

Policy Summary

Annual Multiple Trip Travel Insurance

Please note that this Summary does not contain the full terms and conditions of the contract, which can be found in the Certificate document. You should refer to your Certificate for full details of the Sums Insured and Limitations.

Your **Insurer** is Sagicor at Lloyd's Syndicate 1206.

The standard duration of the contract is 12 months from the date on which cover incepts. Any variations to this duration will be shown on your Certificate Schedule.

If your period of insurance is more than one year you may need to review and update this cover periodically to ensure it remains adequate.

This is an **Annual Multiple Trip Travel** insurance that provides cover for residents of the United Kingdom. Subject to your Proposal the main features and benefits are:

Part 1 – Trip Cancellation and Disruption provides cover for:

- a) Loss of unused travel and accommodation;
- b) Travel and accommodation expenses following missed departure and transport diversion;
- c) Travel Delay Inconvenience Benefit following the late departure of publicly licensed transport;
- d) Additional travel and accommodation expenses for Alteration of Itinerary.

Part 2 – Medical, Repatriation and Other Expenses provides cover for:

- a) Medical and repatriation expenses outside the United Kingdom including 24-hour emergency help lines;
- b) Hospitalisation daily benefit if you are confined as a hospital inpatient;
- c) Funeral costs.

Excess (being the first amount of each and every claim that you pay) £35.

Part 3 – Personal Accident provides a lump-sum payment following accidental death or injury resulting in loss of limb, sight or permanent total disablement.

Part 4 – Delayed Baggage and General Average and Salvage provides cover for any items of essential clothing or toiletries are mislaid for 12 hours or more, an amount is claimable for the purchase of any reasonable replacement.

Part 5 – Money, Travel Documents and Credit Cards provides cover for:

- a) Loss of money and travel documents, fraudulent use of lost credit cards;
- b) Business documents and records.

Excess of £35.

Part 6 – Hijack and Kidnap Daily Benefit provides a benefit for each 24 hours' delay.

Detailed below are significant and unusual **exclusions** to your insurance

Part 1 – Trip Cancellation and Disruption

- 1. Conditions known to you at the time of booking the trip or buying the Insurance that could lead to a claim;
- 2. Claims arising out of events that had occurred, commenced or been announced before you buy the insurance.

Part 2 – Medical and Repatriation Expenses

- 1. Costs which could have been foreseen by you when you start the trip;
- 2. Medical expenses in the United Kingdom or 12 months after your accident or illness.

Part 1 – Trip Cancellation and Disruption and Part 2 – Medical and Repatriation Expenses

1. Any trip that is booked or commenced contrary to medical advice or contrary to health and safety restriction(s) from an airline/carrier with whom you booked to travel or after receipt of a terminal prognosis or wholly or partly for the purpose of obtaining medical treatment or convalescent care.
2. Any claims attributable to any set of circumstances known to you at the time of effecting this Insurance or booking a trip, whichever is the later, where such set of circumstances could reasonably have been expected to give rise to a claim.
3. Any claims arising from any health condition that you have, where such condition has already been the subject of a claim under this certificate in respect of any previous period of travel.

Part 4 – Delayed Baggage and General Average and Salvage

1. Hired clothing and hired equipment, wear and tear or gradual deterioration, household effects, electrical or mechanical breakdown, 'valuables' (as defined in the Certificate wording) in your baggage whilst in the custody of a carrier.

Part 5 – Money, Travel Documents and Credit Cards

1. Currency devaluation or monetary transaction shortages due to errors or omissions;
2. Loss or theft not reported to the police or transport carrier within 48 hours of discovery;
3. Money contained in your baggage whilst in the custody of a carrier.

Part 4 – Delayed Baggage and General Average and Salvage and Part 5 - Money, Travel Documents and Credit Cards

1. Confiscation or detention by customs or other authority.

General Exclusions that apply to all Sections

1. Trips expected at the time of booking or commencement to exceed 60 days or involve hazardous or non-conventional holiday or business activities;
2. Children aged under 18 years unless travelling with another person aged over 18 years who is covered under this Insurance;
3. People who have reached their 71st birthday at the start of the Period of Insurance shown on the Certificate Schedule;
4. Travel against medical advice or after receipt of a terminal prognosis or for the purpose of obtaining medical treatment or convalescent care;
5. Winter sports in excess of 17 days in total during the Period of Insurance;
6. Scuba diving;
7. Motor cycling (other than hired mopeds or scooters);
8. Mountaineering or rock climbing
9. Riding or driving in a race;
10. Operational duties as a member of the Armed Forces;
11. Professional entertaining;
12. Flying other than as a passenger;
13. Intentional self-injury or suicide;
14. Deliberate exposure to exceptional danger (other than in an attempt to save human life);
15. An Insured Person's own criminal act;
16. HIV or AIDS and/or any HIV or AIDS related illness;
17. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
18. War (whether war be declared or not), hostilities or terrorism.

Detailed below are significant and unusual **limitations** to your insurance

Part 1 – Trip Cancellation and Disruption

1. You must obtain written confirmation from your Carrier or their Agent of delayed departure dates, times and the reason for the delay;
2. You must obtain garage or motoring organisation reports confirming the date, cause and time for mechanical breakdown claims.

Part 4 – Delayed Baggage and General Average and Salvage and Part 5 Money, Travel Documents and Credit Cards

1. You must take all reasonable precautions for the safety of baggage, personal effects and money.

Part 5 – Money, Travel Documents and Credit Cards

1. Loss due to the fraudulent use of cheques, charge, bankers' or credit cards is subject to your compliance with the conditions of use and other terms under which they have been issued.

General Limitations that apply to all Sections

1. Cover only applies while you are travelling on the Period of Travel during the Period of Insurance. Cover starts when you leave your home or place of business whichever occurs the later for the purpose of travelling outside the United Kingdom and ceases when you arrive at your home or place of business whichever occurs the earlier. The trip cancellation cover under Subsection 1 (a) starts at the time that the Insurance is taken out or at the time that the insured trip is booked, whichever is the later. The United Kingdom means England, Scotland, Wales and Northern Ireland.
2. If you are the victim of kidnap or hijack, the cover continues for up to 52 weeks from that date or until you return home, whichever is the earlier.
3. If a Period of Travel is not completed within the Certificate time limit of 60 days due to circumstances beyond your control, cover will continue without additional premium for up to a maximum of 30 days.
4. Our specific agreement to extend or renew this Insurance needs to be obtained prior to expiry of the Period of Insurance. If this is not obtained, cover shall only continue for up to a maximum of 14 days.
5. This Insurance covers all trips starting during the Period of Insurance, subject to the Conditions and Exclusions in the Certificate wording.

Geographical Limits

The Geographical Limits of this Insurance are Worldwide unless your Certificate is endorsed to the contrary.

Conditions

All material facts should be disclosed (These are facts which are likely to influence our acceptance or assessment of your insurance). If you are in any doubt about facts considered material you should disclose them.

You may find it helpful to keep an independent record of the information you supply in connection with your proposal, including copies of any relevant letters.

You and we are free to choose the legal system that will apply to this insurance. Unless we specifically agree to the contrary, this insurance will be subject to English law.

Claims Procedure

You must advise your Broker as soon as possible of any event likely to give rise to a claim. You will find your Brokers name and address on the Certificate General Schedule.

Cancellation

You may cancel this insurance within 14 days of receipt of the Certificate of Insurance provided that no claims have been incurred.

We may cancel this insurance by giving you sixty days' written notice at your last known address.

Complaints

It is our intention to provide a high level of service at all times. If, however, you have reason to make a complaint about our service, we have internal procedures for handling complaints fairly and promptly. In the first instance you should contact the Complaints Department at the following address:

Complaints Manager, Naturesave Policies Ltd., 58 Fore Street, Totnes, Devon TQ9 5RU
Or by email to: mail@naturesave.co.uk noting your name, address and policy number.

If you are unable to resolve the situation and wish to make a complaint you can do so at any time by referring the matter to the Policyholder & Market Assistance:

Address: Lloyd's Market Services, Lloyd's, One Lime Street, London, EC3M 7HA

Tel No: 020 7327 5693

Fax No: 020 7327 5225

Email: Complaints@Lloyds.com

Complaints that cannot be resolved by the Policyholder & Market Assistance department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

Compensation Scheme:

Lloyd's insurers are covered by the Financial Services Authority' Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme, 7th Floor Lloyd's Chambers, Portsoken Street, London, E1 8BN and on their website www.fscs.org.uk

Sagicor at Lloyd's Ltd, 1 Great Tower Street, London EC3R 5AA