

Important Customer Information



JLT TRAVEL INSURANCE

This leaflet gives you important information as to how we deal with you and your insurance and must be read in conjunction with the accompanying correspondence and documentation. We would recommend that you read it carefully and keep it with your insurance documents.

Who are we?

JLT Travel Insurance is a division of Thistle Insurance Services Limited (TISL) and is authorised and regulated by the Financial Services Authority (FSA). This is the independent watchdog that regulates financial services, including insurance.

Our registered address is 6 Crutched Friars, London EC3N 2PH but our day-to-day contact details are as detailed in the attached documents.

Our FSA Registration Number is 310419.

You may check this information and obtain further information about how the FSA protects you by visiting the FSA website or by contacting the FSA on 0845 606 1234.

Whose products do we offer?

We will only offer you an insurance product from the Insurer named in the accompanying documents. We provide this under an agreement with them, which allows us to provide you with a quotation, confirm cover and issue policy documents to you, acting on their behalf.

We also collect your premium on their behalf, which we then hold as their agent.

Copies of policy documentation can be obtained by contacting us.

We review the position of the Insurer periodically to ensure that they still meet the requirements of our customers and we are not contractually obliged to deal with them.

How are we meeting your needs?

We will ask you some questions (important see section headed "Information you provide to us") to ensure that your risk is suitable for Insurers and make available any optional covers, however we won't provide you with a specific personal recommendation therefore you will need to make your own choice about how to proceed.

Your demands and needs are based upon information provided to us for the quotation as detailed on the Quote/Policy schedule provided.

Information that you provide to us

The information that you provide to us will be used to determine the acceptance and cost of your insurance. You must provide us with any information that would influence the decision of the Insurer whether to accept your insurance and at what cost. If you don't provide any such information your Insurer may have the right to decline to pay any claims that you may make.

If you have any doubt as to whether a particular piece of information should be disclosed please discuss this with us.

Costs

Premiums are normally quoted inclusive of UK Insurance Premium Tax at the prevailing rate; any other costs or fees will be detailed in your quotation.

How are we paid?

TISL is paid for its services principally by way of brokerage commission; this is a proportion of the premium you pay, allowed to us by the Insurer and by any fees paid by yourself.

In addition We and/or other members of the Jardine Lloyd Thompson Group may receive:

Interest earned on insurance monies passing through our bank accounts;

Expense allowances or commissions from Insurers for managing and administering certain facilities on their behalf;

Profit commissions or profit shares paid by Insurers on specific facilities and arrangements for a limited class of business;

Administrative service fees, which may be paid for, limited specific services we provide to Insurer(s) as part of the placing or claims process;

Income derived from arranging premium financing.

Cancellation

We hope that you are happy with your policy. Please read it carefully to see it meets your needs. If not, you may have a right to cancel your insurance. These rights are detailed in the accompanying documents.

Making a Claim

If you need to make a claim please refer to the guidance in the relevant section of the Policy Wording. If you need any additional assistance please contact us.

Data Protection

Any information you give to us will be held securely and used to administer your insurance and update our records and other Jardine Lloyd Thompson Group companies.

All countries in the European Economic Area, (EEA) including the UK have similar standards of legal protection for your personal information. Jardine Lloyd Thompson Group companies may administer aspects of our relationship with you and provide other services from centres outside the EEA that may not have the same standard of data protection laws as the UK. However, if we do, we will always have a contract in place to ensure that your personal information is protected at least to UK standards, and we will remain bound by our obligations under the Data Protection Act 1998.

We may from time to time send you details of insurance related services, or products, which we think, may be of interest to you. Please advise us if you do not wish your information to be used in this manner.

What to do if you have a complaint

If for any reason you are unhappy with us, we would like to hear from you. Making a complaint will not prejudice your right to take legal proceedings. If you are unhappy with the Insurer please in the first instance contact us, if you wish to complain directly to the Insurer their complaints procedure is detailed within the policy or summary of cover enclosed.

If you have a complaint about any aspect of this policy, our service or a claim, please call us on 0845 688 6005 or write to:

Divisional Managing Director

JLT Travel Insurance
Southgate House
Southgate Street
Gloucester GL1 1UB

If you remain unhappy with any response you have received, you can contact:

The Compliance Officer

Thistle Insurance Services Limited
6 Crutched Friars
London EC3N 2PH

If the complaint is still not resolved to your satisfaction, you can approach:

The Financial Ombudsman Service

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Telephone: 0845 080 1800

Website: www.financial-ombudsman.org

Compensation

We are a member of the Financial Services Compensation Scheme (FSCS). If we were unable to meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of any claim.

Further information about compensation schemes arrangements is available from the FSCS.

Financial Services Compensation Scheme (FSCS)

7th Floor
Lloyds Chambers
Portsoken St
London E1 8BN

Telephone: 020 7892 7300

Website: www.fscs.org.uk

JLT Travel Insurance

Southgate House, Southgate Street, Gloucester GL1 1UB
Tel 0845 688 6005 Fax 0121 224 6807



Holiday Travel Insurance Policy Summary

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JLT TRAVEL INSURANCE

This document provides a guide to the cover provided. It is however only a summary of the terms of cover and does not contain full details of the Insurance policy terms, conditions and exclusions which are contained in the insurance policy itself. You should refer to your own policy document, your policy certificate and any endorsements that apply to your policy for full detail of your cover.

Should you require a copy of these documents, please contact JLT Travel Insurance on 0845 688 6005.

Your Insurance is provided by: With the exception of Section 16 - Legal Expenses and Section 17 - Financial Failure Insurance, Tokio Marine Europe Insurance Limited (TMEI), Registered in England and Wales No. 00989421, Registered Office: 150 Leadenhall Street, London, EC3V 4TE. www.tokiomarine.co.uk

Section 16 - Legal Expenses cover is provided by DAS Legal Expenses Insurance Company Limited (DAS) Registered in England No 103274, Registered Office: DAS House, Quay Side, Temple Back, BS1 6NH.

Section 17 - Financial Failure Insurance is provided by International Passenger Protection (IPP) registered in England and Wales No 0311958; Registered Office: IPP House, 22-26 Station Road, Kent BR4 0PR and underwritten by Groupama Insurance Company Ltd and Lloyd's Syndicates.

All the companies are authorised and regulated by the Financial Services Authority.

You will not receive advice or recommendation from TMEI or DAS or IPP. We may ask you some questions to narrow down the selection of cover options that we will provide details on. You will then need to make your own choice about how to proceed. This statement does not constitute advice or a personal recommendation of this holiday travel insurance.

Summary of Benefits

Section	Cover	Limit	Excess*
1	Medical and Other Expenses 1. Journeys outside the United Kingdom 2. Journeys within the United Kingdom	£10,000,000 £10,000	£50 per person (£100 per family) £50 per person (£100 per family)
2	UK Hospital Transfer and Additional Costs and Expenses 1. Hospital Transfer Costs 2. Return Home Costs 3. Additional Expenses	£5,000 £2,500 £500	£50 per person (£100 per family) £50 per person (£100 per family) £50 per person (£100 per family)
3	Cancellation or Curtailment	£5,000	£50 per person (£100 per family) (£15 per person for loss of deposit or £45 per family)
4	Personal Accident (Limited to £1,000 for persons aged under 16 years)	£25,000	
5	Personal Baggage (If shown as included on policy certificate) (Limited to £400 for valuables, £400 per single article, pair or set)	£2,000	£50 per person (£100 per family)
6	Personal Money (If shown as included on policy certificate)	£500	£50 per person (£100 per family)
7	Loss of Passport	£500	£50 per person (£100 per family)
8	Personal Liability	£2,000,000	£50 per person
9	Delayed Baggage	£300	
10	Travel Delay 1. Compensation (£50 after 12 hours delay with £25 for each subsequent 12 hours delay up to Limit) 2. Cancellation (If Insured Person(s) wants to cancel after 24 hours delay on initial outward leg of Journey)	£400 £5,000	£50 per person (£100 per family)
11	Missed Departure	£1,000	£50 per person (£100 per family)
12	Hospitalisation/Unprovoked Assault/Hijack and Kidnap Benefit	£1,000	£50 per person (£100 per family)
13	Catastrophe	£500	£50 per person (£100 per family)
14	Loss of Pet Documentation	£500	£50 per person
15	Seat Bumping	£200	
16	Legal Expenses (Underwritten by DAS Legal Expenses Insurance Company Ltd)	£50,000	
17	Financial Failure Insurance (Provided by International Passenger Protection)	£5,000	

Optional Winter Sports Extension

18	Ski Equipment (£300 limit on hired ski equipment £500 per article, set or pair)	£750	£50 per person (£100 per family)
19	Ski Equipment Hire Charges	£400	
20	Piste Closure (Limited to peak season for resort, per day limits apply)	£300	
21	Unused Ski Pack	£500	

*Limited to £50 per **Insured Person** (£100 per family) per claim incident irrespective of the number of sections involved.

Significant Limitations, Conditions & Exclusions

For full details of these sections, please refer to the policy booklet - please also read in conjunction with General Conditions and General Exclusions section.

Material Fact(s): You MUST disclose to us all Material Facts.

A Material Fact means a fact, which we have asked you about, which is likely to influence the extent of cover we are willing to provide. This includes the medical history of any Insured Person or that of a travelling companion, Relative or Close Business Colleague or other person on whose state of health a decision by you to cancel or curtail your trip depends. This also includes the change in health of any Insured Person, Relative or Close Business Colleague after buying the policy or booking a trip (whichever is later). This includes, but is not limited to, non-routine hospital consultation, awaiting tests, test results, investigations, change in dosage of medication, new medication being prescribed or new condition being diagnosed. Material facts include:

1. the medical history of all Insured Person(s);
2. the medical history of all travelling companions. These may be insured elsewhere, but the state of their health is a material fact;
3. the medical history of all non-travelling Relatives or Close Business Colleagues whose state of health may affect a decision to cancel or curtail your holiday; or
4. after purchasing the policy a material fact would be any change in the state of health of any of the above whose state of health may affect Your decision to cancel or curtail your holiday.

A change in the state of health includes, but is not limited to:

- A. a referral of the Insured Person, travelling companion or non-travelling Relative or Close Business Colleague to a specialist for investigation of an undiagnosed condition; or
- B. diagnosis of any new condition.

Section 1 – Medical & Other Expenses, Section 2 – UK Hospital Transfer and Additional Expenses and Section 3 – Cancellation and Curtailment

This insurance contains certain exclusions and conditions about the state of health of all **Insured Persons** covered by this insurance, travelling companion and **Insured Person(s)** relatives or close business colleague whose state of health a decision by you to cancel or curtail your journey depends.

If you are in any doubt as to whether you or any other persons are eligible for full cover please contact TMEI – Medical Referrals Helpline on 0845 070 3591 quoting reference **JLT Travel**. Your call will be handled confidentially.

Section 5 – Personal Baggage, Section 6 – Personal Money, Section 7 – Loss of Passport, Section 14 – Loss of Pet Documentation and Section 18 – Ski Equipment

There is no cover for personal belongings, money and documents left unattended or loss due to confiscation or detention by Customs or other officials. Any loss or theft must be reported to the local police and a report obtained from them. Any payment made will be after deduction of a suitable allowance for wear and tear and depreciation. There is a maximum limit for covering valuables of £400. Valuables are only covered if carried by hand or under the personal supervision of the insured or within a safe or safe deposit box.

Section 8 – Personal Liability

There is no cover for liability arising from any business, profession, contract of service or apprenticeship or ownership, possession, control or use of any premises, land or buildings (except occupation of temporary holiday accommodation), mechanically propelled vehicle, aircraft or other aerial or Aerospace device, hovercraft or watercraft (other than the use [but not ownership] on inland waterways of pontoons hand propelled watercraft or watercraft less than five metres long powered by sail or an unmodified outboard engine rated by the original manufacturer at not more than 10hp), animal or firearm. This Section will not cover jet skiing, sailing and yachting or snow mobiling.

Section 16 – Legal Expenses

This insurance does provide cover for legal cost in pursuit of a claim for damages against a third party who caused injury or death to an **Insured Person**. Cover is not provided for legal expenses incurred to pursue a claim against the Insurer or their agents, pursuing a claim against a manufacturer, supplier or distributor of drugs or medicines.

Section 17 – Financial Failure Insurance

This insurance does cover the irrecoverable costs paid in advance in the event of insolvency of travel or accommodation provider not forming part of an inclusive holiday prior to departure. Cover is not provided for travel or accommodation not booked prior to departure from the United Kingdom or Ireland or for a travel or accommodation provider in chapter 11 or known to be under threat of insolvency. Information on airlines not covered can be found at www.ipplondon.co.uk/airline-news.asp

See table of Main Features and Benefits for Sections where the excess is applicable.

The maximum excess payable by each **Insured Person** named in the policy certificate in respect of any one occurrence or incident resulting in a claim will be limited to £50 irrespective of the number of Sections being claimed under (£100 per family).

Leisure Holiday Activities Covered

In respect of each **Insured Person** the following activities are covered as part of their leisure holiday during the **Period of Insurance**:

abseiling, angling, aerial safaris, American football, archery (properly supervised), badminton, banana boating, baseball, basketball, beach games, bowls, bungee jumping with a licensed operator, clay pigeon shooting (under supervision), cricket, croquet, curling, cycling (excluding BMX stunt riding), deep sea fishing, fencing, fell running, fell walking, football (amateur), gliding, go karting, golf, gymnastics (non-competitive), hang gliding, high diving (from a purpose built diving board over a man made pool), hiking (established, documented, paths/tracks/ mapped routes) hockey, hot air ballooning, horse riding (protective headgear to be worn, excluding jumping trials, hunting, show jumping and competitive riding), ice skating, ice hockey (on an indoor ice rink), jet boating (as a passenger), jet skiing, marathon running, mountain biking (protective headgear to be worn and excluding competitions), netball, paragliding, parasailing (towed by boat), parachuting (excluding sky diving), polo, pony trekking (protective headgear to be worn), river canoeing, kayaking and rafting (in calm water not sea or white water above grade 3), rambling, roller blading, rounders, rowing, rugby, safaris (provided that the **Insured Person** will not be using a firearm), sail boarding, sailing and yachting (inshore/coastal waters – within 12 miles of coastline), scuba diving up to a depth of 30 metres maximum (as long as PADI qualified or equivalent to that depth), sand surfing, sand safaris, skating, skin diving, snorkelling, soccer, squash, surfing, swimming, table tennis, ten pin bowling, tennis, trekking (established, documented, paths/tracks/mapped routes) tug-of-war, underground activities (as part of an organised excursion or tour), via ferrata, volleyball, war games, water polo, water skiing (excluding jumping), weight lifting and wind surfing.

If Winter sports is shown in the policy certificate as being included then cover under this will also include:

bobsleighbing, cross country skiing (on recognised paths), curling, ice hockey (other than on an indoor ice rink), off piste skiing (in areas considered safe by the ski resort management), ski boarding, sledging, snowboarding, snow shoeing, snow skiing, and snow mobiling.

There is no cover under Section 8 – Personal Liability for jet skiing, sailing and yachting or snow mobiling.

Type of Insurance

Single Trip Travel Insurance: provides cover for one specific trip up to a maximum duration of 365 days. The policy certificate will show the start and finish date of the policy.

For persons aged 71 to 89 years, the maximum trip duration is limited to 31 days. Maximum age limit is 89 years at date of issue of the policy.

Annual Multi-Trip Travel Insurance: provides cover for any number of trips in the 12 months period shown on your policy certificate. The policy will cover trips up to a maximum of 45 or 60 days duration.

The policy certificate will show which duration option has been selected and when the 12 month period starts. The maximum age limit is 75 years at the date of issue of the policy. Maximum duration 31 days for anyone 71 years and over.

Your Right to Cancel: you have 14 days from the date you received your policy document to cancel this policy and receive a refund of premium providing you have not taken a trip, made a claim or intend making a claim. Page 3 of the policy wording gives further information. Cancellation by you at any other time will mean you are not entitled to a refund of premium.

How to Make a Claim: for all Sections apart from Section 16 - Legal Expenses and Section 17 - Financial Failure Insurance, telephone our claims handler, **Insurance Administration Services on 0845 812 3441** and please have your policy details available.

For claims under Section 16 - Legal Expenses please contact **DAS Legal Expenses Insurer on +44 (0)117 934 2111.**

For claims under Section 17 - Financial Failure Insurance contact IPP **Claims Office on +44 (0)20 8776 3752.** Page 22 of the policy wording gives further information on how to make a claim.

Emergency Assistance whilst abroad: for emergency medical assistance while on a trip, telephone Specialty Assist on: **Telephone: +44 (0) 20 7902 7405 Fax: +44 (0) 20 7928 4748 or Email: ops@specialty-assist.com**

How to Complain

We aim to provide the best possible products and services. However, we are aware that despite our commitment, things may not always go as planned. We take complaints very seriously at Tokio Marine Europe and aim to deal with them in a quick and efficient manner, and to your satisfaction.

If you wish to complain, you may do so by telephone, or in writing to the insurance advisor from whom you purchased this policy, or

The Complaints Manager
Tokio Marine Europe
150 Leadenhall Street
London EC3V 4TE

You may also complain via email to travel@tokiomarine.co.uk

Please state the nature of your complaint, the policy and/or claim number, the name of any claim handling organisation with whom you have been dealing and their reference number.

We will aim to answer your complaint as quickly as possible, and hope to resolve your issue by the close of the working day following your complaint.

If this cannot be done, we will follow the procedure laid out below:

We will acknowledge your complaint within five working days, and hope to include in this letter a resolution to your complaint.

If a more detailed investigation is required, we will aim to return to you within four weeks of your initial complaint with our resolution. If this is not possible, we will write to you within four weeks and explain why the issue has not yet been resolved, and give you a likely timescale of when our investigation will be concluded.

If your complaint requires a particularly complex investigation, we may need eight weeks to conclude our investigation. If we have not completed our investigation within eight weeks, we will write to you again with an explanation.

If your complaint relates to Section 16 – Legal Expenses – please write to:

Customer Relations Department
DAS Legal Expenses Insurance Company Limited
DAS House
Quay Side
Temple Back
Bristol BS1 6NH
or telephone +44(0)117 934 0066 or via
email: customerrelations@das.co.uk

If you are unhappy with the outcome of your complaint or the way we have handled it, or if our investigation has taken more than eight weeks, you may be able to refer the matter to the Financial Ombudsman Service.

The contact details for the Financial Ombudsman Service are:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
Website: www.financial-ombudsman.org.uk
Email: complaint.info@financial-ombudsman.org.uk
Telephone: 0845 080 1800

The Financial Ombudsman Service offers a free and independent service to you, to help settle disputes between businesses providing financial services and their customers.

Tokio Marine Europe is a member of the Financial Ombudsman Service, and we will fully co-operate with their investigation to help reach a resolution.

The existence of this complaints procedure does not affect any right of legal action you may have against Tokio Marine Europe Insurance Limited or DAS Legal Expenses Insurance Company Limited.

Financial Services Compensation Scheme (FSCS):

Tokio Marine Europe Insurance Limited, DAS Legal Expenses Insurance Company Limited, Groupama Insurance Company Ltd and Lloyd's Syndicates are covered by the Financial Services Compensation Scheme (FSCS). This means that **you** may be entitled to compensation from the scheme if **we** cannot meet **our** obligations.

Further information about compensation is available from the **FSCS at www.fscs.org.uk or telephone 020 7892 7300.**

Underwritten by



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EUROPE