

Policy Summary: Key Information You the Customer need to be aware of



Travel Insurance

This is a Policy Summary only and does not contain the full terms and conditions of the insurance contract. Full terms, conditions and exclusions can be found in the Policy Document, which you should also read carefully.

1. Who provides your insurance cover?

Allianz Global Assistance Travel Insurance is underwritten by AGA International SA and is administered in the United Kingdom by Allianz Global Assistance.

Our contact address is 102 George Street, Croydon CR9 6HD.

2. What does Allianz Global Assistance Travel Insurance cover me for?

The policy is designed to insure those who wish to insure themselves when travelling, for medical emergencies, delayed departures, missed departures, cancellation & curtailment, delayed possessions, lost or stolen possessions, loss of travel money and passport, personal accident, personal liability and legal expenses whilst away.

If you have purchased an Annual Multi-Trip policy, no trip must last more than 31 days.

If you have purchased one-way trip cover your policy will end 24 hours after leaving your outward departure point to begin your trip.

3. What else do I need to know about my Allianz Global Assistance Travel Insurance policy?

Important information about pre-existing medical conditions	Significant Exclusions or Limitations	Policy Section
<p>You will not be covered for any directly or indirectly related claims arising from the following if at the time of taking out this insurance or booking your journey (whichever is later), you;</p> <ul style="list-style-type: none"> • Are being prescribed regular medication. • Have received treatment for or had a consultation with a doctor or hospital specialist for any medical condition in the past 6 months. • Are being referred to, treated by or under the care of a doctor or a hospital specialist. • Are awaiting treatment or the results of any tests or investigations. 	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Any claim if you travel against the advice of a doctor. • Any claim if you know you will need treatment while you are away. • Any claim if you have been given a terminal prognosis. • Any claim if you were awaiting treatment or been under investigation when your policy was issued. • Any claim arising from a medical condition of a person upon whose health the journey depends if you know of the medical condition when your policy was issued. 	Health declaration and health exclusions.
Significant Features & Benefits (all benefits are per person unless otherwise stated)	Significant Exclusions or Limitations	Policy Section
<p>Cancellation & curtailment</p> <p>We will pay up to £5,000 if you cancel your journey before it begins, or you cut your journey short, due to certain necessary circumstances. The circumstances covered are listed in the Policy Document.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Any claim where you are unable to comply with the health declaration and health exclusions. • You not wanting to travel or not enjoying your journey. • The failure of your tour operator or airline to provide you with transport or accommodation. • Any incident where you do not have a medical certificate from the doctor treating you abroad that says you need to return home early. • If your carrier has refused to allow you to travel for whatever reason. 	1

Significant Features & Benefits (all benefits are per person unless otherwise stated)	Significant Exclusions or Limitations	Policy Section
<p>Emergency medical and associated expenses We will pay up to £10 million if you are taken into hospital or you need to come home early or extend your journey because of illness or accident.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Any claim where you are unable to comply with the health declaration and health exclusions. • Travelling on a motorcycle unless the rider has a valid driving licence and crash helmets are worn. • Medical expenses in the UK. 	2
<p>In-patient benefit We will pay up to £500 (£20 per day) if you are admitted to hospital as an in-patient, to pay for meals, phone calls and travel.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Any expenses exceeding £20 per day. 	2
<p>Loss of passport We will pay up to £150 for transport and accommodation costs to get a temporary passport, and the equivalent value of the remaining period if it is lost or stolen on your journey.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Any claim if you do not get a letter from the consulate you reported the loss to. 	3
<p>Delayed personal possessions We will pay up to £150 to purchase essential items if your personal possessions are delayed for more than 12 hours on your outward journey.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Anything which you do not have a receipt for. • Any claim if you do not get a letter from the carrier confirming the delay. 	4
<p>Personal possessions You are covered for up to £1,500 if your personal possessions are damaged lost or stolen on your journey. £300 is the most you can claim for a single article. £400 is the total amount you can claim for all your valuables. A deduction may be made for wear, tear and loss of value.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Any claim not supported by a police report. • Any items left unattended unless they are locked in your accommodation or the luggage compartment of a motor vehicle. • Anything which you cannot provide a receipt or proof of ownership for. • Valuables carried in suitcases or left in a motor vehicle. • Damaged items if you do not keep the items for repair or inspection. • Personal money. 	5
<p>Personal money You are covered for up to £500 if your personal money is lost or stolen on your journey. Be aware that the limit for cash is £250 while carried on you, whether jointly owned or not.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Any claim not supported by a police report. • Any claim unless you provide currency exchange receipts showing the amount. • Loss or theft of personal money unless it is with you, locked in a safe or safety deposit box, or locked in your accommodation. 	6
<p>Personal accident We will pay up to £15,000 if following an accident, your injuries lead to death or up to £25,000 if your injuries lead to total loss of sight / limb or permanent disability. An accident must be caused by something external and visible.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Anything caused by an illness. • Suicide. • Any more than £2,500 for death if you are aged 15 or under at the time of the accident. • Any claim for permanent physical disability if you are aged 15 or under and 65 or over at the time of the accident. 	7

Significant Features & Benefits (all benefits are per person unless otherwise stated)	Significant Exclusions or Limitations	Policy Section
<p>Missed departure</p> <p>We will pay up to £500 for extra transport and accommodation if you arrive at your departure point too late to board your booked transport due to:</p> <ul style="list-style-type: none"> public transport not running to its timetable; or the vehicle you are travelling in has an accident or breaks down. 	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> Any claim unless you get a letter from the transport provider confirming the delay or breakdown. 	8
<p>Delayed departure</p> <p>If your departure is delayed by more than 12 hours we will pay £20 after the first 12 hours delay, and £10 after each extra delay of 12 hours (up to £250 in total). The circumstances covered are listed in the Policy Document</p> <p>Alternatively we will pay up to £5,000 if you choose to abandon your journey cancel your holiday after a 24 hour delay.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> Any claim unless you get a letter confirming the delay. Anything caused by you not checking in when you should have done. Any delay which was announced before you bought your policy and / travel tickets. 	9
<p>Personal liability</p> <p>We will pay up to £2 million to cover costs that you are legally liable for due to any of the following that you cause during your journey:</p> <ul style="list-style-type: none"> bodily injury of another person loss or damage to other people's property. 	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> Any claim if you admit liability. Any accidents caused by your possession of any motorised or mechanical vehicle. Anything which happens to anyone employed by you or a relative. 	10
<p>Legal expenses</p> <p>We will loan you up to £25,000, or up to £50,000 in total for all persons insured to take legal action for compensation as a result of your death, illness or injury during your journey. You must pay this loan back out of any compensation you receive.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> Any costs not agreed by us. Any claim against a travel agent, tour operator carrier, or us. Any claim not notified to us within 90 days. 	11
<p>Extra covers</p>	<p>What is not covered</p>	<p>Policy Section(s)</p>
<p>Winter sports cover</p> <p>In respect of both Single Trip and Annual Multi Trip policies, Winter Sports cover is provided only upon payment of the required additional premium.</p> <p>For Annual Multi Trip policies, payment of the additional premium will provide up to 17 days cover in total during the Period of Insurance shown on your Travel Insurance Schedule.</p>		12
<p>Loss of ski pack</p> <p>We will pay up to £300 in total for hired ski equipment, ski school fees and lift passes that you do not use because:</p> <ul style="list-style-type: none"> you cancel or cut short your journey; you cannot ski because of an injury or illness during your journey. 	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> Any claim where you are unable to comply with the health declaration and health exclusions. You not wanting to travel or not enjoying your journey. The failure of your tour operator or airline to provide you with transport or accommodation. Any incident where you do not have a medical certificate from the doctor treating you abroad that says you need to return home early or you are unable to ski because of your illness / injury. 	12

Significant Features & Benefits (all benefits are per person unless otherwise stated)	Significant Exclusions or Limitations	Policy Section
Extra covers	What is not covered	Policy Section(s)
Delayed ski equipment We will pay up to £15 per day up to £300 in total to hire ski equipment, if yours are delayed on the outward journey for more than 12 hours.	Cover is not provided for: <ul style="list-style-type: none"> Any claim if you do not get a letter from the carrier confirming the delay . Any claim if you do not provide receipts for the hired equipment. 	12
Ski equipment We will pay up to £400 in total for your ski equipment, and up to £200 in total for hired ski equipment if they are lost, stolen or destroyed during your journey. £300 is the most you can claim for a single article.	Cover is not provided for: <ul style="list-style-type: none"> Any claim not supported by a police report. Any items left unattended unless they are locked in your accommodation or the luggage compartment of a motor vehicle. Anything which you cannot provide a receipt or proof of ownership for. Damaged items if you do not keep the items for repair or inspection. 	12
Piste closure We will pay £20 per day up to £200 in total total if you cannot ski at the ski resort you booked before your journey because there is not enough snow and the ski lifts and ski schools are closed.	Cover is not provided for: <ul style="list-style-type: none"> Any claim if you do not get a letter from the ski-lift operators confirming the piste closure. Any claim if the ski lifts and schools are closed for any other reason. 	12
Avalanche closure We will pay £25 per day up to £250 in total total for extra transport and accommodation if you cannot reach your destination or back home because of an avalanche.	Cover is not provided for: <ul style="list-style-type: none"> Any claim if you do not get a letter from the relevant authority confirming the avalanche. 	12
Significant Features	What is not covered	Policy Section(s)
Excess	<ul style="list-style-type: none"> Under some sections of the policy, you will have to pay an excess. This means that you will be responsible for paying the first part of the claim for each incident. We will deduct one excess for each person insured, for each section of the policy, for each incident. The excess amount is £50 Sections 1, 9, 10 and 12. The excess amount is £65 Sections 2, 5 and 6 	1, 2, 5, 6, 9, 10 and 12
Consequential expenses	<ul style="list-style-type: none"> Any loss caused as a direct or indirect result of anything you are claiming for, including loss of earnings or loss of enjoyment. 	General Exclusions

4. What is the duration of the contract?

Your policy will run from the dates shown on your insurance receipt once your policy is issued.

5. Do I need to do anything after I have purchased the policy?

Please remember that it is your responsibility to regularly review your level of cover to ensure it remains adequate.

Before you travel you must tell us about any change in your circumstances, which may affect your cover. It is very important to tell us about any changes in medical conditions.

6. What Cancellation Rights do you have?

If your cover does not meet your requirements, please notify us within 14 days of receiving your insurance receipt and return all your documents for a refund of your premium.

You can write to us at Allianz Global Assistance, 102 George Street, Croydon CR9 6HD Telephone 0871 200 0102 Text phone 020 8666 9562.

If during this 14 day period you have travelled, made a claim, or intend to make a claim then we are entitled to recover all costs that you have used for those services.

Please note that your cancellation rights are no longer valid after this initial 14 day period.

7. How do I make a claim?

If you need medical assistance, please call our 24 hour medical emergency service from within the UK on 020 8666 9252 Text phone 020 8666 9562 or from outside the UK on +44 20 8666 9252 Text phone +44 20 8666 9562.

If you need our 24 hour legal helpline, please call from within the UK on 020 8603 9804 Text phone 020 8666 9562 or from outside the UK on +44 20 8603 9804 Text phone +44 20 8666 9562.

For all other claims, please visit the website www.azgatravelclaims.com to download a claim form. You can also call 020 8666 9251 Text phone 020 8666 9562 and ask for a claim form.

8. What to do if you have a complaint?

Should you wish to express a complaint about this policy then please:

Write to: Customer Support, Allianz Global Assistance, 102 George Street, Croydon CR9 6HD
Phone: 020 8603 9853
Email: customersupport@allianz-assistance.co.uk

If you are not satisfied with our final response you can refer the matter to the Financial Ombudsman Service for independent arbitration.

9. Is the insurer covered by the Financial Services Compensation Scheme (FSCS)?

For your added protection, the insurer is covered by the FSCS. You may be entitled to compensation from the scheme if the insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100, or by visiting their website at www.fscs.org.uk.

This document is available in large print, audio and Braille.

Please contact us on
Phone 0871 200 0102 Textphone 020 8666 9562

and we will be pleased to organise an alternative for you.