

UIA 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 adviser or from Fortis Insurance on request.

Insurers

The insurers are Fortis Insurance Limited apart from Standard Cover section 6 where the insurer is DAS Legal Expenses Insurance Company Limited.

Travel Insurance

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

Single Trip and Multi-Trip Cover

This travel insurance can be purchased as a single trip policy or an annual multi-trip policy. The single trip policy is available under Standard or Premier cover and 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. An annual multi-trip policy provides cover for any number of trips in the 12 month period shown on your schedule, each trip is covered up to a maximum of 31 days duration. The policy schedule will show when the 12 month period starts. Pages 11 and 12 of the policy gives further information.

An annual policy is available to persons aged up to and including 74.

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 from pages 13 to 28 of your policy booklet.

Details of additional SkiCare cover can be found on pages 33 to 35 of the policy booklet.

The following table is a summary of the benefits available.

Part 1 – Personal Travel Insurance

	Section	Sum insured (up to):
STANDARD COVER	1A - If your trip is cancelled	up to £4,000*
	1B - If your trip is cut short	up to £4,000*
	2 - Medical and other expenses	up to £10 million*
	3 - Hospital benefit	up to £600
	4 - Personal accident	up to £25,000
	5 - Personal liability	up to £2 million
	6 - Legal expenses	up to £25,000
	7 - Delay (£4,000 for cancellation)	up to £120
	8 - Hijack, kidnap and detention	up to £15,000
	9 - Temporary loss of personal belonging	up to £150
	10 - Missed departure	up to £1,000
	11 - Criminal Injuries Benefit	up to £5,000
PREMIER COVER	12 - Personal belongings	up to £1,500*
	13 - Money and Documents	up to £500*

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

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Exclusions, cancellations, claims and complaints

Health

Health restrictions apply to some Sections of this policy. See Sections 1A, 1B, 2, 3 and 4 on pages 13 to 18 of the policy. You must refer to the Declaration on pages 7 and 8 of the policy. If you cannot agree the Declaration you must contact UIA. If you do not do this, your claim may not be met. See the Declaration on pages 7 and 8 of the policy.

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

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 on pages 13 to 17 of the policy.

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 trip, please contact UIA for advice. See pages 6 and 36 of the policy.

Personal Belongings, Money and Documents

If you have purchased Standard cover, you will not have cover for personal belongings, money and documents. If you have purchased Premier cover, your policy provides cover for loss, damage or theft of your personal belongings, money and documents. However, 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 12 and 13 of the policy.

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

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.

Please note that, for a single trip policy, a refund of premium is only available if the period from the date of issue of the policy to the scheduled return date home is greater than 28 days.

No refund of premium is available after the 14 day period. See page 10 of the policy.

How to make a claim

Telephone the Fortis 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 pages 31 and 32 of the policy. If you need help in a medical emergency, please call **+44 23 8064 4633**. See page 37 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 **Fortis Insurance Limited, Fortis House, Tollgate, Eastleigh, Hampshire, SO53 3YA**

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, you can write to the **Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London, E14 9SR**.

See pages 9 and 10 of your policy booklet 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 you may be entitled to compensation under the scheme. The scheme covers at least 90% of any claim with no upper limit. For further information see www.fscs.org.uk or telephone **020 7892 7300**.