

Cancellationplan

UK Holiday Insurance

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: Fortis Insurance Limited

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

SUMMARY OF COVER, LIMITS & 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 we, in consideration of the premium specified on your schedule, agree to indemnify you on this certificate of insurance in respect of:

Description of cover	Policy Limits - Up to	Excess
1. Personal Accident i. Loss of one or more eyes or limbs ii. Permanent Total Disablement iii. Death	i. £15,000 ii. £15,000 iii. £7,500	Nil
2. (a) Hospital Benefit (b) Return to Home	(a) £25 per 24 hours - Up to £225 (b) £1,500	Nil
3. Additional Expenses	£40 per person per day, not exceeding £1,500 per person	Nil
4. Loss of Deposit, Cancellation or Curtailment	Up to £3,000 per booking. £1,500 per booking in respect of additional expenses following Curtailment	£40 per booking or £20 for lone travellers. Nil for Loss of Deposit
5. Catastrophe Benefit	£300	Nil
6. HomePlan	£100 for parts and materials and 3 hours labour per household	Nil
7. Delayed Travel i) Holiday Abandonment ii) Delayed Travel Benefit	i) £3,000 per booking ii) Up to £75 (£20 for first completed 12 hours then £10 for each subsequent 12 hours) per Adult	i) £40 per booking or £20 for lone travellers ii) Nil
8. Missed Departure	£400 per person	Nil
9. Personal Property	£1,500 per person or per Family	£30 per booking or £15 for lone travellers.
10. Personal Money	£200 per person	£30 per booking or £15 for lone travellers
11. Personal Liability	£2,000,000 per person	Nil or £200 for damage or loss in respect of temporary Holiday accommodation
12. Legal Expenses	£10,000	Nil
13. Pollution of Beaches Benefit	£10 per day up to a maximum of £50 per person	Nil
14. Booking Deposit Security	£25 per person; Up to £100 per booking	Nil

Significant Exclusions and Limitations	Policy Reference
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 page 2 of your policy document.	See Pre-Exisitng Medical Conditions Page 2
Hazardous Holiday Activities & Dangerous Pursuits You may not be covered if you are planning to take part in dangerous sports or activities.	See Meaning of Words for list of Acceptable Sports & Leisure Activities Page 5
Personal Property & Personal Money 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 document provides full details of these limits.	Pages 8 & 9
Excesses Certain sections of cover are subject to an excess applying to each claim. An excess means that you are responsible for the first sum per person per incident when you claim. The amount of any excess is detailed in the policy document on the Summary of Cover, and under the sections to which an excess applies.	See Summary of Cover Page 3
Residency This policy is only available to you if you are permanently resident in the United Kingdom and registered with a medical practitioner in the United Kingdom.	See Important Points to Help You Page 2
Age Limit There is no upper age limit on this policy.	See Meaning of Words Page 5

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." Please note that this right does not apply if your policy is a short term insurance of less than 1 month in duration.

MAKING A CLAIM

If you have a claim, please telephone us on 0845 218 7185 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 0844 573 4173. If you are still not satisfied, please write to our managing director at:

The Managing Director
TPS (Insurance Admin Services) Ltd
PO BOX 132
Leeds
LS10 9BT

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 Fortis Insurance Limited are unable to meet their 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."