



# TRAVELPLAN DIRECT POLICY SUMMARY

## 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:** Fortis Insurance Limited

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

Significant Exclusions and Limitations	Policy Reference
<b>Pre-existing Medical Conditions</b> Restrictions in cover apply if a claim is made relating to a medical condition which is in existence prior to purchasing Your insurance and before You travel. It is very important that you refer to the advice on pages 2 & 3 of Your policy. If You have any conditions to disclose You must call 0844 412 2726.	Sections 2, 3 & 4
<b>Medical Treatment</b> In the event of accident or illness whilst in the USA, Canada, Caribbean or Mexico You must notify <b>Primary Assist</b> irrespective of costs. Elsewhere in the world where costs are likely to exceed £500 you must notify Primary Assist. If the cost of Your medical treatment is reduced by use of Your European Health Insurance card, Medicare or any other similar reciprocal agreement, the Excesses under Section 3 will not be applied.	Sections 2, 3 & 4
<b>Hazardous Sports &amp; Leisure Activities</b> You may not be covered if You are planning to take part in dangerous sports or activities. Wintersports will only be covered if You have paid the appropriate premium. Please refer to the policy wording and call 0844 412 3109. If Your activity does not appear on the list of Acceptable Sports & Leisure Activities, it is not covered. However, We may be able to cover Your activity upon payment of an additional premium. Please call TPS (Insurance Admin Services) on 0844 412 3109 to discuss Your requirements.	See Meaning of Words for list of Acceptable Sports & Leisure Activities
<b>Personal Property &amp; Personal Money</b> Cover does not apply on a new for old basis. Deductions will be made where wear and tear has occurred. Cover is only provided up to the maximum amounts specified for individual items, pairs or sets, valuable items and cash. The policy wording provides full details of these limits. The maximum payment for any item where proof of purchase and value is not available is limited to £50, subject to a maximum of £200 in total.	Sections 9, 10, 11, 17 & 18
<b>Age Limit</b> The maximum age of any Insured Person is as detailed on Your Schedule of Cover.	Schedule of Cover
<b>Excesses</b> Certain Sections of cover are subject to an Excess applying to each claim. An Excess means that You are responsible for the first sum per person per incident when You claim. The amount of any Excess is detailed on Your Schedule of Cover, and under the Sections to which an Excess applies.	Schedule of Cover

This insurance covers Holidays of up to a duration as specified in Your Schedule of Cover, other than Winter Sports Holidays, where cover is limited to a maximum of 17 days.

## CANCELLATION RIGHT

We hope You are happy with the cover this policy provides. However, You have the right to cancel it within 14 days of receiving the policy. See the enclosed policy document and the section headed "Premium Refund Guarantee on page 3". Please note that this right does not apply if Your policy is a short term insurance of less than one month in duration.

## MAKING A CLAIM

If You have a claim, please telephone Us on 0844 412 2724 as soon as possible to tell us about it.

## HOW TO MAKE A COMPLAINT

We hope You will be pleased with the service We provide. However, if You have a complaint about Our service or about a claim, please call Us on 0844 412 3110. If You are still not satisfied, please write to Our Managing Director at:

The Managing Director,  
TPS (Insurance Admin Services),  
Po Box 132,  
Leeds  
LS10 9BT

If You are still not happy with the response You have received, You have the right to ask the Financial Ombudsman Service to review Your case.

## COMPENSATION SCHEME

In the event that Fortis Insurance Limited, is unable to meet their liabilities You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

Further information can be found in Your policy under the "Compensation Scheme on page 5".