

## POLICY SUMMARY

This document is intended to provide you with basic details of your Travel Insurance. This is not a statement of the full terms and conditions of your policy. These can be found in your Policy Booklet and should be read in conjunction with your Travel Insurance Certificate. In addition please see specific endorsements which apply to your policy as some sections may be restricted or excluded depending on your individual circumstances.

Insurer: National Insurance and Guarantee Corporation Ltd. Authorised and regulated by the Financial Services Authority.  
Registered address: Crown House, 145 City Road, London EC1V 1LP. Registered Number 42133.

### WHAT ARE THE MAIN FEATURES AND BENEFITS OF MY POLICY?

#### Medical and Other Expenses

Up to £10 million pounds per insured person. £60 excess, except claims for hospital benefit or burial abroad.

#### Cancellation

Up to £5,000 per insured person. £60 excess.

#### Curtailement

Up to £5,000 per insured person. £60 excess.

#### Personal Possessions, Luggage, Money & Passport

Up to £1,500 per insured person. £60 excess (except for claims for delayed luggage).

- Single Item Limit Up to £300
- High Risk Items Limit Up to £400 in Total
- Delayed Luggage Up to £200
- Money Limit Up to £500
- Cash Limit Up to £300
- Passport/Tickets Limit Up to £250

#### Trip Abandonment

Up to £5,000 per insured person. £60 excess.

#### Delayed Departure

Up to £100 per insured person. No excess.

#### Missed Departure

Up to £500 per insured person. No excess.

#### Trip Postponement

Up to £1,000 per insured person. £60 excess.

#### Personal Accident

Up to £25,000 depending on age and injury. No excess.

#### Personal Liability

Up to £2 million per event. No excess.

#### Legal Expenses

Up to £50,000. No excess.

#### Hijack

Up to £500. No excess.

#### Catastrophe

Up to £500. No excess.

#### Emergency Car Hire

Up to £750 per party. No excess.

#### Emergency Vets Fees

Up to £250. No excess.

#### Emergency Kennel or Cattery Costs

Up to £400. No excess.

**Winter Sports Cover** is an optional extra, and offers the following cover:

#### Ski Equipment

Up to £800 per insured person. £60 excess.

#### Ski Pack

Up to £700 per insured person. No excess.

#### Piste Closure

Up to £200. No excess.

Other **Optional Cover** available:

Up to £1,400 per insured person if **Golf Cover** is chosen, with £60 excess.

Up to £3,000 per insured person if **Wedding Cover** is chosen, with £60 excess.

### ARE THERE ANY EXCLUSIONS OR LIMITATIONS TO MY POLICY AND WHERE WILL I FIND THEM?

References are to sections of the Policy Booklet.

- Single trip: the maximum duration for one trip is 185 days (refer to Your cover options).
- Annual multi-trip: the maximum duration for each single trip taken is 45 days (refer to Your cover options).
- Extended stay (Annual multi-trip only): the maximum duration for each single trip taken can be extended to 90 days at additional cost (refer to your cover options).
- The first £60 of each and every claim per event, per person per section of cover (refer to Meaning of Words and Sections 1-6 and Sections 15 & 18).
- Claims arising from medical conditions that you have not declared or where you are travelling against medical advice or the trip is for the purpose of medical treatment (refer to General Exclusions relating to Health).

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- Claims arising from travelling to a place deemed unsafe by the Travel Advice Unit of the Foreign & Commonwealth Office (refer to other general exclusions applying to all sections of cover).
- Any claims brought against any company within the AA group of companies, a tour operator, travel agent, carrier or their agents, a relative, member of your household, travelling companion or employee (refer to Section 9).
- £300 is the maximum claim for any single item. A camera and attachments or matching set of jewellery are one item (refer to Section 4).
- £75 is the maximum claim for a person's cash stolen from a locked boot or glove compartment of a vehicle (refer to Section 4).
- Under the optional golf equipment cover, the maximum claim per person is £1,000 for golf equipment and £400 for golf equipment hire. The maximum for any single item is £300. Claims are excluded or restricted when golf equipment is in the custody of other parties or not attended (refer to Section 18).
- You must take all reasonable precautions to prevent any injury, loss or damage to persons and possessions and you must tell the police within 24 hours of loss or theft of property. You will later need to provide us with a copy of the Police report (refer to General Conditions applying to all Sections of Cover).
- Claims arising from Excluded Activities (refer to Other General Exclusions applying to all Sections of Cover)
- Losses that are not directly associated with the incident that caused the claim. (refer to General Exclusions on page 14).
- Anticipated Event (refers to Section 1, 2, 3 and 6).
- The transport operator or their agents refuse to transport You, a close relative or Your travelling companion because they consider that You or they are not fit to travel (refers to Section 2, 3 and 6).
- Any treatment or help where, given your physical or mental condition You should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to the trip about whether or not it was appropriate to travel (refers to Section 1, 2, 3 and 6).
- Any claims linked to motorcycling, unless confirmed in writing by us at point of sale (refer to Section 6).

#### **WHAT IF I CHANGE MY MIND ABOUT CONTINUING WITH THIS POLICY?**

For a Travel Insurance policy of less than one month's duration, you have no right to cancel on or after the stated departure date. However we will give a full refund if you cancel within 14 days of the date of purchase of this policy and prior to the stated departure date.

For a Travel Insurance policy of longer duration, you have the right to cancel the cover within 14 days from your receipt of your policy documentation, or our receipt of your payment, whichever is later (the 'cooling off' period). You will be entitled to a full refund of your premium if you cancel during the cooling off period. If a claim has been made during this period then you will be entitled to a full refund of your premium but you will need to reimburse us with the full amount of the claim. If you choose to cancel your policy (after the 'cooling off' period) you must return your documents to AA Travel Insurance and must not, in any event, make any further claims under the cancelled cover.

#### **WHAT IF I NEED TO MAKE A CLAIM?**

If you wish to make a claim please telephone 0844 482 7246.

#### **WHAT DO I DO IF I AM UNHAPPY WITH THE SERVICE I RECEIVE?**

If you wish to register a complaint regarding a claim please contact:

In writing                      Operations Manager  
 Drakefield Insurance Services Limited  
 West Wing  
 6 Miles Gray Road  
 Basildon  
 Essex  
 SS14 3HJ

By phone                      0844 482 7246  
 By fax                            0844 482 0822

If you are not satisfied with the way your complaint has been handled or the outcome, please write (quoting AA Travel Insurance, your policy number and claims reference) to:

Travel Insurance Underwriting and Claims Manager  
 National Insurance and Guarantee Corporation Ltd  
 Crown House  
 145 City Road  
 London EC1V 1LP

Your insurer is a member of the Financial Ombudsman Service. If you cannot settle your complaint with them you may be entitled to refer it to the Financial Ombudsman Service (FOS). The address is South Quay Plaza, 183 Marsh Wall, London, E14 9SR, Telephone 0845 080 1800.

#### **IS THERE ANY PROTECTION FOR ME IF MY INSURER IS UNABLE TO MEET ITS LIABILITIES?**

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. (Maximum 90% of the claim with no upper limit after 31/12/09). For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme [www.fscs.org.uk](http://www.fscs.org.uk).

## POLICY SUMMARY

### Financial Failure Holiday Protection

Please note that this is a summary only and full cover, exclusions, claims and complaints are detailed in the policy wording which is available by calling 0845 092 0608.

#### WHAT ARE THE MAIN FEATURES AND BENEFITS OF MY POLICY?

Covers up to £5,000 per Insured person for in the event of the insolvency of a pre-booked end supplier for either:

Prior to Departure – the irrecoverable lost sums paid in advance to the insolvent end supplier.

After Departure -

- a) additional costs in replacing that part of the travel arrangements to a similar standard to that originally booked, or
- b) cost of return travel home to a similar standard to that originally booked.

#### ARE THERE ANY EXCLUSIONS OR LIMITATIONS TO MY POLICY?

In the case of a) or b) above, where practicable, the Insured Person shall have obtained the prior approval of IPP prior to incurring costs by contacting IPP.

Financial Failure of:

- a) any travel or accommodation supplier in Chapter 11 (or equivalent) or any threat of insolvency being known at the date of issue of the policy.
- b) any travel or accommodation provider who is bonded elsewhere (even if the bond is insufficient to cover the claim)
- c) any travel agent, tour operator or consolidator with whom the insured booked travel or accommodation.

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For a Travel Insurance policy of longer duration, you have the right to cancel the cover within 14 days from your receipt of your policy documentation, or our receipt of your payment, whichever is later (the 'cooling off' period). You will be entitled to a full refund of your premium if you cancel during the cooling off period. If a claim has been made during this period then you will be entitled to a full refund of your premium but you will need to reimburse us with the full amount of the claim. If you choose to cancel your policy (after the 'cooling off' period) you must return your documents to AA Travel Insurance and must not, in any event, make any further claims under the cancelled cover.

#### WHAT IF I NEED TO MAKE A CLAIM?

If you wish to make a claim please telephone 020 8776 3752 or email [info@iplondon.co.uk](mailto:info@iplondon.co.uk)

#### WHAT DO I DO IF I AM UNHAPPY WITH THE SERVICE I RECEIVE?

If you wish to register a complaint regarding a claim please contact:

In writing                      Operations Manager  
Drakefield Insurance Services Limited  
West Wing  
6 Miles Gray Road  
Basildon  
Essex  
SS14 3HJ

By phone                      0844 482 7246  
By fax                            0844 482 0822

If you are not satisfied with the way your complaint has been handled or the outcome, please call (quoting AA Travel Insurance, your policy number and claims reference) International Passenger Protection Limited on 020 8776 3750.

Your insurer is a member of the Financial Ombudsman Service. If you cannot settle your complaint with them you may be entitled to refer it to the Financial Ombudsman Service (FOS). The address is South Quay Plaza, 183 Marsh Wall, London, E14 9SR, Telephone 0845 080 1800.

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Provided by International Passenger Protection Ltd. Registered address: IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR. Registered Number [02498563](http://www.fscs.org.uk). Underwritten by a consortium of Association of British Insurers member Companies & Lloyds Syndicates. IPP are authorised and regulated by the Financial Services Authority.

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