

COACH INSURANCE KEY FACTS SUMMARY

The purpose of this keyfacts summary is to assist you in understanding the insurance by highlighting the significant features, benefits, limitations and exclusions. You must still read the policy wording for full details of the terms of the insurance, including the policy definitions.

This summary does not form part of the contract and 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. A copy of the full policy document is available on request.

Insurer - Ageas Insurance Limited

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

Purpose of this Insurance

To provide financial protection and emergency medical assistance for your trip(s).

Significant Features, Benefits and Exclusions

Section of Cover	Significant Features	Limits and Exclusions	Policy Reference
Cancellation and Curtailment	Provides cover for travel and accommodation expenses that have been pre-paid or you are contracted to pay for and cannot get back if you cancel or curtail your trip.	To be able to claim, the reason for cancellation or curtailment must be necessary and unavoidable and must fall into one of the reasons listed under Section A in the policy wording. For example, if an insured person becomes ill or injured or dies. An excess applies under this section.*	Section A
Medical and other expenses	Provides cover for costs arising whilst abroad as a result of illness, injury or death during the trip and where necessary the provision of emergency medical assistance. If you go into a hospital, you must contact the Emergency Assistance Service.	To be able to claim, the medical treatment must be required in an emergency and be unable to wait until you have returned home. Medical cover does not apply to trips within your own country of residence. The policy applies terms and conditions relating to pre-existing conditions affecting you and anyone else on whom travel depends so please read your policy carefully to ensure that you understand the cover. An excess applies under this section.*	Section B
Personal Possessions	Provides cover for your own personal luggage and valuables if lost, stolen or damaged during your trip. You will be expected to provide evidence of ownership and value (such as receipts) in the event of a claim.	To be able to claim, a written report is required to support the loss, theft or damage of your personal luggage and valuables. For example, from the police or from the carrier if it is lost or damaged in transit. The policy has a limit for each single item and a total amount for valuables. The amount payable includes a deduction for wear and tear. An excess applies under this section.*	Section E
Money	Provides cover for cash and traveller's cheques lost or stolen during your trip. You will be expected to provide evidence of ownership and value in the event of a claim.	To be able to claim, cash must be kept with you at all times or held within a safety deposit box within a hotel or bank or whilst in your securely locked accommodation under your control. A written police report must be obtained within 24 hours in the event of loss or theft. An excess applies under this section.*	Section F

*excesses do not apply if you have purchased the excess waiver and this is shown on your insurance certificate

About your Cover

Pre-existing medical conditions

Your policy contains certain exclusions, terms and conditions relating to pre-existing medical conditions that affect you, your travelling companions and anyone else upon whom travel depends. Please ensure you read the 'Important Conditions Relating to Health' clause in your policy wording for full details of cover terms.

Period of Cover

All trips must start and end in your country of residence and the policy must cover the whole duration of the trip, and cannot be effected once travel has commenced. The period of cover and proof of payment of premium must be confirmed by an insurance certificate confirming the details of the trip and the people insured.

Age limits

There are no age limits applied to this policy.

Residency

This policy is only available to you if you are permanently resident and registered with a medical practitioner in the United Kingdom, Channel Islands or Isle of Man.

Hazardous pursuits

Cover for hazardous pursuits is excluded unless it is listed in the policy wording and participation is on an incidental and amateur basis. You may need to pay an additional premium and further terms may be applied. If you are going to take part in any activity which may be considered dangerous or hazardous that is not detailed in the wording please contact the selling agent who will contact us to see if we can provide cover. Cover for winter sports (as defined in the policy wording) is only applicable where the appropriate additional premium has been paid and cover is shown on your insurance certificate.

Law and jurisdiction

This insurance shall solely be subject to English Law and the jurisdiction of the English courts.

Your right to cancel this policy

If you find this insurance does not meet your requirements, please return this policy and proof of premium to the selling agent within 14 days of receipt but before the trip departure date. Provided no claim has been made, your premium will be refunded in full.

24 Hour Emergency Assistance Service

In the event of any illness or injury whilst abroad, please contact:

1. For all inpatient treatment and outpatient treatment in North America, UK, Channel Islands and Isle of Man. Telephone: +44 (0) 113 318 8116
2. For outpatient treatment worldwide excluding North America, UK, Channel Islands and Isle of Man. Telephone: +44 (0) 113 318 0124

How to Make a Claim

Obtain a claim form by telephoning 0844 412 4296 or writing to Direct Group Travel Services, Claims Department, PO Box 800, Halifax, HX1 9ET.

How to Complain

It is the intention to give you the best possible service. However, if you have any queries or concerns about this policy or relating to a claim you should refer to the full complaints procedure in the policy wording.

Financial Services Compensation Scheme

Ageas Insurance Ltd are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and circumstances of the claim. Further information is available from the Financial Services Authority or the FSCS at <http://www.fscs.org.uk> or on 020 7892 7300.