

POLICY SUMMARY: This document shows the key facts that the Financial Conduct Authority has asked us to bring to your attention. They are not the full terms and conditions of the cover. These are detailed in the policy wording. This summary does not form part of the insurance documentation.

TYPE OF INSURANCE AND COVER: This product is intended to meet the demands and needs of individuals who require insurance protection for risks relating to travel. This is a travel insurance policy that, subject to the terms, conditions and exclusions contained in the policy wording, provides certain financial protection and medical assistance for your trip(s). Please note that this statement does not constitute advice or a personal recommendation about the suitability of the product to meet your personal needs.

On page 3 of this policy summary, we tell you firstly about the significant features, benefits and exclusions which relate to the whole policy. Then, under the "Policy Cover" headings, we have listed various sections of cover and shown the significant features, benefits, exclusions and limitations for each cover. Some sections only apply if you have chosen a certain level of cover, a particular type of policy, and/or have paid an additional premium for them. If you consult with the selling agent you will find the various cover levels and policy types which are available to you, and details of the cover sections which are standard and optional under each. The maximum benefit amounts which are payable under each cover section, and any excess you will have to pay towards the first part of any claim for certain cover sections (unless you have paid extra premium so that no excess is payable), are also shown. With the insurer's agreement, you can increase one or more benefit limits if you wish by paying additional premium. Full details of the cover you have chosen will be shown on the insurance schedule which will be sent to you with the policy wording.

PERIOD OF INSURANCE: The policy lasts for either the duration of a single trip. Your period of insurance will be shown on the insurance schedule.

THE INSURER: This insurance is underwritten by Lloyd's Syndicates. The Syndicates are managed by Canopus Managing Agents Limited. Canopus Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and entered in the Register of Lloyd's Managing Agents. Registered Office: Canopus Managing Agents Limited, Gallery 9, One Lime Street, London, EC3M 7HA. Registered in England no. 01514453.

WHO IS ELIGIBLE FOR THE INSURANCE COVER?: All persons legally resident in the United Kingdom and registered with a medical practitioner or entitled to free public healthcare under reciprocal arrangements currently in place in the United Kingdom. Please note that if a person covered by this insurance is aged under 18, he/she is only insured when travelling with one or both of the insured adults (or accompanied by another responsible adult).

PRE-EXISTING MEDICAL CONDITIONS & IMPORTANT CONDITIONS RELATING TO HEALTH INCLUDING DECLARATIONS YOU MUST MAKE

A pre-existing medical condition means:

- a) any respiratory condition (relating to the lungs or breathing), heart condition, stroke, Crohn's disease, epilepsy or cancer for which a person covered by this insurance has ever received treatment (including surgery, tests or investigations by a person covered by this insurance's doctor or a consultant/specialist and prescribed drugs or medication).
- b) any medical condition for which a person covered by this insurance has received surgery, in-patient treatment or investigations in a hospital or clinic within the last twelve months.
- c) any medical condition for which a person covered by this insurance is taking prescribed drugs or medication.
- d) any medical condition for which a person covered by this insurance has received a terminal prognosis.
- e) Any medical condition an insured person is aware of whether or not the diagnosis has been confirmed by a medical practitioner
- f) any medical condition for which a person covered by this insurance is on a waiting list or has knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home.

Any person covered by this insurance must contact ASUA by phone or email if a pre-existing medical condition not normally covered by this insurance needs to be declared (Please see NO SCREEN CONDITIONS below)

Contact Details

ASUA Screening Customer Helpline: +44 (0) 203 327 0556

E-mail: info@asuagroup.co.uk

Office hours: 9am to 5pm Monday to Friday (excluding bank holidays)

NO SCREEN CONDITIONS

Insured persons do not need to contact **ASUA** Medical Screening in respect of any **pre-existing medical conditions** that an **insured person** has that are included in this list and if the words in brackets apply to the **insured person**. The condition must have been stable and well controlled for the last 12 months on medication administered by a **medical practitioner** and an **insured person** must not have required a hospital admission or referral to a specialist because of a worsening of his/her condition.

Acne	Deafness
ADHD - Attention Deficit Hyperactivity Disorder	Diabetes (providing there have been no complications such as impaired kidney function, heart disease, peripheral vascular disease, leg or foot ulcers, retinal damage, nerve damage, leg or foot amputation, liver damage)
Any disabilities impairing mobility, vision or mental health carer providing an insured person is accompanied by an appropriate for when any assistance is required.	Dry Eye Syndrome
Arthritis - Juvenile, Osteoarthritis, Rheumatoid or Psoriatic Arthritis, Reiter's Syndrome, Rheumatism. (There must have been no hospital admissions within the last 12 months. The arthritis must not affect the back more than any other area of the body. The insured person must not be taking more than 2 medications. The insured person must not require any mobility aids, other than a walking stick. There must have been no dislocations or any joint replacements. The insured person must not be awaiting surgery. The insured person must have no lung problems/respiratory disorders).	Eczema
Allergies (limited to Rhinitis, Chronic Sinusitis, Eczema, Food Intolerance & Hay Fever).	Enlarged Prostate (benign only)
Asthma (providing it was diagnosed before age 50, and the insured person is taking/using no more than 2 medications/inhalers and has not been admitted to hospital in the last year)	Essential Tremor
Bells Palsy	Folate Deficiency
Benign Positional Vertigo	Fungal Nail Infection
Bladder Infection	Gallbladder Removal (no complications)
Breast Cancer/Prostate Cancer (provided the insured person : – was diagnosed more than 12 months ago – has not had any chemotherapy or radiotherapy in the last 12 months and the cancer has not spread outside the breast or prostate at any time – in the case of cancer of the prostate the insured person must have a PSA of 3.0 or less)	Gastric Reflux
Bunions	Glaucoma
Carpal Tunnel Syndrome	Goitre
Cataracts	Gout
Coeliac Disease	Hay Fever
Congenital Blindness	Hiatus Hernia
Corneal Graft	High Cholesterol
Cystitis (provided no ongoing treatment)	Hormone Replacement Therapy - HRT
	Hypertension (High Blood Pressure)
	Hypotension - Low Blood Pressure (Must not be associated with any underlying condition)
	Impetigo
	Insulin Resistance
	Macular Degeneration
	Meniere's Disease
	Migraine
	Osteoporosis - Osteopenia, Fragile Bones (There must have been no broken bones within the last 5 years)
	Pernicious Anaemia
	Raynaud Disease
	RSI (Repetitive Strain Injury/Tendinitis)
	Sinusitis
	Tendonitis
	Tinnitus
	Tonsillitis
	Underactive or Overactive Thyroid

If any person covered by this insurance does not comply with the following conditions we may cancel the insurance or refuse to deal with a claim or reduce the amount of any claim payment.

It is a condition of this policy that a person covered by this insurance will not be covered for cancellation or curtailment charges, or emergency medical, repatriation and other expenses, or personal accident for any claims arising directly or indirectly from:

1) At the time of taking out this policy:

- a) Any pre-existing medical condition that a person covered by this insurance has unless he/she has contacted the ASUA medical screening line on the number shown in the insurance schedule and we have agreed to provide cover, or all of the pre-existing medical conditions that a person covered by this insurance has are included in the list of NO SCREEN CONDITIONS shown below and the words in brackets apply to any person covered by this insurance

2) At any other time:

- a) Any medical condition a person covered by this insurance has with which a medical practitioner has advised any person covered by this insurance not to travel (or would have done so had any person covered by this insurance sought his/her advice), but despite this any person covered by this insurance still travels
- b) Any surgery, treatment or investigations for which a person covered by this insurance intends to travel outside of his/her home area to receive (including any expenses incurred due to the discovery of other medical conditions during and/or complications arising from these procedures)

- c) Any medical condition for which a person covered by this insurance is not taking the recommended treatment or prescribed medication as directed by a medical practitioner
- d) A person covered by this insurance travelling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.

If a person covered by this insurance's health changes after the start date of the insurance and the date any person covered by this insurance's travel tickets or confirmation of booking were issued, you or any person covered by this insurance must telephone the ASUA Screening customer helpline shown on the insurance schedule to make sure cover is not affected.

PREGNANCY

Pregnancy, without any directly related bodily injury, illness, disease or complication is not insured by this policy. This insurance is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth and pregnancy would not constitute an unforeseen event or illness. Claims arising from childbirth if a person covered by this insurance has travelled within 16 weeks of the due date will not be insured by this policy. If after taking out this insurance a person covered by this insurance discovers that they are pregnant and will be travelling within 16 weeks of the due date we will insure any person covered by this insurance under the cancellation section of the policy provided any person covered by this insurance cancels her trip within 14 days of becoming aware of the pregnancy term. Should any person covered by this insurance not wish to cancel the trip we will refund your premium provided any person covered by this insurance has not already travelled or made a claim.

SPORTS AND LEISURE ACTIVITIES

You will not be covered for taking part in any sports and leisure activities other than those listed as Category 1 in Appendix A of the policy wording. There are a number of activities that require an additional premium to be paid before they will be covered and confirmed on the insurance schedule.

Please note that under Section H - Personal Liability; you will not be covered for liability caused directly or indirectly by your owning or using firearms or weapons, animal, aircraft, motorised vehicle, boat and other watercraft, or any other form of motorised leisure equipment, including jet skis and snowmobiles.

You may be covered when participating in certain winter sports if you have paid the appropriate additional premium to extend your cover and this is noted on the insurance schedule.

SIGNIFICANT FEATURES AND BENEFITS OF THE WHOLE TRAVEL POLICY

- We offer two policies for you to choose from: Single Trip or Annual Multi-trip. The type of policy and the geographical areas of cover which you have selected will be shown on the insurance schedule.
- All trips for holidays or pleasure that start and end in any person covered by this insurance's home area are covered. Business trips are automatically included on some policies offered, and can be covered for an additional premium on others. On annual multi-trip policies, trips cannot exceed the maximum duration specified on the insurance schedule which is usually 31 days but can be extended to up to 120 days and for winter sports cover is limited to 17 days in total in any period of insurance (provided you have paid the appropriate premium to include this activity).
- Insured persons are covered whilst taking part in certain recreational sports/pastimes/activities, and these are detailed in the policy wording. The insurance schedule will show whether you have chosen any cover for winter sports and/or any more hazardous sports/pastimes/activities.
- Our 24 hour emergency medical assistance service will provide immediate help with any medical emergency situation a person covered by this insurance has whilst abroad.

SIGNIFICANT OR UNUSUAL EXCLUSIONS TO COVER UNDER THE WHOLE TRAVEL INSURANCE POLICY

- A person covered by this insurance's participation in winter sports unless the appropriate winter sports premium has been paid.
- A person covered by this insurance's participation in or practice of any professional sports or entertaining.
- A person covered by this insurance's participation in or practice of any other sport or activity, manual work, driving any motorised vehicle in motor rallies or competitions or racing unless detailed in the policy wording or shown as covered in the insurance schedule when you have paid an additional premium.
- Suicide, drug abuse, alcohol or solvent abuse and a person covered by this insurance putting themselves at needless risk.
- A person covered by this insurance's own unlawful action or any criminal proceedings against a person covered by this insurance.
- Any other loss, damage or additional expense following on from the event for which a person covered by this insurance is claiming, unless cover is provided under this insurance.
- Operational duties of a member of the Armed Forces.
- Travelling against World Health Organisation (WHO) advice or against the advice of a recognised Government body.
- If a person covered by this insurance is aged under 18 he/she is only insured when travelling with one or both of the adults (or accompanied by another responsible adult) noted on the insurance schedule.
- War or acts of terrorism.
- A person covered by this insurance engaging in active war.

- Nuclear risks and sonic bangs.
- If any person covered by this insurance, either at the time a holiday was booked, or at the time you purchased the policy, had any reason to believe that they would be made redundant.
- If the tour operator, or anyone a person covered by this insurance has made travel or accommodation arrangements with, fails to fulfil the holiday booking for any reason, including bankruptcy or liquidation.

SCHEDULE OF BENEFITS OF COVER

Please see below for the full list of Benefits, Limits and Excesses that apply to the level of cover **You** have selected.

This table of benefits should be read together with **Your** insurance **Validation Certificate** and Policy Wording as they all form part of **Your** insurance contract with us.

TRAVEL OPTIONS - GOLD COVER			
Section	Description of Cover	Sums Insured / Level of Benefits	Excess per person per claim
A	Cancellation or Curtailment Charges	Up to £6,000 in total (Including Excursions up to £250)	£50
B	Emergency Medical, Repatriation and Other Expenses Including Dental Treatment	Up to £10,000,000 in total Up to £200 in total	£50
B1	Hospital Confinement Benefit	£20 per full 24 hours spent in hospital up to £2,000 in total	Nil
C	Personal Accident Item 1 – accidental death Item 2 – loss of limb(s) or loss of sight Item 3 – permanent total disablement	£50,000 £50,000 £50,000	Nil
D	Delayed Departure Cancellation after a full 24 hours delay	£40 after first full 12 hours, the £20 for each additional full 12 hour period up to £500 in total Up to £6,000 in total	Nil £50
D1	Missed Departure	Up to £1,500 in total	£50
E	Baggage Single Article/Pair/Set Limit Total Valuables Limit Spectacles/Sunglasses Limit Delayed Departure (Minimum Delay of 12 hours)	Up to £2,500 in total £400 £400 £250 £200	£50
F	Personal Money, passport and Documents Bank Notes, Currency Notes and Coins Passport and Documents Additional Travel & Accommodation Costs	Up to £750 in total Up to £500 in total Up to £250 in total Up to £250 in total	£50
G	Extended Kennel and/or Cattery Fees	£30 per full day up to £300 in total (Up to £150 for trips within Home Country)	Nil
H	Personal Liability Temporary Holiday Accommodation Limit	Up to £2,000,000 in total Up to £100,000 in total	£250
I	legal Expenses & Assistance	Up to £25,000 in total	£250
J	Mugging Benefit	£50 for each full 24 hours spent in hospital up to £1,000 in total	Nil
K	Hijack Cover	£50 for each full 24 hours up to £500 in total	Nil
L	Withdrawal of Services	£20 after full 24 hours then £20 for each full 24 hours up to £200 in total	Nil
M	Catastrophe	Up to £500 in total	Nil
T1	Scheduled Airline Insolvency Insurance	Up to £3,000 in total	Nil
T2	End Supplier Insolvency Insurance	Up to £3,000 in total	Nil
T3	Travel Disruption (Force Majeure)	Up to £3,000 in total	Nil

Extensions Available: For the Sections as indicated below, these extensions may require an additional premium to be paid and will then only be covered if you have paid the additional premium and this is confirmed on your Travel Insurance Policy Schedule.

Section N- BUSINESS TRAVEL (Non-Manual Work Only)

N	Business Equipment Single Article/Pair/Set Limit	Up to £3,000 in total Up to £1,500 in total	£50
	Replacement Business Colleague	Up to £5,000 in total	£50

Section O – WINTER SPORTS EXTENSION

O1	Ski Equipment Single Article/Pair/Set Limit	Up to £500 in total Up to £250 in total	£50
O2	Ski Equipment Hire	£50 per full 24 hours up to £250 in total	Nil
O3	Ski Pack	£50 per full 24 hours up to £500 in total	Nil
O4	Piste Closure Additional Transport Costs	£25 per full 24 hours up to £500 in total	Nil

	Alternative Site Compensation	Up to £250 per full day	
O5	Avalanche or Landslide Closure	£50 per full 24 hours up to £500 in total	Nil

Section P – GOLF COVER

P1	Loss of Green Fees	£50 per full 24 hours up to £500 in total	Nil
P2	Golf Equipment Single Article/Pair/Set Limit Delayed Baggage (Minimum of 12 hours delay)	Up to £1,500 in total Up to £250 in total Up to £1,000 in total	£50
P3	Liability for Golf Buggies whilst in use	Up to £500,000 in total	£250
P4	Hole-in-One Cover	Up to £150 in total	Nil

Section Q – WEDDING / CIVIL PARTNERSHIP COVER

Q1	Wedding Bands & Gifts Single Article/Pair/Set Limit	Up to £1,000 in total Up to £500 in total	£50
Q2	Wedding Attire Single Article/Pair/Set Limit	Up to £1,000 in total Up to £500 in total	£50
Q3	Wedding Photography / Video	Up to £500 in total	£50

Section R – SPECIAL EVENTS CANCELLATION OR CURTAILMENT CHARGES COVER

R	Cancellation or Curtailment Charges	Up to £6,000 in total	£50
	Special Event Ticket Costs	Up to £400 in total	£50

Section S – ORGANISERS' LIABILITY

S	Organisers' Liability	Up to £5,000,000 in total	£500
----------	------------------------------	---------------------------	------

Section U – ADDITIONAL CRUISE BENEFITS

U1	Cruise Cabin Confinement	£50 per full 24 hours up to £300 in total	Nil
U2	Unused Excursions	Up to £300 in total	Nil
U3	Missed Cruise Connection	Up to £1,500 in total	£50

POLICY COVER FEATURES AND BENEFITS

Name of the relevant policy section	What are the significant features and benefits?
Cancellation or Curtailment Charges	<ul style="list-style-type: none"> Refund of non-recoverable unused travel and accommodation costs if a person covered by this insurance has to cancel or cut short a trip due to any of the reasons stated in this section of the policy wording (for example if a person covered by this insurance becomes ill, injured or dies)
Emergency Medical, Repatriation and Other Expenses	<ul style="list-style-type: none"> Payment of expenses for emergency medical treatment following accidental injury or illness during a trip. Payment of expenses for emergency dental treatment during a trip. Payment of funeral expenses in the unfortunate event of a person covered by this insurance's death during a trip. Repatriation and other necessary travel and accommodation expenses are included.
Hospital Confinement Benefit	<ul style="list-style-type: none"> A benefit to compensate a person covered by this insurance for the disruption to his/her holiday if he/she is an in-patient in hospital or confined to his/her accommodation on medical advice for more than 24 hours during a trip.
Personal Accident	<ul style="list-style-type: none"> A benefit is paid for death or loss of limb / sight or permanent total disablement following accidental injury solely, directly and independently of any other cause during a trip.
Delayed Departure	<ul style="list-style-type: none"> Compensation if the ship, aircraft, train, coach or bus in which a person covered by this insurance is booked to travel is delayed at the final point of international departure from any person covered by this insurance's home country. If a person covered by this insurance is delayed for more than 24 hours before departure from his/her home country he/she can choose to abandon the trip.
Missed Departure	<ul style="list-style-type: none"> Additional travel and accommodation costs if a person covered by this insurance misses his/her international departure from or to his/her home country due to any of the reasons stated in this section of the policy wording (for example due to a vehicle accident or breakdown).
Baggage	<ul style="list-style-type: none"> Cover for baggage which is accidentally lost, stolen or damaged during a trip. A limit applies for any one, pair or set of articles and for valuables. A benefit for emergency replacement of clothing, medication and toiletries if baggage is temporarily lost for more than 12 hours during an outward journey.
Personal Money, Passports and Documents	<ul style="list-style-type: none"> Cover for loss, theft of or damage to personal money and documents including cash, travellers' cheques, travel tickets, passport, visas or driving licence during a trip. Separate limits apply to cash/banknotes and to all other personal money and other documents, and a reduced benefit applies to cash and banknotes for insured persons under 16 years Cover for additional travel and accommodation expenses a person covered by this insurance needs to pay during a trip to obtain a replacement passport or visa if

	his/hers is lost or stolen whilst abroad.
Extended Kennel and/or Cattery Fees	<ul style="list-style-type: none"> A benefit for additional kennel/cattery fees if a person covered by this insurance is delayed from returning home due to injury or illness.
Personal Liability	<ul style="list-style-type: none"> Cover for legal liability if accidental injury or death is caused to third parties or damage to their property during a trip.
Legal Expenses and Assistance	<ul style="list-style-type: none"> Cover for legal costs to pursue a civil claim for compensation if a person covered by this insurance suffers personal injury, illness or death caused by someone else during a trip.
Mugging Benefit	<ul style="list-style-type: none"> A benefit for each 24 hours spent in hospital abroad as a result of injuries sustained whilst being mugged.
Hijack Cover	<ul style="list-style-type: none"> A benefit for each 24 hours of delay if a person covered by this insurance is prevented from reaching his/her destination by a hijacking of their ship or aircraft.
Withdrawal of Services	<ul style="list-style-type: none"> A benefit paid if a person covered by this insurance suffers withdrawal of services such as water or electrical facilities or waitress services for at least 24 hours during his/her trip.
Catastrophe	<ul style="list-style-type: none"> A benefit towards extra accommodation and / or transport costs if a person covered by this insurance is forced to move from his/her pre-booked accommodation due to one of the reasons stated in this section of the policy wording (for example due to fire, storm or flood).

POLICY EXCLUSIONS AND LIMITATIONS

Name of the relevant policy section	What are the significant or unusual exclusions or limitations?
	We will not pay claims:
Cancellation & Curtailment Charges	<ul style="list-style-type: none"> for pre-existing medical conditions, unless disclosed to and accepted by us for redundancy which a person covered by this insurance knew about at the time you bought this insurance or booking of a trip if a person covered by this insurance was aware of circumstances at the time of arranging the trip or before you purchased the insurance which could be expected to lead to cancellation, or cutting short, of the trip for the cost of travel or accommodation arranged using Air Miles or similar schemes.
Emergency Medical, Repatriation and Other Expenses	<ul style="list-style-type: none"> for pre-existing medical conditions, unless disclosed to and accepted by us. if a person covered by this insurance travels against medical advice
Hospital Confinement Benefit	<ul style="list-style-type: none"> for treatment or surgery which could have been delayed until a person covered by this insurance returned home. for treatment or surgery not related to bodily injury
Personal Accident	<ul style="list-style-type: none"> for pre-existing medical conditions, unless disclosed to and accepted by us
Delayed Departure	<ul style="list-style-type: none"> resulting from strikes or industrial action which was announced before you purchased the insurance or before booking of a trip for delays to any subsequent outbound or return connecting transport after departure from a person covered by this insurance's departure from his/her home country.
Missed Departure	<ul style="list-style-type: none"> resulting from strikes or industrial action which was announced before you purchased the insurance or before booking of a trip if a trip is solely within any person covered by this insurance's home country.
Baggage	<ul style="list-style-type: none"> for loss, theft of or damage to valuables left unattended at any time for loss or theft if a person covered by this insurance does not report it to the police within 24 hours, or as soon as practicable, and request a written report for loss, theft of or damage to certain specific items listed in this section of the policy wording, including ski equipment, sports equipment, golf equipment and business equipment for loss or damage to china, glass or other fragile articles.
Personal Money, Passports and Documents	<ul style="list-style-type: none"> for loss, theft of or damage to personal money, a passport or visa left unattended at any time for loss or theft if a person covered by this insurance does not report it to the police within 24 hours, or as soon as practicable, and request a written report.
Extended Kennel and/or Cattery Fees	<ul style="list-style-type: none"> arising from a person covered by this insurance's bodily injury, illness or disease which is not covered under the Emergency Medical, Repatriation and Other Expenses section of the policy.
Personal Liability	<ul style="list-style-type: none"> arising from pursuing any business, trade or occupation arising from ownership, possession or use of motorised vehicles, aircraft or watercraft.
Legal Expenses and Assistance	<ul style="list-style-type: none"> which do not have a reasonable prospect of succeeding for any costs incurred before a claim has been accepted resulting from a dispute between a person covered by this insurance and someone he/she was travelling with, is related to, or another insured person. relating to a dispute between a person covered by this insurance and us
Mugging Benefit	<ul style="list-style-type: none"> if any person covered by this insurance does not report the mugging to the police within 24 hours, or as soon as practicable, and request a written report.

Hijack Cover	<ul style="list-style-type: none"> relating to payment of ransom monies arising out of any act which a court in any person covered by this insurance's home country would consider an offence if committed in any person covered by this insurance's home country if the incident is not reported to or investigated by the police or local authority.
Withdrawal of Services	<ul style="list-style-type: none"> where a policy is issued within 4 weeks of the departure date for a trip arising from a strike or industrial action existing when a trip was booked for services which were not part of a person covered by this insurance's pre-paid package deal.
Catastrophe	<ul style="list-style-type: none"> if a person covered by this insurance is not inclined to travel or continue with a trip when national or local authorities have said it is acceptable to do so for any costs or expenses resulting from circumstances which existed before a person covered by this insurance's arrival at his/her pre-paid and pre-booked accommodation.

CANCELLATION OF THE INSURANCE BY YOU OR THE INSURER

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 30 days of receiving the policy ("the cancellation period"). Please return it to the selling agent within 30 days of receipt and they will refund your premium provided no insured person has travelled or made a claim.

The insurer cannot cancel your policy during its lifetime unless:

- You do not pay the premium when it is due;
- A fraudulent act is committed; or

HOW TO MAKE A CLAIM

24 HOUR EMERGENCY ASSISTANCE ABROAD

If you require emergency medical assistance abroad you should contact:

MAYDAY ASSISTANCE (a 24 hour service):

Telephone: (+44) (0) 1273 624 661

Fax: (+44) (0) 1273 606 390

Email: operations@maydayassistance.com

NON EMERGENCY CLAIMS

RIGHTPATH CLAIMS

Telephone: +44 (0) 208 667 1600

E-mail: claim@rpclaims.com

Monday to Friday 9am to 5pm

Please quote reference: A02032

You can also register a claim online 24 Hours a Day by visiting: www.rpclaims.com. You will also be able to download the appropriate claim form and access Frequently Asked Questions (FAQ's) relevant to your claim.

HOW TO COMPLAIN

Our aim is to provide you with a high quality service at all times, although we do appreciate that there may be instances where you feel it is necessary to lodge a complaint. If you wish to complain, please note the 3 steps below, along with the relevant contact details for each step.-Please take special note however that should you wish to direct your complaint directly to Lloyd's in the first instance, you may do so by using the contact information referenced in Step 2 below.

Step 1:

In the first instance, if your complaint does not relate to a claim please direct it to:

The Customer Services Manager, All Seasons Underwriting Agencies Ltd

Alpi House, Suite 2, East Wing, 2nd Floor, Miles Gray Road, Basildon, Essex, SS14 3HJ. United Kingdom.

Phone: +44 (0)203 327 0555

E-mail: info@asua.co.uk

Office hours: 9am to 5pm Monday to Friday (excluding bank holidays)

or, if your complaint does relate to a claim, please direct it to:

Rightpath Claims

PO Box 6053, Rochford, Essex. SS1 9TT. United Kingdom.

Tel: +44 (0) 208 667 1600

E-mail: claim@rpclaims.com

Step 2:

Should you remain dissatisfied with the outcome of your complaint from All Seasons Underwriting Agencies Limited or Rightpath Claims (as appropriate) your legal rights are not affected, and you may refer your complaint to Lloyd's. Lloyd's contact information is:

Complaints at Lloyd's, Fidentia House, Walter Burke Way, Chatham Maritime, Kent. ME4 4RN. United Kingdom.

Tel: +44 (0)20 7327 5693

Email: complaints@lloyds.com

Details of Lloyd's complaints procedure are set out in a leaflet "Your Complaint - How We Can Help", which is available at <http://www.lloyds.com/complaints>. Alternatively, you may ask Lloyd's for a hard copy.

Step 3:

If you still remain dissatisfied after Lloyd's has considered your complaint, you may be entitled to refer your complaint to the United Kingdom Financial Ombudsman Service. The contact information is:

Financial Ombudsman Service, Exchange Tower. London. E14 9SR. United Kingdom.

Tel: 0800 0234 567 (normally free from a fixed line, but charges may apply from mobiles).

Tel: 0300 1239 123 (normally charged at the same rate as 01/02 on mobile phone tariffs).

Email: complaint.info@financial-ombudsman.org.uk

COMPENSATION

Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation if a Lloyd's insurer is unable to meet its obligations to you under the insurance contract. Further information can be obtained from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St. Botolph Street, London EC3A 7QU. Tel: 0800 678 1100 (Freephone) or +44(0)20 7741 4100. Website www.fscs.org.uk.