

engage Super League Special Summary of Cover 2007

keyfacts

® 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.

Insurer: AXA Insurance UK plc and Primary Insurance Company Limited.

This policy is designed to offer protection for Your travel arrangements as described in this policy summary

SUMMARY OF COVER, LIMITS AND EXCESSES - COVER AND LIMITS ARE PER PERSON, UNLESS OTHERWISE SPECIFIED		
(Sub limits may apply - please refer to policy section for full details)		
This is to certify that the Insurer, in consideration of the premium specified on your schedule, agrees to indemnify the Insured on this Certificate of Insurance in respect of:		
Description of Cover	Policy Limit - Up to:	Excess
1. (a) Medical Expenses (b) Additional Expenses	(a) £1,000,000 (outside country of residence) (b) £2,000 (within country of residence)	£35 per person, £70 per Family
2. Loss of Deposit, Cancellation or Curtailment	(i) £750 for Cancellation and Curtailment (this will include match tickets up to £50.00) (ii) £750 for additional expenses following Curtailment	£35 per person or £70 per Family £15 per person or £70 per Family for loss of deposit £50 per person or £100 per Family for all claims arising from a medical condition
3. Personal Property	£500 Single article limit £250 Valuables limit £250 Spectacles and prescription sunglasses up to £75	£35 per person or £70 per Family
4. Personal Liability	£1,000,000	Nil

Significant Exclusions and Limitations	Policy Reference
<p>Pre-existing Medical Conditions Restrictions in cover apply if a claim is made relating to a medical condition which is in existence prior to purchasing your insurance and before you travel. It is very important that you refer to the advice on the front page of your policy. If you have any conditions to disclose you must call 0870 168 0826.</p>	Sections 1 & 2
<p>Medical Treatment In the event of accident or illness where costs are likely to exceed £500 you must notify Global Response. 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 3 will not be applied.</p>	Sections 1 & 2
<p>Hazardous Holiday Activities & Dangerous Pursuits You may not be covered if you are planning to take part in dangerous sports or activities. Wintersports will only be covered if you have paid the appropriate premium. Please refer to the policy wording and call 0870 168 0826. If Your activity does not appear on the list of Acceptable Sports & Leisure Activities, it is not covered. However, We may be able to cover Your activity upon payment of an additional premium. Please call Travellers Protection Services Limited on 0870 168 0826 to discuss Your requirements.</p>	See Meaning of Words for list of Acceptable Sports & Leisure Activities
<p>Personal Property Cover does not apply on a new for old basis. Deductions will be made where wear and tear has occurred. 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. 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>	Section 3

This Insurance covers Holidays of up to 31 days duration.

CANCELLATION RIGHT

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy. See the enclosed policy document and the section headed "Premium Refund Guarantee". Please note that this right does not apply if your policy is a short term insurance of less than one month in duration.

MAKING A CLAIM

If you have a claim, please telephone us on 08707 744199 as soon as possible to tell us about it.

HOW TO MAKE A COMPLAINT

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 us on 08707 744176. If you are still not satisfied, please write to our Managing Director, The Managing Director, Travellers Protection Services Limited, 1 Prince of Wales Road, Norwich, NR1 1AW.

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.

COMPENSATION SCHEME

In the event that AXA Insurance UK plc, is unable to meet their liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

In the event that Primary Insurance Company Limited is unable to meet its liabilities you may be entitled to compensation from the Irish Insurance Compensation Fund.

Further information can be found in your policy under the "Compensation Scheme".