

Policy Summary

Travel Insurance 2009
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.

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.

Insurers
Fortis Insurance Limited in respect of sections A to K and sections M to O, and Europaische Reiseversicherung AG, Novae Syndicate 2007 and Groupama Insurance Company Ltd in respect of section L

ABOUT YOUR COVER

The Significant Conditions And Exclusions	Section of Cover
<p>Pre-existing medical Conditions</p> <p>This policy will not provide cover outside of the UK if:</p> <ol style="list-style-type: none"> You or any person upon whom your trip depends, have ever been diagnosed as suffering from stress, anxiety or depression You or any person upon whom your trip depends are on a waiting list for in-patient treatment, awaiting treatment or awaiting the results of medical investigations or tests You or anyone else upon whom your trip depends are travelling against medical advice You or anyone upon whom your trip depends have been given a terminal prognosis You or anyone upon whom your trip depends will be more than 26 weeks pregnant by the time you return from your trip <p>This policy will not provide cover if:</p> <ol style="list-style-type: none"> You or any person upon whom your trip depends have any medical conditions that require ongoing medication You or any person upon whom your trip depends have been treated or investigated for any medical condition during the last twelve months 	<p>'Read Me First' – Page 1</p> <p>Section A – Loss of Deposit, Cancellation and Curtailment - 'What you are not covered for' – Page 3</p> <p>Section B – Medical or Additional Accommodation & Travel Expenses – 'What you are not covered for' - Page 3</p> <p>Section C – Hospital Benefit and Return to Home – 'What you are not covered for' – Page 3</p> <p>'Conditions which apply to all sections of the insurance' – Page 7</p>
<p>Medical Treatment</p> <p>In the event of accident or illness whilst in the USA, Canada, Caribbean or Mexico you must notify Primary Assist irrespective of costs. If your costs are likely to exceed £300 elsewhere in the world you must notify Primary Assist.</p> <p>If the cost of your medical treatment is reduced by use of your EHIC, Medicare or any other similar reciprocal agreement, the excesses under Section B will not be applied.</p>	<p>Section A – Loss of Deposit, Cancellation and Curtailment – 'What you are not covered for' – Page 3</p> <p>Section B – Medical or Additional Accommodation & Travel Expenses – 'What you are not covered for' – Page 3</p> <p>Section C – Hospital Benefit and Return to Home – 'What you are not covered for' – Page 3</p>
<p>Hazardous Holiday Activities & Dangerous Pursuits</p> <p>If you are planning to participate in a sport or leisure activity cover may not be available. Please refer to page 2 of your policy, or call 0800 112 4966.</p> <p>You may be covered when participating in certain wintersports if you have paid the appropriate additional premium.</p>	<p>'Read Me First' – Page 1</p> <p>'Policy Definitions' – Acceptable Sports & Leisure Activities – Page 2</p> <p>Section N – Wintersports</p> <p>'General Exclusions which apply to all sections of the insurance' – Page 7</p>
<p>Personal Property</p> <p>Cover does not apply on a new for old basis. Deductions will be made where wear and tear has occurred.</p> <p>Cover is only provided up to the maximum amounts specified for individual items, pairs or sets, valuable items and cash. The policy wording provides full details of these limits.</p> <p>The maximum payment for any item where proof of purchase and value is not available is limited to £50, subject to a maximum of £200 in total.</p>	<p>Sections H1, H2 & H3 – Personal Property, Passport/Driving Licence Indemnity & Delayed Baggage - 'What you are not covered for' – Page 4</p> <p>Section I – Personal Money - 'What you are not covered for' – Page 5</p> <p>Section N – Wintersports – 'What you are not covered for' – Page 5</p>
<p>Age Limit</p> <p>Single Trip Policies: The maximum age of any insured person within Europe shall be 79, and outside of Europe shall be 64, at the date of departure for the holiday/trip.</p> <p>Annual Multi-Trip Policies: The maximum age of any insured person shall be 74 at the date of payment of your premium. For wintersports the maximum age of any insured person within Europe shall be 69 and outside Europe shall be 64 at the date of payment of your premium.</p>	<p>'Read Me First' – Page 1</p>
<p>Close Relative</p> <p>Means your spouse, partner, fiancé(e), parent, parent-in-law, step-parent, son, son-in-law, step-son, daughter, daughter-in-law, step-daughter, grandparent, grandson, granddaughter, brother, brother-in-law, step-brother, sister, sister-in-law or step-sister</p>	<p>'Policy Definitions' – 'Close Relative' - Page 2</p>
<p>Residency</p> <p>To be eligible for this insurance policy, you must be a UK resident and registered with a medical practitioner at the time the policy is purchased.</p>	<p>'Read Me First' - Page 1</p> <p>'Policy Definitions' - 'Resident' and 'You, Your(s), Insured Person' - Page 3</p>

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

If your cover does not meet your requirements, please notify us within 14 days of receiving your policy and return all your documents for a refund of your premium. If during this 14-day period you have travelled, made a claim or intend to make a claim, we are entitled to recover all costs that you have used for those services.

If you purchased your insurance via the Debenhams call centre or via the Internet, please call 0800 112 4966 for your refund

Please note that your cancellation rights are no longer valid after this initial 14-day period and there is no provision for refund.

HOW TO MAKE A CLAIM

If you have a claim, please telephone Debenhams Travel Insurance, c/o TPS (Insurance Admin Services) Ltd on 0845 218 7185 as soon as possible. Please obtain a claim form not more than 31 days after the event.

COMPLAINTS PROCEDURE

We hope you will be pleased with the service we provide, however if you have a complaint about our service or about a claim, please call Debenhams Travel Insurance, c/o TPS (Insurance Admin Services) Ltd on 0844 573 4173. If you are still not satisfied, please write to:

The Managing Director, Acumus Insurance Solution s Ltd, 23 Austin Friars, London, EC2N 2QP

If you are still not happy with the response you have received, you have the right to ask the Financial Ombudsman Service to review your case. You may contact the Financial Ombudsman Service at:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, Docklands, London, E14 9SR

Your adherence to the complaints procedure above does not affect your statutory rights. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau

COMPENSATION SCHEME

In the event that Fortis Insurance Limited is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). Further information can be found in your policy under 'Compensation Scheme'.

SCHEDULE OF BENEFITS			
Section	Description	Limit up to	Excess
A	Cancellation & Curtailment, Loss of Deposit	£5,000 for Cancellation and Curtailment £1,500 for additional expenses following Curtailment	£35 (£70 per family) £15 for loss of deposit Nil for children £50 (£100 per family) for claims arising from a medical condition
B	Medical Expenses Additional Accommodation & Travel Expenses	£5,000,000 (outside UK) £1,500 (UK)	£50 (£100 per family)
C	Hospital Benefit Return to Home	£20 per 24 hours up to £400 (outside UK) £3,500 (outside UK) or £1,500 (UK)	Nil £35 (£70 per family, nil for children)
D1	Travel Delay	£100 (£25 for the first 12 hours, £25 for each subsequent 12 hours)	Nil
D2	Holiday Abandonment	£5,000	£35 (£70 per family, nil for children)
E	Personal Accident Loss of one or more eyes or limbs Permanent Total Disablement Death	£25,000 (£2,500 for Children) £25,000 (nil for Children) £10,000 (£1,000 for Children)	Nil
F	Personal Liability	£2,000,000	Nil
G	Legal Expenses	£25,000	Nil
H1	Personal Property Single Item, Pair or Set Limit Valuables Limit Total Spectacles/Prescription Sunglasses	£1,750 (£750 for Children) £300 £300 £75	£35 (£70 per family)
H2	Passport/Driving Licence Indemnity	£350	Nil
H3	Delayed Baggage	£100 per 24 hours up to £300	Nil
I	Personal Money Cash Limit	£500 (£250 for Children) £200 (£50 for Children)	£35 (£70 per family, nil for children)
J	Missed Departure	£400 (UK & European holidays) £1,000 (outside UK & Europe)	Nil
K	HomePlan	£100 (per household) plus 3 hours labour	Nil
L	Dynamic Packaging Insurance	£5,000	Nil
M	Catastrophe Benefit	£500	Nil
WINTERSPORTS COVER (available upon payment of an additional premium)			
N	Wintersports Wintersports Equipment Hired Wintersports Equipment Ski Pack Piste Closure Delay Due to Avalanche	£1,300 £350 £20 per person per day up to £200 £150 £20 per person per day up to £200 £200	£35 (£70 per family, nil for children) Nil for Hired Wintersports Equipment & Piste Closure
GOLF COVER (available upon payment of an additional premium)			
O	Golf Cover Golf Equipment Hired Golf Equipment Non-refundable Golf Fees	£1,500 £200 (£20 per day) £350 (£75 per day)	£35 (£75 per family, nil for children)