

## Policy Summary

### Single Trip and Annual Multi Trip Cover

This is a summary of the Atlas Travel Insurance Policy which is underwritten by ACE European Group Ltd. It does not contain the full terms and conditions of cover, which are located in your policy wording, but highlights the main benefits and significant exclusions to help you decide if the policy meets your needs. Full details are in the policy wording booklet.

### Type of insurance and cover

Travel Insurance for single trip or annual multi trip. Your validation certificate will show your selected cover. Some winter sports and/or other hazardous sports and activities may also be included – your validation certificate will show if you've selected these options.

### Conditions

- It is essential that you refer to the important conditions relating to health section in the policy wording as failure to comply with these conditions may jeopardise your claim or cover.
- You must tell Atlas as soon as possible of any changes to your circumstances that may affect your travel insurance policy. If you do not tell ACE European Group Ltd about relevant facts or changes, your policy may not be valid.
- If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.

Special conditions apply to each section of your policy, please refer to the policy wording for further details.

### Policy Excesses

Your policy has an excess which applies to each claim, per section, per insured person for each separate incident. The standard policy excess, applicable to the cover purchased, is shown in the significant features and benefits table overleaf and in your policy wording. If you have purchased

an excess waiver or increased your excess under Section 2 – Medical Emergency or Repatriation, this will be shown on your validation certificate.

### General Exclusions and Limitations

- Maximum trip durations are as follows:
  - **Single Trips:** 365 days for all destinations except the United States, Canada and the Caribbean  
105 days for the United States, Canada and the Caribbean
  - **Annual Multi Trips:** Unlimited number of trips per policy period with maximum individual trip durations 31, 45 or 60 days – Your validation certificate will show the option you have selected.
- Activities and practices shown in paragraphs 4, 5 and 6 of the General Exclusions applicable to all sections of the policy wording are excluded unless shown on your validation certificate.
- Travelling to a country, specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office or the World Health Organisation has advised against all or all but essential travel.
- Wilful, self inflicted injury, solvent abuse, alcohol abuse and the use of drugs.
- Single Trip cover is not available to anyone aged over 79 years. Annual Multi trip cover is not available to anyone aged over 64 years.
- Unlawful actions and any subsequent legal proceedings brought against you.
- War or any act of War whether War is declared or not.
- Terrorism, but this exclusion does not apply to losses under section 2 – Medical Emergency or Repatriation, section 5 – Hospital Daily Benefit and section 12 – Personal Accident unless such losses are caused by nuclear, chemical or biological attack, or acts were already taking place at the beginning of any Trip.

## Significant Features and Benefits

The table below shows the maximum benefits you can claim for each insured person. Some sections are optional – please refer to your validation certificate for your cover levels.

Section	Maximum Limit Per Insured Person	Excess*	
		Bronze/Silver	Gold
<b>1 Cancellation, Curtailment or Trip Interruption***</b> Loss of Deposit	Up to £3,000	£75 £25	£35 £25
<b>2 Medical Emergency or Repatriation</b>	Up to £10,000,000	Bronze £300 Silver £150	£75
<b>3 Emergency Dental Treatment</b>	Up to £200	£75	£35
<b>4 Additional Accommodation and Travelling Costs</b>	Up to £1,000	£75	£35
<b>5 Hospital Daily Benefit</b>	£10 per day up to £1,000	—	—
<b>6 Travel Delay</b> <b>Holiday Abandonment</b>	£20 for the first 12 hours then, £10 per 12 hours up to £250 Up to £3,000 after 24 hour delay	— £75	— £35
<b>7 Missed Departure on the Outward Journey</b>	Up to £600	—	—
<b>8 Personal Luggage**</b>	Up to £2,000 £250 single item limit £250 valuables limit	£75	£35
<b>9 Luggage Delay on your Outward Journey**</b>	£200 after 24 hrs	—	—
<b>10 Money and Travel Documents**</b> Travel Documents Money & Cash	Up to £200 Up to £500 £200 cash limit £100 under 18	— £75	— £35
<b>11 Personal Liability</b>	Up to £2,000,000	£75	£35
<b>12 Personal Accident</b> Permanent Total Disablement Permanent Total Disablement if over 65 years Loss of limb(s)/sight Death Death Under 18 and Over 65 years	£25,000 £5,000 £25,000 £5,000 £1,500	—	—
<b>13 Overseas Legal Protection</b>	Up to £25,000	—	—
<b>14 Mugging</b>	£50 per day up to £500	—	—
<b>15 Hijack</b>	£100 per day up to £1,000	—	—
<b>16 Catastrophe Cover</b>	Up to £500	—	—

## Significant Features and Benefits

(Continued)

Section	Maximum Limit Per Insured Person	Excess*	
		Bronze/Silver	Gold
<b>Optional Winter Sports cover available for an additional premium</b>			
<b>17 Cancellation or Curtailment</b>	Up to £3,000	£75	£35
<b>18 Skis, Ski Equipment and Lift Pass</b>	Up to £500 owned £200 hired £250	£75	£35
Ski Equipment		—	—
Lift Pass	—	—	—
<b>19 Ski Equipment Delay</b>	£20 per day up to £300	—	—
<b>20 Piste Closure</b>	£20 per day up to £200	—	—
<b>21 Delay due to Avalanche or Landslide</b>	Up to £200	£75	£35
<b>Automatic Business cover available for all business travellers</b>			
<b>22 Business Samples and Documents</b>	Up to £500	£75	£35
<b>23 Replacement Employee</b>	Up to £1,500	£75	£35
<b>Optional Golf cover available for an additional premium</b>			
<b>24 Golf Equipment</b>	Up to £1,500 Single Item Limit £250	£75	£35
<b>25 Golf Equipment Hire</b>	£30 per day up to £300	—	—
<b>26 Green Fees</b>	£75 per day up to £350	—	—
<b>27 Hole-in-One Cover</b>	£75	—	—
<b>Optional Wedding/Civil Partnership cover available for an additional premium</b>			
<b>28 Wedding Rings</b>	Up to £250 per ring, up to £500	£75	£35
<b>Wedding Attire</b>	Up to £750 per couple	£75	£35
<b>Wedding Gifts</b>	Up to £750 per couple	£75	£35
<b>Photographs &amp; Videos</b>	Up to £750 per couple	£75	£35

\* Your validation certificate will show the level of excess selected, or if you have selected Platinum excess waiver.

\*\*Your validation certificate will show if you have selected Comprehensive Lite cover and deleted Sections 8 Personal Luggage, 9 Luggage Delay on your Outward Journey and 10 Money and Travel Documents.

\*\*\*Your validation certificate will show if you have deleted Section 1 Cancellation, Curtailment or Trip Interruption.

### Full details of policy cover can be found in the policy booklet

Reduced Cover Options: If you have opted for and/or received a discount for deleting Section 1 (Cancellation, Curtailment or Trip Interruption) and/or for deleting sections 8 (Personal Luggage), 9 (Luggage Delay on your Outward Journey) and 10 (Money and Travel Documents), these sections do not apply and cover on each of those relevant sections is NIL.

## Significant or unusual exclusions and limitations

Please refer to 'What is not covered' under each section of the policy wording for further details

### Section 1 – Cancellation, Curtailment or Trip Interruption

- Redundancy caused by misconduct, resignation, voluntary redundancy or where notification of redundancy was given prior to the application for this policy.

### Section 2 – Medical Emergency or Repatriation

- Treatment or surgery which in the opinion of the medical practitioner in attendance and the Emergency assistance service can be delayed until your return to your home area.
- Expenses incurred as a result of a tropical disease where the recommended inoculations have not been undertaken.
- Medication which prior to departure is known to be required.

### Section 5 – Hospital Daily Benefit

- Treatment or surgery which in the opinion of the medical practitioner in attendance and the Emergency assistance service can be delayed until your return to your home area.
- Expenses incurred as a result of a tropical disease where the recommended inoculations have not been undertaken.

### Section 6 – Travel Delay

- Strike or industrial action delay existing or publicly declared by the date this insurance is purchased by you or the date your trip was booked, whichever is later.

### Section 8 – Personal Luggage

- Valuables or your passport left unattended at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or public transport operator) unless deposited in a hotel safe or safety deposit box.
- Business goods, samples, or tools used in connection with your occupation.
- Baggage left unattended in a place to which the general public has access.
- Baggage contained in or stolen from an unattended motor vehicle between 9 p.m. and 8 a.m.; or between 8 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.
- Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment, mobile telephones, satellite navigation equipment and other items are excluded – please refer to your policy wording for the full list.

### Section 10 – Money and Travel Documents

- Personal money or documents left unattended at any time unless in a hotel safe or safety deposit box.
- Loss or theft of traveller's cheques where you haven't complied with the issuing agent's conditions.

### Section 11 – Personal Liability

- Pursuit of any trade, business or profession, Ownership possession or use of vehicles, aircraft, water craft (other than surfboards or manually propelled rowboats, punts or canoes) or animals (other than horses and domestic cats and dogs);
- Liability in respect of punitive or exemplary damages.

### Section 13 – Overseas Legal Protection

- Claims against a travel agent, tour operator, carrier, ACE European Group Ltd, Atlas Travel Insurance, One Group, Healix Group Company or their agents, someone you were travelling with, a person related to you, or another insured person.

### Section 17, 18, 19, 20 and 21 – Winter Sports Cover (optional cover on payment of an additional premium)

- Ski equipment contained in or stolen from an unattended motor vehicle between 9 p.m. and 8 a.m. or between 8 a.m. and 9 p.m.

unless it is in a locked boot or covered from view in a locked car.

- Ski equipment left unattended in a place to which the general public has access.
- Deductions for wear and tear will be made-see section 18 for full details.

## Duration of the Policy

For Single Trip policies, this will be from the date you arrange cover until your return to the UK, but not in any case exceeding the period shown on the validation certificate.

For Annual Multi Trip policies, this will be from the start date of the policy stated on the validation certificate and continues for 12 months from that date. This is an annually renewable policy.

## Cancellation Period

You are free to cancel this policy at any time. If you wish to cancel within 14 days of receipt of the policy documents, you may by writing to Atlas for a full refund providing you have not travelled and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. If you cancel after the first 14 days of receipt of the policy documents then no premium refund will be made. See General conditions applicable to the whole policy in your policy wording for more details.

## Making a Claim

For all claims please contact:

Atlas Travel Insurance claims, 308 – 314 London Road Hadleigh, Benfleet, Essex. SS7 2DD.  
Tel: +44(0) 1293 725930  
Email atlas.travelinsurance@acegroup.com

## Complaints

We are dedicated to providing a high quality service and want to maintain this at all times.

If you have any complaint about Your policy or claim, please contact Us at:

Atlas Travel Insurance Complaints  
308-314 London Road, Hadleigh, Essex SS7 2DD  
Email: atlascustomerservices@csal.co.uk  
Telephone: 0844 826 2692

Please ensure that You quote any policy or claims reference numbers in any correspondence.

If you remain dissatisfied, You may approach the Financial Ombudsman Service for a final decision. You can contact the Financial Ombudsman Service at:

South Quay Plaza, 183 Marsh Wall, London E14 9SR  
Telephone 0845 080 1800, Fax 0207 964 1001  
www.financial-ombudsman.org.uk

A leaflet explaining its procedure is available on request. Please note that the Financial Ombudsman Service will not be able to respond Your complaint unless You have followed the above complaints procedure and obtained a final decision

The existence of this complaints procedure does not reduce Your statutory rights relating to this Policy. For further information about Your statutory rights contact the Office of Fair Trading or Citizens Advice Bureau'.

## Financial Services Compensation Scheme

In the unlikely event of Our being unable to meet Our liabilities, You may be entitled to compensation under the Financial Services Compensation Scheme. Their contact details are:

Financial Services Compensation Scheme  
7th Floor Lloyds Chambers  
Portsoken Street, London E1 8BN  
Fax: 020 7892 7301