

## Policy Summary

...about this insurance policy

FirstAssist Insurance Services Limited  
32 High Street  
Purley, Surrey  
CR8 2PP

### 1. What is this Keyfacts document?

This is a summary of the policy cover for Values travel insurance and it does not include the full terms and conditions of the contract, which can be found in the policy document.

### 2. Who is providing this insurance policy?

Your insurance policy is administered by FirstAssist Insurance Services Limited on behalf of the insurer. The insurance company that underwrites this insurance policy is Royal & Sun Alliance Insurance plc.

Royal & Sun Alliance Insurance plc is authorised and regulated by the Financial Services Authority as an insurance company and they are authorised to arrange and provide their own insurance products under Registration No. 202323. You can check this information on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

FirstAssist Insurance Services Limited is authorised and regulated by the Financial Services Authority. Our permitted business is advising, arranging, dealing in, and the administration and performance of non investment insurance.

This policy is arranged and administered by FirstAssist Insurance Services Limited and is underwritten by Royal & Sun Alliance Insurance plc. Royal & Sun Alliance Insurance plc is authorised and regulated by the Financial Services Authority.

### 3. What type of insurance policy is this?

This is a travel policy that, subject to the terms, conditions and exclusions contained in the Policy Document, will meet certain costs that might arise during the course of your travels.

### 4. What are the significant features and benefits of this policy?

Benefits	Significant or Unusual Exclusions or Limitations	Excess	Limit	Policy Reference
<b>Pre Travel Assistance</b> Advice on visa and vaccination requirements, motor regulations and restrictions, time zones and bank opening hours.	<ul style="list-style-type: none"> <li>Available before you go on holiday.</li> </ul>	Nil	Nil	Section 1
<b>Cancellation or Cutting Short the Trip</b> Costs involved if the insured person's trip is cancelled or cut short due to circumstances beyond their control or if you cancel following a delay of more than 12 hours on your outward journey.	<ul style="list-style-type: none"> <li>Excluding claims resulting from:</li> <li>the failure of the provider of any part of the booked trip</li> <li>where the insured person did not check-in on time</li> <li>the insured person's disinclination to travel, loss of enjoyment of the trip or reasons which are unnecessary and avoidable</li> <li>any circumstances the insured person knew about when booking the journey which indicated you might need to cancel.</li> </ul>	£35	£3000	Section 2
<b>Travel Delay</b> If the insured person's booked transport is delayed for more than 12 hours as a result of strike, industrial action, adverse weather or mechanical breakdown of the aircraft, ship or train.	<ul style="list-style-type: none"> <li>Excluding claims for delays caused by strike or industrial action which happened or was expected to happen before arrangements were made for the insured person's booked trip</li> </ul>	Nil	£60	Section 3
<b>Baggage Delay</b> Cost of purchasing essential items if the carrier has misplaced or delayed the insured person's personal baggage for more than 24 hours.	<ul style="list-style-type: none"> <li>The insured person must keep all receipts for the essential items purchased.</li> <li>The insured person must obtain a Property Irregularity Report from the carrier detailing the loss.</li> </ul>	Nil	£500 £300 for Leisure trips	Section 4

Benefits	Significant or Unusual Exclusions or Limitations	Excess	Limit	Policy Reference
<p><b>Personal Baggage</b> If the insured person's personal baggage is lost, stolen or damaged we will cover the cost of replacement (less wear, tear and depreciation).</p>	<ul style="list-style-type: none"> <li>Limited to £500 per single item, pair or set of articles and £500 for valuables.</li> <li>You must report the loss to the police within 24 hours of discovery and obtain a written report or a Property Irregularity Report from the carrier if your belongings are lost or damaged in transit.</li> <li>Must not leave personal baggage unsecured or unattended at any time in a place to which the public has access.</li> <li>Excluding theft of valuables from unattended motor vehicles.</li> </ul>	£35	£2000	Section 5
<p><b>Emergency Medical Expenses</b> If during the trip the insured person suffers bodily injury, illness or dies we will make arrangements with the hospital regarding treatment.</p>	<ul style="list-style-type: none"> <li>In the event of a claim you must contact FirstAssist immediately on + 44 208 763 3152 or cover may be declined</li> <li>Emergency dental treatment limited to £1000.</li> <li>Excludes any claims in respect of: <ul style="list-style-type: none"> <li>any accommodation costs other than the cost of a room</li> <li>cosmetic surgery</li> <li>costs incurred in the UK</li> </ul> </li> </ul>	£35	£5m	Section 6
<p><b>Personal Accident</b> Cover for loss of life, limb or sight that occurs during the journey as a result of an accident.</p>	<ul style="list-style-type: none"> <li>Reduced benefits for under 18's and over 69's.</li> <li>Excluding any claim related directly or indirectly to any disease, physical defect, infirmity or illness</li> </ul>	Nil	£10,000	Section 7
<p><b>Personal Legal Responsibility</b> If the insured person accidentally injures somebody or damages their property, the insured person will be covered for the third party costs you may be legally liable to pay.</p>	<ul style="list-style-type: none"> <li>Excludes any liability arising from: <ul style="list-style-type: none"> <li>the death, illness or injury to the insured person or any of their family</li> <li>loss of or damage to the insured person's property, or their family's property or employee's property</li> <li>ownership or use of aircraft, horse-drawn vehicles, motorised or mechanically propelled, assisted vehicles or towed vehicles, boats (other than rowing boats, punts and canoes), jet skis, jet bikes or wet bikes, animals (other than horses, domestic dogs or cats) or firearms (other than sporting guns).</li> </ul> </li> </ul>	Nil	£1m	Section 8
<p><b>Money and Passport</b> The insured person's money if accidentally lost, stolen or destroyed during a trip (from their person or left it in a safety deposit box).</p> <p>Additional travel and accommodation expenses incurred to obtain a replacement passport lost or stolen outside the United Kingdom whilst on a trip.</p>	<ul style="list-style-type: none"> <li>The insured person must report the loss to the police within 24 hours and obtain a written report.</li> <li>Cash losses limited to £300 and for persons aged under 18 years £50.</li> <li>Excluding losses where the money was not being carried by the insured person or left in a safety deposit box.</li> <li>Excluding the cost of the replacement passport.</li> </ul>	£35	£500	Section 9
		£35	£100	Section 9

Table 2 - Winter Sports You may add the following benefits to your policy on payment of an additional premium

Benefits	Significant or Unusual Exclusions or Limitations	Excess	Limit	Policy Reference
<p><b>Avalanche and landslide</b> Additional travel and accommodation costs if the scheduled public transport service is cancelled or cut short because of an avalanche or landslide.</p> <p><b>Piste Closure</b> Reasonable transport costs, lift pass charges and similar costs to travel to and from a similar ski resort if a lack of snow causes the total closure of the lift system. If no alternative skiing is available a payment of £20 per day will be paid.</p>	<ul style="list-style-type: none"> <li>• See Section 2</li> <li>• Excludes persons aged 65 and over.</li> <li>• Cover is restricted to 21 days for each annual period of cover.</li> <li>• Cover is only available for the period 1 November and 31 March</li> <li>• Excluding any claim:                             <ul style="list-style-type: none"> <li>- if the insured person cannot ski for less than 24 hours in a row</li> <li>- journeys solely within the UK.</li> </ul> </li> </ul>	£35	£150 (£25 per day)  £200 (£20 per day)	Section 2
<p><b>Baggage Delay</b> Cost of hiring replacement ski equipment if it has been lost or misplaced by the carrier for more than 12 hours on the outward trip.</p>	<ul style="list-style-type: none"> <li>• See Section 4</li> </ul>	Nil	£300 (£15 per day)	Section 4
<p><b>Personal Baggage</b> Accidental loss, damage or theft of winter sports equipment during the trip.</p>	<ul style="list-style-type: none"> <li>• See Section 5</li> </ul>	£35	£300	Section 5
<p><b>Emergency Medical Expenses</b> Unused ski packs in the event of accidental injury or illness that prevents the insured person from skiing.</p>	<ul style="list-style-type: none"> <li>• See Section 6</li> </ul>	£35	Pro-rata Refund	Section 6

## 5. What are the significant exclusions and limitations?

1. Any claim caused directly or indirectly from the insured person is travelling against the advice or for the purpose of obtaining medical treatment abroad or where a terminal prognosis has been given.
2. Any person aged 70 or over. If the family subscription has been paid cover will include children of the insured person provided they are under 21 years old, in full time education and normally live with them.
3. Winter sports are excluded unless the appropriate additional premium has been paid. In any event heli-skiing cross country skiing are covered only if the insured person has pre-booked and pre-paid for the activities in the UK. Off-piste skiing is only covered if the insured person is accompanied by a qualified guide or instructor.

The following activities are covered when the insured person has pre-booked and pre-paid for the activities, in the United Kingdom before their trip has commenced: Hot air ballooning, white water rafting and safari. The following activities are covered when the insured person is accompanied by a qualified guide/instructor: Hill trekking (on a recognised route) and scuba diving to a depth of no more than 30 metres.

The following pursuits are not covered: steeple chasing, polo, hunting, any professional sport(s), mountaineering (normally requiring ropes or requiring the services of a guide), canyoning, pot holing, fighting (except in self-defence), scuba-diving below a depth of 30 metres, jet skiing, paragliding, hang-gliding, parachuting, racing, speed or endurance tests or practising for such and any other hazardous pursuits.

4. The insured person's suicide; attempted suicide; developing psychiatric, mental or nervous condition(s); committing intentional self-injury; being an alcoholic; being addicted to drugs or abusing solvents or being under the influence(s) of drugs or alcohol.
5. Pregnancy or childbirth within 10 weeks of expected date of delivery.
6. Claims arising from any circumstances you were aware of at the start of the insurance period, unless we have been made aware of them and accepted them in writing.
7. Travel to areas the Foreign and Commonwealth Office have advised against travelling to.

**6. What is the duration of this policy?**

- 1. The maximum duration of any one trip will be 90 days (winter sports trips are limited to 21 days per annual insurance period).
- 2. Trips within the UK are excluded.
- 3. This policy is only available to customers resident in the United Kingdom.

**7. What are the cancellation rights?**

You may return the policy to us within 14 days of receipt for cancellation and full refund of your premium providing no claim has been made and you have not already undertaken your journey. No refund will be given outside of the 14 days.

**8. How do I notify you of a claim that I wish to make?**

If you wish to notify us of a claim, please contact us

**...in writing** Write to the Claims Department, 14th Floor, Leon House, 201-241 High Street, Croydon CR9 1ER

**...by phone** Telephone 0208 760 7244

**9. How do I make a complaint about this insurance policy?**

This insurance policy is administered on behalf of Royal & Sun Alliance Insurance plc by FirstAssist Insurance Services Limited who is responsible for handling all complaints regarding this insurance product.

If you wish to register a complaint, please contact us;

**...in writing** Write to FirstAssist, Customer Relations Office, Marshall Point, 4, Richmond Gardens, Bournemouth, Dorset. BH1 1JD.

**...by phone** Telephone 01202 415064

If we cannot resolve your complaint to your satisfaction, you may be entitled to refer it to the Financial Ombudsman Service

**10. Are Royal & Sun Alliance Insurance plc covered by the Financial Services Compensation Scheme (FSCS)?**

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met. Further information can be obtained from us or the Financial Services Compensation Scheme.

**Further Important Information regarding this policy**

**Registered office information**

FirstAssist Insurance Services Limited (No. 04617110) Registered in England & Wales at Marshall's Court, Marshall's Road Sutton, Surrey SM1 4DU	Royal & Sun Alliance Insurance plc (No. 93792) Registered in England & Wales at St. Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL
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**The law and language applicable to the policy**

Both you and we can choose the law that will apply to this policy. This policy is governed by the law which applies to the part of the United Kingdom, Channel Islands or the Isle of Man in which you normally live.

The language used in this policy and any communications relating to it will be in English.

\*Calls will be recorded and may be monitored for training and/or quality purposes.

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