

# vitalhealth

## Travel Insurance Policy Summary Single Trip and Annual Multi Trip Cover

This is a summary of the **Vital Health** Travel Insurance Policy which is underwritten by Ageas Insurance Limited. It does not contain the full terms and conditions of cover, which are located in your policy wording, but highlights the main benefits and significant exclusions to help you decide if the policy meets your needs.

## Type of Insurance and Cover

**Vital Health** Travel Insurance is appropriate for a customer travelling abroad who requires cover for the costs of medical, cancellation and other similar expenses incurred throughout the duration of the policy. For annual multi trips, the maximum duration for each individual trip is 17 days. For single trips, the maximum duration for each trip is 45 days.

## Conditions

- It is essential that you refer to the important conditions relating to health Section on page 4 in the policy wording, as failure to comply with these conditions may jeopardize your claim or cover.
- You must tell us as soon as possible of any changes to your circumstances that may affect your travel insurance policy. If you do not tell us about relevant facts or changes, your policy may not be valid.
- If you are travelling to Australia and you require medical treatment, you must enrol with a local Medicare office.

Special conditions apply to each section of your policy, please refer to the policy wording for further details.

## Significant Exclusions and Limitations

### Section A – Cancellation or Curtailment

- 1) Redundancy caused by misconduct, resignation, voluntary Redundancy or where notification of redundancy was given prior to the application for this policy.

### Section C – Medical Expenses and Emergency Repatriation

- 1) Treatment or surgery which in the opinion of the medical practitioner in attendance and the Emergency Assistance Service can be delayed until your return home.
- 2) Expenses incurred as a result of a tropical disease where the required inoculations have not been undertaken.
- 3) Medication which prior to departure is known to be required.

### Section D – Hospital Benefit

- 1) Treatment or surgery which in the opinion of the medical practitioner in attendance and the Emergency Assistance Service can be delayed until your return home.
- 2) Expenses incurred as a result of a tropical disease where the required inoculations have not been undertaken.

### Section F – Baggage and Personal Effects

- 1) Valuables or your passport left unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
- 2) Business goods, samples, or tools used in connection with your occupation.
- 3) Loss, theft of or damage to baggage contained in an unattended vehicle:
  - a) overnight between 9pm and 8am (local time) or
  - b) at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment,

or for those vehicles without a separate boot, locked in the vehicle and covered from view and there is evidence of forced entry which is confirmed by a police report.

- 4) Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded – please refer to your policy wording for the full list.

### Section G – Money and Cash

- 1) Personal money left unattended at any time unless in a hotel safe or safety deposit box.
- 2) Loss or theft of traveller's cheques where you haven't complied with the issuing agent's conditions.

### Section H – Travel Delay

- 1) Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by you or the date your trip was booked, whichever is later.

### Section L – Personal Liability

- 1) Pursuit of any trade, business or profession, or the ownership of any vehicles, aircraft or mechanically operated watercraft.

### Section M – Legal Expenses

- 1) Claims against a carrier, the Travel Agent or Tour Operator, Global Response, NJ Heritage Limited, Claims Settlement Agencies Limited, UK Underwriting Ltd, Healix Insurance Services Limited, the Underwriter, your selling agent or someone you were travelling with.

### Sections N1, N2, N3, N4, N5 – Winter Sports Cover (optional extension)

- 1) Ski Equipment contained in or stolen from an unattended motor vehicle between 9pm and 8am; or between 8am and 9pm, unless it is in a locked boot or covered from view in a locked car.

## Policy Excesses

Your policy has an excess which applies to each claim, per section, per insured person for each separate incident. The policy excess, applicable to the cover purchased, is shown in the schedule of benefits, limits and exclusions below and on page 1 of your policy wording.

## General Exclusions and Limitations

- Activities shown in paragraph 5 of the General Exclusions applicable to all sections of the policy wording are excluded unless shown on your validation certificate.
- Travelling to a country, specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office or the World Health Organisation has advised the public not to travel to.
- Wilful, self inflicted injury, solvent abuse, alcoholism and the use of drugs.
- Insurance cover is not available to anyone aged over 85 years.
- Unlawful actions and any subsequent legal proceedings brought against you.

## Duration of the Policy

For Single Trip policies, this will be from the date you arrange cover until your return home, but not in any case exceeding the period shown on the validation certificate.

For Annual Multi Trip policies, this will be from the start date of the policy stated on the validation certificate and continues for 12 months from that date. This is an annually renewable policy.

## Cancellation Period

If you decide this policy does not meet your needs, you may cancel it within 14 days of receipt and receive a full refund providing you have not travelled and no claim has been made.

## Conditions

For all claims call us on 0844 826 2644.

Notification of any claim must be within 31 days of the event which gives rise to a claim.

## Complaints

Any complaint you have should, in the first instance, be addressed to the claims office or helpline as applicable.

If you are not satisfied with the way in which your complaint has been dealt with, you should write to:

The Customer Relationship Manager, UK Underwriting Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.

Complaints can subsequently be referred to the Ombudsman Service. Full details can be found on page 15 of your policy wording.

## FINANCIAL SERVICES COMPENSATION SCHEME

Ageas Insurance Limited is covered by the FSCS which is triggered when an authorised firm goes out of business. In this unlikely event, you may be entitled to compensation from the scheme. Compensation under the scheme for Compulsory Insurance is protected in full. Non Compulsory Insurance is protected in full for the first £2,000 and 90% of any amount above this threshold. Full details available at [www.FSCS.org.uk](http://www.FSCS.org.uk)

## Schedule of Benefits

Section	Maximum Limit	Excess
<b>A</b> Cancellation and Curtailment	Up to £2,500	£75
<b>B</b> Natural Catastrophe	Up to £1,000	£50
<b>C</b> Medical Expenses and Emergency Repatriation	Up to £10,000,000	£75
<b>D</b> Hospital Benefit	£25 per day up to £1,000	-
<b>E</b> Emergency Replacement of Prescribed Medication	£500	£50
<b>F</b> Baggage & Personal Effects  Delayed Baggage Loss of Travel Documents Mobility Equipment	Up to £2,000 Single item limit - £350 Valuables limit - £400 Up to £250 Up to £500 Up to £2,000	£50
<b>G</b> Money & Cash	Up to £500 £500 cash limit £50 U18	£50 -
<b>H</b> Travel Delay	£25 per 12 hours up to £100	-
<b>I</b> Holiday Abandonment	Up to £2,500 after 24 hour delay	£50
<b>J</b> Missed Departure	Up to £1,000	£50
<b>K</b> Personal Accident Permanent Total Disablement Loss of limb(s)/eye(s) Death U18/>65 years	£20,000 £20,000 £15,000 £2,500	-
<b>L</b> Personal Liability	Up to £2,000,000	£150 property damage
<b>M</b> Legal Expenses	Up to £25,000	-
<b>Wintersports coverage – subject to the payment of an additional premium</b>		
<b>N1</b> Ski Equipment	£1,000 owned £500 hired	£50
<b>N2</b> Ski Hire	£50 per day up to £500	-
<b>N3</b> Ski Pack	£50 per day up to £500	-
<b>N4</b> Piste Closure	£50 per day up to £500	-
<b>N5</b> Avalanche Closure	£500	-
<b>Golf coverage – subject to the payment of an additional premium</b>		
<b>O1</b> Golf Equipment	£1,000	£50
<b>O2</b> Golf Equipment Hire	£40 per day up to £200	-
<b>O3</b> Green Fees	£300	-