

About Your Insurance Travel Insurance Policy

Master policy number RTWGG40116 A&B

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This policy summary does not contain the full terms and conditions of the cover. Full terms and conditions can be found in the policy document

Insurer

Your policy has been arranged by Golfguard Limited through three different insurers as follows:
 Policy A & B - Your Travel Policy underwritten by Travel Insurance Facilities and Insured by Union Reiseversicherung AG, UK Branch
 Policy C - Scheduled Airline Failure by MGA Cover Services Limited
 Policy D - Optional Gadget Cover by UK General Insurance Limited on behalf of Ageas Insurance Limited

Type of insurance and cover provided

This is a policy of personal travel insurance which provides cover, subject to certain terms and conditions, for losses as a result of specified events which may occur before or during a trip including cancellation, loss of baggage and medical expenses.

Statement of Demands and Needs

This policy will suit the demands and needs of an individual or group of people (where applicable) who are travelling to countries included within the policy terms and who wish to insure themselves against the full financial impact of specified unforeseen circumstances/events relating to or occurring during their trip. Full details of these circumstances/events, levels of cover and terms and conditions can be found within this policy wording.

This policy will cover certain pre-existing medical conditions contained within the waived conditions list. However if the pre-existing condition is not listed in the waived conditions, then You will need to declare Your pre-existing medical condition to medical screening. Cover for any such medical condition will not be in place unless You have declared the condition, had it accepted in writing, and paid an additional premium.

The full Statement of Demands and Needs can be found on the website. You should read the important conditions and exclusions to ensure that this policy is right for You. You will not receive advice or a recommendation from us in relation to this policy. You will need to make your own decision as to whether it suits your needs.

Eligibility requirements

The levels of cover and excesses that apply are set out in the Schedule of Benefits contained in the Policy Document. Certain Sections of your Policy carry an excess which means that you have to pay the first sum per person, 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 Wording to make sure that the cover is suitable for you.

To be eligible for this insurance, the following requirements must be met:

- You must habitually reside in the UK Area and Channel Islands (i.e. have Your main home in the UK Area and Channel Islands for 6 months prior to issue of the policy and are registered with a local doctor).
- You must not have reached the age of 80 years of age for Annual Multi-Trip policies and 85 years of age for Single Trip policies.

Significant features and benefits

Your policy includes the following benefits which are explained in detail in the policy document:

Policy cover	Cover provided up to	Excess if applicable
POLICY A - PRE-TRAVEL POLICY		
A1 cancelling your trip (see note 1 and 2)	£5,000	£50 (£10 loss of deposit)
POLICY B - TRAVEL POLICY		
B1 delayed travel first 12 hours delayed travel each further 12 hours delayed travel total missing your departure abandoning your trip after 24 hours	£30 £10 £250 £1,000 £5,000	nil nil nil £50 £50
B2 your personal belongings valuable limit single article limit personal belongings delayed in transit for more than 12 hours	£1,500 £400 £300 £150	£50 nil
B3 your personal money cash limit cash limit if under 18 your travel documents	£500 £250 £50 £300	£50
B4 emergency medical expenses outside home country (see note 2) state hospital stay benefit abroad per 24 hours state hospital stay benefit abroad total	£10,000,000 £15 £600	£50 nil nil
B5 cutting short your trip (see note 2)	£5,000	£50
B6 your personal liability	£2,000,000	nil
B7 personal accident - death (see note 3) personal accident - loss of limb (see note 3) personal accident - permanent total disability (see note 3)	£15,000 £30,000 £30,000	nil nil nil
B8 legal advice and costs	£25,000 per policy	nil
B9 domestic pets	£20 per 24hrs up to £300	nil
Winter Sports only applicable upon purchase of a Winter Single Trip Policy to cover the duration of your single trip, or upon purchase of a Multi Trip Winter to include 17 days Winter sports in any one year, please refer to the back of your policy for included activities.		
B10 your winter sports equipment single article limit delayed ski equipment per 24 hours delayed ski equipment total loss of ski pass, ski lift pass and ski school fees total piste closure per 24 hours (lost skiing) piste closure per 24 hours (additional travel expenses) piste closure total avalanche closure	£500 £300 £15 £300 £250 £20 £10 £200 £150	£50 nil nil nil nil nil nil nil
B11 your golf equipment single article limit hired golf equipment loss of pre booked green fees hole in one	£1,000 £300 £30 per 24hrs up to £1,000 £75 per 24hrs up to £250 £100	£50 nil nil nil

Travel Disruption only applicable upon purchase of the optional upgrade for this cover.			
B12 Catastrophe		£1,000	£50
B13 Missed Connection		£1,000	nil
Policy cover		Cover provided up to	Excess if applicable
POLICY C – SCHEDULED AIRLINE FAILURE			
Scheduled Airline Failure Cover		£3,000	nil
Level of Cover	Number of Gadgets Covered	Total Replacement/Repair Value for all Gadgets	Excess if applicable
SECTION C – OPTIONAL GADGET UPGRADE			
Level 1	3 gadgets	£1,000	Up to £50
	Single Article Limit	£1,000	
	Single Article Limit for Laptop	£1,000	
Level 2	5 gadgets	£2,000	Up to £50
	Single Article Limit	£1,000	
	Single Article Limit for Laptop	£2,000	
Level 3	7 gadgets	£3,000	Up to £50
	Single Article Limit	£1,000	
	Single Article Limit for Laptop	£2,000	

Pre-travel policy applicable to A1.

Note 1. Your policy does not provide cover for re-occurring or pre-existing medical conditions. 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 you should phone our screening helpline on 0843 658 0349 to see if cover is available. We will confirm any special terms in writing.

Pre-travel and travel policy applicable to A1, B4, B5.

Note 2. Your policy does not provide cover for re-occurring or pre-existing medical conditions. You must also tell us if your health or medication changes between buying this policy and travelling and 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 you should phone our screening helpline on 0843 658 0349 to see if cover is available. We will confirm any special terms in writing.

Travel policy applicable to B7.

Note 3. Cover for accidental death and permanent total disablement is reduced to £1,000 if you are under 18 or over 69 years of age.

Certain sections of your policy carry an excess (unless additional premium has been paid), that is the amount of any claim that you have to pay yourself. Policy excesses are applied under each section of the policy separately.

Significant or unusual exclusions and limitations

There are some situations which you are not covered for. These generally involve anything you already know about or that is caused by deliberate or careless acts on your part. Full details of these are given in the policy document.

The most significant exclusions of this policy are set out below. There may be other exclusions that are significant to you, so you need to check the policy document for full details.

- You must declare to Us all Relevant Information that are likely to affect this insurance. Failure to do so may prejudice entitlement to claim. Please refer to the definition of a 'Relevant Information' in the Meaning of Words.
- This policy contains restrictions on what cover is in place for claims arising from terrorist activity. Only valid claims for emergency medical expenses will be paid.
- This policy excludes any known pre-existing medical condition or any recognised complication caused by the 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.
- No Section of this policy shall apply in respect of any claim arising directly or indirectly from your drug addiction or solvent abuse, excessive alcohol intake, or being under the influence of alcohol or drug(s) nor that of a close relative or business associate.
- No Section of this policy shall apply in respect of any person who has reached the age of 80 years for Annual Multi-trip policies and 85 years for Single Trip policies at the commencement of the Period of Insurance.
- No claim will be paid due to your carriers refusal to allow you to travel for whatever reason.
- We will not meet 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.
- We will not meet the costs for curtailment of your trip due to a medical condition of a person travelling with you and included on your booking, where the risk attaching to that medical condition has not been accepted by us in writing.
- In the event of a medical emergency you must contact us as soon as possible. You MUST contact us before incurring expenses in excess of £500. If you are physically prevented from contacting us immediately, you or someone designated by you must contact us within 48 hours.
- We will not pay for any claim arising from any deliberately careless or deliberately negligent act or omission by You, nor for any claim arising or resulting from Your own illegal or criminal act.

Duration of cover

This policy of insurance will run for the period shown on your policy certificate.

Your right to cancel

No refund of the insurance premium will be given after the policies have been issued unless, after receipt, you find that the terms, conditions and exclusions do not meet your requirements and an alternative is available. In this case you must return the policy, insurance certificate with your alternative insurance policy to the place where you purchased it within 14 days of purchase for a refund to be considered. Policy cancellations after 14 days will be considered provided no claim has been made and will be subject to a minimum charge.

Making a claim under your policy

Claims relating to Policy A & B - Your Travel Policy

In the event of an emergency please telephone +44 (0) 845 2603 260 or +44 (0) 1732 853 333

Claims forms can be obtained by calling the claims helpline on 00 44 (0) 845 370 7133, giving Your name and Certificate number and brief details of your claim.

Claims relating to Policy C - Scheduled Airline Failure

Claims forms can be obtained by calling the claims helpline on 020 3 540 4422, giving Your name and Certificate number and brief details of your claim.

Claims relating to Policy D - Optional Gadget Cover Upgrade

Claims forms can be obtained by calling the claims helpline on 02077 851 702 or emailing gadget.claims@trinitym.co.uk, giving Your name and Certificate number and brief details of your claim.

Making a complaint

If you want to make a complaint about your policy, in the first instance please contact:

The Compliance Manager
Golfguard Limited
Freepost TN3468, PO Box 270
East Grinstead, West Sussex RH19 3BR
or telephone 0800 581 801

Please quote Your policy number or claim reference number and give us full details of Your complaint.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Phone: 0800 023 4 567
E-mail: complaint.info@financial-ombudsman.org