



Arvonias Coaches Single Trip Travel Insurance 2010

POLICY SUMMARY

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Insurer: Union Reiseversicherung AG.UK Branch

This policy is designed to offer protection for your travel arrangements as described in this policy summary.

SUMMARY OF COVER, LIMITS AND EXCESSES - COVER AND LIMITS ARE PER PERSON, UNLESS OTHERWISE SPECIFIED			
(Sub limits may apply - please refer to policy section for full details)			
This is to certify that we, in consideration of the premium specified on your schedule, agree to indemnify you on this Certificate of Insurance in respect of:			
	Policy Cover:	Cover Provided Up To:	Excess if Applicable:
PRE TRAVEL POLICY			
A	Cancellation charges (see Notes 1 & 2)	Up to £3,000 (non-UK) £750 (UK)	Nil
TRAVEL POLICY			
B	Personal accident	Up to £15,000 (£3,500 Children) for loss of limbs/eyes Up to £15,000 (£3,500 Children) for Permanent Total Disablement Up to £5,000 (£1,000 Children & Adults over 65 yrs old) for death	Nil Nil Nil
C	(i) Additional Accommodation and Travel Expenses (UK) (ii) Medical Expenses (non-UK) Hospital Benefit (non-UK) (iii) Return to Home	(i) Up to £1,500 (ii) Up to £5,000,000 Up to £600 (£20 for each 24-hours) (iii) Up to £1,000	(i) Nil (ii) Nil (iii) Nil
D	Curtailment	Up to £750 (UK) or up to £3,000 (non-UK) for additional accommodation and travel expenses incurred following curtailment	Nil
E	(i) Travel Delay (ii) Holiday Abandonment	(i) Up to £60 (£20 for the first completed 12 hours of delay, then £10 for each subsequent completed 12 hour delay) (ii) Up to £3,000	(i) Nil (ii) Nil
F	Missed Departure	Up to £500	Nil
G	Personal Property	Up to £1,500 (£500 Children), sub-limited to: - Single article limit: Up to £200 - Valuables: Up to £200 in total - Spectacles/prescription sunglasses: Up to £150	Nil
H	Personal Money	Up to £250, sub-limited to: - Actual cash: Up to £200 (£75 Children)	Nil
I	Delayed Baggage	Up to £100 after 12 hours delay	Nil
J	Passport Indemnity	Up to £200	Nil
K	Personal Liability	Up to £2,000,000	Nil
L	Legal Expenses	Up to £10,000	Nil
M	HomePlan	- Callout of an approved tradesman - Up to 3 hours labour of an approved tradesman - Up to £100 of materials	Nil

Pre-travel policy applicable to A

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 Travellers HealthCheck on 08456 582 999 to see if cover is available. We will confirm any special terms in writing.

Pre-travel and travel policy applicable to A, C(ii) and D

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 changed 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 Travellers HealthCheck on 08451 300 340 to see if cover is available. We will confirm any special terms in writing.

Travel policy applicable to B

Note 3. Cover for accidental death is reduced to £1,000 if you are under 17 or over 65 years of age. The benefit for loss of arms or legs or inability to work does not apply if you are over 65 years of age.

Making a Claim

If you have a claim please contact Travel claims facilities on 08453 707 133 as soon as possible to tell us about it, or to obtain a claim form visit www.travel-claims.net.

Appeals procedure

It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly.

1. If your appeal is regarding the selling of your policies:

(a) The Managing Director, Acumus Insurance Solutions Limited, 23 Austin Friars, London, EC2N 2QP.

If you are still unhappy you should contact

Branch Manager, URV, Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent, TN11 9QU.

2. If your appeal is regarding policy cover or the claims, the emergency assistance service or medical screening:

The Claims Manager, Travel Claims Facilities, PO Box 420, Tonbridge, Kent, TN9 9DE.

Should we still not be able to resolve the matter you may then follow the complaints procedure detailed below.

Your right to complain

If, following an appeal, you do wish to complain please forward details of your complaint in the first instance as follows:

(a) Write to the Branch Manager, URV, Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent, TN11 9QU, who will review the claims office decision.

If you are still not satisfied with the outcome you may:

(b) Ask the Financial Ombudsman Service (FOS) to review your case. Their address is South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Their telephone advice line is +44 (0) 845 080 1800.