

Annualtravelinsurance.com - Travel Insurance Policy Summary

This summary is designed to help you to understand the insurance by setting out its significant key features, benefits, limitations and exclusions. This summary does not form part of the policy. You will need to read the policy wording, a copy of which is available to you, for full details of the terms of the insurance.

THE INSURER

This insurance is underwritten by Great Lakes Reinsurance (UK) PLC and administered by Cigna Insurance Services (Europe) Limited.

Great Lakes Reinsurance (UK) PLC is registered in England and Wales No. 2189462. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ. Great Lakes Reinsurance (UK) PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Cigna Insurance Services (Europe) Limited is registered in England & Wales No. 4617110. Registered Office: Chancery House, St Nicholas Way, Sutton, Surrey SM1 1JB. Cigna Insurance Services (Europe) Limited is authorised and regulated by the Financial Conduct Authority.

TYPE OF INSURANCE AND COVER

The policy provides a range of travel insurance covers. The main ones as summarised in the table below. The limits of cover and excesses that apply in the event of a claim will depend on the product you choose. These will be shown when you make your product selection and then confirmed in your policy schedule.

Cover	Significant Features and Benefits	Significant Exclusions and Limitations	Policy Wording Reference
Cancellation or Curtailment Charges	Provides cover for unused travel and accommodation expenses which you have paid, or agreed to pay under contract which you cannot get back if it is necessary to cancel or cut short your trip.	To be able to claim, the reason why the trip is being cancelled or cut short must be necessary and unavoidable and must fall into one of the reasons listed in the policy. For example, if a person insured under this policy becomes ill or is injured or dies. You must obtain prior approval of the Emergency Assistance Service before curtailment of your trip.	Insurance – Section A (page 6), Travel Insurance Policy Schedule (page 1), Important Conditions Relating to Health (page 3), General Conditions (page 4) General Exclusions (page 4) Claims Conditions (page 4)
Emergency Medical and Other Expenses	Provides cover for costs arising in the event of illness, bodily injury or death during the trip and where necessary the provision of emergency medical assistance.	To be able to claim, the medical treatment must be required in an emergency and cannot wait until you have returned to your home area. Medical cover does not apply to treatment received in your home area. You must give notice immediately to the Emergency Assistance Service by phoning +44 208 763 4813 of any bodily injury or illness that necessitates your admittance to hospital as an in-patient or before any arrangements are made for your repatriation.	Insurance – Section B (page 6) Travel Insurance Policy Schedule (page 1) Important Conditions Relating to Health (page 3) General Conditions (page 4) General Exclusions (page 4) Claims Conditions (page 4)
Hospital Benefit	Provides a payment for each complete 24 hours spent in a hospital as an in-patient or if you are confined to your accommodation as a result of a compulsory quarantine order.	To be able to claim, the confinement must be at the order of a Medical Practitioner outside your home area and as a result of a bodily injury or illness. You must also contact our Emergency Assistance Service on +44 208 763 4813 as soon as possible to advise of the required confinement.	Insurance – Section C (page 6 & 7) Travel Insurance Policy Schedule (page 1) Important Conditions Relating to Health (page 3) General Conditions (page 4) General Exclusions (page 4) Claims Conditions (page 4)
Personal Belongings, Money and Baggage	Provides cover for the loss, theft or damage of personal belongings, including passport, other documents, money and baggage during the trip.	A written report from the police or transport carrier is required in order to support a claim for loss, theft or damage. This must be obtained within 24 hours of the incident. Belongings must not be left unattended and cover is not provided for personal belongings stolen from an unattended vehicle unless the theft occurs between 8am and 9pm (local time), the personal belongings are in the locked boot (or out of view if no boot is available) and there is evidence of forced entry.	Insurance – Section E and Section F (page 7) Travel Insurance Policy Schedule (page 1) General Conditions (page 4) General Exclusions (page 4) Claims Conditions (page 4)

Cover	Significant Features and Benefits	Significant Exclusions and Limitations	Policy Wording Reference
Missed Departure	Provides cover for reimbursement of reasonable additional accommodation and travel costs incurred in reaching your overseas destination or returning to the United Kingdom, if you miss your scheduled departure from the United Kingdom or on the final part of your return journey to the United Kingdom.	To be able to claim, the missed departure must be due to the failure of other scheduled public transport, an accident/breakdown affecting the vehicle in which you are travelling or strike, industrial action or adverse weather conditions. You must obtain written confirmation for the reason for delay from the Police or breakdown service, if the delay occurs on a motorway or dual carriageway road.	Insurance – Section I (page 7 & 8) Travel Insurance Policy Schedule (page 1) General Conditions (page 4) General Exclusions (page 4) Claims Conditions (page 4)
Delayed departure and Abandoning your trip.	Provides cover if the aircraft, sea vessel, train or coach on which you are booked to travel is delayed at the final departure point from or to the United Kingdom because of a strike or industrial action, adverse weather conditions or a mechanical breakdown by at least 12 hours or if you have to abandon your outward trip as a result of a delay lasting more than 24 hours.	To be able to claim, you must have checked-in for your trip at or before the recommended time and get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted. For any specific incident, you may be able to claim under either Delayed departure or Abandoning your trip, but not under both.	Insurance – Sections K1 and K2 (page 8) Travel Insurance Policy Schedule (page 1) General Conditions (page 4) General Exclusions (page 4) Claims Conditions (page 4)
Personal Accident	Provides cover if you sustain a bodily injury which results in your death, loss of limb, loss of sight or permanent total disablement.	To be able to claim, the injury must not have arisen due to your failure to comply with the Policy's 'Important conditions relating to Health.'	Insurance – Section D (page 7) Important Conditions Relating to Health (page 3) General Exclusions (page 4) Important conditions Relating to Health (page 3) Policy Schedule (page 1)
Personal Liability	Provides cover if you become legally liable to pay compensation for bodily injury (including death) caused to third parties, or damage to their property.	Third parties do not include close relatives or travelling companions. The policy does not cover the first £300 of any damage you cause to temporary holiday accommodation.	Insurance – Section G (page 7) Policy Schedule (page 1) General Exclusions Claims Conditions (page 4)

Other Significant Limitations and Exclusions		Policy Wording Reference
Medical Conditions existing prior to purchasing or renewing this policy	<p>If you or any person insured on your policy have, at the time of taking out this insurance (or upon renewal of your policy), suffered from any disease illness or injury for which you are taking or have taken prescribed medication or are waiting to receive, or have received treatment (including surgery, tests or investigations) within the last 2 years, you will need to declare this to the medical screening line by phoning 0844 871 0275 unless each insured person has only one of the medical conditions listed in the Important Conditions of Health section of the policy wording . Unless accepted by us, no cover would be available should a claim arise directly or indirectly from the condition concerned.</p> <p>Cover is not provided for claims arising directly or indirectly from:</p> <p>A. At the time of taking out this policy:</p> <p>i) Any disease, illness or injury for which you or a close relative or a travelling companion are aware of but have not had a diagnosis.</p> <p>ii) Any disease, illness or injury for which you or a close relative or a travelling companion have received a terminal prognosis.</p> <p>iii) Any disease, illness or injury for which you or a close relative or a travelling companion are on a waiting list for or have the knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home.</p> <p>B. At any time</p> <p>i) Any disease, illness or injury you have in respect of which a Medical Practitioner has advised you not to travel or would have done so had you sought his/her advice but despite this you still travel.</p> <p>ii) Any surgery, treatment or investigations for which you intend to travel outside of your home area to receive (including any expenses incurred due to the discovery of other diseases, illnesses or injuries during and/or complications arising from these procedures).</p> <p>iii) Any disease, illness or injury for which you are not taking the recommended treatment or prescribed medication as directed by a Medical Practitioner.</p> <p>iv) You travel against any health requirements stipulated by the carrier, their handling agents or any other Public Transport provider.</p> <p>Please note that there is no cover for any circumstances you are aware of at the time of taking out this policy that could reasonably be expected to give rise to a claim on this policy.</p>	Important Conditions Relating to Health (page 3) General Exclusions (page 4)
Age Limits	<p>You and any person travelling will not be covered over the following ages:</p> <ul style="list-style-type: none"> • Economy Cover – 59 years • Super and Super Plus Cover –79 years (Single Trip cover) or 75 years (Annual Multi Trip cover) • Backpacker – 49 years • Winter sports optional cover – 65 years (this cover is only applicable if stated on the validation certificate) 	General Conditions (page 4)

Other Significant Limitations and Exclusions		Policy Wording Reference
Residency	Your cover is only valid if you have been permanently resident in the UK for the 6 months prior to purchasing this policy.	Travel Insurance Policy (page 2)
Cover for Families	Family Cover applies to up to two adults and any number of their children, step-children or foster children aged under 18 (or under 24 years if living at home and in full time education), accompanying the parents or legal guardian insured on the same policy travelling on any trip to the same destination. Under annual multi-trip cover, any child under 16 years cannot travel independently. Any child 16 years or over is covered to travel independently from their parents provided they are travelling on an organised school or college trip only and with a responsible adult 18 years or over.	Definitions (page 2)
Sports and Activities	Cover is automatically provided for Emergency Medical Expenses and Personal Accident for a range of specified lower risk (Grade 1) sporting and leisure activities that are carried out on a casual or incidental basis. Cover for specified higher risk sporting or leisure activities (Grades 2, 3 and 4) is only provided on payment of an additional premium. There are other restrictions in cover and increased excesses as set out in the policy wording. The policy lists the acceptable sporting and leisure activities for Grades 1, 2, 3 and 4.	Sports and Activities (page 5) General Conditions (page 4) General Exclusions (page 4) Claims Conditions (page 4)

PERIOD OF INSURANCE

The period of insurance is the period shown on your policy schedule.

RIGHT OF CANCELLATION

If you wish to cancel your policy, you must notify Annualtravelinsurance.com within 14 days of purchase of the policy:

- In writing to: info@annualtravelinsurance.com.
- By telephone: 0844 871 0266.

We will refund the premium paid unless you have made a claim or travelled.

MAKING A CLAIM

In the event of a medical emergency whilst abroad, please phone +44 208 763 4813. You can make any other claim by calling 0844 273 2785.

MAKING A COMPLAINT

If you wish to make a complaint about a claim, please contact the Customer Relations team at Cigna Insurance Services (Europe) Limited:

- In writing to: Customer Relations Department, Cigna Insurance Services (Europe) Limited, 1 Drake Circus, Plymouth, PL1 1QH.
- By telephone: 0844 412 4683.

If you are not satisfied with any other aspect of the service or the policy itself, please contact the Customer Relations Manager at Annualtravelinsurance.com:

- In writing to: Suffolk House, Trade Street, Cardiff, CF10 5DT.
- By email: info@annualtravelinsurance.com.
- By telephone: 0844 871 0266.

Should you remain dissatisfied after you receive a final written response to your complaint, you may refer your case to the Financial Ombudsman Service:

- In writing to: Insurance Division, Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.
- By telephone: 0800 023 4567.
- By fax: 020 7964 1001.

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 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by calling 0800 678 1100 or 020 7741 4100.