

BIBA 'Protect' Travel Insurance

Policy Summary



TOKIO MARINE
EUROPE

keyfacts®

This document provides a guide to the cover provided. It is however only a summary of the terms of cover and does not contain full details of the insurance policy terms, conditions and exclusions which are contained in the insurance policy itself. You should refer to your own policy document, your policy certificate and any endorsements that apply to your policy for full detail of your cover.

Your Insurance is provided by: With the exception of Section 17 – Legal Expenses and Section 18 – Financial Failure Insurance, cover under this policy is provided by

Tokio Marine Europe Insurance Limited (TMEI), Registered in England and Wales No. 00989421, Registered Office: 60 Gracechurch Street, London EC3V 0HR. www.tokiomarine.co.uk.

Section 17 – Legal Expenses cover is provided by DAS Legal Expenses Insurance Company Limited (DAS) Registered in England No 103274, Registered Office: DAS House, Quay Side, Temple Back, Bristol BS1 6NH.

Section 18 – Financial Failure Insurance is provided by International Passenger Protection Limited (IPP) registered in England and Wales No 0311958; Registered Office: IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR and underwritten by Lloyd's Syndicates.

All the companies are authorised and regulated by the Financial Services Authority.

You will not receive advice or recommendation from TMEI or DAS or IPP. We may ask you some questions to narrow down the selection of cover options that we will provide details on. You will then need to make your own choice about how to proceed. Should you require personal advice or recommendations, you should contact a member of the British Insurance Brokers Association. This statement does not constitute advice or a personal recommendation of this holiday travel insurance.

Summary of Benefits

Section	Cover	Limit	Excess*
1	Medical and Other Expenses		
	1. Journeys Outside the United Kingdom	£10,000,000	£50 per person (£100 per family)
	2. Journeys within the United Kingdom	£10,000	£50 per person (£100 per family)
2	UK Hospital transfer and additional costs and expenses		
	1. Hospital Transfer Costs	£5,000	£50 per person (£100 per family)
	2. Return Home Costs	£2,500	£50 per person (£100 per family)
	3. Additional Expenses	£500	£50 per person (£100 per family)
3	Cancellation or Curtailment	£5,000	£50 per person (£100 per family) [£25 per person for loss of deposit or £60 per family]
4	Personal Accident	£25,000 (£1,000 for persons aged under 16 years)	
5	Personal Baggage (if shown as included on policy certificate) (Limited to £400 for valuables, £400 per single article, pair or set)	£2,000	£50 per person (£100 per family)
6	Personal Money (if shown as included on policy certificate)	£500	£50 per person (£100 per family)
7	Loss of Passport	£500	£50 per person (£100 per family)
8	Personal Liability	£2,000,000	£50 per person
9	Contingent Liability (Jet Bikes, Jet Skis)	£2,000,000	
10	Delayed Baggage	£400	
11	Travel Delay		
	1. Compensation (£50 after 12 hours delay with £25 for each subsequent 12 hours delay up to Limit)	£400	
	2. Cancellation (If Insured Person(s) wants to cancel after 24 hours delay on initial outward leg of Journey)	£5,000	£50 per person (£100 per family)
12	Missed Departure	£1,000	£50 per person (£100 per family)
13	Hospitalisation/Unprovoked Assault/Hijack and Kidnap Benefit	£1,000	£50 per person (£100 per family)
14	Catastrophe	£500	£50 per person (£100 per family)
15	Loss of Pet Documentation	£500	£50 per person
16	Seat Bumping	£200	
17	Legal Expenses (Underwritten by DAS Legal Expenses Insurance Company Ltd)	£50,000	
18	Financial Failure Insurance (provided by International Passenger Protection)	£5,000	
Optional Winter Sports Extension			
19	Ski Equipment (£300 limit on hired ski equipment £500 per article, set or pair)	£750	£50 per person (£100 per family)
20	Ski Equipment Hire Charges	£400	
21	Piste Closure (Limited to peak season for resort, per day limits apply)	£300	
22	Unused Ski Pack	£500	

*Limited to £50 per Insured Person (£80 per family) per claim incident irrespective of the number of sections involved

Significant Limitations, Conditions & Exclusions

For full details of these, please refer to the specific sections of cover in the policy booklet. These MUST be read in conjunction with the General Conditions and General Exclusions contained in the policy booklet.

Material Fact(s)

Means a fact which is likely to influence the extent of cover we are willing to provide. This includes the medical history of any Insured Person or that of a travelling companion, relative or close business colleague or other person on whose state of health a decision by you to cancel or curtail your trip depends. This also includes the change in health of any Insured Person, relative or close business colleague after buying the policy or booking a trip (whichever is later). This includes, but is not limited to, non-routine hospital consultation, awaiting tests, test results, investigations, change in dosage of medication, new medication being prescribed or new condition being diagnosed. Material facts include:

1. the medical history of all Insured Person(s);
2. the medical history of all travelling companions. These may be insured elsewhere, but the state of their health is a material fact;
3. the medical history of all non-travelling relatives or close business colleagues whose state of health may affect a decision to cancel or curtail your holiday; or
4. after purchasing the policy any change in the state of health of any of the above whose state of health may affect your decision to cancel or curtail your holiday.

A change in the state of health includes, but is not limited to:

- A. a referral of the Insured Person, travelling companion or non-travelling relative or close business colleague to a specialist for investigation of an undiagnosed condition; or
- B. diagnosis of any new condition.

Section 1 – Medical & Other Expenses, Section 2 – UK, Hospital transfer and additional expenses and Section 3 – Cancellation and Curtailment

This insurance contains certain exclusions and conditions about the state of health of all Insured Persons covered by this insurance, travelling companion(s) and Insured Persons' relatives or close business colleague(s) whose state of health a decision by you to cancel or curtail your journey depends.

If you are in any doubt as to whether you or any other persons are eligible for full cover please contact TMEI – Medical Referrals Helpline on 0844 248 6075 quoting reference **BIBA Protect**. Your call will be handled confidentially.

Section 5 – Personal Baggage, Section 6 – Personal Money, Section 7 – Loss of Passport, Section 15 – Loss of Pet Documentation and Section 19 – Ski Equipment

There is no cover for personal belongings, money and documents left unattended or loss due to confiscation or detention by Customs or other officials. Any loss or theft must be reported to the local police and a report obtained from them. Any payment made will be after deduction of a suitable allowance for wear and tear and depreciation. There is a maximum limit for covering valuables of £400. Valuables are only covered if carried by hand or under the personal supervision of the insured or in a safe or safe deposit box.

Section 8 – Personal Liability

There is no cover for liability arising from any business, profession, contract of service or apprenticeship or ownership, possession, control or use of any premises, land or buildings (except occupation of temporary holiday accommodation), mechanically propelled vehicle, aircraft or other aerial or Aerospace device, hovercraft or watercraft (other than the use [but not ownership] on inland waterways of pontoons hand propelled watercraft or watercraft less than five metres long powered by sail or an unmodified outboard engine rated by the original manufacturer at not more than 10hp), animal or firearm. This Section will not cover jet skiing, sailing and yachting, snowmobiling or skiddoing.

Section 17 – Legal Expenses

This insurance does provide cover for legal costs in pursuit of a claim for damages against a third party who caused injury or death to an insured person. Cover is not provided for legal expenses incurred to pursue a claim against the insurer or their agents, pursuing a claim against a manufacturer, supplier or distributor of drugs or medicines.

Section 18 – Financial Failure Insurance

This insurance does cover the irrecoverable costs paid in advance in the event of insolvency of travel or accommodation provider not forming part of an inclusive holiday prior to departure. Cover is not provided for the insolvency of Travel Agents, Tour Operators or similar intermediaries or for travel or accommodation not booked prior to departure from the United Kingdom or Ireland or for a travel or accommodation provider in chapter 11 or known to be under threat of insolvency.

Maximum Excess

See table of Main Features and Benefits for Sections where the excess is applicable.

The maximum excess payable by each Insured Person named in the policy certificate in respect of any one occurrence or incident resulting in a claim will be limited to £50 irrespective of the number of Sections being claimed under (£100 per family).

Leisure Holiday activities covered

In respect of each Insured Person the following activities are covered as part of their leisure holiday during the Period of Insurance:

Abseiling, angling, aerial safaris, American football, archery (properly supervised), badminton, banana boating, baseball, basketball, beach games, bowls, bungee jumping with a licensed operator, camel riding, clay pigeon shooting (under supervision), cricket, croquet, curling, cycling (excluding BMX stunt riding), deep sea fishing, elephant riding/trekking (supervised), fencing, fell running, fell walking, fishing, football (amateur), gliding, go karting, golf, gymnastics (non-competitive), hang gliding, high diving (from a purpose built diving board over a man made pool), high ropes (through a licensed operator), hiking (established, documented, paths/tracks/mapped routes) hockey, hot air ballooning, horse riding (protective headgear to be worn, excluding jumping trials, hunting, jumping and competitive riding), ice skating, jet boating (as a passenger), jet skiing, marathon running, mountain biking (protective headgear to be worn and excluding competitions), netball, paragliding, parasailing (towed by boat), parachuting (excluding sky diving), pedalo, polo, pony trekking (protective headgear to be worn), quad biking (protective headgear to be worn and booked with licensed operator), river canoeing, kayaking and rafting (in calm water not sea or white water above grade 3), rambling, roller blading, rounders, rowing, rugby, safaris (provided that the Insured Person will not be using a firearm), sail boarding, sailing and yachting (inshore/coastal waters – within 12 miles of coastline), scuba diving (as long as not flying within 24 hours of last dive) up to a depth of 10 metres as standard or up to a depth of 30 metres maximum (as long as PADI qualified or equivalent to that depth), sand surfing, sand safaris, skating, skin diving, snorkelling, soccer, squash, surfing, swimming, table tennis, ten pin bowling, tennis, trekking (established, documented, paths/tracks/mapped routes) tug-of-war, underground activities (as part of an organised excursion or tour), via ferrata, volleyball, war games, water polo, water skiing (excluding jumping), weightlifting and wind surfing.

Wintersports cover under this will also include: bobsleighbing, cross country skiing (on recognised paths), curling, ice hockey (other than on an indoor ice rink), off piste skiing (in areas considered safe by the ski resort management), ski boarding, skidooring, sledging, sleigh riding (through a licensed operator), snowboarding, snowshoeing, snow skiing and snowmobiling.

There is no cover under Section 8 – Personal Liability for jet skiing, sailing and yachting, snowmobiling or skidooring.

Type of Insurance

Single Trip travel insurance: provides cover for one specific trip up to a maximum duration of 365 days. The policy certificate will show the start and finish date of the policy.

For persons aged 71 to 85 years, the maximum trip duration is limited to 31 days. Maximum age limit is 85 years at date of issue of the policy.

Annual multi-trip travel insurance: provides cover for any number of trips in the 12 months period shown on your policy certificate. The policy will cover trips up to a maximum of 45 or 60 days duration. The policy certificate will show which duration option has been selected and when the 12 month period starts. The maximum age limit is 75 years at the date of issue of the policy. Maximum duration 31 days for anyone 71 years and over.

Your right to cancel: You have 14 days from the date you received your policy document to cancel this policy and receive a refund of premium providing you have not taken a trip, made a claim or intend making a claim. Page 6 of the policy wording gives further information. Cancellation by you at any other time will mean you are not entitled to a refund of premium.

How to make a claim: for all Sections apart from Section 17 – Legal Expenses and Section 18 – Financial Failure Insurance, telephone our claims handler, Insurance Administration Services, on 0845 812 3441 and please have your policy details available.

For claims under Section 17 – Legal Expenses please contact DAS Legal Expenses Insurer on +44 (0)117 934 0553. For claims under Section 18 – Financial Failure Insurance contact IPP Claims Office on +44 (0)20 8776 3752. Page 35 of the policy wording gives further information on how to make a claim.

Emergency Assistance whilst abroad: for emergency medical assistance while on a trip, telephone Specialty Assist on: +44 (0)20 7902 7405 or Fax +44 (0)20 7928 4748 or email: ops@specialty-assist.com.

How to Complain

We aim to provide the best possible products and services. However, we are aware that despite our commitment, things may not always go as planned. We take complaints very seriously at Tokio Marine Europe and aim to deal with them in a quick and efficient manner, and to your satisfaction.

If you wish to complain, you may do so by telephone, or in writing to the insurance advisor from whom you purchased this policy, or The Complaints Manager, Tokio Marine Europe, 60 Gracechurch Street, London EC3V 0HR.

You may also complain via email to travel@tokiomarine.co.uk

Please state the nature of your complaint, the policy and/or claim number, the name of any claim handling organisation with whom you have been dealing and their reference number.

We will aim to answer your complaint as quickly as possible, and hope to resolve your issue by the close of the working day following your complaint.

If this cannot be done, we will follow the procedure laid out below:

We will acknowledge your complaint within five working days, and hope to include in this letter a resolution to your complaint.

If a more detailed investigation is required, we will aim to return to you within four weeks of your initial complaint with our resolution. If this is not possible, we will write to you within four weeks and explain why the issue has not yet been resolved, and give you a likely timescale of when our investigation will be concluded.

If your complaint requires a particularly complex investigation, we may need eight weeks to conclude our investigation.

If we have not completed our investigation within eight weeks, we will write to you again with an explanation.

If your complaint relates to Section 17 – Legal Expenses – please write to:

Customer Relations Department, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH or telephone +44 (0)117 934 0066 or via email: customerrelations@das.co.uk

If your complaint relates to Section 18 - Financial Failure Insurance - please write to:

International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR,
Fax: 020 8776 3751; Email: info@iplondon.co.uk

If you are unhappy with the outcome of your complaint or the way we have handled it, or if our investigation has taken more than eight weeks, you may be able to refer the matter to the Financial Ombudsman Service.

The contact details for the Financial Ombudsman Service are:

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

Website: www.financial-ombudsman.org.uk, email: complaint.info@financial-ombudsman.org.uk, telephone: 0845 080 1800

The Financial Ombudsman Service offers a free and independent service to you, to help settle disputes between businesses providing financial services and their customers. Tokio Marine Europe is a member of the Financial Ombudsman Service, and we will fully cooperate with their investigation to help reach a resolution.

The existence of this complaints procedure does not affect any right of legal action you may have against Tokio Marine Europe Insurance Limited or DAS Legal Expenses Insurance Company Limited.

Financial Services Compensation Scheme (FSCS)

Tokio Marine Europe Insurance Limited, DAS Legal Expenses Insurance Company Limited, and Lloyd's Syndicates are covered by the Financial Services Compensation Scheme (FSCS). This means that You may be entitled to compensation from the scheme if We cannot meet Our obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation is available from the FSCS at www.fscs.org.uk or telephone 0800 678 1100.

www.tokiomarine.co.uk



**TOKIO
MARINE
EUROPE**

Tokio Marine Europe Insurance Limited

Member of the Association of British Insurers

Authorised and regulated by the Financial Services Authority Firm Reference Number 202574

Registered Office: 60 Gracechurch Street, London EC3V 0HR Registered Number: 989421 England

