Forces Financial Annual Trip Travel Insurance Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover which can be found in the policy booklet. It is important that you read the policy booklet and schedule carefully when you receive them.

The Forces Financial Annual Trip Travel insurance product is underwritten by Lloyds Syndicate 5820 which is managed by ANV Syndicates Limited.

Type of Insurance and Cover
The Forces Financial Annual Trip Travel Insurance protects you against specified situations that may occur whilst you are on holiday, such as cancellation and curtailment, medical inconvenience, public liability and loss of baggage. Full details of cover are contained in your policy booklet and the type of cover will be specified on your policy documents.

Some of the cover summarised below is optional and this is clearly marked as such. If you have selected any of these options, they will be itemised on your Policy Schedule.

Pre-existing Medical Conditions
It is important that you tell us at the start date if any insured person, your travelling companion or any person upon whom the travel plans would depend e.g. a relative or business associate, suffer from a medical condition, which could cause you to cancel your trip or which may result in a claim. If you do not provide this information we may not pay claims due to these medical conditions.

Significant Features and Benefits
Your policy includes the following significant features and benefits which are explained in detail in your policy booklet on pages 14 to 38.

Standard Covers
Cancellation and Curtailment up to £3,000
Refund for pre-paid travel and accommodation costs should you have to cancel any trip due to any of the reasons stated in your policy booklet, or proportionate refund if your trip is cut short. Includes exigencies of HM Forces occurring after 7 days from the date cover is first taken out.

Missed Departure up to £500
Additional travel and accommodation costs if you miss your international departure from or to the UK due to any of the reasons stated in your policy booklet.

Personal Accident (Death up to £10,000 and Loss of Sight/Limbs/Permanent Disability up to £25,000)
A benefit is paid for death or loss of limbs/sight or permanent total disablement following accidental injury. Reduced benefits apply to persons under 16 years.

Medical and Repatriation Expenses up to £2,000,000
Payment of expenses for emergency medical treatment outside the UK following accidental injury or illness. Repatriation and other necessary travel and accommodation expenses are included.

Personal Baggage up to £2,000
Cover for loss of or damage to your baggage (limits apply for single articles and valuables).

Personal Money up to £400
Cover for loss of your personal money including cash, travellers cheques and travel tickets. Limit applies to cash/banknotes and to travellers aged under 16.

Personal Liability up to £1,000,000
Cover for your legal liability if you cause accidental injury or death to third parties or damage to their property.

Travel Delay up to £100
Compensation if the ship, aircraft, coach or train in which you are booked to travel is delayed for more than 12 hours. Also provides cover up to £3,000 if you abandon any trip after being delayed more than 24 hours.

Legal Expenses up to £10,000
Cover for legal costs incurred following your personal injury or death caused by a third party while you are on holiday.

24hr Assistance for Medical Emergencies
You may use our 24 hour appointed Emergency Medical Provider for immediate help with any emergency medical situation you have when on a trip.

Optional Covers
Your Policy Schedule will indicate if any of the optional covers have been selected.

Winter Sports
Cover for your Ski Equipment up to £1,500, Ski Pack (up to £250) and Piste Closure (up to £200) see pages 28-32 of your Policy Booklet.

Activity Equipment
Up to £500 (£250 each single article) to replace or repair activity equipment if it becomes lost stolen or damaged during the trip, see page 33 of your Policy Booklet.

You are automatically covered for certain activities but only if undertaken as a recreational resort activity during any leisure or winter sports holiday.

Golf Cover
Cover for lost golf clubs up to £1,500, hiring replacements £35 per day up to a maximum of £250 and prepaid green fees when unable to play due to delay or cancellation or curtailment.

Business Travel
Additional cover for business equipment up to £2,000 (each single article £1,000), cost of hiring replacement equipment up to £500 if the equipment is lost or delayed for more than 12 hours after your arrival.

Significant and Unusual Exclusions or Limitations
Your policy excludes some situations. Please refer to the exclusions under each section of the policy booklet and the General Exclusions on pages 39-40 for full details. Your policy excludes the first part of any claim this is known as the 'excess'. For most types of claims the excess is £50 per person. Refer to page 13 for full details.

Your policy also excludes cancellation and curtailment, medical and repatriation expenses claims:

- for serious, chronic or recurring medical conditions, which required medical advice or treatment in the 6 months before you took out the insurance and/or booked a trip - unless accepted by us
- if you travel against medical advice or are planning to get medical treatment abroad
- if you were receiving or awaiting in-patient treatment or had been given a terminal prognosis at the time you took out the policy and/or booked any holiday
- for hospital or repatriation costs that have not been authorised by our appointed Medical Emergency Provider.
- for psychiatric conditions which existed when your trip was booked.
- for pregnancy if the claim arises during the 2 months before the expected date of birth.
- professional or organised sports.

Missed Departure Claims:

- Due to strike or industrial action planned at the time of your departure from home.

Personal Liability claims arising out of:

- your trade, business or profession
- your occupation of land or buildings (except occupation of temporary holiday accommodation
- the ownership, possession or use of animals (except dogs, or horses used for hacking or trekking), motorised vehicles or vessels
- your participation in dangerous sports and activities.
Personal Baggage claims:
If property is left unattended, or is stolen from an unattended vehicle (unless secured in a locked boot or luggage space and out of view). No cover exists for items left in an unattended vehicle for any period between 9pm and 9am.
• if loss is not reported to the police within 24 hours
• for valuables you have checked in with your baggage
• for contact lenses, hearing aids, dentures, musical instruments, mobile phones or sports equipment (while in use).

Personal Money claims:
• If personal money is left unattended, or is stolen from an unattended vehicle (unless secured in a locked boot or luggage space and out of view). No cover exists for items left in an unattended vehicle for any period between 9pm and 9am
• if a loss is not reported to the police within 24 hours

Travel Delay and Abandoning a Trip claims
• if you do not check in for the flight, sea crossing, coach or train departure before the time you are supposed to

Any specific exclusion or limitation shown on your Policy Schedule.

Duration of Policy
The policy will remain in force for 12 months from the start date.

Right of Cancellation
For periods of cover exceeding one calendar month you have the right to cancel your policy if you decide within 14 days of receiving your policy booklet that you no longer want the cover. For periods of cover for one calendar month or less there is no right of cancellation attached to this policy. A full explanation of your cancellation rights can be found in your policy booklet.

How to Claim
Should you need to make a claim under this policy please contact the Claim Administrators on the telephone number shown below:
+44 (0) 844 875 3506

Complaints Section
If you wish to make a complaint about any aspect of your policy you should contact Forces Financial c/o Harrison Beaumont Insurance Services Ltd at:

Unit 3, Meridian Office Park
Osborn Way
Hook
Hampshire
RG27 9HY
Tel: +44 (0) 844 324 6049

They have complaints procedures that are available on request.

In the event that you remain dissatisfied you can refer the matter to Lloyd's. The contact details are:

Policyholder & Market Assistance
Lloyd’s Market Services
One Lime Street
London
EC3M 7HA
Tel: 020 7327 5693 Fax: 020 7327 5225
Email: complaints@lloyds.com

Complaints that cannot be resolved by Lloyd’s may be referred to:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Tel: 0800 023 4 567 or 0300 123 9 123 from the UK, or +44 20 7964 0500 from abroad

Further details will be provided at the appropriate stage of the complaints process. This complaints procedure is without prejudice to your right to take legal proceedings.

Financial Services Compensation Scheme
If the insurers are unable to meet their liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information can be obtained from the Financial Services Compensation Scheme 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU
Tel: 0800 678 1100 or 020 7741 4100 or www.fscs.org.uk.