

# Sunshine Destinations

keyfacts<sup>®</sup>

## YOUR PREMIER TRAVEL INSURANCE 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

White Horse Insurance Ireland Limited.

White Horse Insurance Ireland Limited are an EU regulated insurance company established in Ireland and licensed by the Irish Financial Services Regulatory Authority.

Accumus Insurance Solutions Limited are authorised and regulated by the Financial Services Authority.

### Type of Cover

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

### About your Cover

Features and Benefits Automatically Included		Policy Section
<b>Medical Conditions existing prior to purchasing this policy</b>	Your policy excludes any claim directly or indirectly related to a pre-existing heart, circulatory, lung, kidney, cancerous or chronic medical condition suffered by you or any person on whom the trip depends. Should you be aware of any condition which fits this criteria, you should read the policy carefully and follow the medical screening process contained on page 2.  A pre-existing medical condition is defined as: Any of the following conditions, known to you, which has been suffered or for which medical advice, treatment or medication has been received, prior to the date of issue of this insurance – any heart related or circulatory condition (such as a heart condition, hypertension, blood vessel disease or a stroke); and/or any lung or breathing condition (other than well-controlled asthma when suffered in isolation); and/or any cancerous condition; and/or any kidney related disorder; and/or any chronic illness (A chronic illness is defined as "a recurring, persistent, incurable medical condition, requiring regular, palliative treatment); and/or any hospital in-patient treatment during the 24 months prior to the date of taking out this policy.	<b>'Read me first' Page 1 and 'Definitions' Page 3 and Section A -Cancellation &amp; Curtailment - 'What you are not covered for' Page 3 and Section B – Medical, &amp; Treatment Expenses - 'What you are not covered for' Page 4</b>
<b>Age Limits</b>	There are different age limits under the policy according to the type of policy purchased. Please note that if you are under 18, reduced cover will apply to certain sections of the policy.	<b>'Policy Periods – Policy Type' Page 2</b>
<b>Residency</b>	To be eligible for this policy, you must be a UK or Channel Island resident at the time of taking out this policy.	<b>'Definitions' Page 3</b>
<b>Sports &amp; Leisure Activities</b>	There is cover under the personal accident and medical expenses section of this policy when you are participating in any acceptable sports & leisure activities.  You may be covered when participating in certain winter sports if you have paid to extend your cover.	<b>Definition of acceptable sports &amp; leisure activities - Page 2</b>  <b>Winter Sports 'Definitions' page 2, cover page 5 &amp; 6</b>
<b>Law and Jurisdiction</b>	This insurance is governed by English Law, unless we agree otherwise.	<b>Conditions Page 6 &amp; 7</b>

### HOW TO COMPLAIN

Our aim at all times is to provide a superior standard of service. However there may be times when you feel that this objective has not been achieved. Should you have any query or complaint regarding this insurance or in the way your claim has been dealt with, in the first instance please write to:

The Claims Manager  
White Horse Insurance Ireland Ltd - Claims Dept,  
PO Box 258,  
Wavell House,  
Rossendale,  
BB4 0BQ,  
England

If you are still not satisfied that we have dealt with your complaint, please write to:

The General Manager  
White Horse Insurance Ireland Ltd  
14 Clyde Road  
Ballsbridge  
Dublin 4, Republic of Ireland

If you are still not satisfied with your decision, please write to:

Financial Services Ombudsman's Bureau,  
Third Floor, Lincoln House,  
Lincoln Place,  
Dublin 2, Republic Of Ireland.  
LoCall: 1890 882090  
Telephone: 00353 (1) 6620899  
Fax: 00353 (1) 6620890

Please note, the Ombudsman will not consider your case until you have followed the internal complaints procedure by writing to White Horse Insurance Ireland Limited, as outlined above.

Please quote your insurance reference number and your claim number in all your correspondence to all parties involved with this procedure. This procedure is intended to provide you with a prompt and practical service with any complaint that you may have, and does not affect your legal rights.

### THE SIGNIFICANT PRODUCT FEATURES, BENEFITS & EXCLUSIONS

Section Of Cover	Significant Features and Benefits	Policy Limits & Exclusions Applying to Significant Covers	Policy Ref.
<b>SECTION A1 – LOW DEPOSIT CANCELLATION COVER</b>	Provides cover for the "part deposit payment" you have made to reserve your holiday with Travel City Direct, if you have to cancel your holiday prior to making your final deposit payment.	To be able to claim, the reason why the trip is being cancelled 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.	<b>Page 3</b>
<b>Policy Type</b>	<b>Sum Insured (up to)</b>		
Premier	£140		
<b>SECTION A2 – CANCELLATION AND CURTAILMENT</b>	Provides cover for travel, accommodation, 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.	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. <b>An excess of £100 per person applies.</b>	<b>Page 3</b>
<b>Policy Type</b>	<b>Sum Insured (up to)</b>		
Premier	£3,000		
<b>SECTION B – MEDICAL &amp; TREATMENT EXPENSES</b>	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.	To be able to claim, the medical treatment must be required in an emergency and be unable to wait until you have either returned to the United Kingdom or Republic of Ireland. Medical cover does not apply to treatment received in your country of residence. <b>An excess of £100 per person, per incident applies. But can be deleted if EHIC successfully reduces the claim</b>	<b>Page 3 &amp; 4</b>
<b>Policy Type</b>	<b>Sum Insured (up to)</b>		
Premier	£5m		
<b>SECTION D – PERSONAL EFFECTS &amp; BAGGAGE, TRAVEL DOCUMENTS AND DELAYED BAGGAGE</b>	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.	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. Your policy has a limit of £150 for each single item (this includes a pair or set). Your policy has a limit of £250 for valuables overall. Valuables are not covered if they are left in an unattended vehicle or are outside your control in transit at any time. <b>An excess of £50 per person, per incident applies.</b> There are several items which are not considered to be personal effects, please refer specifically to the definition of Personal Effects.	<b>Page 4</b>
<b>Policy Type</b>	<b>Sum Insured (up to)</b>		
Premier	£1,500		
<b>SECTION E – PERSONAL MONEY</b>	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.	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. <b>No excess per person, per incident applies.</b>	<b>Page 4</b>
<b>Policy Type</b>	<b>Sum Insured (up to)</b>		
Premier	£500		
<b>(This includes a cash limit of £150 or £50 if aged under 18).</b>			

### PERIOD OF INSURANCE

The policy you have purchased will run for the period of insurance shown on your insurance certificate or booking invoice.

### YOUR RIGHT TO CANCEL THIS POLICY

We hope you are happy with the cover this policy provides. However, if this cover does not meet your requirements, you have the right to cancel it within 14 days of receipt. We will refund all premiums paid within 30 days from the date we receive the notice of the cancellation from you, provided that a claim does not exist and you have not travelled on the policy during that time.

### HOW TO MAKE A CLAIM

If you need to make a claim, please obtain a claim form no later than 45 days after the event by:

- Telephoning White Horse Insurance Ireland Limited Claims Department on 0871 664 7995
- Writing to: White Horse Insurance Ireland Ltd - Claims Dept, PO Box 258, Wavell House, Rossendale, BB4 0BQ, England

### COMPENSATION SCHEME

White Horse Insurance Ireland Limited are covered by the Irish Insurance Compensation Fund. You may be entitled to compensation from the fund, if White Horse Insurance Ireland Limited 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 an amount up to EURO 20,000 or 90% of the net loss, whichever is lesser. You can get more information about the compensation fund arrangements from the Irish Financial Services Regulatory Authority.