

# EUROLINES TRAVEL INSURANCE 2010/11



## 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.

**Insurer:** Fortis Insurance Limited

This policy is designed to offer protection for your travel arrangements as described in this policy summary.

SUMMARY OF COVER, LIMITS AND EXCESSES - COVER AND LIMITS ARE PER PERSON, UNLESS OTHERWISE SPECIFIED		
(Sub limits may apply - please refer to policy section for full details)		
This is to certify that we, in consideration of the premium specified on your schedule, agree to indemnify you on this certificate of insurance in respect of:		
Description of Cover	Policy Limit - Up to:	Excess
A. Loss of Deposit, Cancellation or Curtailment	Up to £500 inc. up to £1,500 for additional expenses following curtailment	£50 or 20% of the ticket price if travel ticket cancellation only (double if over 65 years of age)
B. (a) Emergency Medical Expenses (b) Funeral and Repatriation Expenses (c) Travel and Accommodation Expenses	(a) £2,000,000 (outside the UK) (b) £1,500 (within the UK) (c) £1,500	£100 (double if over 65 years of age)
C. Hospital Benefit	(a) £10 per 24 hours up to a total of £300	Nil
D. Delayed Travel D1 Delayed Travel Benefit D2 Holiday Abandonment	(a) £60 in total (£20 for the first completed 12 hours of delay, £10 for each subsequent 12 hours of delay) (b) Up to £500	(a) Nil (b) £50 or 20% of the ticket price if travel ticket cancellation only (double if over 65 years of age)
E. Hijack Benefit	£50 per day up to a total of £500	Nil
F. Mugging Benefit	£50 per day up to a total of £500	Nil
G. Missed Departure	Up to £300	£50
H. Personal Accident Loss of limbs or sight (18 - 65 years of age) Loss of limbs or sight (17 & under or 66 & over) Permanent total disablement (18 - 65) Permanent total disablement (17 & under or 66 & over) Death benefit (18 - 65) Death benefit (17 & under) Death benefit (66 & over)	Maximum benefit £10,000 £10,000 £2,500 £10,000 Nil £10,000 £1,000 £2,500	Nil
I. Personal Effects & Baggage Single item limit Valuables limit in total Travel Documents Delayed Baggage	Up to £750 £150 £200 £200 £100 after 24 consecutive hours delay	£50
J. Personal Money Cash limit	Up to £500 £250	£50
K. Personal Liability	Up to £1,000,000	£200
L. Legal Expenses	Up to £5,000	£50
M. Ski Equipment Hired Owned Single Item Limit (Owned) Single Item Limit (Hired)	Up to £350 Up to £200 Up to £350 Up to £100 Up to £150	£50

Significant Exclusions and Limitations	Policy Reference
<p><b>Medical Treatment</b> In the event of any illness, injury or accident or if You are admitted to hospital as an in-patient You must contact the 24-hour medical emergency service. If the cost of Your medical treatment is reduced by use of Your EHIC, Medicare or any other similar reciprocal agreement, the Excesses under Section B will not be applied.</p>	Sections B Page 4
<p><b>Personal Property &amp; Personal Money</b> Cover does not apply on a new for old basis. Deductions will be made where wear and tear has occurred. Cover is only provided up to the maximum amounts specified for individual items, pairs or sets, valuable items and cash. The policy wording provides full details of these limits. The maximum payment for any item where proof of purchase and value is not available is limited to £50, subject to a maximum of £200 in total.</p>	Sections I & J Page 5
<p><b>Age Limit</b> No upper age limit applies.</p>	See Policy Definitions on Page 3
<p><b>Relative</b> Means your spouse, partner, fiancé(e), parent, parent-in-law, step-parent, son, son-in-law, step-son, daughter, daughter-in-law, step-daughter, grandparent, grandson, granddaughter, brother, brother-in-law, step-brother, sister, sister-in-law or step-sister.</p>	See Policy Definitions on Page 3
<p><b>Residency</b> To be eligible for this insurance policy, you must be a UK resident and registered with a medical practitioner at the time the policy is purchased.</p>	See Important Notes - Page 1 and Policy Definition 'You, Your(s), Insured' on page 3

This Insurance covers holidays of up to 31 days duration.

## CANCELLATION RIGHT

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy. See the enclosed policy document and the section headed "Your Right To Cancel."

## MAKING A CLAIM

If you have a claim, please telephone us on 0844 412 4296 as soon as possible to tell us about it.

## HOW TO MAKE A COMPLAINT

We hope you will be pleased with the service we provide. However, if you have a complaint about our service or about a claim, please call us on 0844 5734173. If you are still not satisfied, please write to our Managing Director at:

The Customer Relations Manager  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds  
LS10 1RJ

If you are still not happy with the response you have received, you have the right to ask the Financial Ombudsman Service to review your case.

## COMPENSATION SCHEME

In the event that Fortis Insurance Limited 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."