

keyfacts®

your travel insurance policy summary

The information shown here is only a summary of what is covered. It does not form part of the contract between you and us. Please read your policy booklet and schedule for full details of all terms and conditions and the excesses that apply to you.

The policy you have purchased is underwritten by Churchill Insurance Company Limited and will run for 12 months or for the period shown on your travel insurance schedule unless you advise us otherwise.

The cover you have chosen is shown on your travel insurance schedule. Please read your policy booklet carefully to make sure this cover meets your needs.



churchill™

significant features of a churchill travel policy

Excess information

Under most sections, you will not be covered for the first £50 of any event unless otherwise stated. You will not have to pay an excess if you have paid an extra premium to remove your excess (as shown on your schedule, annual policy only).

section 1 – medical and other expenses

The most we will pay in total for each person is as follows:

Medical expenses	£10 million
Emergency dental expenses	£250
Funeral expenses	£2,500
Hospital benefit	£1,000

What's covered

Medical expenses

- If you are ill or injured or you die on a trip, we will pay all necessary and reasonable expenses, up to the policy limits above, for:
 - medical and hospital treatment (including ambulance and rescue services to take you to hospital); and
 - emergency dental treatment to treat sudden pain only. Up to £250 only.

Extra travel and accommodation

- Extra travelling expenses to return to your home in the UK.
 - Extra accommodation expenses if your illness or injury forces you to stay longer than you had originally booked.
- The travel and accommodation expenses for one person to stay with you and travel home with you, if this is medically advised.

What's not covered

- Any medical, dental or hospital expenses that arise in the UK (or Channel Islands if you live there permanently).
- An anticipated event.
- Any treatment or help where, given your physical or mental condition You should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to the booking or taking of the trip about whether or not it was appropriate to travel.
- Any claim caused by drinking too much alcohol or alcohol abuse.
- We do not expect you to avoid drinking alcohol on your trips or holidays, but we will not cover any medical claims arising because you have drunk so much alcohol that your judgement is seriously affected.
- Any claim related directly or indirectly to a Pre-Existing Medical Condition that:
 - You suffer from; and
 - you did not tell us about; and
 - we did not agree cover for it in writing.

section 2 – cancellation

The most we will pay in total for each person is as follows:

Cancellation **£5,000**

What's covered

We will pay you for all unused travel and accommodation costs (including excursion, car hire and other charges) that you have paid or are under contract to pay, if it is necessary and unavoidable for you to cancel your trip before you leave your home or place of business, whichever is later, for one of the following reasons.

- You become ill or are injured and a qualified doctor certifies that it is medically necessary for you to cancel your trip.
- You die.
- A close relative or close business associate of yours living in the UK is ill, injured or dies.
- Anyone you had planned to stay with or travel with is ill, injured or dies.
- You or anyone you are travelling with are not able to travel or are instructed to stay at home by the police (or other recognised emergency services) due to serious damage to your home or place of business in the UK caused by fire, aircraft, explosion, storm, flood, subsidence, vandalism or theft.

What's not covered

- Air passenger duty (airline taxes) as you can recover this direct from your tour operator or airline.
- Any expenses resulting from you changing your mind about travelling or continuing with your trip.
- Any expenses resulting from any loss of enjoyment of your trip (such as not liking your resort or hotel).

- Any claim arising from circumstances or an event that you could reasonably foresee or knew about when you bought this insurance or booked the trip, and that you knew could lead to your trip being cancelled (for example, a serious medical condition of a close relative, business associate or travelling companion).
- An anticipated event.
- The transport operator or their agents refuse to transport You, a close relative or Your travelling companion because they consider that You or they are not fit to travel.
- Any treatment or help where, given your physical or mental condition You should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to the booking or taking of the trip about whether or not it was appropriate to travel.
- Any claim related directly or indirectly to a Pre-Existing Medical Condition that:-
 - You suffer from; and
 - you did not tell us about; and
 - we did not agree cover for it in writing.

section 3 – curtailment (cutting your trip short)

The most we will pay in total for each person is as follows:

Curtailment **£5,000**

Please note the following

- Payment for a claim for unused accommodation, travel or other costs will cover the proportional costs for the number of days of use lost and will be worked out from the date you return home. For example, if you curtail halfway through your trip, we will only consider paying half the amount you originally paid for the trip.

What's covered

We will pay you all reasonable travel expenses and any unused pre-booked travel and accommodation costs (including excursion, car hire and other charges) that you have paid or are under contract to pay, if it is necessary and unavoidable for you to urgently return to the UK for one of the following reasons.

- You become ill or are injured and the doctor treating you certifies that it is medically necessary for you to return to the UK.
- You die.
- A close relative or close business associate of yours living in the UK is ill, injured or dies.
- Anyone you had planned to stay with or travel with is ill, injured or dies.
- You have to go into hospital due to an accident, illness or injury that occurs during your trip and you spend over 24 hours as an inpatient.

What's not covered

- Any curtailment expenses that are not authorised beforehand by our assistance services.
- Any expenses resulting from you changing your mind about continuing with your trip.
- Any claim arising from circumstances or an event that you could reasonably foresee or knew about when you bought this insurance or booked the trip, and that you knew could lead to your trip being curtailed (for example, a serious medical condition of a close relative, business associate or travelling companion).
- An anticipated event.
- The transport operator or their agents refuse to transport You, a close relative or Your travelling companion because they consider that You or they are not fit to travel.
- Any treatment or help where, given your physical or mental condition You should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to the booking or taking of the trip about whether or not it was appropriate to travel.
- Any expenses resulting from weather, climatic or environmental conditions at your destination.
- Any claim related directly or indirectly to a Pre-Existing Medical Condition that:-
 - You suffer from; and
 - you did not tell us about; and
 - we did not agree cover for it in writing.

section 4 – personal possessions, luggage, money and passport

The most we will pay in total for each person is as follows:

Personal possessions and luggage **£2,000**

(This can be increased to £3,000 if you buy extra cover – annual policy only)

Money **£500**

Loss of passport or tickets **£500**

Delayed luggage – emergency

replacement items **£200**

Important extra limits are shown below

£300 is the most we will pay for high-risk items in total for each person. This can be raised to £750 if you buy extra cover (annual policy only).

£300 (£750 if you buy extra cover – annual policy only) is the most we will pay for any single item. A camera with attachments or a matching set of earrings and necklace, for example, are considered as a single item.

£500 (£100 if you are under 16) is the most we will pay for each person for cash that is lost, stolen or damaged.

£100 is the most we will pay for each person for cash which is stolen from a locked boot, luggage area or compartment of an unattended motor vehicle.

What is covered

- Loss or theft of or damage to your personal possessions, luggage or money.
- The extra expenses you may have to pay to replace your passport or travel documents if they have been lost, stolen or damaged outside the UK.

- Replacing essential toiletries, medication and clothing if your luggage is delayed for more than 12 hours after your arrival at your final outward destination.

What is not covered

Unless you report the matter to the nearest police authority within 24 hours of discovering it and you get a police report in writing, claims for:

- any loss of, theft or deliberate damage to your personal possessions or money;
- high-risk items or money you have not carried in your hand luggage while you are travelling.
- personal possessions or money in your accommodation.
- personal possessions damaged, lost or stolen as a result of a terrorist act.
- traveller's cheques or credit or debit cards.

New-for-old cover

Please note the following.

- We will pay the replacement cost of the item or we will repair or replace the item as new (new for old), except clothing and towels where we will make a deduction for wear and tear.

section 5 – trip abandonment, delayed and missed departure

The most we will pay in total for each person is as follows:

Delayed departure	£1,000
Trip abandonment	£5,000
Missed departure	£1,000

Please note the following

- You can only claim under one of the three covers in this section for any loss arising from one event.
- For trips solely within the UK, you are covered for trip abandonment and missed departure but there is no cover for delayed departure.

What's covered

Delayed departure

We will pay £30 for the first full 12 hours and £10 for every full 12 hours after that, if your departure from your final outward departure point in the UK or return to the UK from your final departure point abroad is delayed by 12 hours or more from the departure time shown on your ticket because of:

- strike or industrial action;
- weather conditions affecting scheduled public transport; or
- mechanical breakdown of the aircraft, cross-channel train or sea vessel in or on which you are to travel.

Trip abandonment

If your departure from the final departure point in the UK at the start of your trip is delayed for more than 12 hours after the departure time shown on your ticket from any of the causes above, you can choose to abandon your trip.

Missed departure

We will pay reasonable extra travel and accommodation expenses to get you to your destination abroad or back to the UK, if you arrive late at your departure point from or to the UK and miss your booked departure time (as shown on your ticket) because:

- you have an accident;
- your transport breaks down; or
- your scheduled public transport does not arrive or is delayed.

What's not covered

- Any claim arising from strike or industrial action that had begun or had been announced in the national press, TV or on radio when you bought this insurance or booked your trip.
- Missed departure claims due to heavy traffic or road closures if:
 - you have not left enough time to reach your departure point on time; and
 - you are not using public transport to get to the airport, train station and so on.
- The cost of upgrading or buying tickets to a higher grade or class of travel to those originally bought (for example, replacing standard-class tickets with first-class tickets).

section 6 – personal accident

The most we will pay for any one accident is £30,000 in total for each person.

Age of insured person

16 to 64	£30,000 for death. £30,000 for permanent and total disability or loss of a limb or an eye.
15 and under	£2,500 for death. £2,500 for permanent and total disability or loss of a limb or an eye.
65 and over	£2,500 for death. £2,500 for loss of a limb or an eye. No payment will be made for permanent and total disability.

What's covered

If you suffer accidental bodily injury and, as a direct result, you are disabled or die within 12 months, you will receive one of the relevant payments shown in the table above.

What's not covered

- Claims arising from a trip within the United Kingdom.

section 7 – personal liability

The most we will pay in total for each policy is as follows:

Personal liability

£2 million

What's covered

If you are found legally liable to pay compensation for any claim or series of claims arising from any one event that happens during a trip and that causes accidental:

- bodily injury, illness or death to any person; or
- loss or damage to someone else's property.

What's not covered

- Liability arising from any of the following.
 - Injury or death to any person who is a relative of yours, a member of your household, a travelling companion or someone working for you.
 - Damage to property belonging to or hired by you (except temporary rented holiday accommodation), a relative of yours, a member of your household, a travelling companion or someone working for you.
- Liability arising out of or from the following.
 - Owning, possessing or using any lift, horse-drawn or mechanically propelled vehicle, aircraft or watercraft, model aircraft, model watercraft, hand- or foot-propelled watercraft, surf or sail boards and domestic gardening equipment.
 - Your profession, business or employment, including voluntary work of any kind.

section 8 – legal assistance

The most we will pay in total for each policy is as follows:

Legal expenses **£50,000**

What's covered

Legal costs to help you claim damages or compensation:

- for injury, illness or death, which happens during your trip; or
- following a dispute about an agreement you have for your trip.

If you are arrested or held by authorities during your journey, we will pay up to £250 for your first consultation with a local solicitor.

What's not covered

- Claims reported more than 180 days after the date you knew or should have known about the incident leading to the claim.
- Any claim resulting from any illness or injury that develops gradually or is not caused by a specific or sudden accident.
- Legal costs and expenses that you have paid or will have to pay before we have agreed to them.

section 9 – catastrophe

The most we will pay in total for each policy is as follows:

Catastrophe **£1,000**

What's covered

If, during your trip, you are forced to move from your pre-booked and prepaid accommodation because one of the following events means you can no longer stay there.

- Fire, lightning, explosion, earthquake, tidal wave, storm, avalanche, hurricane, flood or medical epidemic.

section 10 – ski equipment

Sections 10 to 12 of this policy only apply if you have chosen to include winter sports cover. Your policy schedule will confirm if you have this cover.

The most we will pay in total for each policy is as follows:

Ski equipment **£500**

Hire of equipment **£300**

£300 is the most we will pay for any one item belonging to you.

For example, a pair of skis with bindings are considered as a single item.

£200 is the most we will pay for any one item that you have hired.

What's covered

- Loss or theft of or damage to skis, ski-sticks and poles, bindings, snowboards and ski boots belonging to you or hired by you.
- Up to £25 a day up to a maximum of £300 for hire of equipment if:
 - you are without your equipment for more than 12 hours after your arrival at your destination, due to being temporarily delayed or sent to the wrong place; or
 - you can no longer use your equipment because it has been lost, stolen or damaged. You must keep all damaged equipment as we may need to inspect it when you return home.

What's not covered

- Unless you report the matter to the nearest police authority within 24 hours of discovering it and you get a police report in writing, claims for:
 - any loss of or theft, or deliberate damage to ski equipment over 10 years old; or

- while it is in the custody of an airline, train company, shipping line, bus or coach company, hotel or their agents unless you get a report in writing from them;
- in an unattended motor vehicle unless it is securely closed and locked, the items are out of sight in a locked boot, luggage area or compartment, and there is evidence of forced entry;
- in your accommodation unless the accommodation has been securely locked;
- left unattended in a public place.

section 11 – ski pack

The most we will pay in total for each person is as follows:

Ski pack	£500
Being unable to ski	£300
Replacement lift or ski passes	£300

What's covered

- If you are prevented from skiing for more than 48 hours because of serious injury or illness on a trip, we will cover the proportional costs for the time you could not use your ski pack and that you have already paid for or that is due to be paid.
- The extra expenses for replacing your lift or ski passes if they are lost or stolen.
- Medical expenses if you are injured as a result of a skiing accident.

What's not covered

- Injury or illness claims that are not supported by a medical certificate from the doctor treating you in the resort.

section 12 – piste closure

The most we will pay in total for each person is as follows:

Piste closure	£300
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What's covered

If snow conditions cause all the skiing or snowboarding facilities (or both) in your resort to close, you will receive:

- up to £25 a day to help cover the expenses of travelling to a nearby piste or in compensation.

What's not covered

- Piste closure outside the normal ski season as defined by the local piste authority of the resort in question.
- If your chosen resort does not have skiing or snowboarding facilities above 1600 metres.

Section 13 – Golf

The most we will pay in total for each policy is as follows:

Golf equipment	£1,000
Hire of golf equipment	£400
Green fees	£300

Important extra limits are shown below

- **£400** is the most we will pay for hiring replacement equipment.
- **£300** is the most we will pay for any single item.

What's covered

- Loss or theft of, or damage to your golf equipment.
- Up to £40 a day up to a maximum of £400 for equipment hire if you are left without your equipment for more than 12 hours on your outward journey due to the equipment being temporarily delayed or sent to the wrong place.

- Non-refundable green fees that you have paid or are under contract to pay if you need to cancel or curtail (cut short) your trip for the reasons listed under Section 2 – Cancellation or Section 3 – Curtailment.

What's not covered

- Unless you report the matter to the nearest police authority within 24 hours of discovering it and you get a police report in writing, claims for:
 - any loss or theft of golf equipment; or
 - deliberate damage to your personal possessions.

Section 14 – Wedding Cover

The most we will pay in total for each policy is as follows:

Wedding rings	£250
Wedding gifts	£1,000
Wedding attire (see Definitions section)	£1,000
Wedding photographs or video recordings	£750

Important extra limits are shown below

£400 is the most we will pay for high-risk items in total for each person.

£300 is the most we will pay for any single item. A camera with attachments or a matching set of earrings and necklace, for example, are considered as a single item.

What's covered

Loss or theft of, or damage to:

- each wedding ring taken, sent on ahead or bought during your trip;
- your wedding gifts taken, sent on ahead or bought during your trip;
- your wedding attire taken, sent on ahead or bought during your trip; and
- your wedding photographs or video recordings within 14 days of your wedding and while you are still on your trip.

Unless you report the matter to the nearest police authority within 24 hours of discovering it and you get a police report in writing, claims for:

- loss of personal possessions worth over £100 or money to the value of £100 or more; or
- any theft of personal possessions or money.

cooling-off period

If, after reading the policy booklet, you decide that this insurance is not suitable for you, please return your policy to us within 14 days of receiving it. Please send the policy to:

Churchill Travel Insurance
PO Box 106
37 Broad Street
Bristol
BS99 7NQ

As long as you have not taken any trips, or you have not made or intend to make any claim, we will cancel your policy and give you your money back.

how to make a complaint

We are committed to providing the highest possible standard of insurance service to our customers so we would be interested to hear about any areas of our product or service that you feel we could improve. If you have any complaints about the service, please write to:

Churchill Travel Insurance
PO Box 106
37 Broad Street
Bristol
BS99 7NQ

Or, you can call us on **0800 032 6534**.

If your complaint relates to a claim please write to:-

Waverley House,
Weydon Lane,
Farnham Business Park,
Farnham,
Surrey
GU9 8QT

Or, you can call us on **0845 603 3591**.

If you are not satisfied with our final response, you can refer the matter for independent arbitration to:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Phone: **0845 080 1800**.

Details about our regulator

Churchill Insurance Company Limited is authorised and regulated by the Financial Services Authority, registration number 202727. The Financial Services Authority website includes a register of all regulated firms and you can visit it at www.fsa.gov.uk, or you can call the Financial Services Authority on **0300 500 5000**.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. (90% of the total claim with no upper limit after 31/12/09) For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme www.fscs.org.uk

We have not given you a personal recommendation as to whether this policy is suitable for your particular needs.

how to make a claim

Churchill Travel Claims Services

Call **0845 603 3591** (within the UK, or from anywhere else in the world) weekdays from 8am to 6pm.

Please check your policy booklet and schedule to make sure your loss is covered and follow the instructions given.

For medical emergencies, you will need to contact our assistance service on **01252 740 050** (within the UK) or + **44 (0) 1252 740 050** (from anywhere in the world). Lines are open 24 hours a day, 365 days a year. Please quote reference **IGCS 1482**.

Please make sure that you contact our assistance service before visiting any clinic or hospital as they will be able to tell you which is the most appropriate medical facility to treat you.

if you have any queries,
please call our customer care line

0800 032 6534

Monday to Friday 8am–8pm; weekends 9am–5pm



INVESTOR IN PEOPLE

Churchill Insurance Company Limited, Churchill Court, Westmoreland Road, Bromley, Kent BR1 1DP

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