

countrywide^U**ageas**[®]

Compass Travel Insurance Policy Summary

This is a travel insurance policy summary only and does not contain the full terms and conditions of the contract. Full terms and conditions can be found in the policy booklet, a copy of which is available from your insurance adviser or from Ageas Insurance on request.

Travel Insurance

The insurance policy covers Personal Travel insurance and can be extended to include winter sports, business equipment and golf equipment for an additional premium.

Single Trip, Multi-Trip and Long-stay Cover

This travel insurance can be purchased as a single trip policy, an annual multi-trip policy or a long-stay policy.

The single trip policy will provide cover for one specific trip, which can be up to a maximum duration of six months depending upon the length of the trip. The policy schedule will show when the policy starts and finishes. For persons aged 65 to 79, single trips are limited to 31 days. The maximum age limit is 79 years.

The annual multi-trip policy provides cover for any number of trips in the 12 month period shown on your schedule. The policy will cover trips up to a maximum of 31, 45 or 60 days duration, depending on requirements. The policy schedule will show which option has been selected and when the 12 month period starts. The maximum age limit is 64 years.

The long-stay policy (available to 16-35 year olds) will provide cover for one specific trip, which can be up to a maximum duration of 12 months. The policy schedule will show when the policy starts and finishes.

The **Important Information** section of the policy gives further information.

Countrywide Compass Travel Insurance - Policy Summary

Significant Features and Benefits

The policy booklet outlines the features and benefits of the cover provided under Personal Travel Insurance. Full details of each section can be found under the **Personal Travel Insurance** section of the policy booklet.

Details of additional cover for winter sports holidays, business trips and golf equipment can be found under the **Extra Options** section of the policy booklet.

The following table is a summary of the benefits available.

Personal Travel Insurance

		Sum insured per insured person (up to):	
Section:		Single/Multi-trip	Long-stay
1A	If your trip is cancelled	£5,000*	£1,000*
1B	If your trip is cut short	£5,000*	No cover
2	Medical and other expenses	£10 million*	£5 million*
3	Hospital benefit	£1,000	£460
4	Personal accident	£25,000	£15,000
5	Personal belongings	£1,500*	£1,000*
6	Temporary loss of personal belongings	£100	£100
7	Money and documents	£400*	£400*
8	Loss of passport	£250	£250
9	Personal liability	£2 million	£2 million
10	Missed departure – extra travel and accommodation expenses	£750	£500
11	Mugging	£500	No cover
12	Travel Legal Guard	£25,000	£25,000
13	Delay	£100 (£5,000 for cancellation)	No cover

Items marked with a * are subject to a £50 excess

Countrywide Compass Travel Insurance - Policy Summary

Exclusions, cancellations, claims and complaints

Health

Health restrictions apply to some sections of this policy. See sections 1A, 1B, 2, 3 and under the **Personal Travel Insurance** section of the policy. You must refer to the **Declaration** section of the policy. If you cannot agree with the Health Questions you must contact your insurance provider. If you do not do this your claim may not be met.

If, after purchasing this insurance, there is a change in health and you can no longer agree to the Health Questions, you must contact your insurance provider to see if cover can continue. If we cannot continue cover you may claim for the cost of cancelling your trip at that time.

See the **Declaration** section of the policy.

Your policy does not cover you if you are travelling against medical advice or to get medical treatment.

See sections 1A, 1B, 2 and 3 under the **Personal Travel Insurance** section of the policy.

Exclusions to cover apply in relation to the health of close relatives, business associates and travel companions not insured on this policy. Please see general exclusion 1(b) of the **General Conditions that apply to all sections** section of the policy for more details.

Dangerous Activities

Your travel insurance policy does not automatically cover you for all activities. If you are going to take part in any activity that may be considered dangerous, or you are taking a winter sports holiday, please contact your insurance agent for advice.

See the **Dangerous Activities** section in the policy.

Personal Belongings, Money and Documents

Your policy provides cover for loss, damage or theft of your personal belongings, money and documents, however for personal belongings we may take an amount off for wear and tear. The policy also contains maximum amounts that can be claimed for individual items, valuable items and cash. Your policy provides full details of these limits.

See Sections 5, 6 and 7 of the **Personal Travel Insurance** section of the policy.

What happens if I take out cover and then change my mind?

If you are not satisfied with this policy and have not taken a trip protected by the cover provided and; have not made a claim against the policy and; there has been no incident likely to give rise to a claim (such as the cancellation of a booked trip), you can cancel this policy within 14 days from the date you receive the policy wording and policy schedule. We will then refund your premium in full. We will not refund your premium after the 14-day period.

If you have a single-trip policy, we will only refund your premium if the period from the date we issued the policy until your scheduled return date home is greater than 28 days.

For both single trip and annual multi-trip no refund of premium will be available after the 14 days. If you want to cancel your policy, please contact your insurance agent.

We or anyone we authorise have the right to cancel this policy at any time by sending you fourteen days' notice in writing where there is a valid reason for doing so. We will send the notice to the last known address we have for you and we will set out the reason for cancellation

Countrywide Compass Travel Insurance - Policy Summary

in our letter. Valid reasons may include but are not limited to:

- Changes to the information given at the point of purchase which may result in the risk no longer being acceptable to us.
- Where we suspect fraud on this or any other related policy.
- Where a misrepresentation has been made that means we no longer wish to provide cover.

As long as you have not made a claim, we will refund you for the time that was left on your policy. If any claim has been made during the period of cover provided, you must pay the full premium and you will not be entitled to any refund.

How to make a claim

Telephone our Claims helpline service on 0345 122 3280. This line is open 24 hours a day, 365 days a year. Please have your policy details available.

We may ask for documentation to support your claim.

See the **Making a Claim** section of the policy.

If you need help in a medical emergency, please call 00 44 23 8064 4633.

See the **Who to contact if you need help following a Medical Emergency** section of the policy.

We may record or monitor calls for training purposes or to improve the quality of our service.

What to do if you have a complaint

Should there ever be an occasion where you need to complain, we will sort this out as quickly and fairly as possible.

If your complaint is about the way your policy was sold to you, please contact your insurance agent to report your complaint.

If you have a complaint regarding your claim, please telephone us on the number shown in your claims documentation. Alternatively, you can write to us at the address shown below or email us through our website at www.ageas.co.uk/complaints (please include your policy number and claim number if appropriate).

**Customer Services Adviser
Ageas Insurance Limited
Hampshire Corporate Park
Templars Way
Eastleigh
Hampshire
SO53 3YA**

We will try to resolve your complaint by the end of the next working day. If we are unable to do this, we will write to you within five working days to either:

- Tell you what we have done to resolve the problem; or
- Acknowledge your complaint and let you know when you can expect a full response. We will also let you know who is dealing with the matter.

We will always aim to resolve your complaint within four weeks of receipt. If we are unable to do this we will give you the reasons for the delay and indicate when we will be able to provide a final response.

Countrywide Compass Travel Insurance - Policy Summary

If your complaint is concerning section 12 - Travel Legal Guard please contact DAS Legal Expenses Insurance Company Limited direct at;

Customer Relations Department
DAS Legal Expenses Insurance Company Limited
DAS House
Quay Side
Temple Back
Bristol
BS1 6NH

Alternatively, you can email them at customerrelations@das.co.uk They will review your complaint and do their best to address your concerns. If the matter is not resolved to your satisfaction you can write to the Financial Ombudsman Service and further information about this can be found below.

Contact the Financial Ombudsman Service

If the appropriate party above cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service. You can ask the Financial Ombudsman Service to review your complaint if for any reason you are still dissatisfied with the final response, or if the appropriate party have not issued their final response within eight weeks from you first raising the complaint.

You can contact the Financial Ombudsman Service at the address below, however they will only consider your complaint once you've tried to resolve it with us.

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

You can also obtain information here: www.financial-ombudsman.org.uk.

Using this complaints procedure will not affect your legal rights.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations then you may be entitled to compensation under the scheme. Further information about the operation of the scheme is available on the FSCS website:
www.fscs.org.uk

Underwritten by

Ageas Insurance Limited

Registered office address

Ageas House, Hampshire Corporate Park, Templers Way, Eastleigh, Hampshire SO53 3YA

Registered in England and Wales No 354568

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services registered number 202039.

DAS Head and Registered Office:

DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

DAS Law Limited. Head and registered office: North Quay, Temple Back, Bristol BS1 6FL

Registered in England and Wales. Company number 5417859

Website: www.daslaw.co.uk

DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority (registered number 423113).