



Multi Trip Insurance Summary

The following summary does not contain the full terms and conditions of the contract and does not form part of your contract of insurance. These can be found in the Certificate, Schedule and any attaching Endorsements.

About your Insurance...

This Insurance is underwritten by the Association of Underwriters known as Lloyd's, led by Syndicate 4020.

The following is a summary of the main benefits applicable to each Insured Person, the Certificate and Schedule will show the actual cover provided: -

	Sum Insured up to:
Medical and Additional Expenses	£5,000,000*1
Cancellation and Curtailment	£ 3,000*1
Journey Continuation	£ 1,000*1
Personal Liability	£2,000,000*1
Personal Accident	£ 25,000
Baggage	£ 2,000*12 (Single Item, Photographic Equipment and Valuables limit £300)
Money	£ 750*12 (Cash limit £300)

*1 The first £50 will be deducted from all claims in respect of these Sections. Should the same occurrence give rise to a claim under more than one Section, only one amount of £50 will be deducted.

*2 You may have selected to delete these items, the Schedule will show whether they are operative or not.

The Period of Insurance, during which all benefits are operative, will be shown in the Schedule provided to you when you arrange the cover. The effective period of cover for each trip commencing during the Period of Insurance shall be from the time of leaving home (or place of work if later) during the whole trip until return to home (or place of work if earlier). In addition Cancellation cover operates from the date of booking a trip or from the date of issue shown in the Schedule, whichever is the later.

Cancellation...

This Insurance is cancelable within 14 days if you feel it does not meet your needs. A full refund will be allowed if the Certificate and Schedule are returned to the Agent shown in the Schedule within 14 days, provided no claims and no trips have commenced.

Claims...

If you believe that you have a claim under this Insurance, you should notify:

Claims Administrators

ONE Claims Ltd
1-4 Limes Court
Hoddesdon
Herts, EN11 8EP.
Tel: +44 (0)1992 708720

When you notify a claim you will need the Certificate Number shown in the Schedule.

Compensation...

Lloyd's insurers are covered by the Financial Services Authority's Compensation Scheme.

You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract.

If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme is available from:

Financial Services Compensation Scheme
7th floor Lloyd's Chambers
Portsoken Street
London E1 8BN

Website: www.fscs.org.uk

Law Applicable to the Insurance...

The parties are free to choose the law applicable to the Insurance Contract. Unless specifically agreed to the contrary the insurance shall be subject to English Law.

Complaints...

Any complaint should be addressed in the first instance to:

The Compliance Officer of the Agent shown in the Schedule

If you are not satisfied with the way that a complaint has been dealt with please contact:

Compliance Officer
Ark Syndicate Management Ltd
St Helen's
1 Undershaft
London EC3A 8EE

In the event that you remain dissatisfied and wish to take the matter further you can do so at any time by referring to the Policyholder and Market Assistance Department at Lloyd's. The contact details are:

Policyholder and Market Assistance Department
Lloyd's
One Lime Street
London EC3M 7HA

Tel: 020 7327 5693

Fax: 020 7327 5225

E-mail: complaints@lloyds.com

Complaints that cannot be resolved by the Policyholder and Market Assistance Department at Lloyd's may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

This complaint procedure is without prejudice to your right to take legal proceedings.

Main Exclusions (This is not an exhaustive list. A copy of the full contract of insurance may be seen upon application to your Agent)

Applicable to all sections of this Insurance:

- Any trip known to exceed 31 days duration at commencement of the trip.
- Any trip booked or commenced contrary to medical advice, to obtain medical treatment or after a terminal prognosis has been made.
- Radiation risks.
- Terrorism involving the use or threat of use of nuclear, biological or chemical weapons or agents.

Additional exclusions applicable to Section 1 - Medical and Additional Expenses

- Pre-existing medical conditions.
- Medical expenses incurred more than 12 months after the date the first expense was incurred or any continuing expense if the Insured Person has refused the option of repatriation to the United Kingdom
- Costs of in-patient hospitalisation or repatriation not pre-authorised by CEGA Emergency 24 hour Service.
- Costs of continuing medication for any health condition known to exist at the start of a trip.
- Any expenses resulting from venereal disease or AIDS.
- Self-inflicted injury, suicide, alcohol or drug abuse.
- Pregnancy and childbirth if the Insured Person is, or would have been pregnant for 7 months or longer during a trip.
- Mountaineering, rock climbing or riding or driving in any kind of race, exposure to exceptional danger.

Additional exclusions applicable to Section 2 - Cancellation and Curtailment

- Pre-existing medical conditions.
- Any condition or set of circumstances known to exist and which could have been expected to cause the trip to be cancelled or curtailed.
- Pregnancy and childbirth if the Insured Person is, or would have been pregnant for 7 months or longer during a trip.
- Cancellation of a trip due to failure to check-in properly or due to any of your contractual liabilities.

Additional exclusions applicable to Section 8 - Baggage, Personal effects and Money

- Loss of personal effects, travellers' cheques or money if left unattended.
- Money or valuables lost or stolen if not reported to the police within 24 hours and written statement obtained.
- Jewellery, valuables, travellers' cheques or money left in the custody of a carrier.
- Damage to property by moth or vermin, wear and tear.
- Property already insured elsewhere.
- Property lost or damaged when held by a carrier, unless reported to the carrier within 24 hours.
- Property confiscated by Customs.
- Consequential loss of any kind.