

# Ageas Travel Insurance

## Policy Summary

This is a travel insurance policy summary only and does not contain the full terms and conditions of the contract. Full terms and conditions can be found in the policy booklet, a copy of which is available from your insurance agent or from Ageas Insurance on request.

### Insurers

The insurers are Ageas Insurance Limited apart from section 12 where the Insurer is DAS Legal Expenses Insurance Company Limited.

### Travel Insurance

The insurance policy covers Personal Travel insurance and can be extended to include winter sports and business equipment for an additional premium. Your travel insurance schedule and policy booklet form the basis of the contract.

### Single Trip, Long-stay and Multi-Trip Cover

This travel insurance can be purchased as a single trip policy, a long-stay policy or an annual multi-trip policy.

The single trip policy will provide cover for one specific trip, which can be up to a maximum duration of six months depending upon the length of the trip. The policy schedule will

show when the policy starts and finishes. For persons aged 65 to 79, single trips are limited to 31 days. The maximum age limit is 79 years.

The long-stay policy (available to those aged 16 – 35) will provide cover for one specific trip, which can be up to a maximum duration of 12 months. The policy schedule will show when the policy starts and finishes.

An annual multi-trip policy provides cover for any number of trips in the 12 month period shown on your schedule. The policy will cover trips up to a maximum of 31, 45 or 60 days duration depending on requirements. The policy schedule will show which option has been selected and when the 12 month period starts. The maximum age limit is 64 years.

The **Important Information** section of the policy gives further information.

## Significant Features and Benefits

The policy booklet outlines the features and benefits of the cover provided under Personal Travel Insurance. Full details of each section can be found under the **Personal Travel Insurance** section of the policy booklet.

Details of additional cover for winter sports holidays and business trips can be found under the **Extra Options** section of the policy booklet.

The following table is a summary of the benefits available.

Personal Travel Insurance		Sum insured per insured person (up to):	
		Single/Multi-trip	Long-stay
1A	If your trip is cancelled	£5,000*	£1,000*
1B	If your trip is cut short	£5,000*	No cover
2	Medical and other expenses	£10 million*	£5 million*
3	Hospital benefit	£1,000	£460
4	Personal accident	£25,000	£15,000
5	Personal belongings	£1,500*	£1,000*
6	Temporary loss of personal belongings	£100	£100
7	Money and documents	£400*	£400*
8	Loss of passport	£250	£250
9	Personal liability	£2 million	£2 million
10	Missed departure – extra travel and accommodation expenses	£750	£500
11	Mugging	£500	No cover
12	Legal expenses	£25,000	£25,000
13	Delay	£100 (£5,000 for cancellation)	No cover

Items marked with a \* are subject to a £50 excess

# Exclusions, cancellations, claims and complaints

## Principal Exclusions or Limitations

### Health

Health restrictions apply to some sections of this policy. See sections 1A, 1B, 2, 3 and 4 under the **Personal Travel Insurance** section of the policy. You must refer to the **Declaration** section of the policy. If you cannot agree with the Health Questions you must contact your insurance provider. If you do not do this your claim may not be met.

If, after purchasing this insurance, there is a change in health and you can no longer agree to the Health Questions, you must contact your insurance provider to see if cover can continue. If we cannot continue cover you may claim for the cost of cancelling your trip at that time.

See the **Declaration** section of the policy.

Your policy does not cover you if you are travelling against medical advice or to get medical treatment.

See sections 1A, 1B, 2 and 3 under the **Personal Travel Insurance** section of the policy.

Exclusions to cover apply in relation to the health of close relatives, business associates and travel companions not insured on this policy. Please see general exclusion 1(b) of the **General Conditions that apply to all sections** section of the policy for more details.

### Dangerous Activities

Your travel insurance policy does not automatically cover you for all activities. If you are going to take part in any activity that may be considered dangerous, or you are taking a winter sports holiday, please contact your insurance agent for advice.

See the **Dangerous Activities** section of the policy.

## Personal Belongings, Money and Documents

Your policy provides cover for loss, damage or theft of your personal belongings, money and documents, however for personal belongings we may take an amount off for wear and tear. The policy also contains maximum amounts that can be claimed for individual items, valuable items and cash. Your policy provides full details of these limits.

See Sections 5, 6 and 7 of the **Personal Travel Insurance** section of the policy.

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

If you are not satisfied with this policy and have not taken a trip protected by the cover provided and; have not made a claim against the policy and; there has been no incident likely to give rise to a claim (such as the cancellation of a booked trip), you can cancel this policy within 14 days from the date you receive the policy wording and policy schedule. We will then refund your premium in full. We will not refund your premium after the 14-day period.

If you have a single-trip policy, we will only refund your premium if the period from the date we issued the policy until your scheduled return date home is greater than 28 days.

For both single trip and annual multi-trip no refund of premium will be available after the 14 days. If you want to cancel your policy, please contact your insurance agent.

We or anyone we authorise can cancel this policy at any time by sending you 14 days' notice in writing. We will send this notice to the last known address we have for you. We will refund your premium for the time that was left on your policy as long as you have not made a claim. See the **Important Information** section in your policy.

### **How to make a claim**

Telephone the Ageas Onecall service on **0845 122 3280**. This line is open 24 hours a day, 365 days a year. Please have your policy details available.

We may ask for documentation to support your claim. See the **Making a Claim** section of the policy.

If you need help in a medical emergency please call **+44 23 8064 4633**. See the **Who to contact if you need help following a Medical Emergency** section of the policy.

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

If you have experienced a problem with any part of our service, we will sort this out as quickly and fairly as possible.

- Step 1 Please contact our Customer Service Advisor at the Eastleigh address below
- Step 2 Write to Mark Cliff, Managing Director, at the same address if your problem is not sorted out
- Step 3 If you are not satisfied with our final decision, or if we have not responded to you within 8 weeks, you can write to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London, E14 9SR

See the **What to do if you have a complaint** section of your policy booklet for details on how to make a complaint.

### **Financial Services Compensation Scheme**

We are covered by the Financial Services Compensation Scheme (FSCS).

If we cannot meet our obligations then you may be entitled to compensation under the scheme. For this type of policy, the scheme provides protection for 90% of the claim with no upper limit. Further information about the operation of the scheme is available on the FSCS website: **[www.fscs.org.uk](http://www.fscs.org.uk)**

Ageas Insurance Limited

#### **Office Address**

Ageas House, Tollgate, Eastleigh,  
Hampshire SO53 3YA

#### **Registered address**

Ageas House, Tollgate, Eastleigh,  
Hampshire SO53 3YA

Email: [talkback@ageas.co.uk](mailto:talkback@ageas.co.uk)

Website: [www.ageas.co.uk](http://www.ageas.co.uk)

Registered number 354568

Ageas Insurance Limited is authorised  
and regulated by the Financial Services  
Authority