

This is only a summary of the benefits provided. Details of the full terms and conditions are included in the full policy wording. A copy is available by calling RSA Travel Services on 020 8763 3111

Section	Benefits	Details	Excess	Limit
1	Pre-Travel Assistance	Advice on visas, passports, inoculations, climatic conditions, languages, time zones, bank opening hours, local holidays and motoring restrictions		
2	Cancellation or Cutting Short the Trip	Covers costs involved if the insured person's trip is cut short or cancelled due to circumstances beyond their control or if they cancel after a 12 hour delay	£35 £10 for loss of deposit only	£3,000
	Ski Accommodation*	Cover for additional, reasonable accommodation and travel expenses if scheduled public transport is cancelled or cut short because of an avalanche or landslide	nil	£25 per day £150 in total
	Piste Closure*	Additional travel costs incurred due to closure of lift system in ski resort	nil	£20 per day £200 in total
3	Travel Delay	The insured person will be compensated for delays of over 12 hours	nil	£60
4	Baggage Delay	Costs for essential items if the insured person's baggage is delayed for more than 24 hours on the outward journey, maximum £50 per day.	nil	£500
	Ski Hire*	Costs incurred in hiring ski equipment if the insured person's is lost or misplaced for more than 12 hours	nil	£15 per day £300 in total
5	Personal Baggage	If the insured person's personal baggage is lost, stolen or damaged. Single item limit of £500, Valuables limit of £500	£35	£2,000
	Ski Equipment or Ski Pass*	Loss, theft or damage to ski's bindings, ski equipment and ski pass	£35	£300
6	Medical Emergency and Other Related Expenses	If the insured person is ill or has an accident we will handle all arrangements and settle hospital bills direct if required. If necessary, emergency return home by air ambulance with a doctor plus return of unsupervised children with an escort	£35	£5m
7	Personal Accident	Compensation for the insured person or their dependents for loss of life, limb or sight	nil	£10,000
8	Personal Legal Responsibility	If the insured person accidentally injures somebody or their property they will be covered for legal expenses or fines incurred	nil	£1m
9	Money and Passport	If the insured person's money/travellers cheques are lost or stolen (cash limit £300)	£35	£500
		We will provide help in recovery or costs incurred in getting a replacement passport.		£100
	Maximum Trip Duration		90 days	

* Winter sports cover only applicable if selected and the appropriate premium paid

Important Notes

- 1) A family comprises the principle insured person his/her spouse or partner and their children under 21 years of age (in full-time education and residing with them).
- 2) The sums insured and excesses apply in respect of each insured person for each journey. No cover is provided for trips within the United Kingdom.
- 3) Baggage claims will be subject to a deduction for wear and tear.
- 4) The insured person must contact RSA Assistance (+44(0) 20 8763 3152) for prior authorisation before incurring medical expenses in excess of £500.
- 5) Cover is provided on the basis that the insured person warrants that they are healthy, fit to travel and undertake each trip at the time of booking or commencing travel and that they will not be travelling with the intention of receiving medical treatment abroad.

Principal Exclusions

- 1) Any person aged 70 years or over unless otherwise endorsed by us.
- 2) An insured person engaging in steeplechasing, 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 events (other than athletics), or any form of organised team sport.
- 3) Theft of valuables from an unattended motor vehicle.
- 4) The insured person's suicide, insanity, intentional self-injury, alcoholism, drug addition or solvent abuse or the insured person being under the influence of drink or drugs.
- 5) Any wilful act of the insured person.
- 6) Any claim or expense of any kind caused directly or indirectly by, or contributed to by, or arising from:
 - sexually transmitted diseases;
 - Human Immunodeficiency Virus Infection (HIV);
 - Acquired Immunodeficiency Syndrome (AIDS);
 - any form or variation of HIV or AIDS, however caused.
- 7) The cost of treatment for pregnancy or childbirth incurred within 10 weeks of the expected date of delivery.
- 8) Claims arising from circumstances the insured person was aware of at the commencement of the period of insurance unless they have been disclosed to and accepted by us.
- 9) Any claim under the personal baggage section will exclude:
 - contact or corneal lenses, dentures, bonds, securities, stamps or documents of any kind, musical instruments, typewriters, glass, china, antiques, pictures, pedal cycles, hearing aids, coupons, televisions, CD players, vehicles or accessories, boats and or ancillary equipment, samples or merchandise or specialised equipment relating to a trade or profession.

The following applies to all sections of your policy except Section 6 - Medical Emergency and Other Related Expenses and Section 7 - Personal Accident.

- 10) This insurance does not cover direct or indirect loss or damage caused:
 - to, or by, equipment (whether you or the insured person own it or not) failing, or being unable to correctly recognise data representing a date in the year 2000 or any other date in such a way that it does not work properly or at all.
 - by fear the equipment (whether you own it or not) failing, or being unable to correctly recognise data representing a date in the year 2000 or any other date in such a way that it does not work properly or at all.
 - or by computer viruses.

The Law Applicable to the Contract

It is possible to choose the law applicable to a contract of insurance covering a risk situated in the UK. We have chosen Scottish Law to apply if the insured person lives in Scotland and English Law to apply if the insured person lives elsewhere in the UK.

Payment of your premium is evidence of acceptance of our choice. If any other law is to apply it must be agreed by both parties and evidenced in writing.

Complaints

We set ourselves high standards and try to provide the service we believe the insured person and you have a right to expect. However, things can go wrong, and if they do, we want to be told about them. If a problem arises, please write with details of the complaint to:

The RSA Travel Customer Services Manager at Royal & SunAlliance, South London House, 279 High Street, Croydon CR0 1QH.

If this does not resolve the complaint, you or the insured person should write to:

The Customer Relations Officer, Royal & SunAlliance, Richmond House, Richmond Hill, Bournemouth, Dorset BH2 6EQ.

Royal & SunAlliance is a member of the Financial Ombudsman Service. If You are still not satisfied, You may then contact them at:

The Financial Ombudsman Service, Insurance Division, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Royal & SunAlliance supports the Association of British Insurers (ABI) Claims Code which sets out standards of service that customers can expect when making an insurance claim. A copy of the code is available on request or alternatively can be found on the ABI website www.abi.org.uk.

Emergency Assistance

In the event of a medical emergency, immediate help is available from the 24-hour multi-lingual emergency centre, 365 days a year.

What the insured person must do:

In an emergency, the insured person should first check that the situation is covered by this RSA Values Travel policy.

The insured person will be asked to give their name, policy number and as much information as possible about their emergency. RSA Assistance will ask for a telephone, fax or telex number where they can contact the insured person or leave them a message at any time of the day or night.

The insured person must contact RSA Assistance and obtain their authorisation before any expenses are incurred over £500. Until RSA Assistance has been contacted we cannot accept responsibility for any expenses over £500.

Any minor illness or injury costs resulting in a claim should be paid by the insured person and redeemed within 28 days of returning from the trip.

The Insured person can ring RSA Assistance on the following number (when calling or faxing from inside the UK first dial '0'):

Telephone: +44 (0) 20 8763 3152

Or fax RSA Assistance on: +44 (0) 20 8763 3035

RSA Assistance services are provided by FirstAssist Group Limited part of the Royal & Sun Alliance Insurance Group. Their address is: FirstAssist Group Limited, Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU.

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