

PERIOD OF INSURANCE

The policy you have purchased will run for the period of insurance shown on your Travel Insurance Schedule.

YOUR RIGHT TO CANCEL THIS POLICY

We hope you are happy with the cover this policy provides. However, if after reading this certificate this insurance does not meet with your requirements, please return it to Primary Insurance, within 14 days of issue and we will refund your premium.

HOW TO MAKE A CLAIM

If you need to make a claim, please obtain a claim form no later than 31 days after the event by:

- Telephoning Inter Group Claims Services on 0870 730 3160
Quoting reference: IGCS1485; and your policy number, shown on the front of your policy schedule or
- Writing to Inter Group Claims Services, Waverley House, Farnham Business Park, Weydon Lane, Farnham, Surrey GU9 8QT
Quoting reference: IGCS1485 and your policy number, shown on the front of your policy schedule

When returning the claim form, please include all relevant documentation. Please send originals - not photocopies (keep copies for your records). For all claims you will need to send your original policy schedule and your original holiday booking invoice.

HOW TO COMPLAIN

It is our intention to provide you with a high level of customer service at all times, however if you should wish to make a complaint about our service we have a formal complaints procedure.

If you are not satisfied with the service you receive with regards to claims, please write to: The Claims Manager, Inter Group Claims Services, Waverley House, Farnham Business Park, Waydon Lane, Farnham, Surrey, GU9 8QT.

Please quote your policy number when you contact us and also provide your daytime and evening telephone numbers.

If you are not satisfied with the way your complaint has been handled, please write to:
The Claims Manager, UK Underwriting Limited, 2 Gibraltar House, Bowcliffe Road, Leeds LS10 1RJ.

If you remain dissatisfied you may refer this matter to the insurers by writing to:
The Travel Underwriting Director, Indemnity Insurance Limited, Churchill Court, Westmorland Road, Bromley BR1 1DP.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service.
Their address is: South Quay Plaza, 183 Marsh Wall, Docklands, London E14 9SR. Telephone: 0845 080 1800
Email: complaint.info@financial-ombudsman.org.uk.

COMPENSATION SCHEME

Primary Insurance Company Ltd is covered by the Irish Insurance Compensation Fund. You may be entitled to compensation from the fund, if they cannot meet their obligations. The Irish Insurance Compensation Fund provides funds for liquidators so that they may pay the valid claims of insolvent insurers. The fund will provide compensation payments of up to Euro 20,000 or 90% of the net loss whichever is the lesser. You can get more information about compensation fund arrangements from the Irish Financial Services Regulatory Authority.

Indemnity Insurance Limited and Norwich Union Insurance Company are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. Further information about compensation scheme arrangements is available by visiting the FSCS website www.fscs.org.uk or by contacting them on 020 7892 7300.

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

Your Policy Summary

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. This Policy Summary does not form part of the contract between us.

INSURANCE PROVIDER

This travel insurance is arranged by Acumus Insurance Solutions Ltd with UK Underwriting Limited on behalf of:

Primary Insurance Company Limited, an EU regulated insurance company established in Ireland and licensed by the Irish Financial Services Regulatory Authority. Registered in The Republic of Ireland, registration number E340407, registered office First Floor, Fitzwilton House, Wilton Place, Dublin 2, Ireland.

Indemnity Insurance Limited, Registered in England with Companies House, registration number 02445040, registered office, Churchill Court, Westmoreland, Bromley, Kent, BR1 1DP.

Norwich Union Insurance Company, Registered in England with Companies House, registration number 03290130, registered office, 8 Surrey Street, Norwich, Norfolk, NR1 3NG.

Acumus Insurance Solutions Ltd, UK Underwriting Limited, Indemnity Insurance Limited and Norwich Union Insurance Company are authorised and regulated by the Financial Services Authority.

Acumus Insurance Solutions Ltd, UK Underwriting Limited and Primary Insurance Company Limited are all members of the Primary Group. For further details please visit www.primary-group.com or write to The Customer Services Manager, Acumus Insurance Solutions Ltd, Lynnfield House, Church Street, Altrincham, Cheshire, WA14 4DZ.

PURPOSE OF THE INSURANCE

This is a travel policy that, subject to the terms, conditions and exclusions contained in the Policy Document, provides certain financial protection and medical assistance for your trip(s).

SIGNIFICANT PRODUCT FEATURES, BENEFITS AND EXCLUSIONS

The levels of cover and excesses that apply are set out in the Schedule of Benefits on the Travel Policy Schedule or Travel Quotation Schedule. Certain Sections of your Policy carry an excess (unless an increased premium has been paid by you to include an excess waiver) which means that you have to pay the first sum per person, per incident if you claim. The excess amount varies according to the Section you are claiming under. The table below sets out the significant benefits and exclusions of your Policy. The policy includes many other benefits, conditions and exclusions.

Please read your Policy Document to make sure that the cover is suitable for you.

THE SIGNIFICANT CONDITIONS AND EXCLUSIONS		SECTION OF COVER
<p>Medical Conditions existing prior to purchasing this policy</p>	<p>If you, anyone travelling with you or any person upon whose health the trip depends, have ever received medical advice, treatment and/or medication for:</p> <p>(a) a heart related or circulatory condition (such as a heart condition, hypertension, blood vessel disease or a stroke); and/or</p> <p>(b) a lung or breathing condition (other than well-controlled asthma when suffered in isolation); and/or</p> <p>(c) a cancerous condition; and/or</p> <p>(d) a chronic illness; and/or</p> <p>(e) you, anyone travelling with you or any other person upon whose health the trip depends, have received hospital in-patient treatment during the 12 months prior to the date of taking out this policy you will need to declare this to us by phoning 0870 739 3839, quoting reference MSC 10169. Unless accepted by us, no cover would be available should a claim arise from the condition concerned.</p> <p>Please note that the medical helpline cannot offer cover in the following circumstances:</p> <p>(i) If you are travelling against the advice of a medical practitioner; or</p> <p>(ii) If you are travelling for the purpose of obtaining medical treatment; or</p> <p>(iii) If you are on a hospital waiting list, or awaiting the results of medical tests or investigations; or</p> <p>(iv) If you are suffering from anxiety, stress, depression, or any psychological or mental disorder; or</p> <p>(v) If you have received a terminal prognosis by a registered doctor prior to taking out this policy.</p>	<p>'Declaration of Pre-existing medical Conditions' Page 3 and</p> <p>Section A1 Cancellation & Curtailment - 'What you are not covered for' Pages 13-14 and</p> <p>Section B Medical, Treatment & Repatriation Expenses - 'What you are not covered for' Pages 14-16</p>
<p>Age Limits</p>	<p>You must be 65 or under at the time you purchase the Essentials or Standard policies. Please note that if you are under 18 reduced cover will apply to certain sections of the policy.</p>	<p>'Read Me First' Page 2</p>
<p>Residency</p>	<p>You are within the United Kingdom or ROI at the time of arranging this insurance and at the time of your departure.</p>	<p>'Definitions' Page 11</p>
<p>Hazardous Sports & Leisure Activities</p>	<p>You must inform us if you are planning to participate in a hazardous sport or leisure activity as cover may not be available. Certain activities are allowed subject to an additional premium being paid, however, these may attract an increased excess and cover may not be available under the Personal Accident and Personal Liability Sections. Please refer to pages 3 to 9 of the Policy Booklet.</p> <p>You may be covered when participating in certain winter sports if you have paid to extend your cover.</p> <p>Your own or hired golf equipment and non-refundable golfing fees may be covered if you have paid to extend your cover.</p>	<p>'Hazardous Sports & Leisure Activities' Pages 3-9</p> <p>Winter Sports 'Definitions' Page 12, Cover Pages 20-22</p> <p>Golf Cover 'Definitions' Page 7 Cover Pages 23-24</p>
<p>Governing Law</p>	<p>This insurance shall be governed by and construed in accordance with the Law of England and Wales unless the certificate holder's habitual residence is in Scotland, in which case the law of Scotland shall apply.</p>	<p>'Read Me First' Page 2</p>

SECTION OF COVER	SIGNIFICANT FEATURES AND BENEFITS	POLICY LIMITS AND EXCLUSIONS APPLYING TO SIGNIFICANT COVERS	POLICY REF.
<p>SECTION A1 Cancellation and Curtailment</p> <p>Sum Insured: Essentials Policy: Up to £1,000 Standard Policy: Up to £3,000</p>	<p>Provides cover for travel and accommodation and excursions, tours and activities that have been pre paid or you are contracted to pay for and cannot get back if you cancel or cut short your holiday.</p>	<p>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.</p> <p>An excess of £50 (or £25 if only a deposit has been paid) per person applies.</p>	<p>Pages 13-14</p>
<p>SECTION B Medical, Treatment and Repatriation Expenses</p> <p>Sum Insured: Essentials Policy: Up to £5 million Standard Policy: Up to £10 million</p>	<p>Provides cover for costs arising in the event of illness, injury or death during the trip and where necessary the provision of emergency medical assistance.</p>	<p>To be able to claim, the medical treatment must be required in an emergency and be unable to wait until you have returned to the United Kingdom. Medical cover does not apply to treatment received in the country in which you reside.</p> <p>An excess of £100 (Essentials policy) and £50 (Standard policy) per person, per incident applies.</p> <p>But can be deleted if E111 successfully reduces the claim.</p>	<p>Pages 14-16</p>
<p>SECTION D Personal Effects, Travel Documents and Delayed Baggage</p> <p>Sum Insured: Essentials Policy: Up to £750 Standard Policy: Up to £1,500</p>	<p>Provides cover for your own personal luggage and valuables if they are lost, stolen or damaged during your trip. You will be expected to provide evidence of ownership and value (such as receipts) in the event of a claim.</p>	<p>To be able to claim, a written report is required to support the loss / theft/ damage. For example, from the local police or from the transport carrier. The amount payable will include an allowance for wear and tear and loss of value.</p> <p>The Essentials policy has a limit of £200 for each single item (this includes a pair or set) and a limit of £200 for valuables overall.</p> <p>The Standard policy has a limit of £250 for each single item (this includes a pair or set) and a limit of £250 for valuables overall.</p> <p>Valuables are not covered if they are left in an unattended vehicle or are outside your control in transit at any time.</p> <p>An excess of £50 per person, per incident applies.</p>	<p>Pages 16-17</p>
<p>SECTION E Personal Money</p> <p>Sum Insured: Essentials Policy: Up to £100 (this includes a cash limit of £100 or £50 if aged under 18)</p> <p>Standard Policy: Up to £500 (this includes a cash limit of £250 or £50 if aged under 18)</p>	<p>Provides cover for cash and traveller's cheques lost or stolen during your trip. You will be expected to provide evidence of ownership and value in the event of a claim.</p>	<p>To be able to claim, cash must be kept with you at all times or be in a locked safety deposit facility. A written police report must be obtained within 24 hours to support the loss/theft.</p> <p>An excess of £50 per person, per incident applies.</p>	<p>Page 17</p>