

Travel Insurance Key Facts

The information provided in this document does not contain full details and conditions of your insurance – *These are located in your policy booklet, policy supplement and any additional cover endorsement.*

This insurance is underwritten by Union Reiseversicherung AG.

Type of insurance and cover

Travel insurance for single or annual multi-trips – *Please refer to your policy Validation Certificate for your selected cover.*

Various optional covers may also be included – *Your policy Validation Certificate will show if you have selected these options.*

Age eligibility

This policy is not available to anyone aged 76 or over if annual multi-trip cover is selected (or anyone aged 66 or over if travelling outside Europe). If you reach the maximum age limit during the period of insurance, cover will continue until the next renewal date but not after that.

If single trip cover is selected, this policy is not available to anyone aged 81 or over. If the winter sports cover option is selected, this policy is not available to anyone aged 66 or over.

Conditions

- It is essential that you refer to the Important Conditions relating to Health section in the policy booklet, as failure to comply with these conditions may jeopardise your claim or cover.
- If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.

Special conditions apply to each section of your policy – *Please refer to the policy booklet for full details.*

Statutory cancellation rights

You may cancel this policy within 14 days of receiving your policy documents (new business) and for annual multi-trip policies by the renewal date (the cancellation period) by writing to Talk to TIM at the address below during the cancellation period. Any premium paid will be refunded to you providing you have not travelled, not claimed or intend to make a claim and no incident has occurred that is likely to result in a claim.

Talk to TIM, McGowan House, Waterside, The Lakes, Bedford Road, Northampton, NN4 7XD.
Email: info@talktotim.co.uk

Cancellation outside the statutory period

You may cancel this policy at any time after the cancellation period by writing to Talk to TIM at the address shown above. If you cancel after the cancellation period no premium refund will be made.

Claim notification

24 hour Emergency and medical assistance helpline: +44 (0)173 285 3333.

To make a claim, contact +44 (0)173 285 3361.

Making a complaint

If your complaint relates to a claim on your policy, you should contact the department dealing with the claim.

If your complaint relates to your policy, you should contact Talk to TIM.

If the complaint is still not resolved, you can approach the Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the Making a complaint section of your policy supplement.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme. 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. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS on 020 7892 7300 or by visiting <http://www.fscs.org.uk>

Schedule of benefits

The table shows the maximum benefits you can claim for each insured person (unless otherwise stated). Some sections are optional and the medical excess can be varied – *Your policy Validation Certificate will show which options you have selected.*

Section	Benefit Limit Per Person	Excess Per Person
Cancellation and Curtailment	As detailed on your insurance certificate*	£75
Pre-booked Excursions	£150	

Section	Benefit Limit Per Person	Excess Per Person
Medical Expenses and Emergency Repatriation including:	£5,000,000	
Emergency Dental	£100	
UK Expenses in total	£1,500	
Funeral Expenses outside your home area	£1,500	
Return of your ashes/or body from outside your home area	Unlimited	£150**
Additional travel and accommodation expenses due to trip extension	£2,000	
Additional travel and accommodation expenses for someone to stay with you/travel from the UK to be with you	£2,000	
Hospital Benefit***	£20 per 24 hours to £400	Nil
Personal Accident Permanent Total Disablement	£15,000	
Loss of limb(s)/eye(s)	£15,000	Nil
Death	£15,000	
Death	£1,000 (under 16, over 65)	
Personal Baggage including:	£2,000	£75
Single Item/Pair/Set Limit	£150	
Valuables Limit	£300	
Baggage Delay		
Over 12 hours	£100	Nil
Over 48 hours	£400	
Personal Money	£500	
Cash Limit	£250	£75
Replacement Passport and Travel Documents	£250	
Personal Liability	£2,000,000	£250
Travel Delay	£20 per 12 hours up to £300	Nil
Holiday Abandonment	As per cancellation limit	£75
Missed Departure and Missed Connection	£500	£75
Hijack	£50 per 12 hours up to £500	Nil
Legal Expenses	£50,000	£250

Section	Benefit Limit Per Person	Excess Per Person
Optional Winter Sports Cover on payment of additional premium		
Ski Equipment Owned	£400	
Ski Equipment Hired	£250	£75
Single Item/Pair/Set Limit	£150	
Ski Hire	£25 per day to £100	Nil
Ski Pack	£25 per day to £250	Nil
Piste Closure	£20 per day to £200	Nil
Avalanche Closure	£100 per day to £200	Nil
Optional Golf Cover on payment of additional premium		
Golf Equipment Owned	£1,000	
Golf Equipment Hired	£300	£75
Single Item/Pair/Set Limit	£250	
Golf Equipment Hire	£25 per day up to £100	Nil
Non Refundable Golf Fees	£25 per day up to £150	Nil
Hole in One	£75	Nil
Optional Cruise Cover on payment of additional premium		
Cruise Cabin Confinement	£20 per day to £400	Nil
Cruise Itinerary Change	£50 per port up to £500	Nil
Missed Cruise Departure	£750	£75
Increased Baggage	£1,000	
Single Item/Pair/Set Limit	£300	£75
Valuables Limit	£500	
Unused Cruise Excursions	£750	£75
Cruise Interruption	£500	£75

* your policy Validation Certificate will detail the level of cancellation cover that you have chosen.

** £150 is the standard medical excess. If you have chosen to increase or reduce this excess, this will be shown on your policy Validation Certificate.

*** only valid when you are admitted into a state or public hospital.

Significant or unusual limitations or what is not covered

- If you are travelling to Australia and you require medical treatment, you must enrol with a local Medicare office.
- The standard excesses are detailed in the benefits table above. If you have chosen to amend your medical excess, this will be shown on your policy Validation Certificate.
- You must obtain the prior authorisation of the Emergency Assistance Service before incurring any medical expenses (including any outpatient treatment) over £500. If this is not possible because the condition requires emergency treatment you or someone on your behalf must contact the Emergency Assistance Service as soon as possible.

- Under annual multi-trip policies, there is no cover for trips over 31 days.
- Optional cover for winter sports trips on annual multi-trip policies is limited to 17 days in total.
- Any trip that has already begun when you purchase this insurance or extends beyond the end date of the policy will not be covered. If you have an annual multi-trip policy and have booked a trip that extends past the end date of that policy, you must renew your annual multi-trip policy early to begin before the start of your booked trip or purchase a separate single trip policy for the full duration of that trip in order for cover to be valid.
- Special conditions and exclusions apply to each section of your policy – *Please refer to the policy booklet for full details.*

What is not covered – Applicable to all sections of the policy

- War risks, civil commotion, terrorism – *Please see your policy supplement for full details.*
- Pregnancy – *Please see your policy supplement for full details.*
- There are a number of sports, activities and winter sports that are not covered – *Please see the General Exclusions – Applicable to all sections of the policy in the main policy booklet.*
- Climbing on or jumping from vehicles, buildings or balconies regardless of the height.
- Wilful, self-inflicted injury, suicide, drug use or solvent abuse.
- You drinking too much alcohol or you are suffering from alcohol dependence or directly or indirectly from the symptoms of alcohol withdrawal resulting in a claim.
- Unlawful actions and any criminal proceedings brought against you.
- Travel to a country, specific area or event which the Foreign and Commonwealth Office (FCO), the World Health Organisation (WHO) or regulatory authority in a country to or from which you are travelling, has advised against all travel or all but essential travel.

What is not covered under Section A1 – Cancellation and B1 Curtailment

- Redundancy caused by misconduct, resignation, voluntary redundancy, entering into a compromise agreement, or where you received a warning or notification of redundancy before you purchased this insurance or at the time of booking any trip.
- Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to result in a claim.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.

What is not covered under Section B2 – Medical expenses and emergency repatriation

- Treatment or surgery which in the opinion of the Emergency Assistance Service, can wait until your return to your home area.
- Medication, which prior to departure is known to be required.
- Expenses incurred as a result of a tropical disease where you have not had the NHS recommended inoculations and/or not taken the NHS recommended medication.

What is not covered under Section B3 – Hospital benefit

Hospitalisation, compulsory quarantine or confinement to your accommodation as a result of a tropical disease where you have not had the NHS recommended inoculations and/or not taken the NHS recommended medication.

What is not covered under Section B5 – Personal baggage

- Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Baggage contained in an unattended vehicle between 9pm and 9am (or at any time between 9am and 9pm unless it is locked out of sight in a secure baggage area) – *Please see the definition of secure baggage area in the Definitions in the policy booklet.*
- Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment, golf equipment and other items are excluded – *Please see your policy booklet for the full list.*
- Business equipment, business goods, samples or tools used in connection with your occupation.

What is not covered under Section B6 – Personal money, replacement passport and travel documents

- Personal money or your passport or visa left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Loss or theft of traveller's cheques where you have not complied with the issuing agents conditions.

What is not covered under Section B7 – Personal liability

- Pursuit of any trade, business or profession, or the ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft.

What is not covered under Section B8 – Travel delay

- Strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.

- Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.
- Any costs incurred by you which are recoverable from the public transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
- Any travel and accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements within 24 hours of the scheduled time of departure.

What is not covered under Section B9 – Missed departure and missed connection

- Strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
- Your failure to arrive at the departure point in time to board any connecting public transport after your departure on the initial international outbound and return legs of the trip.
- Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.

What is not covered under Section B11 – Legal expenses

- Any claim where in our opinion there is insufficient prospect of success in obtaining reasonable compensation.
- Legal costs and expenses incurred prior to our written acceptance of the case.

What is not covered under Sections B12 to B16 – Winter sports

- Ski equipment contained in or stolen from an unattended vehicle between 9pm and 9am (or at any time between 9am and 9pm unless it is locked out of sight in a secure baggage area) – *Please see the definition of secure baggage area in the Definitions in the policy booklet.*
- A deduction for wear, tear and depreciation will be made on ski equipment – *Please see table in Section B12 – Ski equipment.*

What is not covered under Section B17 to B20 – Golf

- Redundancy caused by misconduct, resignation, voluntary redundancy, entering into a compromise agreement, or where you received a warning or notification of redundancy before you purchased this insurance or at the time of booking any trip.
- Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to result in a claim.
- Golf equipment contained in an unattended vehicle between 9pm and 9am (or at any time between 9am and 9pm unless it is locked out of sight in a secure baggage area) – *Please see the definition of secure baggage area in the Definitions in the policy booklet.*

What is not covered under Section B21 to B26 – Cruise

- Valuables left unattended at any time unless in a hotel or ship's safe, safety deposit box or in your locked cabin or other accommodation.
- Baggage contained in an unattended vehicle between 9pm and 9am (or at any time between 9am and 9pm unless it is locked out of sight in a secure baggage area) – *Please see the definition of secure baggage area in the Definitions in the policy booklet.*
- Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment, golf equipment and other items are excluded – *Please see your policy booklet for the full list.*
- Business goods, samples or tools used in connection with your occupation.
- Confinement or compulsory quarantine as a result of a tropical disease where you have not had the NHS recommended inoculations and/or not taken the NHS recommended medication.

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