business money if accidentally lost, or stolen during a trip (from your person or left in a safety deposit box)	You must report all losses to the police within 24 hours of discovery and obtain a written report. Excluding: • Loss or theft of business money that does not belong to: • Your employer, or • You, if you are self employed	£50 (Gold/Silver)	Up to £1,000 (Cash Limit - £500)	Section W

### WHAT ARE THE SIGNIFICANT EXCLUSIONS AND LIMITATIONS?

#### No Section of this policy shall apply in respect of:

- Pre-Existing Medical Conditions which unless declared and accepted by the Insurers in writing prior to travel may invalidate any subsequent claim.
- Any person aged 86 or over on a single trip policy (81 if travelling to Area 3 or Area 4 - see Territorial Limits) or aged over 64 on an annual policy. No cover for wintersports or hazardous sports & activities will be given to any person aged 65 or over.
- The following acceptable sports & activities are automatically included: Archery, if adequately supervised (amateur), badminton (amateur), baseball (amateur), basketball (amateur), beach games, canoeing, clay pigeon shooting, cricket (amateur), cycling, dinghy sailing, dragon racing, fell walking, fencing, fishing, football (amateur), golf (amateur), hiking (under 2000 metres altitude), horse riding (up to 7 days), ice skating (not hockey), jogging, kite surfing, korfbal, marathon running (amateur), motorcycling up to 50cc, netball (amateur), orienteering, outwardbound pursuits, paintballing, pony trekking, racquetball, rambling, river canoeing, roller skating, roller blading, rounders, rowing, running-sprint/long distance (amateur), safari (UK organised and not including the use of firearms), sail boarding, sailing within territorial limits, scuba diving up to 15 metres, if adequately supervised, snorkelling, squash (amateur), surfing (amateur, up to 14 days), tennis (amateur), track events, trekking (under 2000 metres altitude), triathlon, ultimate Frisbee, under water hockey, volleyball (amateur), war games, water polo (amateur), water ski-ing (amateur), windsurfing (amateur), yachting (racing/crewed inside territorial waters). Further special sports & activities may be covered upon payment of an additional premium.
- Participating in or practising for certain sports and activities. Your policy can be extended to cover some of these sporting activities (as detailed under the Optional Hazardous Sports & Activities Cover Section) when you have paid an appropriate additional premium. Your policy can only be extended before departure from the UK Area.
- Any claim arising or resulting directly or indirectly from suicide, attempted suicide, or intentional self-injury, your drug addiction or solvent abuse, excessive alcohol intake, or you being under the influence of alcohol or drug(s).
- Any claim arising from pregnancy within 8 weeks (or 16 weeks in the case of a known multiple pregnancy) of the estimated date of delivery.
- You not declaring all Material Facts that are likely to affect this insurance. Failure to do so may prejudice entitlement to claim. Please refer to the definition of a 'Material Fact' in the Meaning of Words section of the policy wording.
- The Insured Person travelling to a country or specific area or event to which the Foreign and Commonwealth Office has advised persons not to travel.
- Consequential losses of any nature other than as specifically provided within the terms and conditions of the policy.

### WHAT IS THE DURATION OF THIS POLICY?

This policy of insurance will expire in twelve months from the date of issue, or at the date specified on the policy schedule if earlier. If you have purchased an annual policy you will be notified prior to the expiry of the policy whether we are prepared to offer renewal terms.

### WHAT ARE THE CANCELLATION RIGHTS?

If, having examined your policy you decide not to proceed, you will have 14 days to cancel it starting on the day you receive the policy documentation. You will also have 14 days to cancel the policy if, having examined your policy you decide not to proceed, you will have 14 days to cancel it starting on the day you receive the policy documentation. You will also have 14 days to cancel the policy after every renewal date. On receipt of your notice, you will be refunded any premiums already paid, except when you have already made a claim on the policy. To exercise your right to cancel you should return the certificate or booking invoice to your issuing agent within 14 days of receipt.

### HOW DO I NOTIFY YOU OF A CLAIM THAT I WISH TO MAKE?

#### If you wish to notify us of a claim, please contact us:

... in writing **Claims International Limited, 14th Floor, Leon House, 201-241, High Street, Croydon CR9 1ER**

... by phone **0870 224 7682**

### HOW DO I MAKE A COMPLAINT ABOUT THIS INSURANCE POLICY?

This insurance policy is administered by FirstAssist Insurance Services Limited and underwritten by Great Lakes Reinsurance (UK) PLC.

If you wish to make a complaint, please contact us by writing or telephoning ;

FirstAssist Insurance Services Limited, Customer Relations Office, 1 Drake Circus, Plymouth, PL1 1QH. Telephone 0870 060 0190 or Fax 01752 258564.

Complaints that can not be resolved by FirstAssist may be referred to the Financial Ombudsman Service.

Financial Ombudsman Service (Insurance Division), South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone 0845 080 1800 or Email [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk). Website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### IS GREAT LAKES REINSURANCE (UK) PLC COVERED BY THE FINANCIAL SERVICES COMPENSATION SCHEME?

Great Lakes Reinsurance (UK) PLC is a member of the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met. Further information can be obtained from us or the Financial Services Compensation Scheme ([www.fscs.org.uk](http://www.fscs.org.uk)).

Further Important Information regarding this policy

#### Registered office information:

This insurance policy is administered by FirstAssist Insurance Services Limited and is underwritten by Great Lakes Reinsurance (UK) PLC.

FirstAssist Insurance Services Limited is registered in England and Wales No. 04617110. Registered office at Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU

Great Lakes Reinsurance (UK) PLC is registered in England and Wales No. 2189462. Registered office at 1 Minster Court, Mincing Lane, London EC3R 7YH.

FirstAssist Insurance Services Limited is authorised and regulated by the Financial Services Authority. FSA Register No. is 310671.

Great Lakes Reinsurance (UK) PLC is authorised and regulated by the Financial Services Authority. FSA Register No. is 202715.

You can check this information on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

The law and language applicable to the policy

**Both you and we can choose the law that will apply to this policy. This policy is governed by the law which applies to the part of the United Kingdom, Channel Islands or the Isle of Man in which you normally live.**