

Travel Insurance BackPacker Cover

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The purpose of this Policy Summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. It does not describe all the terms and conditions of your Certificate of Insurance, so you still need to read the Certificate of Insurance for a full description of the terms of the insurance to make sure that you understand the cover it provides.

This Policy Summary Does Not Form Part Of The Certificate Of Insurance

Period Of Insurance

The policy you have purchased will run for the period of insurance shown on your confirmation invoice issued by the selling agent.

Your Right To Cancel This Policy

We hope you are happy with the cover this policy provides. However, if after reading the policy this insurance does not meet with your requirements, please return it to the selling agent within 14 fourteen days of receipt of the policy and they will refund your premium.

If your policy is an annual multi-trip policy, the Insurer shall not be bound to accept renewal of any Insurance and may at any time cancel any insurance document by sending 14 days notice to the Insured at his last known address. Provided the premium has been paid in full the Insured shall be entitled to a proportionate rebate of premium in respect of the un-expired period showing on the Insurance.

How To Make A Claim

If you need to make a claim, please obtain a claim form no later than 31 days after the event by telephoning ONE Claims on 01992 708728. If you require emergency in-patient medical treatment and/or repatriation assistance or need to curtail your trip whilst abroad you must contact the 24 Hour Emergency Assistance Service on +44(0)1992 708725 for authorization or we may not pay your claim.

About The Insurer

This insurance is underwritten by Great Lakes Reinsurance (UK) PLC, Plantation Place, 30 Fenchurch Street, London EC3M 3AJ. Reg. No. 2189462. Great Lakes Reinsurance (UK) PLC (FSA No. 202715) is authorised and regulated by the Financial Services Authority. You can check the above details on the Financial Services Authority register by visiting the FSA website: www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

How To Complain

If, for any reason, you consider that we have not kept our promise or you have any cause for complaint regarding this insurance please contact:

The Customer Services Manager at ONE Underwriting Ltd, 1-4 Limes Court, Conduit Lane, Hoddesdon, Herts, EN11 8EP.

If your complaint is regarding a claim, in the first instance please contact:

The Claims Manager at ONE Claims Ltd, 1-4 Limes Court, Conduit Lane, Hoddesdon, Herts, EN11 8EP Telephone 01992 708 728.

If Your complaint is not resolved to Your satisfaction by ONE Claims Ltd then You should contact:

FirstAssist Insurance Services Limited, Customer Relations Office, 1 Drake Circus, Plymouth PL1 1QH. Telephone 0845 071 9069.

Please always give details of the policy and complaint, together with the claims reference number. We will review Your case and reply to You in writing. If You are still not satisfied You can contact the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

The complaints procedure above does not affect any legal rights You may have to take action against Us.

Please note that the Ombudsman will not normally review Your case until such time We have made Our final decision. Please give Us the opportunity to handle Your complaint before referring things to the Ombudsman.

Financial Services Compensation Scheme

Great Lakes Reinsurance (UK) PLC is covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting the FSCS at 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN or by calling 0207 892 7300.

YOUR 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. This Policy Summary does not form part of the contract between us.

Insurance Provider

Travel Insurance arranged by FirstAssist Insurance Services Limited on behalf of Great Lakes Reinsurance (UK) PLC.

Purpose Of The Insurance

This is a travel policy that, subject to the terms, conditions and exclusions contained in the Policy Document, provides certain financial protection and medical assistance for your trip(s).

Significant Product Features, Benefits And Exclusions

The levels of cover and excesses that apply are set out in the Schedule of Benefits on the Policy. Certain Sections of your Policy carry an excess which means that you have to pay the first sum per claim, per incident if you claim. The excess amount varies according to the Section you are claiming under. The table below sets out the significant benefits and exclusions of your Policy. The policy includes many other benefits, conditions and exclusions.

PLEASE READ YOUR POLICY BOOKLET TO MAKE SURE THAT THE COVER IS SUITABLE FOR YOU.

PLEASE REFER TO THE TRAVEL INSURANCE SCHEDULE ON THE POLICY FOR THE LIMITS AND EXCESS APPLICABLE TO EACH SECTION. THE POLICY WORDING SETS OUT FULL DETAILS OF THE COVER PROVIDED AND A SAMPLE IS AVAILABLE FROM THE SELLING AGENT FOR INSPECTION PRIOR TO PURCHASING THIS INSURANCE.

THE SIGNIFICANT CONDITIONS AND EXCLUSIONS

Medical Conditions existing prior to purchasing this policy

Your policy does not provide cover for re-occurring or pre-existing health conditions. This insurance policy contains health restrictions that apply to the cover provided under the Medical section of this insurance (see the exclusions applying to Sections A & B). This policy will not pay for any claims arising from pre-existing medical conditions or if You (meaning anybody insured by this policy) are awaiting or undergoing treatment or You are undergoing or awaiting any medical investigations or consultation with a specialist or awaiting diagnosis or tests results or treatment.

With respect to Cancellation cover this exclusion applies to Your state of health at the time You applied for this insurance and the policy was issued. With respect to Curtailment cover and Medical cover We will only pay for claims that arise from a new injury or illness that first happens after You have started the insured trip. If You do suffer a new injury or illness after taking out this insurance but before starting Your trip (this is known as a change in circumstance) You will only be covered by the Cancellation section of this policy and will not be able to have the condition covered for Medical or Curtailment expenses as this will be deemed to be an excluded pre-existing condition. We may in the light of such changed circumstances not be able to continue cover under Sections A and B of this insurance. If this is not acceptable to You, We will cover You for any loss of deposit or cancellation charges You have necessarily incurred up to the date of the change of circumstances that are normally covered under Section A of this insurance. In these circumstances no Policy Excess will be applied.

For a Close Relative or Business Associate who is not travelling and whose health may affect the trip.

If, at the time of taking out this insurance (or booking the trip if this was later) Your Close Relative or Business Associate had a medical condition for which he/she:

- Was receiving treatment at hospital
- Was waiting for a hospital consultation or treatment
- Had been given a terminal prognosis, or have been told that their condition is likely to get worse in the next 12 months
- We will not pay for any problem which has anything to do with that medical condition

Section Of Cover

'Important Declaration of Preexisting Medical Conditions' Exclusions Applying to Section A, B and E - 'What is not covered'

Section B – Emergency Medical & Other Expenses - 'What is not covered'

Age Limits

You must be age 45 years or under at departure under the policy.

Country of residence

Country in which you live, for the majority of the year, being the United Kingdom.

Hazardous Sports & Leisure Activities

You are not covered for taking part in any Hazardous Pursuit unless it is listed in the policy wording.

Please note that under the Personal Liability section You will not be covered for liability caused directly or indirectly by Your owning or using firearms or weapons, animal, aircraft, motorized vehicle, boat and other watercraft, or any other form of motorized leisure equipment, including jet skis and snowmobiles.

You may be covered when participating in certain winter sports if you have paid to extend your cover.

Section Of Cover

Important Information and Conditions Applying to all Sections, 3 'Hazardous Pursuits' Winter Sports 'Definitions'

Law & Jurisdiction

This Insurance is governed by English Law unless we agree otherwise

Section Of Cover

Important Information 17 'Jurisdiction'

THE SIGNIFICANT FEATURES BENEFITS LIMITS AND EXCLUSIONS OF YOUR POLICY

SECTION A – CANCELLATION or CURTAILMENT

Cancellation provides cover for travel and accommodation expenses paid or contracted to be paid by you in respect of your trip.

Policy Limits And Exclusions Applying To Significant Covers

To be able to claim, the reason why the trip is being cancelled must be necessary and unavoidable and must fall into one of the reasons listed in the Policy. For example, if a person insured under this policy becomes ill or is injured or dies.

Cancellation cover is not provided on an all risks basis.

Policy Reference

'Important Declaration of Pre-existing Medical Conditions'

Schedule Of Cover And Limits Of Indemnity Per Insured Person - A

Section A – Cancellation or Curtailment

Definitions

General Exclusions Applying to all Sections

Please Note Failure To Observe The Foregoing Requirements Will Invalidate Any Claim 'Emergency Medical & Other Expenses'

Exclusions Applying to Section A and B - 'What is not covered'

Section A – Cancellation or Curtailment -

'What is not covered'

SECTION B – EMERGENCY MEDICAL AND OTHER EXPENSES

Provides cover for costs arising in the event of illness, injury or death occurring during the trip and where necessary the provision of emergency medical assistance.

Policy Limits And Exclusions Applying To Significant Covers

To be able to claim, the medical treatment must be required in an emergency and be unable to wait until you have returned to your country of residence.

Medical cover does not apply to treatment received in the country in which you reside.

This insurance does not cover private health care treatment in countries that operate reciprocal health care agreements unless it is authorised in advance by the 24 Hour Medical Assistance Company You should before you travel obtain from your local Post Office a European Health Insurance Card (EHIC) application pack or apply online at www.dh.gov.uk/travellers.

Policy Reference

'Important Declaration of Pre-existing Medical Conditions'

Schedule of Cover and Limits of Indemnity Per Insured Person – B

Important Information and Conditions Applying to all Sections, 7. 'What To Do In The Event Of A Medical Emergency', 11. 'Reciprocal Health Agreement – EU Countries'

Section B – Emergency Medical & Other Expenses

Definitions

General Exclusions Applying to all Sections

Please Note Failure To Observe The Foregoing Requirements Will Invalidate Any Claim 'Cancellation or Curtailment'

Exclusions Applying to Section A and B – 'What is not covered'

Section B – Emergency Medical & Other Expenses – 'What is not covered'

SECTION C - PERSONAL POSSESSIONS

Provides cover for your own money, documents, personal luggage and valuables if they are lost, stolen or damaged during your trip.

Policy Limits And Exclusions Applying To Significant Covers

You will be expected to provide evidence of ownership and value (such as receipts) in the event of a claim. To be able to claim, a written report is required to support the loss / theft/ damage. For example, from the local police or from the transport carrier. The amount payable will include an allowance for wear and tear and loss of value and is not on a "new for old" basis. The policy has an inner limit for each single item (this includes a pair or set) and has a limit for valuables as defined overall. Money cover includes a cash limit as shown in the schedule. Valuables and Money are not covered if they are left in an unattended vehicle or are outside your control in transit at any time. All property insured must not be left unattended unless in securely locked holiday accommodation. A written police report must be obtained within 24 hours to support the loss/theft. Claims for loss in transit must be supported by written report from the carrier (e.g. airline or coach company).

Policy Reference

Important Information and Conditions Applying to all Sections, 2.

'Looking After Your Belongings', 12. Claims Your Duties – c) & d)',

Definitions

Sections C – Personal Possessions

Section C 'What Is Not Covered'

Exclusions Applying To Section C 'What Is Not Covered'

General Exclusions Applying to all Sections

Please Note Failure To Observe The Foregoing Requirements Will Invalidate Any Claim 'Personal Possessions & Sports Equipment'

SECTION D - PERSONAL LIABILITY

Provides cover up to the limit shown on the Schedule of Cover for the legal liability of the insured for accidental injury to third parties and/or accidental damage to property.

Policy Limits And Exclusions Applying To Significant Covers

This insurance does not cover Claims arising as a result of employers liability, contractual liability, or liability to a member of your family or your travelling companion or holiday provider.

This insurance does not cover Claims from the ownership, possession or use (other than as a passenger having no right of control) of aircraft, model aircraft, caravans, trailers, motorised or electronically propelled vehicles or conveyances or attached trailers and lifts of from any Hazardous Pursuit

Policy Reference

Schedule Of Cover And Limits Of Indemnity Per Insured Person – D

Important Information and Conditions Applying to all Sections, 3 'Hazardous Pursuits', 12.'Claims Your Duties – a) &b)'.13'Claims Our Rights – a) &b)'

Section D – Personal Liability

Section D 'What is Covered'

Definitions

General Exclusions Applying to all Sections

Please Note Failure To Observe The Foregoing Requirements Will Invalidate Any Claim 'Personal Liability'

