



## Introduction

This policy summary is to help you understand the cover that your insurance provides. It details the key features, benefits, limitations, and exclusions, but you still need to read the policy wording, schedule and any endorsements for a full description of the terms of the insurance. The levels of cover and excesses which apply to your insurance are detailed on your schedule. This policy summary does not form part of the policy wording.

### The Insurer

The insurance provided is underwritten by Astrenska Insurance Limited except for the Scheduled Airline Failure section of the policy which is underwritten by Certain Underwriters at Lloyd's. Astrenska Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. These details can be checked on the Financial Services Register at: [www.fca.org.uk](http://www.fca.org.uk)

### Statement of Demands and Needs

Your demands and needs are those of a customer who requires a basic package of travel insurance benefits to cover either a single trip or, in respect of an annual multi-trip policy, for multiple trips within the period of insurance. Cover is provided for a range of travel insurance benefits. You can select single trip cover to the geographical area you specify or annual multi-trip cover for European or Worldwide travel. Please note that this statement does not constitute advice or a personal recommendation.

### Policy benefits and excesses

Full details of the value of the benefits and the excesses applied will be outlined on the policy schedule that we provide.

## SIGNIFICANT CONDITIONS AND EXCLUSIONS

<b>Medical conditions existing prior to purchasing or renewing this policy</b>	<p>The policy will not cover anyone travelling against medical advice or to get medical treatment abroad. If anyone has an undiagnosed medical condition (for example, if waiting for tests, investigations or treatment), or has been given a terminal prognosis, the policy will not cover any directly or indirectly related claim against the Cancellation, Curtailment or Medical Emergency Expenses and Repatriation sections.</p> <p>Please note that claims will not be covered if anyone on the policy has suffered from any medical condition or received any advice, investigations, review, medication, tablets or treatment for a medical condition within the last 12 months UNLESS you complete the medical screening process, pay any relevant additional premium and receive written confirmation from us confirming that cover has been accepted for these conditions. Failure to disclose all medical conditions may invalidate your cover.</p>	Medical Health Requirements
<b>Change in health</b>	<p>If you have a change in health after you have taken out this insurance, we reserve the right to alter the terms of this insurance based on the change. Cover under the Medical Emergency Expenses and Repatriation, Cancellation, Curtailment or Personal Accident sections of the policy will only continue to be provided where the change of health has been declared and accepted by us. You should notify Customer Services as soon as you are aware of a change in health, failure to do so could result in your claim being declined.</p>	Medical Health Requirements
<b>Medical conditions of people upon whom the trip may depend</b>	<p>An immediate relative who is not travelling with you, a travelling companion not insured by this policy or the person with whom you are intending to stay, may have an existing medical condition. In some cases, if their state of health deteriorates greatly, you may want to cancel or curtail your trip.</p> <p>Subject to all the other terms and conditions, such claims are covered if the person's medical practitioner can confirm in writing that, at the time you bought this insurance, or at the time of booking the trip, whichever is the later, they would have seen no substantial likelihood of their patient's state of health deteriorating to such a degree that this would become necessary. If the medical practitioner will not confirm this, your claim is not covered.</p>	Medical Health Requirements
<b>Age limits</b>	<p>Our policies are restricted by age. When applying for insurance you will be asked for your current age and cover will be given based on the information provided. Failure to give us the correct information could invalidate cover.</p>	
<b>Maximum trip duration</b>	<p>We only offer cover up to a certain number of days when purchasing single trip insurance. Annual multi-trip policies will include a maximum trip limit. The policy schedule will include confirmation of the maximum cover we will provide.</p>	
<b>Residency</b>	<p>To be eligible for this insurance you must have resided in your country of residence for at least 6 months. This policy must be purchased before departure and travel must commence from your country of residence.</p>	
<b>Sports and activities/Winter sports</b>	<p>We will not pay any claim directly or indirectly resulting from participation in certain activities, professional or organised sports, racing, speed or endurance tests. Check your policy wording as certain sports and activities may be covered. If you are unsure or the sport or activity is not listed, then you should contact Customer Services on 0800 068 0060 or 020 3056 7994.</p>	Sports and Activities
<b>Excess</b>	<p>Under some sections there is an amount deducted (an excess) per incident, which applies to each insured person involved in an incident, as do the sums insured under each section.</p>	General Conditions
<b>General exclusions</b>	<p>Any claim arising from:</p> <ul style="list-style-type: none"> <li>the terms shown under 'Medical Health Requirements' not been followed;</li> <li>your suicide or attempted suicide or deliberately injuring yourself;</li> <li>you being under the influence of alcohol or drugs (unless prescribed by a medical practitioner), alcoholism or other alcohol related illnesses, drug addiction, solvent abuse;</li> <li>you jumping from vehicles, balconies or buildings or any other self-exposure to needless risk (unless your life is in danger or you are trying to save someone's life);</li> <li>you driving a motor vehicle, riding a motorcycle or mechanically assisted bicycle, unless you have an appropriate licence, are insured under a motor insurance policy, are following the local safety laws and, in respect of motorcycling, the engine capacity is 125cc or lower. Quad biking is not covered at any time;</li> <li>manual work (this exclusion will not apply to the Cancellation section).</li> </ul>	General Exclusions

SIGNIFICANT COVERS	FEATURES AND BENEFITS	EXCLUSIONS	POLICY WORDING REFERENCE
<b>Cancellation and Curtailment</b>	Provides cover for your travel, accommodation and pre-booked excursions and these have not been used and you have paid, or are contracted to pay, if you cancel your trip before you travel or curtail after your trip starts, providing the cancellation or curtailment is necessary and unavoidable due to the reasons specified in the policy documentation.	<ul style="list-style-type: none"> <li>• Claims arising due to a medical condition where a medical practitioner did not confirm that cancellation or curtailment of the trip was necessary prior to the trip being cancelled or curtailed.</li> <li>• Cancellation if you decide you no longer want to travel.</li> <li>• Any increased cancellation charges which are incurred due to your failure to notify your travel agent or tour operator as soon as you are aware that it is necessary to cancel.</li> <li>• Costs of Air Passenger Duty (APD) (which can be reclaimed by you through your travel agent or airline).</li> </ul>	Cancellation and Curtailment sections
<b>Emergency Medical Expenses and Repatriation</b>	Provides cover for emergency medical treatment, repatriation and the services of a medical assistance company.	<ul style="list-style-type: none"> <li>• Surgery or treatment that in the opinion of the assistance company doctor and treating doctor could wait until your return home.</li> <li>• Medication or treatment that is known to be required while away.</li> <li>• Treatment or services provided by a private clinic or hospital unless the assistance company have agreed them.</li> </ul>	Emergency Medical Expenses and Repatriation section
<b>Personal Property</b>	Provides cover for your luggage and personal belongings if they are delayed, lost, stolen or damaged during your trip.  There are limits for single articles and valuables, please check your policy documentation.	<ul style="list-style-type: none"> <li>• Property left unattended unless locked in your accommodation. Valuables must be in a safety deposit box, unless there is not one available.</li> <li>• In the event of loss, burglary or theft this must be reported to the police within 48 hours and a report obtained.</li> <li>• Personal property left in vehicles must be in a locked boot or locked and covered luggage compartment, for cover to apply there must be evidence of forced entry. No cover is available for thefts from vehicles between 8pm and 8am or for valuables at any time.</li> <li>• Valuable or gadgets within checked-in luggage or in luggage compartments/racks not immediately adjacent to you.</li> <li>• An allowance will be made for wear and tear.</li> <li>• Gadgets, including smart/mobile phones, laptops and tablet computers are not covered unless you have paid the appropriate additional premium to cover gadgets.</li> </ul>	Emergency Medical Expenses and Repatriation section
<b>Personal Money and Documents</b>	Provides cover for cash, money and postal orders lost or stolen during your trip.	<ul style="list-style-type: none"> <li>• Money must be kept with you at all times or be in a locked safety deposit box.</li> <li>• A written police report must be obtained within 48 hours to support the loss/theft.</li> </ul>	Personal Money and Documents section
<b>Travel Delay</b>	Provides cover if your flight, sea crossing, coach or train departure is delayed because of strike or industrial action, poor weather conditions or mechanical breakdown by at least 12 hours or if you have to abandon your outward trip.	<ul style="list-style-type: none"> <li>• If you do not check in for flights, sea crossing, coach or train departure before the intended departure time.</li> <li>• If you do not obtain written confirmation from the airline, shipping, coach or train company confirming the length of delay and the reason.</li> <li>• Claims arising from withdrawal from service, temporarily or otherwise, of the aircraft, coach, train or sea vessel on the order or recommendation of an appropriate transport authority in any country.</li> <li>• Claims arising due to a volcanic ash cloud.</li> </ul>	Travel Delay section

**Cancellation rights/Cooling off period**

If after insuring with us and receiving the full written policy details including the policy documentation, you subsequently change your mind regarding the insurance you have purchased, you have 14 days to notify us that you do not wish to continue with the insurance cover.

Provided you notify us within 14 days of receipt of the documentation, we will refund your insurance premium less an admin fee where applicable.

**Claim notification**

For emergency medical expenses and repatriation claims whilst abroad, please contact **Tel: +44 (0)20 8865 1640**

For all other claims (except Scheduled Airline Failure), please contact **Tel: +44 (0)20 8865 1654** or **email: [claims@columbusdirect.com](mailto:claims@columbusdirect.com)**

Travel Delay or Emergency Medical Expenses claims up to £350 (after any excess that applies) may receive a decision over the phone – please have the following information to hand when you call:

	Travel Delay	Emergency Medical Expenses (incl. illness, injury and dental)
<b>Booking invoice</b>	✓	✓
<b>Letter from airline (confirming length of delay)</b>	✓	
<b>Medical receipts</b>		✓
<b>Medical report</b>		✓

For Scheduled Airline Failure claims, please contact **Tel: +44 (0)20 8776 3752** or **email: [info@iplondon.co.uk](mailto:info@iplondon.co.uk)**

**How to make a complaint**

If you are not happy with any aspect of this insurance cover, claims service or assistance service you should contact:

The Complaints Officer, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN.

For complaints about the Scheduled Airline Failure Insurance section of your policy, please contact:

The Customer Services Officer, International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR.

**Financial Ombudsman Service**

If you are not happy with our final decision, you may be able to pass your complaint to the Financial Ombudsman Service (FOS). The FOS is an independent organisation and will review your case. Their address is: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR. Phone: 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile. You can visit the Financial Ombudsman Service website at [www.fos.org.uk](http://www.fos.org.uk). If you take any of the action mentioned above, it will not affect your right to take legal action.

**The Financial Services Compensation Scheme (FSCS)**

The underwriters of this policy are covered by the FSCS. This means that you may be entitled to compensation from the Scheme if we are unable to meet our financial obligations. Full details are available from the FSCS.