

Policy Summary - Travel Insurance

1 What is this keyfacts document?

This is a summary of the policy cover for the getMY travel insurance and it does not include the full terms and conditions of the contract, which can be found in the Policy Document.

2 Who is providing this insurance policy?

Your insurance policy is administered by FirstAssist Insurance Services Limited on behalf of the insurer. The insurance company that underwrites this insurance policy is Great Lakes Reinsurance (UK) PLC.

3 What type of insurance policy is this?

This is a travel policy that, subject to the terms, conditions and exclusions contained in the Policy Document, will meet certain costs that might arise during the course of your travels.

4 What are the significant features and benefits of this policy?

Benefits	Significant or Unusual Exclusions or Limitations that apply to individual benefits	Excess*	Limit	Policy Reference
Personal Assistance Information on visas, vaccinations, safety of drinking water, tipping, opening hours of banks and shops.		Nil	N/A	Pre Travel Advice
Cancellation or Curtailment If you have to cancel or curtail your trip as a result of accidental injury or illness, death of a close relative, your redundancy or you cancel your trip after a 12 hour delay.	<ul style="list-style-type: none"> Any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim. Travel tickets paid for using any airline mileage reward scheme, for example Air Miles. Pregnancy or childbirth where the pregnancy has exceeded 28 weeks. 	£50 £75 (Age 65-69) £100 (Age 70-79) £150 (Age 80-85) (Premier) £65 £100 (Age 65-69) £125 (Age 70-79) £200 (Age 80-85) (Standard)	£5,000 (Premier) £3,000 (Standard)	Section 1
Catastrophe Additional accommodation costs if you cannot use your booked accommodation as a result of fire, flood, earthquake or storm.	<ul style="list-style-type: none"> Your disinclination to travel or continue with the trip when local authorities say it is acceptable to do so. 	Nil	£500 (Premier) £300 (Standard)	Section 2
Missed Departure Cover for additional room only accommodation and travel expense due to the failure of public transport or an accident or breakdown of the vehicle you are travelling in or strike.	<ul style="list-style-type: none"> Strike or industrial action publicly known by the date the insurance is purchased by you. You must allow sufficient time for your journey. 	Nil	£750 (Premier) £500 (Standard)	Section 3
Travel Delay Delayed departure for at least 12 hours from the scheduled departure time. £20 for the first complete 12 hour delay and £20 for each subsequent 12 hours.	<ul style="list-style-type: none"> Strike or industrial action or air traffic control delay publicly declared. 	Nil	£200 (Premier) £100 (Standard)	Section 4
Baggage Delay Cover is provided for the cost of essential items if your carrier has misplaced or delayed your baggage for more than 12 hours during the outward journey.	<ul style="list-style-type: none"> You must obtain confirmation of the length of delay from your carrier. Claims arising solely from trips within the United Kingdom. 	Nil	£150 (Premier) £100 (Standard)	Section 5
Baggage (Optional) If your personal baggage is lost, stolen or damaged we will cover the cost of replacement (less wear, tear and depreciation).	<ul style="list-style-type: none"> You must report all losses to the police within 24 hours and obtain a written report. Limited to £300 (Premier) or £150 (Standard) per single item or pair or set of items and £500 (Premier) or £300 (Standard) for valuables. Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation. Baggage contained in an unattended motor vehicle between 9 p.m. and 9 a.m. or between 9 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car. 	£50 (Premier) £65 (Standard)	£2,500 (Premier) £1,500 (Standard)	Section 6

Benefits	Significant or Unusual Exclusions or Limitations that apply to individual benefits	Excess*	Limit	Policy Reference
<p>Personal Money, Passport and Documents Accidental loss, theft or damage of personal money and documents up to 72 hours prior to departure.</p> <p>Reasonable additional costs for travel and accommodation incurred whilst obtaining a replacement passport or visa abroad.</p>	<ul style="list-style-type: none"> You must report all losses to the police within 24 hours and obtain a written report. Personal money or your passport or visa left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation. 	<p>£50 (Premier)</p> <p>£65 (Standard)</p> <p>£50 (Premier)</p> <p>£65 (Standard)</p>	<p>£300 (Premier)</p> <p>£200 (Standard)</p> <p>£250</p>	Section 7
<p>Emergency Medical and Other Expenses Covers for eligible costs if during the trip you suffer bodily injury, illness or die.</p>	<ul style="list-style-type: none"> You must advise us of any claim over £500. Emergency dental treatment limited to £750 (Premier) or £500 (Standard) Treatment or surgery which in our opinion or that of the medical practitioner in attendance can wait until your return to the United Kingdom. Pregnancy or childbirth where the pregnancy has exceeded 28 weeks. Expenses incurred as a result of a tropical disease where the required inoculations have not been undertaken. 	<p>£50</p> <p>£75 (Age 65-69)</p> <p>£100 (Age 70-79)</p> <p>£150 (Age 80-85) (Premier)</p> <p>£65</p> <p>£100 (Age 65-69)</p> <p>£125 (Age 70-79)</p> <p>£200 (Age 80-85) (Standard)</p>	<p>£10,000,000 (Premier)</p> <p>£5,000,000 (Standard)</p>	Section 8
<p>Hospital Benefit Up to £30 (Premier) or £20 (Standard) for every completed 24 hours in patient hospital stay.</p>	<ul style="list-style-type: none"> Expenses incurred as a result of a tropical disease where the required inoculations have not been undertaken. 	Nil	<p>£1,000 (Premier)</p> <p>£500 (Standard)</p>	Section 9
<p>Personal Accident Cover for loss of life, limb or sight that occurs during your trip.</p>	<ul style="list-style-type: none"> Reduced benefit for persons aged under 16 or 65 and over. 	Nil	<p>£25,000 (Premier)</p> <p>£15,000 (Standard)</p>	Section 10
<p>Mugging If you sustain accidental injury as a result of mugging that results in you being hospitalised.</p>	<ul style="list-style-type: none"> You must report your mugging to the police within 24 hours and obtain a written report. 	Nil	<p>£500 (Premier)</p> <p>£200 (Standard)</p>	Section 11
<p>Hijack A payment of £50 will be made for each day for the duration of the hijack.</p>	<ul style="list-style-type: none"> Claims where you or your business connections have engaged in activities likely to increase the risk of hijack. 	Nil	<p>£500 (Premier)</p> <p>£200 (Standard)</p>	Section 12
<p>Personal Liability Personal liability for any compensation you become legally liable to pay.</p>	<ul style="list-style-type: none"> Pursuit of any trade, business or profession, or the ownership, possession or use of any vehicles, aircraft or mechanically operated watercraft. 	Nil	£2,000,000	Section 13
<p>Legal Expenses Legal expenses to pursue compensation as a result of death, illness or injury against a third party as a result of an accident.</p>	<ul style="list-style-type: none"> We will have complete control over proceedings and the selection, appointment and control of any legal representative. Claims where there is no prospect of success in obtaining reasonable benefit. Claims not reported within 90 days of the incident. 	Nil	<p>£25,000 (Premier)</p> <p>£15,000 (Standard)</p>	Section 14
<p>Winter Sports (Optional) A. Ski Equipment Loss of or damage to your own or hired ski equipment.</p> <p>B. Hire of Ski Equipment Up to £50 per day for costs of hiring replacement ski equipment if yours is accidentally lost, damaged or stolen during your trip.</p> <p>C. Ski Pack Unused non-refundable pre-paid ski pack costs if you are unable to ski following accidental injury or illness and you do not curtail your trip.</p>	<ul style="list-style-type: none"> Limited to £250 per single pair or set of items. Limited to £500 for hired ski equipment. Ski equipment contained in or stolen from an unattended motor vehicle between 9 p.m. and 9 a.m. or between 9 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car. Excludes claims for ski equipment whilst in use. You must provide written confirmation from a medical practitioner confirming that you are unable to ski. 	<p>£50 (Premier)</p> <p>£65 (Standard)</p> <p>Nil</p> <p>Nil</p>	<p>£1,000</p> <p>£500</p> <p>£150</p>	Section 15

Benefits	Significant or Unusual Exclusions or Limitations that apply to individual benefits	Excess*	Limit	Policy Reference
<p>Winter Sports (Optional) Continued</p> <p>D. Piste Closure Up to £25 per day for additional transport costs if you have to travel to another resort in the event of total closure of your resort due to lack of snow at your pre-booked resort.</p> <p>E. Avalanche Delay Additional travel and accommodation costs if your transfer to or from your pre-booked resort is delayed by avalanche.</p>	<ul style="list-style-type: none"> You must obtain written confirmation from the tour operator (or their representative) of the number of days skiing facilities were closed in your resort and the reason for the closure. You must obtain written confirmation from the appropriate authority to confirm the period of delay. 	<p>Nil</p> <p>Nil</p>	<p>£250</p> <p>£500</p>	Section 15
<p>Business Travel (Optional)†</p> <p>A. Business Equipment Cost of replacing or repairing, any business equipment that is lost, damaged or stolen during the trip (less wear, tear and depreciation) and up to £150 for courier expenses to replace lost equipment or samples.</p> <p>B. Business Equipment Delay If your business equipment or samples are delayed for more than 12 hours on your outward journey.</p> <p>C. Business Equipment Hire Cost of hiring replacement business equipment if your business equipment or samples are delayed or lost on your outward journey.</p> <p>D. Business Money Accidental loss, theft or damage to your business money.</p> <p>E. Replacement Staff Reasonable additional accommodation and travelling costs for a colleague to take your place in the event of your death, total disablement or hospitalisation.</p>	<ul style="list-style-type: none"> Business equipment or samples left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation. Limited to £500 for business samples. You must obtain confirmation of the length of delay from your carrier. You must obtain confirmation of the length of delay from your carrier. You must report all losses to the police within 24 hours and obtain a written report. Personal money or your passport or visa left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation. Loss or theft of traveller's cheques where you have not complied with the issuing agents conditions. Claims where you or your business connections were aware of circumstances which could reasonably have been expected to give rise to the cancellation of the trip. 	<p>£50 (Premier)</p> <p>£65 (Standard)</p> <p>Nil</p> <p>£50 (Premier)</p> <p>£65 (Standard)</p> <p>£50 (Premier)</p> <p>£65 (Standard)</p> <p>£50 (Premier)</p> <p>£65 (Standard)</p>	<p>£1,000</p> <p>£500</p> <p>£500</p> <p>£1,000</p> <p>£1,000</p>	Section 16
<p>Golf Cover (Optional)</p> <p>A. Green Fees Refund the cost of non-refundable pre-booked green fees following the cancellation or curtailment of your trip or if you are delayed for more than 12 hours on your outward journey which prevents you from playing golf.</p> <p>B. Golf Equipment Hire Up to £35 per day for the cost of hiring replacement golf equipment if your golf clubs are delayed by your carrier for more than 12 hours.</p> <p>C. Golf Equipment If your golf clubs are lost, stolen or damaged we will cover the cost of replacement (less wear, tear and depreciation).</p> <p>D. Hole in One If you score a "hole in one" during a competition.</p>	<ul style="list-style-type: none"> See Section 1 - Cancellation or Curtailment and Section 4 - Travel Delay. You must obtain confirmation of the length of delay from your carrier. You must report all losses to the police within 24 hours and obtain a written report. You must submit your scorecard signed by you and a witness and countersigned by the club pro or the club secretary. 	<p>£50 (Premier)</p> <p>£65 (Standard)</p> <p>Nil</p> <p>£50 (Premier)</p> <p>£65 (Standard)</p> <p>Nil</p>	<p>£250</p> <p>£200</p> <p>£1,500</p> <p>£75</p>	Section 17

* unless the Excess Waiver Option has been selected where the excess will be nil.

† only available with Annual cover.

5. What are the significant and unusual exclusions and limitations?

1. Cover is excluded for any medical condition or symptom that has not been declared to and accepted by us and which existed prior to the commencement of this policy and any associated trip covered by it.
2. This policy is only available to persons resident in the United Kingdom.
3. Annual cover is available to persons up to the age of 79. Family and Single Parent cover is available up to the age of 69 years. Winter Sports cover is only available to persons aged under 65.
Children are only covered when travelling with a parent under this policy.
4. Cover is excluded for certain Hazardous Activities. This means any pursuit or activity where it is recognised that there is an increased risk of injury or accident. A list of the activities covered by the policy can be found under the Hazardous Activities section in the policy wording.
5. Your wilfully, self-inflicted injury or illness, suicide or attempted suicide, solvent abuse, alcohol abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a Medical Practitioner, but not for the treatment of drug addiction), self-exposure to needless peril (except in an attempt to save human life).
6. Operational duties of a member of the Armed Forces.
7. Travel to areas the Foreign and Commonwealth Office have advised against travelling to.

6. What is the duration of this policy?

1. Annual policies are valid for 365 days from the day the policy starts.
2. The maximum duration of any one trip on an Annual policy will be 45 days unless an additional premium has been paid to extend or a discount taken to reduce this period. Winter Sports trips are limited to 21 days per insurance period unless a 15 day trip duration has been selected.
3. The Annual policy includes cover for trips taken wholly within the UK provided that accommodation is pre-booked and pre-paid for 2 consecutive nights or more.
4. The maximum duration for any one trip on a Single Trip policy will be as stated on your schedule. If you have purchased an Annual policy we will write to you prior to the expiry date to advise whether we are prepared to offer renewal terms.

7. What are the cancellation rights?

If this insurance is not suitable, please telephone or write to us within 14 days of receipt of your policy documents. We will cancel the policy and refund your premium in full provided that you have not already taken your trip or made a claim. We cannot refund your premium after this date.

8. How do I notify you of a claim that I wish to make?

If you wish to notify us of a claim, please contact us;

...in writing Write to getMY travel insurance claims, PO Box 1037, Oakleigh House, 14-16 Park Place, Cardiff CF11 1HU

...by phone Telephone 0845 072 0723.

9. How do I make a complaint about this insurance policy?

This insurance policy is administered by FirstAssist Insurance Services Limited and is underwritten by Great Lakes Reinsurance (UK) PLC. FirstAssist are responsible for handling all complaints regarding the policy.

As a customer of FirstAssist, you have the right to expect the best possible service and support. If we have not delivered the service that you expect or you are concerned with the service provided, we would like the opportunity to put things right.

If you are unhappy with the service provided for any reason or you have cause for complaint you should initially contact us. We will tell you what action we intend to take to resolve your complaint and how long it is likely to take. In the unlikely event that you remain dissatisfied and wish to make a complaint, please contact our Customer Relations Unit at the address below.

If they cannot resolve the matter to your satisfaction, we will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service. If you make a complaint, your right to legal action against us is not affected.

FirstAssist Insurance Services Limited	Financial Ombudsman Service (Insurance Division)
Customer Relations Department FirstAssist Insurance Services Limited 1 Drake Circus Plymouth PL1 1QH Telephone 0845 071 9069	Financial Ombudsman Service South Quay Plaza 183 Marsh Wall London E14 9SR Telephone: 0845 080 1800

10. Is Great Lakes Reinsurance (UK) PLC covered by the Financial Services Compensation Scheme (FSCS)?

Great Lakes Reinsurance (UK) PLC is covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting the FSCS at 7th Floor, Lloyds Chambers, Portoken Street, London E1 8BN or by calling 0207 892 7300.

*For your protection, calls may be recorded and monitored.

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This policy is administered by FirstAssist Insurance Services Limited

Registered in England and Wales, No. 04617110

Registered Office at Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU

FirstAssist Insurance Services Limited is authorised and regulated by the Financial Services Authority. FSA Register No. 310671

This policy is underwritten by Great Lakes Reinsurance (UK) PLC

Registered in England and Wales, No. 2189462

Registered Office at Plantation Place, 30 Fenchurch Street, London EC3M 3AJ

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You can check this information on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234

