

Policy Summary

Travel Insurance

Please note that this Summary document does not contain the full terms and conditions of the contract, which can be found in the Policy document. This Policy Summary does not form part of the Policy document.

A copy of the Policy is available on request.

The policy is underwritten by Canopus Underwriting Limited on behalf of Syndicate 4444 at Lloyd's.

Cover applies in respect of a trip commencing within the period of insurance as shown in the schedule.

If your period of insurance is more than one year you may need to review and update this cover periodically to ensure it remains adequate.

The policy is a travel insurance contract that provides cover for residents of the United Kingdom or usual country of domicile. The sections that apply to your insurance will be stated in the schedule. Subject to your proposal the main features and benefits are:

Significant features, benefits and exclusions

The Section Schedules describe when the contract operates together with the benefits and limits that apply to each person insured.

Significant cover	Significant features	Limitations and exclusions
Section 1 Cancellation and Disruption – page 6		
Loss of unused travel and accommodation	Up to £3,000 – Single Trip (Single) Bronze up to £2,500 Silver up to £3,000 Gold up to £5,000 } Annual Trip	Conditions known to you when booking the trip or buying the insurance. Claims from events that had occurred, commenced or been announced before you buy the insurance.
Expenses following missed departure and transport diversion	Up to £500	You must have written confirmation from your carrier or travel agent of delayed departure dates.
Travel delay inconvenience following late departure of publicly licensed transport	£20 for the first 12 hours followed by £10 per subsequent 12 hour period to a maximum of £100	You must obtain garage or motor breakdown reports confirming mechanical breakdown.
Additional travel and accommodation expenses for alteration of itinerary	Reasonable additional expenses up to £1,000	£35 excess – Gold ; £50 excess – Bronze, Silver and Single.
Rejoining the boat	Annual Gold only: up to £3,000 or crew replacement up to £1,5000	
Section 2 Medical, Repatriation and Other Expenses – page 7		
Expenses outside the UK	Up to £5,000,000	Costs which would have been foreseen by you at the start of the trip.
Hospitalisation daily benefit if confined as a hospital inpatient	£25 for each completed 24 hours spent as a hospital in-patient to a maximum of £1,500	Medical expenses in the UK or 12 months after your accident or illness.
Funeral costs	Up to £5,000	£35 excess – Gold ; £50 excess – Bronze, Silver and Single..

Significant cover	Significant features	Limitations and exclusions
Section 3 Personal Accident – page 8		
Lump sum following accidental death or an injury resulting in loss of limb, sight or permanent total disablement	Death, loss of 1 limb or 1 eye, Loss of 2 limbs or both eyes and permanent total disablement Gold £50,000 Silver £20,000 Bronze £10,000 Single £20,000	Accidental death of a person under 16 years is limited to £2,500, all other benefits are reduced by 50%. For persons 65 years of age and over but under 71 years, benefits 2 and 3 are reduced by 50%, benefit 4 (Permanent Total Disablement) is deleted. In respect of travel within the United Kingdom the benefits under this section are reduced by 50%.
Section 4 Baggage and Personal Effects – page 9		
Loss of or damage to baggage and personal effects	Gold up to £3,000 Silver up to £1,500 Bronze up to £1,000 Single up to £1,500	Hired clothing or equipment, wear and tear, household effects, electrical or mechanical breakdown. You must take reasonable precautions for the safety of your property.
Essential clothing and toiletries are mislaid for 12 hours or more	Up to £100	£35 excess – Gold; £50 excess – Bronze, Silver and Single.
Section 5 Money, Travel Documents and Credit Cards – page 9		
Money and travel documents and Fraudulent use of lost credit cards	Up to £750 Cover commences upon collection or receipt up to 72 hours prior to the trip and concludes whilst in your custody up to 72 hours after the trip finishes.	Currency devaluation, errors or omissions, transactional shortages. Loss of theft not reported to the police within 48 hours of discovery. £35 excess – Gold ; £50 excess – Bronze, Silver and Single.
Section 6 Legal Expenses and Personal Liability – page 9		
Legal expenses in pursuit of a claim against third parties for your death, injury or illness	Up to £25,000	Expenses without our prior written approval. Claims against us or anyone acting for us, travel agents, tour operators or carrier.
Personal liability for bodily injury or damage to third party property	Up to £2,000,000	Bodily injury to a family member or a person under a contract of service or apprenticeship with you. Use of or ownership or possession of aircraft, water craft, firearms, mechanically propelled or horse drawn vehicles, animals, caravans or vehicular trailers. Employer's or Contractual liabilities. Connected with the ownership or occupancy of land or building; carrying on of any trade, business or profession; participant to participant injury; or any fine or penalty. Punitive and exemplary damages in respect of the USA or Canada. Any participant to participant injury whilst participating or practicing for any sporting or similar event. Any fine or penalty.

Significant cover	Significant features	Limitations and exclusions
Section 7 Hi-jack and Kidnap – page 10		
	£50 each day you are detained to a maximum of £1,000	
Section 8 Winter Sports – page 10 – Gold, Silver included - Single if supplement paid		
Equipment Hire	£25 per day to a maximum of £250 if your skis, poles, snowboards, boots or bindings are lost or delayed for more than 12 hours	As a result of theft. Must have written report from the carrier responsible for the delay or damage. Cover relates only to the outward or onward trip.
Ski Equipment	Up to £500 for theft or accidental damage to ski equipment	Limit of £250 - single article or pair. Theft from an unattended public place. Accidental damage whilst in use. £35 excess – Gold ; £50 excess – Silver and Single
Lift Pass	Up to £200 for loss or theft of your lift pass	Calculated on the unexpired period. £35 excess – Gold ; £50 excess – Silver and Single
Piste Closure	£25 per day to a maximum of £250 for pre-booked ski resort closure due to lack of snow	If the piste closure was public knowledge prior to the trip. Written confirmation from the resort must be obtained. Ski resorts less than 1,000 metres above sea level.
Avalanche Cover	£250 for necessary and reasonable extra travel and accommodation if you are delayed by more than 12 hours	Ski resorts less than 1,000 metres above sea level. £35 excess – Gold ; £50 excess – Silver and Single.
Section 9 Business Cover – page 11 – Gold, Silver included - Single if supplement paid		
Business Equipment	Up to £1,000 for loss, damage or theft	£35 excess – Gold ; £50 excess – Silver and Single.
Business Money	Up to £500 for loss, stolen or destroyed	£35 excess – Gold ; £50 excess – Silver and Single.
Replacement Staff	Up to £2,500 to send a substitute person if an insured person is injured or becomes ill during the trip	Expenses paid or budgeted to pay before the commencement of the trip.
Activity and Sports List – page 13		
	Refer to the policy for the list of activities and sports.	

Geographical Areas – as shown in the schedule

- i United Kingdom – England, Scotland, Wales, Northern Ireland, The Isle of Man and the Channel Islands. Cover only applies if your trip is away from your home and at least two nights stay in pre-booked accommodation or involves a pre booked flight.
- i Europe – including Republic of Ireland, Azores, Canary Islands, Madeira and countries bordering the Mediterranean.
- i Worldwide including USA and Canada

General exclusions that apply to all sections – page 4

- i War and Terrorism
- i Flying other than as a passenger
- i Weapons of mass destruction
- i Professional sports
- i Manual labour
- i Attempting self injury or suicide
- i Travelling to a country where Foreign and Commonwealth Office have advised against all but essential travel
- i Pregnancy within 10 weeks of the estimated date of delivery, or childbirth
- i Winter Sports for Single Trip Travel unless the appropriate additional premium is paid and shown on the schedule
- i Health – pre-existing medical conditions as described by exclusion 4 (page 4 of the policy)
- i Travelling against medical advise
- i Nuclear or radioactive contamination
- i Armed Forces operational duties
- i HIV and AIDS
- i Age limit 70 years (annual), 75 years (single trip)
- i Travelling for the purpose of receiving treatment

Annual Multi Trip policies – page 2

- i Maximum trip duration - Bronze 30 days, Silver 45 days, Gold 60 days plus additional periods as may be endorsed on your schedule
- i 17 days Winter Sports is provided for Silver and 21 days for Gold, during any one period of insurance

Conditions – page 3

All material facts should be disclosed (These are facts which are likely to influence our acceptance or assessment of your insurance). If you are in any doubt about facts considered material you should disclose them.

The parties are free to choose the law applicable to the insurance contract. Unless specifically agreed to the contrary this shall be subject to English Law.

Claims notification – page 3

On the happening of any occurrence likely to give rise to a claim under the policy, it is a condition precedent to our liability under the policy that you will ensure that notice is given to us in writing as soon as reasonably possible after the date of the occurrence and in any event within ninety (90) days. Such notice shall include full particulars of the occurrence.

If **You** need to make a claim, please either write with a brief description of your claim or phone:

Topsail Insurance
4-6 Octagon Offices
Waterfront, Brighton Marina
East Sussex BN2 5WB

Tel No: 01273 573727 Fax No: 01273 679261
E-mail: enquiries@topsailinsurance.co.uk.

Topsail Insurance are open every weekday from 9:00am until 5:00pm and will send you a claim form as soon as **You** tell them about **Your** claim.

To help prevent fraudulent claims, **Your** personal details are stored on computer and may be transfer to a centralised system. This information is kept according to the rules of the Data Protections Act.

If **You** need medical attention overseas, **You** must contact:

Medical Assistance Notification:

In the event of a serious illness or injury during **Your Trip** which will require hospitalisation, in the first instance **You** must telephone **Our** Medical Assistance line:

+44 (0)20 7111 1100

Cooling-off Period – page 1

If the cover does not meet your requirements within fourteen (14) days of the cover starting or the day on which you receive the documents, whichever is the later we will refund all premiums paid provided you have not made a claim.

Cancellation – page 4

Only you and us may cancel the policy or any cover. We will give 30 days written notice and you will give 30 days written notice. Any unearned portion of the premium paid will be returned, subject to a minimum retention of one half of the risk premium or £50 whichever is the lesser.

Disputes and Complaints – page 1

Every effort is made to ensure **You** receive a high standard of service. If **You** are not satisfied with the service **You** have received or **You** have any questions or concerns about **Your** insurance **You** should in the first instance contact:

Topsail Insurance
4-6 Octagon Offices
Waterfront, Brighton Marina
East Sussex BN2 5WB

Tel No: 01273 573727 Fax No: 01273 679261
E-mail: enquiries@topsailinsurance.co.uk.

If **You** are not satisfied with the answers provide **You** can direct your concerns to the underwriters.

Our contact details are:

Head of Accident & Health
Canopius Underwriting Limited
Gallery 9
One Lime Street
London EC3M 7HA

In the event **You** remain dissatisfied and wish to make a complaint **You** should refer the matter to the Policyholder & Market Assistance at Lloyd's. Their address is:

Policyholder & Market Assistance
Lloyd's Market Services
One Lime Street
London EC3M 7HA
Tel No: 020 7327 5693 Fax No: 020 7327 5225
E-mail: complaints@lloyds.com

If the Policyholder & Market Assistance department is unable to resolve **Your** complaint, **You** may refer it to the Financial Ombudsman Service (FOS).

Following the complaints procedure with the FOS does not affect **Your** rights to take legal action. Further details will be provided at the appropriate stage of the complaints process.

Financial Services Compensation Scheme – page 1

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our obligations under this contract. A claim under this contract of general insurance is covered for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit.

Further information about the scheme is available from the Financial Services Compensation Scheme at the below address or on their website: www.fscs.org.uk:

7th Floor, Lloyds Chambers, Portsoken Street, London, E1 8BN

Canopius Underwriting Limited - Gallery 9, One Lime Street, London, EC3M 7HA

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