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Chartis Direct
Travel Insurance
Policy Summary

The purpose of this Policy Summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. You still need to read the Policy Wording for a full description of the terms of the insurance, including the policy definitions. This Policy Summary does not form part of the Policy Wording.

Insurance Provider

This insurance is underwritten by Chartis Insurance UK Limited which is registered in England number I486260.

Registered office: The Chartis Building, 58 Fenchurch Street, London, EC3M 4AB.

The sale of this policy is administered by UNAT Direct Management Limited.

The claims and assistance services are provided by Travel Guard.

Purpose of the Insurance

The purpose of this travel insurance policy is to provide cover for losses arising as a result of specified events that occur before or during a trip, including: emergency medical expenses, theft or loss of baggage and cancellation.

The cover provided is subject to certain limits and excesses, as set out in the Schedule of Benefits (see the final six pages of this Policy Summary).

Significant Features, Conditions and Exclusions

The cover provided is subject to certain conditions and exclusions. The tables on the following pages set out the significant features of the cover and the conditions and exclusions that apply. To ensure the policy is suitable for you, you are advised to read the Policy Wording which sets out all of the features, conditions and exclusions.

Emergency Medical Expenses

Significant Features	Conditions and Exclusions	Policy Wording Reference
<p>Silver cover Up to £2,000,000</p> <p>Gold cover Up to £5,000,000</p> <p>Platinum cover Up to £10,000,000</p> <p>Extended stay Up to £1,000,000</p>	<p>The cover provided includes:</p> <ul style="list-style-type: none"> • emergency medical, surgical and hospital treatment and ambulance costs; • additional accommodation and travel expenses if you cannot return to the United Kingdom as scheduled; and • repatriation to the United Kingdom if it is medically necessary. 	<p>Pages 12 and 13, Section BI</p>
<p>An excess of £75 per person, per incident applies unless you have arranged Platinum cover or you have paid an excess waiver under Silver or Gold cover.</p>	<p>Significant Conditions:</p> <ul style="list-style-type: none"> • If you need inpatient medical treatment, you must contact the Medical Emergency Assistance Company, Travel Guard, immediately on phone number +44 (0) 1273 747 574; and • Additional accommodation and travel expenses and repatriation costs must be approved in advance by Travel Guard. 	<p>Page 6, 'Medical and Other Emergencies'</p>
	<p>Significant Exclusions:</p> <p>Cover is not provided if:</p> <ul style="list-style-type: none"> • the claim relates to a medical condition or illness which you knew about at the time of taking out this insurance and/or at the time of commencing travel; • you are travelling against medical advice or with the intention of receiving medical treatment; • you are receiving or waiting for hospital investigation or treatment for any undiagnosed condition or set of symptoms or you have been given a terminal prognosis; • you are suffering from or have suffered from any diagnosed psychological or psychiatric disorder, anxiety or depression if you have suffered from, required medication for or needed treatment for this condition within the two years before you bought this insurance; or • the claim relates to pregnancy if you are more than 26 weeks pregnant at the start of or during your trip. 	<p>Page 3, 'Health conditions'</p> <p>Pages 9 and 10, General Exclusions, numbers 1 and 3</p>

Cancelling and cutting your trip short

Significant Features	Conditions and Exclusions	Policy Wording Reference
Silver cover Up to £1,000	Cover is provided for loss of travel and accommodation expenses you have paid or have agreed to pay under contract, and which you cannot get back, if it is necessary and unavoidable for you to cancel or cut short your trip for specified reasons, including: <ul style="list-style-type: none"> • you dying, becoming seriously ill or being injured; and • the death, injury or serious illness of a relative, close business associate or a person with whom you have booked to travel, or a relative or friend living abroad with whom you plan to stay. 	Pages 11, 12, 14 and 15, Sections A and C
Gold cover Up to £5,000		
Platinum cover Up to the final invoice cost of your holiday		
Extended stay Up to £1,000		
An excess of £50 per person, per trip applies unless you have arranged Platinum cover or you have paid an excess waiver under Silver or Gold cover.	Significant Conditions: <ul style="list-style-type: none"> • If it is necessary for you to cut short your trip and return to the United Kingdom, you must contact Travel Guard immediately. 	Page 6, 'Medical and Other Emergencies'
	Significant Exclusions: Cover is not provided if: <ul style="list-style-type: none"> • the reason for cancellation or curtailment relates to a medical condition or illness which you knew about at the time of taking out this insurance and/or at the time of commencing travel and which could reasonably be expected to give rise to a claim. This applies to you, a relative, a close business associate, a person you are travelling with and any person upon whom the trip may depend. 	Page 3, 'Health conditions' Page 9, General Exclusions, number 1

Personal Belongings and Baggage

Significant Features	Conditions and Exclusions	Policy Wording Reference
<p>Silver cover and Extended Stay cover Up to £500 Limit for any one item, set or pair - £100 Valuables and electronic/other equipment limit - £100</p>	<p>Cover is provided for loss, theft or damage to personal belongings and baggage owned by you (not borrowed or rented) during your trip.</p>	<p>Pages 17, 18 and 19, Section FI</p>
<p>Gold cover Up to £2,000 Limit for any one item, set or pair - £250 Valuables and electronic/other equipment limit - £250</p>		
<p>Platinum cover Up to £2,500 Limit for any one item, set or pair - £300 Valuables and electronic/other equipment limit - £400</p>		
<p>Winter Sports Equipment Up to £500</p>	<p>A depreciation allowance will be made for wear, tear and loss of value on claims made for winter sports equipment owned by you.</p>	<p>Page 25, Section PI</p>
<p>An excess of £50 per person, per incident applies unless you have arranged Platinum cover or you have paid an excess waiver under Silver or Gold cover</p>	<p>Significant Conditions:</p> <ul style="list-style-type: none"> • In the event of a claim an allowance may be made in respect of wear and tear and loss of value; and • In the event of a claim you must provide receipts or other proof of ownership wherever possible for the items being claimed. 	<p>Page 8, General Definitions 'Pair or set of items' and 'Valuables and electronic/ other equipment'</p>
	<p>Significant Exclusions:</p> <p>Cover is not provided if:</p> <ul style="list-style-type: none"> • you do not report the loss or theft of belongings or baggage to the police within 24 hours of discovering it and do not obtain a written police report; • you leave your belongings or baggage unattended in a public place; 	

Personal Belongings and Baggage - continued

Limitations	Conditions and Exclusions	Policy Wording Reference
	<ul style="list-style-type: none"> the loss, theft or damage occurs whilst your belongings or baggage are in the custody of the airline or transport company unless you report this to the carrier and get a written report (a property irregularity report will be required if the loss, theft or damage takes place whilst in the care of an airline); or the loss, theft or damage to valuables and electronic/other equipment occurs whilst not being carried in your hand luggage while you are travelling. 	

Your Personal Money

Significant Features	Conditions and Exclusions	Policy Wording Reference
<p>Silver cover Up to £150 Cash limit - £100</p> <p>Gold cover Up to £300 Cash limit - £200</p> <p>Platinum cover Up to £500 Cash limit - £300</p> <p>Extended Stay No cover</p>	<p>Cover is provided for cash and traveller's cheques lost or stolen during your trip.</p>	<p>Pages 17, 18 and 19, Section F3</p>
<p>An excess of £50 per person, per incident applies unless you have arranged Platinum cover or you have paid an excess waiver under Silver or Gold cover</p>	<p>Significant Conditions:</p> <ul style="list-style-type: none"> In the event of a claim, you must be able to provide evidence of ownership and value (for example, receipts, bank statements or cash-withdrawal slips). 	
	<p>Significant Exclusions: Cover is not provided if:</p> <ul style="list-style-type: none"> you do not report the loss or theft of personal money to the police within 24 hours of discovering it and do not obtain a written police report; or at the time of loss or theft, the personal money was not carried with you or held in locked safety deposit facilities. 	

Limitations	Conditions and Exclusions	Policy Wording Reference
Excluded Countries	The geographical area which you are entitled to travel to is shown on your policy schedule. No cover is provided under this policy for any trip in, to or through Afghanistan, Cuba, Liberia or Sudan. No cover is provided for claims arising as a direct result of the situation highlighted by the Foreign and Commonwealth Office (FCO) where you have travelled to a specific country or to an area where, prior to your trip commencing, the FCO have advised against all (but essential) travel.	Page 5, Geographical Areas and Page 10, General Exclusions, numbers 4 and 13
Age Limits	To be eligible for cover the following age limits apply at the time you buy this insurance: Single Trip – 65 years of age or under Annual Multi-Trip – 65 years of age or under Extended Stay – 35 years of age or under The main applicant must be 18 years of age or over at the date of purchase.	Page 4, 'Age Limits'
Residency	You and all other insured persons must have your main home in the UK, have a UK National Insurance number and be registered with a doctor in the UK at the time you buy or renew this policy. Channel Island residents must have their main home in the Channel Islands and be registered with a local doctor.	Page 4, 'Residency'
Sports and activities	You must contact us on 0845 677 0095 or e-mail travelservice@chartisinsurance.com if you are planning to participate in a sport or activity which is not shown in the list of covered activities on pages 31 to 35 of the policy wording. Please note that for certain sports and activities cover under section G (Personal Accident) and section H (Personal Liability) will not apply.	Page 4 and pages 31 to 36, 'Sports and activities'
Upgrades	By paying an additional premium you are entitled to upgrade your policy to include Winter sports cover, Golf cover, Business cover or Wedding cover.	Pages 25 to 31, Sections P to X
Law and Jurisdiction	This insurance will be governed by English Law, and you and we agree to submit to the exclusive jurisdiction of the courts of England and Wales, unless you reside in Scotland, Northern Ireland or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction.	Page 2, 'Law'

Period of Insurance

Cover for cancellation begins when you book your trip or pay the insurance premium, whichever is the later, unless you have arranged an Annual Multi-Trip policy, in which case cover for cancellation begins when you book your trip or the start date shown on your policy schedule, whichever is the later. In all cases, cancellation cover ends as soon as you start your trip. Cover for all other sections begins when you leave your home address in the United Kingdom (but not more than 24 hours before the booked departure time) or from the start date shown on your policy schedule, whichever is the later. Cover cannot start after you have left the United Kingdom.

Cover finishes when you return to your home address in the United Kingdom (but not more than 24 hours after your return to the United Kingdom) or at the end of the period shown on your policy schedule, whichever is the earlier.

If you have purchased a Single Trip policy you are covered for one trip of up to a maximum of 120 days. If you have purchased an Extended Stay policy you are covered for one trip of up to a maximum of 12 months. The start and end dates of your trip are set out on your policy schedule.

If you have purchased an Annual Multi-Trip policy you are covered to take as many trips as you like throughout the annual period of insurance as shown on your policy schedule provided each trip lasts no longer than 31 days (if you have bought Silver cover), 45 days (if you have bought Gold cover) or 60 days (if you have bought Platinum cover). Under Annual Multi-Trip policies, cover is also provided for up to 17 days in total for winter sports within the period of insurance.

Trips taken within the United Kingdom are covered provided you stay in pre-booked accommodation for at least two nights away from where you usually live. Please note that not all of the sections of cover apply to trips taken solely within the United Kingdom.

'Cooling-Off' Period and Your Right to Cancel Your Policy

If this cover is not suitable for you and you want to cancel your policy, you must contact us by e-mailing travelservice@chartisinsurance.com or by writing to **Chartis Direct Insurance, PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH** within 14 days of buying your policy or the date you receive your policy documents. In line with the conditions below we will refund the premium you have paid within 30 days of the date you contact us to ask to cancel the policy.

If you are a Single Trip policyholder, we will not refund your premium if you have travelled or made a claim before you asked to cancel the policy within the 14-day period.

If you are an Annual Multi-Trip or Extended Stay policyholder and you have travelled or made a claim before you asked to cancel the policy within the 14-day period, we will only refund a proportionate amount of your premium.

Claim Notification

You can make a claim by contacting:

**Travel Guard Claims Department,
PO Box 60108, London SW20 8US.**

Phone: 0845 603 4097

Fax: 01273 376 935

E-mail: travelclaims@travelguard.com

Or if your claim relates to section O - Dynamic packaging insurance by contacting:

**International Passenger Protection Claims Office,
IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR**

Phone: 0208 776 3752

E-mail: info@iplplondon.co.uk

Website: www.iplplondon.co.uk (a claim form may be downloaded from this site)

Your Right to Complain

Every effort is made to ensure you receive a high standard of service. If you are not satisfied with the service you have received, please contact:

In relation to sales and administration matters:

**The Customer Services Manager,
Chartis Direct Insurance,
PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH
Phone: 0845 677 0095
E-mail: travelservice@chartisinsurance.com**

In relation to claim under all sections other than section O:

**The Customer Care Manager,
Travel Guard Travel Claims Department,
PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH
Phone: 0845 603 4097
E-mail: travelclaims@travelguard.com**

In relation to claims under section O - Dynamic packaging insurance:

**The Claims Manager,
IPP Claims Office,
IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR
Phone: 0208 776 3752
E-mail: info@iplondon.co.uk**

To help us to deal with your comments quickly, please quote your policy schedule/claim number and the policyholder/insured person's name.

If you are still not satisfied with the outcome of your complaint, you may be entitled to refer the matter to the Financial Ombudsman Service. This will not affect your right to take legal action against us:

**The Financial Ombudsman Service,
South Quay Plaza, 183 Marsh Wall, London E14 9SR
Phone: 0845 080 1800
E-mail: complaint.info@financial-ombudsman.org.uk**

Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. If we are unable to meet our financial obligations you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

For insurance required by law, 100% of your claim is covered, without any upper limit. For all other types of insurance, 90% of your claim is covered, without any upper limit. Further information about compensation scheme arrangements is available www.fscs.org.uk and on **0207 892 7300** or **0800 678 1100**.

UNAT Direct Insurance Management Limited and Chartis Insurance UK Limited are authorised and regulated by the Financial Services Authority (FSA Regulation Numbers 312350 and 202628 respectively).

Schedule of Benefits for Silver Single Trip and Annual Multi-Trip policies

Section	Benefits	Sum insured to:	Excess*
A	Cancelling your trip	£1,000	£50
BI	Medical and other expenses outside of the United Kingdom	£2,000,000	£75
B2	Medical and other expenses within the United Kingdom	£1,000	£75
B3	Hospital benefit	Nil	Nil
C	Cutting your trip short	£1,000	£50
DI	Missed departure	£300	£50
D2	Missed connection	£200	£50
EI	Travel delay	Nil	Nil
E2	Abandoning your trip	Nil	Nil
FI	Personal belongings and baggage	£500	£50
	Including: Single article/Pair or set of items limit	£100	
	Including: Valuables and electronic/other equipment limit	£100	
F2	Delayed baggage	£150	Nil
F3	Personal money	£150	£50
	Including: Cash limit	£100	
F4	Passport and travel documents	£150	£50
G	Personal accident	£10,000	Nil
H	Personal liability	£500,000	£250
I	Legal expenses	£5,000	£250
J	Hijack	Nil	Nil
K	Catastrophe	Nil	Nil
L	Pet care	Nil	Nil
M	Home help	Nil	Nil
N	Securing your home	Nil	Nil
O	Dynamic packaging insurance	Nil	Nil

Winter sports cover is only available if you pay the appropriate extra premium. If you have bought an Annual Multi-Trip policy, cover is available for up to 17 days within the period of the insurance.

Section	Benefits	Sum insured to:	Excess*
PI	Winter sports equipment	£500	£50
	Including: Single article limit	£100	
P2	Winter sports equipment hire	£25 per day up to £200	Nil
P3	Lift pass	£200	£50
Q	Ski pack	£200	Nil
R	Piste closure	£20 per day up to £200	Nil
S	Avalanche cover	£250	£50

*** Excess**

When claiming under certain sections, you have to pay the first part of a claim (unless you have paid an excess waiver to reduce all excesses on your policy to nil). The excess will apply to each person claiming, and to each incident and to each section of the policy which a claim is made under.

Schedule of Benefits for Gold Single Trip and Annual Multi-Trip Policies

Section	Benefits	Sum insured to:	Excess*
A	Cancelling your trip	£5,000	£50
BI	Medical and other expenses outside of the United Kingdom	£5,000,000	£75
B2	Medical and other expenses within the United Kingdom	£5,000	£75
B3	Hospital benefit	£10 per day up to £2,000	Nil
C	Cutting your trip short	£5,000	£50
DI	Missed departure	£800	£50
D2	Missed connection	£500	£50
EI	Travel delay	£10 per 12 hours up to £300	Nil
E2	Abandoning your trip	£5,000	£50
FI	Personal belongings and baggage	£2,000	£50
	Including: Single article/Pair or set of items limit	£250	
	Including: Valuables and electronic/other equipment limit	£250	

Section	Benefits	Sum insured to:	Excess*
F2	Delayed baggage	£300	Nil
F3	Personal money	£300	£50
	Including: Cash limit	£200	
F4	Passport and travel documents	£300	£50
G	Personal accident	£25,000	Nil
H	Personal liability	£2,000,000	£250
I	Legal expenses	£25,000	£250
J	Hijack	£100 per day up to £1,000	Nil
K	Catastrophe	£500	£50
L	Pet care	Nil	Nil
M	Home help	Nil	Nil
N	Securing your home	Nil	Nil
O	Dynamic packaging insurance	Nil	Nil
Winter sports cover is only available if you pay the appropriate extra premium. If you have bought an Annual Multi-Trip policy, cover is available for up to 17 days within the period of the insurance.			
PI	Winter sports equipment	£500	£50
	Including: Single article limit	£250	
P2	Winter sports equipment hire	£25 per day up to £200	Nil
P3	Lift pass	£200	£50
Q	Ski pack	£200	Nil
R	Piste closure	£20 per day up to £200	Nil
S	Avalanche cover	£250	£50

*** Excess**

When claiming under certain sections, you have to pay the first part of a claim (unless you have paid an excess waiver to reduce all excesses on your policy to nil). The excess will apply to each person claiming, and to each incident and to each section of the policy which a claim is made under.

Schedule of Benefits for Platinum Single Trip and Annual Multi-Trip Policies

Section	Benefits	Sum insured to:	Excess
A	Cancelling your trip	Final invoice cost	Nil
BI	Medical and other expenses outside of the United Kingdom	£10,000,000	Nil
B2	Medical and other expenses within the United Kingdom	£10,000	Nil
B3	Hospital benefit	£10 per day up to £3,000	Nil
C	Cutting your trip short	Final invoice cost	Nil
DI	Missed departure	£1,000	Nil
D2	Missed connection	£750	Nil
EI	Travel delay	£10 per 12 hours up to £500	Nil
E2	Abandoning your trip	Final invoice cost	Nil
FI	Personal belongings and baggage	£2,500	Nil
	Including: Single article/Pair or set of items limit	£300	Nil
	Including: Valuables and electronic/other equipment limit	£400	Nil
F2	Delayed baggage	£300	Nil
F3	Personal money	£500	Nil
	Including: Cash limit	£300	Nil
F4	Passport and travel documents	£300	Nil
G	Personal accident	£30,000	Nil
H	Personal liability	£2,000,000	Nil
I	Legal expenses	£50,000	Nil
J	Hijack	£100 per day up to £1,000	Nil
K	Catastrophe	£500	Nil
L	Pet care	£25 per day up to £500	Nil
M	Home help	£100	Nil
N	Securing your home	£500	Nil
O	Dynamic packaging insurance	£5,000	Nil

Winter sports cover is only available if you pay the appropriate extra premium. If you have bought an Annual Multi-Trip policy, cover is available for up to 17 days within the period of the insurance.

Section	Benefits	Sum insured to:	Excess
P1	Winter sports equipment	£500	Nil
	Including: Single article limit	£300	
P2	Winter sports equipment hire	£25 per day up to £200	Nil
P3	Lift pass	£200	Nil
Q	Ski pack	£200	Nil
R	Piste closure	£20 per day up to £200	Nil
S	Avalanche cover	£250	Nil

Schedule of Benefits for Extended Stay cover

Section	Benefits	Sum insured to:	Excess*
A	Cancelling your trip	£1,000	£50
BI	Medical and other expenses outside of the United Kingdom	£1,000,000	£75
B2	Medical and other expenses within the United Kingdom	Nil	Nil
B3	Hospital benefit	Nil	Nil
C	Cutting your trip short	£1,000	£50
DI	Missed departure	£300	£50
D2	Missed connection	£200	£50
E1	Travel delay	Nil	Nil
E2	Abandoning your trip	Nil	Nil
FI	Personal belongings and baggage	£500	£50
	Including: Single article/Pair or set of items limit	£100	
	Including: Valuables and electronic/other equipment limit	£100	
F2	Delayed baggage	Nil	Nil
F3	Personal money	Nil	Nil
F4	Passport and travel documents	£150	£50
G	Personal accident	£5,000	Nil
H	Personal liability	£500,000	£250
I	Legal expenses	£5,000	£250
J	Hijack	Nil	Nil
K	Catastrophe	Nil	Nil
L	Pet care	Nil	Nil

Section	Benefits	Sum insured to:	Excess*
M	Home help	Nil	Nil
N	Securing your home	Nil	Nil
O	Dynamic packaging insurance	Nil	Nil

Schedule of Benefits for Golf Cover

Golf cover is only available if you pay the appropriate extra premium.

Section	Benefits	Sum insured to:	Excess*
T1	Golf equipment	£1,500	£50
	Including: Single article limit	£500	
T2	Golf equipment hire	£50 per day up to £500	Nil
U	Green fees	£40 per day up to £400	Nil

Schedule of Benefits for Business Cover

Business cover is only available if you pay the appropriate extra premium.

Section	Benefits	Sum insured to:	Excess*
V1	Business equipment	£1,500	£50
	Including: Single article limit	£500	
	Business samples	£1,500	£50
	Including: Single article limit	£500	
V2	Business money	£500	£50
	Including: Cash limit	£300	
W	Replacing staff	£3,000	Nil

Schedule of Benefits for Wedding Cover

Wedding cover is only available if you pay the appropriate extra premium.

Section	Benefits	Sum insured to:	Excess*
X1	Ceremonial attire	£2,000	£50
X2	Wedding gifts	£1,500	£50
	Including: Single article limit	£250	
X3	Wedding rings	£1,000	£50
	Including: Single article limit	£500	

*** Excess**

When claiming under certain sections, you have to pay the first part of a claim (unless you have paid an excess waiver to reduce all excesses on your policy to nil). The excess will apply to each person claiming, and to each incident and to each section of the policy which a claim is made under.

