

BIBA 'Protect' Travel Insurance

Policy Summary



TOKIO MARINE
EUROPE

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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.

Your Insurance is provided by: With the exception of Section 17 – Legal Expenses, cover under this policy is provided by 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 17 – 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.

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

You will not receive advice or recommendation from TMEI or DAS. 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. Should you require personal advice or recommendations, you should contact a member of the British Insurance Brokers Association. This statement does not constitute advice or a personal recommendation of this holiday travel insurance.

Summary of Benefits			
<i>Section</i>	<i>Cover</i>	<i>Limit</i>	<i>Excess*</i>
1	Medical and Other Expenses		
	1. Journeys Outside the United Kingdom	£10,000,000	£40 per person (£80 per family)
	2. Journey within the United Kingdom	£10,000	£40 per person (£80 per family)
2	UK Hospital transfer and additional costs and expenses		
	1. Hospital Transfer Costs	£5,000	£40 per person (£80 per family)
	2. Return Home Costs	£2,500	£40 per person (£80 per family)
	3. Additional Expenses	£500	£40 per person (£80 per family)
3	Cancellation or Curtailment	£5,000	£40 per person (£80 per family) (£15 per person for loss of deposit or £45 per family)
4	Personal Accident	£25,000 (£1,000 for persons aged under 16 years)	
5	Personal Baggage (if shown as included on policy certificate) (Limited to £400 for valuables, £400 per single article, pair or set)	£2,000	£40 per person (£80 per family)
6	Personal Money (if shown as included on policy certificate)	£500	£40 per person (£80 per family)
7	Loss of Passport	£500	£40 per person (£80 per family)
8	Personal Liability	£2,000,000	£40 per person
9	Contingent Liability (Jet Bikes, Jet Skis)	£2,000,000	
10	Delayed Baggage	£400	
11	Travel Delay		
	1. Compensation (£50 after 12 hours delay with £25 for each subsequent 12 hours delay up to Limit)	£400	
	2. Cancellation (If Insured Person(s) wants to cancel after 24 hours delay on initial outward leg of Journey)	£5,000	
12	Missed Departure	£1,000	£40 per person (£80 per family)
13	Hospitalisation/Unprovoked Assault/Hijack and Kidnap Benefit	£1,000	£40 per person (£80 per family)
14	Catastrophe	£500	£40 per person (£80 per family)
15	Loss of Pet Documentation	£500	£40 per person
16	Seat Bumping	£200	
17	Legal Expenses (Underwritten by DAS Legal Expenses Insurance Company Ltd)	£50,000	
Optional Winter Sports Extension			
18	Ski Equipment (£300 limit on hired ski equipment £500 per article, set or pair)	£750	£40 per person (£80 per family)
19	Ski Equipment Hire Charges	£400	
20	Piste Closure (Limited to 15th November to 15th April, per day limits apply)	£300	
21	Unused Ski Pack	£500	
*Limited to £40 per Insured Person (£80 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.

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 3593**. Your call will be handled confidentially.

Section 5 – Personal Baggage, Section 6 – Personal Money, Section 7 – Loss of passport, Section 15 – 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 17 – 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.

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

The maximum excess payable by each Insured Person names in the policy certificate in respect of any one occurrence or incident resulting in a claim will be limited to £40 irrespective of the number of Sections being claimed under (£80 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, clay pigeon shooting (under supervision), cricket, croquet, curling, cycling, deep sea fishing, fencing, fell running, fell walking, football (amateur), gliding, go karting, golf, hang gliding, high diving (from a purpose built diving board over a man made pool), hockey, hot air ballooning, horse riding (protective headgear to be worn, excluding jumping trials, hunting and competitive riding), ice skating, ice hockey (on an indoor ice rink), jet skiing, marathon running, netball, paragliding, parasailing (towed by boat), parachuting, 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, tug-of-war, underground activities (as part of an organised excursion or tour), volleyball, war games, water polo, water skiing (excluding jumping), weightlifting and gymnastics (non-competitive), and wind surfing.

If Wintersports 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 85 years, the maximum trip duration is limited to 31 days. Maximum age limit is 85 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 70 years (75 years for Europe) at the date of issue of the policy.

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 2 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 17 – Legal Expenses, telephone our claims handler, Insurance Administration Services, on 0845 812 3441 and please have your policy details available. For claims under Section 17 – Legal Expenses please contact DAS Legal Expenses Insurer on +44(0)117 934 2111. Page 34 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 Assistance on +44 (0)20 7902 7405 or Fax +44 (0)20 7928 4748 or email assistance@specialty-group.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 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.

Financial Services Compensation Scheme (FSCS):

Tokio Marine Europe Insurance Ltd and DAS Legal Expenses Insurance Company Limited 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. This depends on the type of business and the circumstances of the claim and would provide cover for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit.

Further information about compensation is available from the FSCS at www.fscs.org.uk or telephone 0207 892 7300.

www.tokiomarine.co.uk

Member of the Association of British Insurers
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