asua
All Seasons Underwriting Agencies

keyfacts®

# SKI TEAM 4 SINGLE TRIP TRAVEL INSURANCE

## Insurance Schedule Table of Benefits

| Cover Section | Maximum Benefit per insured person per trip | Excess |
|---|---|---|
| 1. Overseas Medical & Emergency Expenses | | |
| • Overseas Medical and Repatriation Expenses | Up to £10,000,000 in total | NIL |
| • Including Dental Treatment Limit | Up to £20 per 24 hours (up to a maximum of £400 in total) | NIL |
| • Hospital Confinement Benefit | Up to £200 in total | NIL |
| 3. Property, Passport and Money, Delayed Baggage | Up to £1,500 in total | NIL |
| • Property | | |
| • Valuables | Up to £300 in total | NIL |
| • Single item | Up to £200 in total | NIL |
| • Pair/set or part of a pair/set | Up to £200 in total | NIL |
| • Spectacles/Sunglasses Limit | Up to £50 in total | NIL |
| • Group Money including Passports and Documents | Up to £250 in total | NIL |
| • Delayed Baggage – minimum delay of 12 hours | Up to £100 in total | NIL |
| 4. Personal Liability | Up to £2,000,000 in total | £250 |
| • Rented Accommodation | Up to £100,000 in total | £250 |
| 5. Legal Expenses and Assistance | Up to £25,000 in total | £250 |
| 6. Cancellation or Curtailment | Up to £1,000 in total | NIL |
| 7 & 8. Delayed Departure & Travel Disruption | £20 after first 12 hours delay, and £10 for each additional 12 hour delayed period up to a maximum of £150 in total | NIL |
| • Abandonment after 24 hours | Up to £1,000 in total | NIL |
| • Missed Departure | Up to £1,000 in total | NIL |
| 11. Personal Accident | | |
| • Accidental Death | Up to £25,000 in total | NIL |
| • Loss of Eye(s) or Limb(s) | Up to £25,000 in total | NIL |
| • Total Permanent Disablement | Up to £25,000 in total | NIL |
| 12. Winter Sports included | | |
| 1. Sports Equipment | Up to £500 in total | NIL |
| • Single item | £250 | NIL |
| • Pair/set or part of a pair/set | £250 | NIL |
| • Ski equipment hire | Up to £50 a day, up to £250 in total | NIL |
| 2. Ski Pack (including Ski Pass) | Up to £50 per day, up to £500 in total | NIL |
| 3. Piste Closure (subject to at least 80% closure) | Up to £25 per day, up to £500 in total | NIL |
| 4. Avalanche/Landslide Closure | Up to £50 per day, up to £500 in total | NIL |

# POLICY SUMMARY

This document shows the key facts that the Financial Conduct Authority has asked us to bring to your attention. They are not the full terms and conditions of the cover. These are detailed in the policy wording. This summary does not form part of the insurance documentation.

**TYPE OF INSURANCE AND COVER** : This product is intended to meet the demands and needs of individuals who require insurance protection for risks relating to travel. This is a travel insurance policy that, subject to the terms, conditions and exclusions contained in the policy wording, provides certain financial protection and medical assistance for your trip(s). Please note that this statement does not constitute advice or a personal recommendation about the suitability of the product to meet your personal needs.

On page 3 of this policy summary, we tell you firstly about the significant features, benefits and exclusions which relate to the whole policy. Then, under the "Policy Cover" headings, we have listed various sections of cover and shown the significant features, benefits, exclusions and limitations for each cover. Some sections only apply if you have chosen a certain level of cover, a particular type of policy, and/or have paid an additional premium for them. If you consult with the selling agent you will find the various cover levels and policy types which are available to you, and details of the cover sections which are standard and optional under each. The maximum benefit amounts which are payable under each cover section, and any excess you will have to pay towards the first part of any claim for certain cover sections (unless you have paid extra premium so that no excess is payable), are also shown. With the insurer's agreement, you can increase one or more benefit limits if you wish by paying additional premium. Full details of the cover you have chosen will be shown on the insurance schedule which will be sent to you with the policy wording.

**PERIOD OF INSURANCE** The policy lasts for either the duration of a single trip or, if you have chosen annual multi-trip cover, for a year. Your period of insurance will be shown on the insurance schedule.

**THE INSURER** This insurance is underwritten by Lloyd's Syndicates. The Syndicates are managed by Canopius Managing Agents Limited. Canopius Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and entered in the Register of Lloyd's Managing Agents. Registered Office: Canopius Managing Agents Limited, Gallery 9, One Lime Street, London, EC3M 7HA. Registered in England no. 01514453.

**WHO IS ELIGIBLE FOR THE INSURANCE COVER?** All persons legally resident in the United Kingdom, European Union or European Economic Area and registered with a medical practitioner or entitled to free public healthcare under reciprocal arrangements currently in place in the United Kingdom, European Union or European Economic Area. Children under the age of 18 who are at a UK boarding school and travelling on a school trip are eligible for this insurance.

## PRE-EXISTING MEDICAL CONDITIONS & IMPORTANT CONDITIONS RELATING TO HEALTH

We will not pay any claim for:

1. Costs and expenses for treatment or surgery which our medical advisors and the doctor treating the insured person believe is not essential or could wait until the insured person returns home.

2. If the insured person is travelling or arranging to travel to obtain medical or convalescent treatment; against medical advice; after a terminal prognosis has been made; contrary to health and safety restriction(s) from an Airline or Carrier with which the insured person has booked to travel;

3. The cost of continuing regular medication or treatment that an insured person can reasonably be expected to require during a trip or for any expenses arising from an insured person not making full provision for the continued supply of medication or treatment that can be reasonably expected to be required during a trip.

4. Any costs or expenses incurred more than 12 months after the date of the incident that gave rise to the claim.

5. Any costs or expenses if you and/or an insured person can recover them from any other insurance policy.

Any person covered by this insurance must contact ASUA by phone or email if a pre-existing medical condition not normally covered by this insurance needs to be declared (Please see NO SCREEN CONDITIONS below)


**Contact Details**

**ASUA Screening Customer Helpline: +44 (0) 203 327 0555**

**E-mail: info@asuagroup.co.uk**

**Office hours: 9am to 5pm Monday to Friday (excluding bank holidays)**

## SIGNIFICANT OR UNUSUAL EXCLUSIONS TO COVER UNDER THE WHOLE TRAVEL INSURANCE POLICY

- A person covered by this insurance's participation in or practice of any professional sports or entertaining.
- A person covered by this insurance's participation in or practice of any other sport or activity, manual work, driving any motorised vehicle in motor rallies or competitions or racing unless detailed in the policy wording or shown as covered in the insurance schedule when you have paid an additional premium.
- Suicide, drug abuse, alcohol or solvent abuse and a person covered by this insurance putting themselves at needless risk.
- A person covered by this insurance's own unlawful action or any criminal proceedings against a person covered by this insurance.
- Any other loss, damage or additional expense following on from the event for which a person covered by this insurance is claiming, unless cover is provided under this insurance.
- Operational duties of a member of the Armed Forces.
- Travelling against World Health Organisation (WHO) advice or against the advice of an European Union (EU) recognised Government body.
- If a person covered by this insurance is aged under 18 he/she is only insured when travelling with one or both of the adults (or accompanied by another responsible adult) noted on the insurance schedule.
- War or acts of terrorism.
- A person covered by this insurance engaging in active war.
- Nuclear risks and sonic bangs.
- If any person covered by this insurance, either at the time a holiday was booked, or at the time you purchased the policy, had any reason to believe that they would be made redundant.
- If the tour operator, or anyone a person covered by this insurance has made travel or accommodation arrangements with, fails to fulfil the holiday booking for any reason, including bankruptcy or liquidation.

## POLICY COVER FEATURES AND BENEFITS

| Name of the relevant policy section | What are the significant features and benefits? |
|---|---|
| **Cancellation or Curtailment Charges** | · Refund of non-recoverable unused travel and accommodation costs if a person covered by this insurance has to cancel or cut short a trip due to any of the reasons stated in this section of the policy wording (for example if a person covered by this insurance becomes ill, injured or dies) |
| **Emergency Medical, Repatriation and Other Expenses** | · Payment of expenses for emergency medical treatment following accidental injury or illness during a trip.<br>· Payment of expenses for emergency dental treatment during a trip.<br>· Payment of funeral expenses in the unfortunate event of a person covered by this insurance's death during a trip.<br>· Repatriation and other necessary travel and accommodation expenses are included. |
| **Hospital Confinement Benefit** | · A benefit to compensate a person covered by this insurance for the disruption to his/her holiday if he/she is an in-patient in hospital or confined to his/her accommodation on medical advice for more than 24 hours during a trip. |
| **Personal Accident** | · A benefit is paid for death or loss of limb / sight or permanent total disablement following accidental injury solely, directly and independently of any other cause during a trip. |
| **Delayed Departure** | · Compensation if the ship, aircraft, train, coach or bus in which a person covered by this insurance is booked to travel is delayed at the final point of international departure from any person covered by this insurance's home country.<br>· If a person covered by this insurance is delayed for more than 24 hours before departure from his/her home country he/she can choose to abandon the trip. |
| **Missed Departure** | · Additional travel and accommodation costs if a person covered by this insurance misses his/her international departure from or to his/her home country due to any of the reasons stated in this section of the policy wording (for example due to a vehicle accident or breakdown). |
| **Baggage** | · Cover for baggage which is accidentally lost, stolen or damaged during a trip.<br>· A limit applies for any one, pair or set of articles and for valuables.<br>· A benefit for emergency replacement of clothing, medication and toiletries if baggage is temporarily lost for more than 12 hours during an outward journey. |
| **Personal Money, Passports and Documents** | · Cover for loss, theft of or damage to personal money and documents including cash, travellers' cheques, travel tickets, passport, visas or driving licence during a trip.<br>· Separate limits apply to cash/banknotes and to all other personal money and other documents, and a reduced benefit applies to cash and banknotes for insured persons under 16 years<br>· Cover for additional travel and accommodation expenses a person covered by this insurance needs to pay during a trip to obtain a replacement passport or visa if his/hers is lost or stolen whilst abroad. |
| **Personal Liability** | · Cover for legal liability if accidental injury or death is caused to third parties or damage to their property during a trip. |
| **Legal Expenses and Assistance** | · Cover for legal costs to pursue a civil claim for compensation if a person covered by this insurance suffers personal injury, illness or death caused by someone else during a trip. |

| | |
|---|---|
| **Winter Sports Extension:**<br>• **Ski equipment**<br>• **Ski equipment hire**<br>• **Ski pack**<br>• **Piste closure**<br>• **Avalanche or landslide cover** | • Details of which sports are covered (under which sections of cover) and which are not covered at all are explained in the policy wording.<br>• Cover for loss, theft of or damage to ski equipment, or for the cost of ski equipment hire if a person covered by this insurance's own equipment is lost, stolen or damaged.<br>• Compensation if an avalanche delays a person covered by this insurance's arrival or departure from his/her resort, or if a person covered by this insurance cannot ski due to piste closures or accidental injury or illness during a trip. |

## POLICY EXCLUSIONS AND LIMITATIONS

| Name of the relevant policy section | What are the significant or unusual exclusions or limitations? |
|---|---|
| | **We will not pay claims:** |
| **Cancellation & Curtailment Charges** | • for pre-existing medical conditions, unless disclosed to and accepted by us<br>• for redundancy which a person covered by this insurance knew about at the time you bought this insurance or booking of a trip<br>• if a person covered by this insurance was aware of circumstances at the time of arranging the trip or before you purchased the insurance which could be expected to lead to cancellation, or cutting short, of the trip<br>• for the cost of travel or accommodation arranged using Air Miles or similar schemes. |
| **Emergency Medical, Repatriation and Other Expenses** | • for pre-existing medical conditions, unless disclosed to and accepted by us.<br>• if a person covered by this insurance travels against medical advice |
| **Hospital Confinement Benefit** | • for treatment or surgery which could have been delayed until a person covered by this insurance returned home.<br>• for treatment or surgery not related to bodily injury |
| **Personal Accident** | • for pre-existing medical conditions, unless disclosed to and accepted by us |
| **Delayed Departure** | • resulting from strikes or industrial action which was announced before you purchased the insurance or before booking of a trip<br>• for delays to any subsequent outbound or return connecting transport after departure from a person covered by this insurance's departure from his/her home country. |
| **Missed Departure** | • resulting from strikes or industrial action which was announced before you purchased the insurance or before booking of a trip<br>• if a trip is solely within any person covered by this insurance's home country. |
| **Baggage** | • for loss, theft of or damage to valuables left unattended at any time<br>• for loss or theft if a person covered by this insurance does not report it to the police within 24 hours, or as soon as practicable, and request a written report<br>• for loss, theft of or damage to certain specific items listed in this section of the policy wording, including ski equipment, sports equipment, golf equipment and business equipment<br>• for loss or damage to china, glass or other fragile articles. |
| **Personal Money, Passports and Documents** | • for loss, theft of or damage to personal money, a passport or visa left unattended at any time<br>• for loss or theft if a person covered by this insurance does not report it to the police within 24 hours, or as soon as practicable, and request a written report. |
| **Personal Liability** | • arising from pursuing any business, trade or occupation<br>• arising from ownership, possession or use of motorised vehicles, aircraft or watercraft. |
| **Legal Expenses and Assistance** | • which do not have a reasonable prospect of succeeding<br>• for any costs incurred before a claim has been accepted<br>• resulting from a dispute between a person covered by this insurance and someone he/she was travelling with, is related to, or another insured person.<br>• relating to a dispute between a person covered by this insurance and us<br>• arising from a strike or industrial action existing when a trip was booked<br>• for services which were not part of a person covered by this insurance's pre-paid package deal. |
| **Winter Sports Extension**<br>• **Ski equipment**<br>• **Ski equipment hire**<br>• **Ski pack**<br>• **Piste closure**<br>• **Avalanche or landslide cover** | • if a person covered by this insurance participates in any winter sports activity that is not listed on the insurance schedule<br>• if any person covered by this insurance does not report the loss or theft of ski equipment to the police within 24 hours, or as soon as practicable, and request a written report<br>• for loss, theft of or damage to ski equipment contained in or stolen from an unattended vehicle<br>• for piste closure if transport costs, compensation or alternative skiing facilities are provided to a person covered by this insurance. This cover applies only to trips undertaken in the period starting on or after 1st January and ending on or before 1st April |

## CANCELLATION OF THE INSURANCE BY YOU OR THE INSURER

- We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 30 days of receiving the policy ("the cancellation period"). Please return it to the selling agent within 30 days of receipt and they will refund your premium provided no insured person has travelled or made a claim. The insurer cannot cancel your policy during its lifetime unless you do not pay the premium when it is due or a fraudulent act is committed;

## HOW TO MAKE A CLAIM

**24 HOUR EMERGENCY ASSISTANCE ABROAD** If you require emergency medical assistance abroad you should contact Mayday Assistance Ltd (a 24 hour service): **Telephone: (+44) (0) 1273 624 661 or Fax: (+44) (0) 1273 606 390 Email: operations@maydayassistance.com**

**NON EMERGENCY CLAIMS** **Reactive Claims Ltd : Tel: +44 (0) 1420 383010 or Fax: +44 (0) 1420 558111 E-mail: info@reactiveclaims.com**
**Office hours: 9am to 5pm Monday to Friday (excluding bank holidays)**
You can also register a claim online 24 Hours a Day by visiting **www.reactiveclaims.com**. You will also be able to download the appropriate claim form and access Frequently Asked Questions (FAQ's) relevant to your claim.

**HOW TO COMPLAIN :** Our aim is to provide you with a high quality service at all times, although we do appreciate that there may be instances where you feel it is necessary to lodge a complaint. If you wish to complain, please note the 3 steps below, along with the relevant contact details for each step. Please take special note however that should you wish to direct your complaint directly to Lloyd's in the first instance, you may do so by using the contact information referenced in Step 2 below.

**Step 1:**
In the first instance, if your complaint does not relate to a claim please direct it to:

The Customer Services Manager, All Seasons Underwriting Agencies Ltd
Alpi House, Suite 2, East Wing,2nd Floor, Miles Gray Road, Basildon, Essex, SS14 3HJ
Phone: 0203 327 0555
E-mail: info@asua.co.uk
Office hours: 9am to 5pm Monday to Friday (excluding bank holidays)

or, if your complaint does relate to a claim, please direct it to:
Reactive Claims, Attwood House, Mansfield Business Park,
Four Marks, Hampshire. GU34 5PZ
Tel: +44 (0) 207 902 7410
Fax: +44 (0) 207 928 4748
E-mail info@reactiveclaims.com

**Step 2:**
Should you remain dissatisfied with the outcome of your complaint from All Seasons Underwriting Agencies Limited or Reactive Claims (as appropriate) your legal rights are not affected, and you may refer your complaint to Lloyd's. Lloyd's contact information is:

Complaints at Lloyd's, Fidentia House
Walter Burke Way,Chatham Maritime
Kent ME4 4RN
Tel: +44 (0)20 7327 5693
Email: complaints@lloyds.com

Details of Lloyd's complaints procedure are set out in a leaflet "Your Complaint - How We Can Help", which is available at http://www.lloyds.com/complaints. Alternatively, you may ask Lloyd's for a hard copy.

**Step 3:**
If you still remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to a local ombudsman or dispute resolution body within the European Economic Area. Further details are available at www.fin-net.eu. Alternatively, you may be entitled to refer your complaint to the United Kingdom Financial Ombudsman Service. The contact information is:

Financial Ombudsman Service, Exchange Tower
London , E14 9SR
Tel: 0800 0234 567 (normally free from a fixed line, but charges may apply from mobiles).
Tel: 0300 1239 123 (normally charged at the same rate as 01/02 on mobile phone tariffs).
Email: complaint.info@financial-ombudsman.org.uk

## COMPENSATION

Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation if a Lloyd's insurer is unable to meet its obligations to you under the insurance contract. Further information can be obtained from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St.Botolph Street, London EC3A 7QU. Tel: 0800 678 1100 (Freephone) or 020 7741 4100. Website www.fscs.org.uk