



FirstAssist Insurance Services Limited
Marshall's Court
Marshall's Road
Sutton
Surrey
SM1 4DU

What is this document?

This is a summary of the policy cover for Just Insurance travel insurance and it does not include the full terms and conditions of the contract, which can be found in the policy document.

Who is providing this insurance policy?

Your insurance policy is administered by FirstAssist Insurance Services Limited and is underwritten by Great Lakes Reinsurance (UK) PLC.

What type of insurance policy is this?

This is a travel policy that, subject to the terms, conditions and exclusions contained in the Policy Document, will meet certain costs that might arise during the course of your travels.

SCHEDULE OF BENEFITS

This section provides a summary of the individual benefits of the policy as well as the significant and unusual exclusions or limitations that apply to each individual benefit. Significant and unusual exclusions or limitations that apply to ALL benefits are listed on page 4.

Benefits	Significant or Unusual Exclusions or Limitations	Excess	Limit	Policy Reference
Cancellation and Curtailment If you have to cancel or cut short your holiday as a result of the unforeseen illness or death of a close relative or your redundancy or if you cancel after a 12-hour delay.	Excluding claims arising from: <ul style="list-style-type: none"> any pre-existing medical condition unless declared to and accepted by us any circumstances you knew about when booking the journey which indicated you might need to cancel 	£65 £25 in respect of loss of deposit	£3,000	Section 1
Emergency Medical Expenses & Repatriation If during your journey you are ill, have an accident or die, we will make arrangements with the hospital regarding your treatment.	Excluding claims arising from: <ul style="list-style-type: none"> any pre-existing medical condition unless declared to and accepted by us cosmetic surgery unless such treatment is necessary as a result of an accident costs in the UK if you are hospitalised within 50 miles of your home in the event of claims over £500 you must contact FirstAssist immediately 	£65	£10 million	Section 2
Hospital Benefit A benefit payable for each day you are hospitalised.	Excluding claims arising from: <ul style="list-style-type: none"> a trip solely within the UK 	N/A	£10 per 24 hour period up to £1,000 max	Section 3
Personal Possessions If your personal possessions are lost, stolen or damaged we will cover the cost of replacement (less wear, tear and depreciation).	Limited to £250 per single item, pair or set of items and valuables. <ul style="list-style-type: none"> You must report all losses to the police within 24 hours and obtain a written report or a Property Irregularity Report if your belongings are lost or damaged in transit. 	£65	£2,000	Section 4
Personal Money Your money if accidentally lost, stolen or destroyed during a trip (from your person or left in a safety deposit box).	<ul style="list-style-type: none"> you must report all losses to the police within 24 hours and obtain a written report cash losses limited to £200 and £50 for persons under 18 years 	£65	£500	Section 5
Travel Delay For trips from the UK, if your booked transport is delayed for at least 12 hours after your scheduled departure time.	Excluding claims arising from: <ul style="list-style-type: none"> delays caused by strike or industrial action which happened or was expected to happen before you booked your journey excluding trips within the UK 	N/A	£20 for first 12 hours, £10 each additional 12 hours up to £250	Section 6
Missed Departure a. Extra costs to get to the UK departure point if you miss your departure due to failure of public transport or immobilisation of your vehicle. b. If you are delayed on your return journey and miss your connecting transport to the UK. c. Extra costs if you arrive at the UK transfer point on time but are unable to continue your journey home due to failure of public transport or immobilisation of your vehicle.	Excluding claims arising from: <ul style="list-style-type: none"> strike or industrial action which happened or was expected to happen before your departure from home failure to allow sufficient time for your journey the cost of repair to your vehicle the cost of more than one hour's roadside assistance by the repairer nominated by you or towing charges to your home 	N/A	£600	Section 7
Personal Accident Cover for loss of life, limb or sight that occurs during the journey following an accident.	Excluding claims arising from: <ul style="list-style-type: none"> disablement caused by mental or psychological trauma disease, physical defect, infirmity or illness which existed before the start of the trip reduced benefits for under 18s and persons aged 65 and over 	N/A	£25,000 max	Section 8
Personal Liability If you accidentally insure any person or damage their property, you will be covered for the third party costs you may be legally liable to pay.	Excluding claims arising from: <ul style="list-style-type: none"> the death, illness or injury to the insured person or any of their family or employees you engaging in any hazardous sports & activities regardless of whether the hazardous sports & activities premium has been paid ownership or use of aircraft, vehicles, boats, animals or firearms 	£65	£2 million	Section 9
Legal Expenses To pursue compensation as a result of death, illness or personal injury against a third party as a result of an accident occurring during the trip or if your home is damaged during the trip.	Additional Travel Expenses up to £250; Fees, Costs & Expenses Exceeding any Compensation up to £25,000. Excluding: <ul style="list-style-type: none"> costs or expenses incurred without prior authorisation any incident that may give rise to a claim which has not been notified to us within 90 days The pursuit of a claim made against us, our agent, Primary Travel Insurance Services, Primary Group or a Travel Agent, Tour Operator or Carrier. any advice or any claim arising in connection with a trip solely within the UK 	N/A	£25,000	Section 10
Hijack If the vehicle in which you are travelling is taken illegally.	Excluding claims: <ul style="list-style-type: none"> not substantiated by a police report confirming the length and exact nature of the incident 	N/A	£100 per day up to £1,000	Section 11
Mugging Benefit A benefit for each day you are hospitalised	Excluding claims: <ul style="list-style-type: none"> if you are an in-patient at a hospital or clinic in the UK if you are not receiving continuous treatment when you are an in-patient in a hospital or clinic which has not been authorised by us 	N/A	£50 per day up to £500 max	Section 12
Catastrophe Additional accommodation and transport costs needed to move to similar accommodation if you cannot use your booked accommodation as a result of fire, flood, earthquake or storm or return you to the UK if you are unable to continue your trip.	Excluding claims arising from: <ul style="list-style-type: none"> costs not substantiated by a written report from the local or national authority costs or expenses payable or recoverable from your tour operator, carrier or hotel or other provider of accommodation or transport costs or expenses if you decide not to remain in your booked accommodation, although it is considered safe and acceptable to continue living there 	N/A	£500	Section 13

WINTERSPORTS COVER - (Available upon payment of an additional premium)

WINTERSPORTS COVER

Benefits	Significant or Unusual Exclusions or Limitations	Excess	Limit	Policy Reference
Ski Equipment If your wintersports equipment is lost, stolen or damaged we will cover the cost of replacement (less wear, tear and depreciation).	Limited to £250 per single item owned or £500 for hired equipment. • You must report all losses to the police within 24 hours and obtain a written report or a Property Irregularity Report if your belongings are lost or damaged in transit	£65	£500	Section 14
Ski Hire The cost of essential ski equipment if the carrier has misplaced or delayed your baggage for more than 12 hours on your outward journey or is lost, stolen or damaged.	• You must report all losses to the police within 24 hours and obtain a written report or a Property Irregularity Report if your belongings are lost or damaged in transit	£65	£20 per day up to £300	Section 15
Ski Pack If due to an accident or your sickness you are unable to use your ski pass, tuition or ski hire.	Excluding: • any pre-existing medical condition unless declared to and accepted by us	£65	£75 per week up to £300	Section 16
Ski Pass Your ski pass if accidentally lost, stolen or damaged.	• You must report all losses to the police within 24 hours and obtain a written report or a Property Irregularity Report if your belongings are lost or damaged in transit	£65	£250	Section 17
Piste Closure Provides cover in the event of total closure of skiing facilities due to lack of snow which causes the closure of the lift system for at least 24 hours	Excluding: • closure of ski resort lift system due to avalanches or dangerous high winds • trips in the Northern Hemisphere outside the period commencing 1st November and ending 31st March • trips in the Southern Hemisphere outside the period commencing 1st May and ending 30th September	N/A	£20 per day up to £200	Section 18
Delay due to Avalanche Extra accommodation and transport costs to get you to your destination or return home because of an avalanche in your resort		£65	£200	Section 19

WHAT ARE THE SIGNIFICANT EXCLUSIONS AND LIMITATIONS?

No Section of this policy shall apply in respect of:

- Pre-Existing Medical Conditions which unless declared and accepted by the Insurers in writing prior to travel may invalidate any subsequent claim.
- Any person aged 80 or over on a single trip policy, or aged over 40 on a backpacker policy, or aged over 74 on an annual policy. No cover for wintersports or hazardous sports & activities will be given to any person aged 65 or over.
- The following acceptable sports & activities are automatically included: Archery, if adequately supervised (amateur), badminton (amateur), baseball (amateur), basketball (amateur), beach games, canoeing, clay pigeon shooting, cricket (amateur), cycling, dinghy sailing, dragon racing, fell walking, fencing, fishing, football (amateur), golf (amateur), hiking (under 2000 metres altitude), horse riding (up to 7 days), ice skating (not hockey), jogging, kite surfing, korfbal, marathon running (amateur), motorcycling up to 50cc, netball (amateur), orienteering, outwardbound pursuits, paintballing, pony trekking, racquetball, rambling, river canoeing, roller skating, roller blading, rounders, rowing, running-sprint/long distance (amateur), safari (UK organised and not including the use of firearms), sail boarding, sailing within territorial limits, scuba diving up to 15 metres, if adequately supervised, snorkelling, squash (amateur), surfing (amateur, up to 14 days), tennis (amateur), track events, trekking (under 2000 metres altitude), triathlon, ultimate Frisbee, under water hockey, volleyball (amateur), war games, water polo (amateur), water ski-ing (amateur), windsurfing (amateur), yachting (racing/crewing inside territorial waters). Further special sports & activities may be covered upon payment of an additional premium.
- Participating in or practising for certain sports and activities. Your policy can be extended to cover some of these sporting activities (as detailed under the Optional Hazardous Sports & Activities Cover Section) when you have paid an appropriate additional premium. Your policy can only be extended before departure from the UK Area.
- Any claim arising or resulting directly or indirectly from suicide, attempted suicide, or intentional self-injury, your drug addiction or solvent abuse, excessive alcohol intake, or you being under the influence of alcohol or drug(s).
- Any claim arising from pregnancy within 8 weeks (or 16 weeks in the case of a known multiple pregnancy) of the estimated date of delivery.
- You not declaring all Material Facts that are likely to affect this insurance. Failure to do so may prejudice entitlement to claim. Please refer to the definition of a 'Material Fact' in the Meaning of Words section of the policy wording.
- The Insured Person travelling to a country or specific area or event to which the Foreign and Commonwealth Office has advised persons not to travel.
- Consequential losses of any nature other than as specifically provided within the terms and conditions of the policy.

WHAT IS THE DURATION OF THIS POLICY?

This policy of insurance will expire in twelve months from the date of issue, or at the date specified on the policy schedule if earlier. If you have purchased an annual policy you will be notified prior to the expiry of the policy whether we are prepared to offer renewal terms.

WHAT ARE THE CANCELLATION RIGHTS?

If, having examined your policy you decide not to proceed, you will have 14 days to cancel it starting on the day you receive the policy documentation. You will also have 14 days to cancel the policy if, having examined your policy you decide not to proceed, you will have 14 days to cancel it starting on the day you receive the policy documentation. You will also have 14 days to cancel the policy after every renewal date. On receipt of your notice, you will be refunded any premiums already paid, except when you have already made a claim on the policy. To exercise your right to cancel you should return the certificate or booking invoice to your issuing agent within 14 days of receipt.

HOW DO I NOTIFY YOU OF A CLAIM THAT I WISH TO MAKE?

If you wish to notify us of a claim, please contact us:

... in writing **Claims International Limited, 14th Floor, Leon House, 201-241, High Street, Croydon CR9 1ER**

... by phone **0208 760 7205**

HOW DO I MAKE A COMPLAINT ABOUT THIS INSURANCE POLICY?

This insurance policy is administered by FirstAssist Insurance Services Limited and underwritten by Great Lakes Reinsurance (UK) PLC.

If you wish to make a complaint, please contact us by writing or telephoning :

FirstAssist Insurance Services Limited, Customer Relations Office, 1 Drake Circus, Plymouth, PL1 1QH.

Telephone 0870 060 0190 or Fax 01752 258564.

Complaints that can not be resolved by FirstAssist may be referred to the Financial Ombudsman Service.

Financial Ombudsman Service (Insurance Division), South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone 0845 080 1800 or Email enquiries@financial-ombudsman.org.uk. Website www.financial-ombudsman.org.uk

IS GREAT LAKES REINSURANCE (UK) PLC COVERED BY THE FINANCIAL SERVICES COMPENSATION SCHEME?

Great Lakes Reinsurance (UK) PLC is a member of the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met. Further information can be obtained from us or the Financial Services Compensation Scheme (www.fscs.org.uk).

Further Important Information regarding this policy

Registered office information:

This insurance policy is administered by FirstAssist Insurance Services Limited and is underwritten by Great Lakes Reinsurance (UK) PLC.

FirstAssist Insurance Services Limited is registered in England and Wales No. 04617110. Registered office at Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU

Great Lakes Reinsurance (UK) PLC is registered in England and Wales No. 2189462. Registered office at Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

FirstAssist Insurance Services Limited is authorised and regulated by the Financial Services Authority. FSA Register No. is 310671.

Great Lakes Reinsurance (UK) PLC is authorised and regulated by the Financial Services Authority. FSA Register No. is 202715.

You can check this information on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.