

Benefits Alliance Travel Insurance

About this document

Please note that this policy summary does not contain the full terms and conditions of the contract of insurance; please read the policy wording to make sure you understand the cover it provides. You need to make sure that you answer any questions that we ask you, truthfully and correctly. If you provide information which is untrue or incorrect, it may mean that we cannot pay your claim and could also mean that your policy is invalid.

Insurer

This insurance is underwritten by UK General Insurance Ltd on behalf of Great Lakes Reinsurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

Scheme Name: Benefits Alliance Travel Insurance Scheme Reference: 02486J

Duration of Cover

The duration of your cover will be shown on your schedule. This is either:

- **Single trip:** The policy will only operate for the duration of your holiday shown on your schedule, with the exception of cancellation cover (section A1 on page 10), which is effective from the date of issue shown on your schedule and expires on the date that you start your holiday.
- **Annual multi-trip:** The policy will operate for the 365 day period shown on your schedule. During this time any trip within the geographical limits is covered, as long as it does not exceed 31 days, or 45 days, if we have accepted this in writing and you have paid the appropriate premium. Cancellation cover (section A1 on page 10) is effective from the start date of your policy or the date that the trip is booked – whichever is later – and expires on the date that you start your holiday.

In all cases all other sections of cover will commence on the date that you start your holiday and will expire:

- Either on the end date of your trip as shown on your schedule; or
- When you return to the United Kingdom and end your trip - whichever of these occurs first.

If your return to the United Kingdom is unavoidably delayed by an event which you are claiming for under this policy, then the duration of the period of cover will be automatically extended if required, to cover the delay.

Features & Benefits

Features and Benefits	Significant exclusions & limitations	Policy Section
This policy is intended to provide financial insurance cover against financial loss associated with travel including the loss of personal effects and baggage, medical expenses and costs incurred through the cancellation of a trip.	Insureds named on the policy must meet the age limits for cover: Aged 69 or under for trips to the USA, Canada, Bermuda, the Caribbean and Mexico; Or aged 74 or under for all other worldwide destinations. For annual policies the age limit applies at the start date of your policy. For single trip policies the age limit applies on the day you first travel.	Policy Suitability Page 5
	Insureds named on the policy must be resident in the UK. Being resident is defined as having lived permanently in the United Kingdom for at least 6 months prior to taking out this cover and being registered with a medical practitioner.	Policy Suitability Page 5
	This policy will not provide cover if you do not have the	Policy Suitability

<p>All sections of your policy have limits on the amount we will pay under that section. Some of these limits are reduced dependent on age.</p> <p>There are also excesses specific to certain sections.</p>	<p>appropriate passport or visa, or are travelling against medical advice, or have not received the required vaccines, medicines or inoculations for your trip.</p>	<p>Page 5</p>
	<p>This policy does not offer cover for all medical conditions or situations. You must tell us about <u>all</u> medical treatments, appointments, tests, investigations, medical conditions or illnesses that apply to you, or anyone named as an 'insured party', or any of your relatives. This is because we will not cover pre-existing medical conditions unless we have specifically accepted these in writing. This includes claims for cancellation or curtailment if a relative becomes ill or dies. If you do not tell us about your condition(s) then they will be automatically excluded under this policy. Please refer to page 5 of the policy wording for all of the details.</p>	<p>Medical Screening Questions Page 7</p>
	<p>There are limitations to any category two, three or four sports activities which are noted on your schedule;</p> <ul style="list-style-type: none"> Any child under 10 years old if they are not supervised by an adult; or any person aged 66 or over; Any person who receives financial reward (e.g. payment or prize money) as a result of participating in the activity; <p>Any liability arising directly or indirectly from you participating in a sports and leisure activity.</p>	<p>General Policy Conditions Page 9</p>
	<p>There is a reduced limit under the Personal Accident section for children aged under 18 and adults aged over 65.</p>	<p>Personal Accident Page 14</p>
	<p>Lost or stolen items for which an original receipt, proof of purchase or an insurance valuation (obtained prior to loss) is not supplied are subject to a lower limit.</p>	<p>Personal Effects and Baggage Page 16</p>
	<p>There is a reduced limit under the Personal Effects and Baggage and Personal Money sections for claims on behalf of children.</p>	<p>Personal Effects and Baggage Page 16</p>

Important Contact Details

Emergency medical assistance	If you are admitted to hospital, anywhere in the world: +44 (0) 113 3180 197
	Outpatient treatment in the UK & North America: +44 (0) 113 3180 197
	Outpatient treatment anywhere else in the world: +44 (0) 113 3180 124
Non medical claims	0344 412 4296
Customer services	Please contact Benefits Alliance
Medical screening queries	0345 218 7171

Changing your mind

If you decide for any reason that you do not want this insurance policy, then please contact Benefits Alliance.

- If you do this within 14 days of taking out this policy, or the date which you received your documents if this is later, then the premium you have paid will be refunded in full unless you have already travelled or made a claim in which case no refund will be due. This 14 day period is known as the 'cooling off period'.
- If you change your mind after the 14 day cooling off period you will not be entitled to a refund.

Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure below:

Complaints regarding:

SALE OF YOUR POLICY

Benefits Alliance, Melford Court, The Havens, Ransome Europark, Ipswich, Suffolk, IP3 9SJ
Tel: 0345 218 7171 Email: benefitsalliancetravel@ukgeneral.co.uk

If your complaint cannot be resolved by the end of the third working day, it will be passed to: Customer Relations Department, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.
Tel: 0345 2182685. Email: customerrelations@ukgeneral.co.uk

CLAIMS

Please contact the claims administrator: Direct Group Ltd, Customer Relations, Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL. Tel: 0344 854 2072. Email: customer.relations@ryandirectgroup.co.uk

In all correspondence please state that **your** insurance is provided by UK General Insurance Limited and quote scheme reference 02486J

If it is not possible for us to reach an agreement with **you**, then **you** have the right to contact the Financial Ombudsman Service: The Financial Ombudsman Service, Exchange Tower, London E14 9SR Tel 0800 023 4 567 or 0300 123 9 123 Email: complaints.info@financial-ombudsman.org.uk. This complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights, please contact **your** local authority Trading Standards or Citizens Advice Bureau.

Regulatory information

Right to vary terms

We may decide to vary the terms and conditions of **your** policy, or the premium that **we** charge. In the event that **we** decide to vary terms, **we** will give **you** at least 14 days' written notice of the changes that **we** intend to make. If **you** are unwilling to accept **our** revised terms, **you** may cancel **your** policy and **you** will receive a pro-rata refund for every complete month remaining for that **period of cover**.

Authorisation

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Data protection

Any information provided to **us** will be processed by **us** and **our** agents in accordance with the Data Protection Act 1998, for the purpose of providing insurance and handling claims. This may mean that **we** need to provide information to third parties. **We** may also send information, in confidence, to companies acting on their instructions, including companies located outside of the European Economic Area.

Financial Services Compensation Scheme (FSCS)

In the unlikely event that Great Lakes Reinsurance SE is unable to meet its obligations, **you** may be entitled to compensation from the FSCS, depending on the type of policy and the circumstances of **your** claim. The amount **you** are covered for will depend on the insurance contract. **You** can obtain more information on the FSCS by visiting www.fscs.org.uk.