

VentureSure Silver Annual Multi-trip

- Policy Summary:

Key Information You the Customer need to be aware of



keyfacts®

This is a Policy Summary only and does not contain the full terms and conditions of the insurance contract. Full terms and conditions can be found in the Policy Document, which you should also read carefully. A copy of the policy wording is available on request.

1. Who Provides Your Insurance Cover?

VentureSure Silver travel insurance is administered by Travel Administration Facilities, a division of Travel Insurance Facilities Group and underwritten by Travel Insurance Facilities Plc, the UK Branch Office of Union Reiseversicherung AG.

Union Reiseversicherung AG is authorised by BaFin (the German Financial Services Authority) and regulated in the United Kingdom by the Financial Services Authority and in the Republic of Ireland by the Insurance Regulator.

Travel Insurance Facilities plc are authorised and regulated by the Financial Services Authority.

The contact address is:

URV, Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent, TN11 9QU.

VentureSure Silver travel insurance is arranged by PJ Hayman & Company Limited.

2. What does VentureSure Silver Travel Insurance cover me for?

The policy is designed for those who wish to insure themselves when travelling, providing cover for cancellation, personal personal possessions, emergency medical expenses, curtailment, personal liability and legal advice & expenses.

In addition this policy provides cover for departure delay, missed departure, personal money and personal accident.

3. What else do I need to know about my VentureSure Silver policy?

Important information about pre-existing medical conditions	Significant Exclusions or Limitations	Policy Section
<p>This policy does not provide cover for re-occurring or pre-existing medical conditions.</p> <p>If you have ever had a heart related problem, a stroke, cancer, any breathing problems, diabetes or had any other medical condition which has been treated in hospital or has been referred to a specialist in the last 2 years, or if your health or medication changes between buying this policy and travelling, you should phone Travellers HealthCheck who will advise what cover is available.</p> <p>Contact details are shown on page 2 of the policy document.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none">- any pre-existing medical condition or health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant during the last two years or for which you are awaiting or receiving treatment or under investigation unless we have agreed cover in writing and any additional premium has been paid;- any payments made or charges levied after the date of diagnosis of any change in your health or medication after the policy was bought unless this has been advised to us and any revised terms or conditions have been confirmed in writing.	<p>Exclusions applying to all Sections of the Policy</p>

Significant Features & Benefits (all benefits are per person unless otherwise stated)	Significant Exclusions or Limitations	Policy Section
<p>Cancellation Charges We will pay up to £1,000, if you cancel your trip before it begins, due to certain necessary circumstances. The circumstances covered are listed in your Policy Document.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> - cancellation due to the fear of an epidemic or pandemic; - cancellation due to death or illness of a close relative or close business associate caused by a pre-existing medical condition; - travel against the advice or recommendations of the Foreign and Commonwealth Office and applicable at the time of your departure. 	A.
<p>Departure Delay If your departure is delayed we will pay £10 for the first 24 hours delay, and a further for each following full 24 hours delay, up to £10 maximum £150 If you choose to abandon your trip after 24 hours delay, we will pay up to £1,000</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> - any claim that is due to the failure of any transport or accommodation provider; - any claim unless you have checked in your possessions and obtained written confirmation from your carrier, that shows the reason for the delay, the scheduled departure time and the actual departure time of your flight, international train or sailing. - claims due to strikes or industrial action to public transport that started or had been announced before the date of your departure from home. 	B1.
<p>Personal Possessions We will pay up to £500 for loss or damage to personal possessions.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> - more than £100 for any single item, pair or set; - more than £100 in total for items described as valuables. - any claim for loss or theft where you have not notified the police, your carrier or tour operator's representative and obtained a written report. 	B2.
<p>Personal Money We will pay up to £200 for loss or theft of your personal money, or up to £100 to replace your lost travel documents.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> - cash in excess of £150 	B3.
<p>Emergency Medical & Associated Expenses We will pay up to £2,000,000 for medical, surgical, hospital nursing home or nursing charges, or if you need to be repatriated.</p> <p>We will pay £10 per day, up to a maximum of £200 overall for each full day that you are in a state hospital as an in-patient.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> - claims for services or treatment received by you within your home country; - the cost of repatriation where necessary medical treatment is available locally in a facility considered acceptable by the Chief Medical Officer of the emergency assistance service; - emergency dental work costing more than £100 - any payment when you are in a private hospital or clinic. 	B4.

Significant Features & Benefits (all benefits are per person unless otherwise stated)	Significant Exclusions or Limitations	Policy Section
<p>Curtailment (Cutting short your trip) We will pay up to £1,000, to get you back to your pre-booked International Departure Point, if you have to curtail your trip due to certain necessary circumstances. The circumstances covered are listed on page 12 of the Policy Document.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> - curtailment due to death or illness of a close relative or close business associate caused by a pre-existing medical condition; - cutting short your trip unless the emergency medical assistance service have agreed; - your failure to get a medical certificate from the treating doctor near to where you are staying that states the necessity to return home. 	B5.
<p>Personal Liability We will pay up to £1,000,000 for costs you are legally liable to pay as a result of: a) injury, illness or disease to any person, or b) loss or damage to other people's property; c) loss or damage to trip accommodation.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> - any liability for injury, illness or disease suffered by you or any member of your family; - your ownership, possession or control of any: <ul style="list-style-type: none"> • land or building or their use either by or on your behalf; • mechanically propelled vehicles and any trailers attached to them; • aircraft, motorised skis, motorised waterborne craft or sailing vessel; • firearms or incendiary devices. 	B6.
<p>Personal Accident We will pay up to £5,000 for accidental bodily injury resulting in your death, loss of limb(s) / eye (s) or permanent total disablement.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> - more than £1,000 death benefit when your age is under sixteen at the date of the incident; - your participation in a hazardous activity unless an additional premium has been paid and the policy endorsed. 	B7.
<p>Legal Advice & Expenses We will pay up to £10,000 for legal costs and expenses incurred for compensation and ; damages due to your death or personal injury.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> - any legal action where the estimated amount that will be recovered is less than £500 - any legal expenses where we consider you are unlikely to obtain a reasonable settlement. 	B8.

Policy Excesses

Claims under most Sections of the policy will be subject to an excess. Where there is an excess, you will be responsible for paying the first part of the claim.

An excess of **£75** per person will apply to Sections A, Cancellation Charges; B1, Departure Delay (abandonment after 24 hours only); B2, Personal Possessions; B3, Personal Money; B4, Emergency Medical Expenses; B5, Curtailment and B6, Personal Liability (this increases to **£250** in respect of rented property damage).

An excess of **£100** in respect of each and every event that causes a claim will apply to Section B8, Legal Advice & Expenses.

Please note that increased excesses may apply under Sections A, Cancellation Charges; B4, Emergency Medical Expenses; and B5, Curtailment as a result of your contact with Travellers Healthcheck. These increased excesses will be advised to you in writing.

Age Limits

Cover is only available to persons aged 74 years or under.

Eligibility

Cover is only available to UK residents aged 85 years or under who have not spent more than six months abroad in the last twelve months.

Trip Limits

This policy does not provide cover for:

- any trip that exceeds 31 days duration.
- one-way trips
- winter sports trips of more than 17 days in total in any one policy year (only applicable if you have paid the appropriate additional premium).
- any trip within the United Kingdom that is of shorter duration than 3 days

4. What is the duration of the contract?

Your policy will run from the dates shown on your Policy Schedule once your policy has been 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?

You may cancel this insurance within 14 days from the date of purchase of this insurance, by returning all your documents for a refund of premium.

You can write to: **VentureSure Travel Insurance, PO Box 385, Tonbridge, Kent, TN9 9AN**

Provided no claims have been made and travel has not commenced any premium paid will be refunded. No refund of premium is available after the 14 day period.

7. How do I make a claim?

If you are abroad and need medical assistance, please call our 24 hour medical emergency service on: **+44 (0) 845 260 3 260**

If you need legal advice, contact Pannone LLP on: **0161 228 3851**

For all other claims, please call Travel Claims Facilities on: **0845 370 7133**, Fax: **0870 620 5001** and ask for a claim form, or obtain a form from the internet at: **www.travel-claims.net**

8. What to do if you have a complaint?

Should you wish make an appeal about a decision we have made, you may write to:

1. If your appeal is regarding the selling of your policies:

**The Customer Services Manager,
PJ Hayman and Co. Ltd., Stansted House,
Rowlands Castle, Hampshire, PO9 6DX.**

2. If your appeal is regarding policy cover or the claims, the emergency assistance service or medical screening:

**The Claims Manager,
Travel Claims Facilities, PO Box 420,
Tonbridge, Kent, TN9 9DE.**

If, following an appeal, you do wish to complain please forward details of your complaint in the first instance as follows:

(a) Write to:

The Branch Manager, URV, Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent, TN11 9QU
who will review the claims office decision.

If you are still not satisfied with the outcome you may:

(b) Ask the Financial Ombudsman Service (FOS) to review your case.

Their address is **South Quay Plaza, 183 Marsh Wall, London, E14 9SR**
Their telephone advice line is **+44 (0) 845 080 1800**

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

In the event that Insurers are unable to meet their financial obligations under the policy, you may be entitled to compensation under the Financial Services Compensation Scheme. You can get further information on this subject from **020 7892 7300**, or by visiting the FSCS website at **www.fscs.org.uk**

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

Please contact us on: Phone 0845 230 3526 and we will be pleased to organise an alternative version for you.