

Your Travel Insurance Policy

Single Trip · Annual Multi-Trip

2017

Master Policy Number: RTYCA40017-03

Summary of cover

The table shows the maximum benefits you can claim and the policy excess applicable for each trip, for each insured person (unless otherwise stated). Some sections are optional - your policy schedule will show if you selected any of these options. Please refer to each individual section for any sub-limits that may apply.

Section	Cover	Economy		Standard		Premier	
			Policy excess	Up to	Policy excess	Up to	Policy excess
1	Cancellation, curtailment or trip interruption charges Loss of deposit	£750	£300 £25	£1,500	£100 £25	£5,000	£50 £25
2	Emergency medical expenses	£10,000,000	£300	£10,000,000	£100	£10,000,000	£50
	Emergency dental treatment	£250	£300	£250	£100	£250	£50
	Burial or cremation	£2,500	£300	£2,500	£100	£2,500	£50
3	Hospital benefit	£250 (£25 per day)	Nil	£500 (£25 per day)	Nil	£500 (£50 per day)	Nil
4	Personal accident						
	Accidental death	£5,000	Nil	£5,000	Nil	£10,000	Nil
	Loss of limb or sight	£5,000	Nil	£5,000	Nil	£10,000	Nil
	Permanent total disablement	£5,000	Nil	£5,000	Nil	£10,000	Nil
5	Baggage	£750	£300	£1,000	£100	£1,500	£50
	Single article, pair or set	£100	£300	£200	£100	£200	£50
	Valuables in total	£200	£300	£300	£100	£300	£50
	Emergency replacement of baggage	No cover	n/a	No cover	n/a	£100	Nil
6	Personal money, passport and documents	£300	£300	£300	£100	£500	£50
	Cash	£200	£300	£200	£100	£200	£50
7	Personal liability (cover per policy)	£1,000,000	£300	£1,000,000	£100	£1,000,000	£50
8	Delayed departure	No cover	n/a	No cover	n/a	£300 (£20 for first 12hrs, £10 for each other 12hrs)	Nil
	Abandonment	No cover	n/a	No cover	n/a	£5,000	£50
9	Missed departure	No cover	n/a	No cover	n/a	£500	Nil
10	UK departure assistance and Missed UK connection	No cover	n/a	No cover	n/a	£500	Nil
11	Legal expenses and assistance	£5,000	Nil	£5,000	Nil	£10,000	Nil
12	Hijack and kidnap	No cover	n/a	No cover	n/a	£5,000 (£50 per day)	Nil
13	Scheduled airline failure	£1,000	£300	£1,500	£100	£2,000	£50

Summary of cover (cont)

Section	Cover	Economy		Standard		Premier	
			Policy excess	Up to	Policy excess	Up to	Policy excess
Gadget cover (Optional)							
14	Up to 3 gadgets	£1,000	£300	£1,000	£100	£1,000	£50
Travel disruption (Optional)							
15	Cancellation or curtailment	£750	£300	£1,500	£100	£5,000	£50
16	Substitute accommodation	£3,000	£300	£3,000	£100	£3,000	£50
17	Enforced stay	£1,500	Nil	£1,500	Nil	£1,500	Nil
18	Missed connections	£1,000	Nil	£1,000	Nil	£1,000	Nil
Golf Plus (Optional)							
19	Green fees	£250	Nil	£250	Nil	£250	Nil
20	Golf equipment hire	£200 (£35 per day)	Nil	£200 (£35 per day)	Nil	£200 (£35 per day)	Nil
21	Golf equipment	£1,500	£300	£1,500	£100	£1,500	£50
22	Hole-in-one	£75	Nil	£75	Nil	£75	Nil
Business Plus (Optional)							
23	Business goods or equipment	£1,000	£300	£1,000	£100	£1,000	£50
	Business samples	£500	£300	£500	£100	£500	£50
	Single article limit	£750	£300	£750	£100	£750	£50
24	Business equipment delay	£500 (£100 per day)	Nil	£500 (£100 per day)	Nil	£500 (£100 per day)	Nil
25	Business equipment hire	£750 (£150 per day)	Nil	£750 (£150 per day)	Nil	£750 (£150 per day)	Nil
	Emergency courier of essential business equipment	£300	£300	£300	£100	£300	£50
26	Business money	£1,000	£300	£1,000	£100	£1,000	£50
	Cash limit	£500	£300	£500	£100	£500	£50
27	Replacement staff	£1,500	£300	£1,500	£100	£1,500	£50
Wedding / Civil Partnership Plus (Optional)							
28	Wedding rings (per person)	£250	£300	£250	£100	£250	£50
	Wedding attire (per person)	£1,000	£300	£1,000	£100	£1,000	£50
	Wedding gifts	£1,000	£300	£1,000	£100	£1,000	£50
	Gift cash limit	£150	£300	£150	£100	£150	£50
	Single article limit	£300	£300	£300	£100	£300	£50
	Wedding photographs or video recording	£750	£300	£750	£100	£750	£50
Cruise Plus (Optional)							
29	Missed port	£300 (£50 per port)	Nil	£300 (£50 per port)	Nil	£300 (£50 per port)	Nil
30	Stateroom / Cabin confinement	£300 (£50 per complete day)	Nil	£300 (£50 per complete day)	Nil	£300 (£50 per complete day)	Nil
31	Unused pre-booked excursions	£300	Nil	£300	Nil	£300	Nil
32	Itinerary change	£300 (£50 per change)	Nil	£300 (£50 per change)	Nil	£300 (£50 per change)	Nil
33	Cruise connection	£1,500	Nil	£1,500	Nil	£1,500	Nil
Winter Sports (Optional)							
34	Ski equipment	£500	£300	£500	£100	£500	£50
	Hired ski equipment	£250	£300	£250	£100	£250	£50
35	Ski equipment hire	£300 (£15 per day)	Nil	£300 (£15 per day)	Nil	£300 (£15 per day)	Nil
36	Ski pack	£500	Nil	£500	Nil	£500	Nil
	lost lift pass	£200	Nil	£200	Nil	£200	Nil
37	Piste closure	£200 (£20 per day)	Nil	£200 (£20 per day)	Nil	£200 (£20 per day)	Nil
38	Avalanche or landslide	£150 (£30 per day)	Nil	£150 (£30 per day)	Nil	£150 (£30 per day)	Nil

Policy summary

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This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording starting on page 4.

This insurance is Underwritten by Union Reiseversicherung AG, UK. Union Reiseversicherung AG are authorised by BaFin and subject to limited regulation by the Financial Conduct Authority. URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland Registered in England & Wales. Company No. FC024381 Branch No. BR006943A public body corporate with limited liability. Registered Office: Maximilian Strasse 53, D-80530 Munich, Germany. Registered with Amtsgericht Munich, Germany Registered Number: HRB 137918 Union Reiseversicherung AG are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator. Union Reiseversicherung AG are members of the Financial Services Compensation Scheme.

You can check this information on the Financial Services Register by visiting the website <https://register.fca.org.uk/> or by phoning 0300 500 8082.

Type of insurance and cover

Travel insurance for Single Trips or Annual Multi-Trip – please refer to your policy schedule for your selected cover.

Various optional covers may also be included – your policy schedule will show if you selected these options.

Age eligibility

This policy is not available to anyone aged 76 years or over. If you reach the age of 76 years during the period of insurance, cover will continue until the next renewal date but not thereafter.

If optional Winter Sports cover is selected, this policy is not available to anyone aged 66 years or over.

All ages are at the date of application, not date of departure.

Conditions

You are travelling with the intention to return to the United Kingdom, Channel Islands or BFPO within your trip dates unless an extension has been agreed with us and we have confirmed this in writing.

It is essential that you refer to the 'Important conditions relating to health' section in the policy wording 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 should enrol with a local Medicare office.

Special conditions apply to each section of your policy – please refer to the policy wording for full details.

Significant features and benefits

All insured persons are covered to travel independently.

War risks, civil commotion and terrorism – cover for these events is only provided under Section 2 – Emergency medical and other expenses, Section 3 – Hospital benefit and Section 4 – Personal accident (unless caused by nuclear, chemical or biological attack) – Please see paragraph 1. in the 'General exclusions – applicable to all sections of the policy' in the policy wording for full details.

Significant or unusual exclusions or limitations

The standard excesses and any increased amount you have agreed to pay will be shown within your policy wording or on the policy schedule.

Any trip that has already begun when you purchase this insurance will not be covered, except where this policy replaces or you renew an existing Annual Multi-Trip policy which fell due for renewal during the trip.

General exclusions applicable to all sections of the policy

A number of sports, activities and Winter Sports are excluded – Please see paragraphs 5, 6 and 7 in the General exclusions in the policy wording.

Climbing on or jumping from vehicles, buildings or balconies regardless of the height. You drinking too much alcohol (a blood alcohol level that exceeds 0.19% – approximately 4 pints or 4 glasses of wine) resulting in a claim.

Wilful, self inflicted injury (except where it is to save human life), suicide, drug use or solvent abuse.

Unlawful actions or any criminal proceedings brought against you.

Travel to a country, specific area or event which the Foreign and Commonwealth Office (www.fco.gov.uk) or the World Health Organisation (www.who.int) has advised against all travel or all but essential travel (this does not apply to Section 1 – Cancellation, curtailment and trip interruption charges if the date the trip was booked or the policy was purchased before the date the advice was issued).

Health conditions

We will not pay claims if at the time of taking out this insurance and/or, for Annual Multi-Trip policies prior to the booking of any individual trip you;

- are receiving or waiting for hospital tests or treatment for any condition or set of symptoms that have not been diagnosed;
- are travelling against the advice of a medical practitioner or travelling to get medical treatment abroad;
- have been told about a condition that will cause your death.

We will not pay claims if your medical condition changes between the date you bought the policy and the date you book each trip (if you have arranged an Annual

Multi-Trip policy) unless you tell Topdog Insurance about the change in your medical condition and they accept that change for cover.

Important limitations – Cancelling and cutting short your holiday

This policy will not cover any claims under Section 1 (Cancellation, curtailment or trip interruption) that result directly from any medical condition you knew about before the policy started or your trip was booked, and that affects:

- a close relative or close business associate who is not travelling and is not insured under this policy;
- someone travelling with you who is not insured under this policy; or
- a person you plan to stay with on your trip.

They will not be covered if during the 90 days before this policy started or your trip was booked, they:

- needed surgery, inpatient treatment or hospital consultations;
- needed any treatment or prescribed medication; or
- were on a waiting list for, or knew they needed surgery, inpatient treatment or tests at any hospital or clinic; or
- had been diagnosed with a terminal condition (that will cause their death).

You should also refer to the General exclusions on pages 6–7.

Returning early to your home area

We must agree for you to return to your home area (or your final country of a one-way trip) under Section 2 (Emergency medical expenses) or Section 1 (Cancellation, curtailment or trip interruption charges). If we do not agree, we will not provide cover and may reduce the amount we pay you to return to your home area (or the final country of a one-way trip).

Pregnancy and childbirth

Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive whilst you are away. From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise:

Toxaemia, Gestational diabetes, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date.

Please note we will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/airline in advance. It is essential, if at the time of booking your trip you are aware that you are pregnant, that you ensure that you are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that, after booking you discover travel is advised against, or you are unable to receive the appropriate and required vaccinations for that country.

Excesses

Under most sections of this policy you have to pay the first part of any claim. This is called an excess. All excesses shown for this policy are payable by each insured-person, per section and for each incident giving rise to a separate claim. This amount is shown under each of the sections where it applies. Your excess may be increased to include existing medical conditions confirmed in writing by us. The increased excess will apply to all persons insured on the policy whose claim has been caused by the declared medical condition.

Property claims

The Baggage section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear and depreciation will be deducted.

You can find full details of the wear and tear scale published on the Travel Claims Facilities website at www.tif-plc.co.uk/wearandtear

Exclusions under Section 1 – Cancellation, curtailment or trip interruption charges

Redundancy caused by misconduct, resignation, voluntary redundancy 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 give rise to a claim.

More than the proportionate cost of your trip and any claim against the policy (all sections) where you have not insured for the full cost of your trip.

Exclusions under Section 2 – Emergency medical and other expenses

Treatment or surgery which, in the opinion of the Emergency Assistance Facilities in conjunction with your treating doctor, 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 taken the NHS recommended medication.

Exclusions under Section 3 – Hospital benefit

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

Exclusions under Section 5 – Baggage

Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.

Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded – See your policy wording for the full list.

The usage of drones. (See policy definition on page 5)

Exclusions under Section 6 – Personal money, passport and 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 agent's conditions.

Exclusions under Section 7 – Personal liability

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

Exclusions under Section 8 – Delayed departure and abandonment

Strike, industrial action, air traffic control delay or adverse weather conditions existing or being publicly announced or forecast by the date you purchased this insurance or at the time of booking any trip.

Claims arising directly from volcanic eruptions and/or volcanic ash clouds.

Exclusions under Section 9 – Missed departure

Strike, industrial action or adverse weather conditions existing or being publicly announced or forecast 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 from volcanic eruptions and/or volcanic ash clouds.

Exclusions under Section 10 – UK departure assistance and missed UK connection

Strike, industrial action or adverse weather conditions existing or being publicly announced or forecast by the date you purchased this insurance or at the time of booking any trip.

Exclusions under Section 12 – Hijack and kidnap

Any claim arising out of any act(s) by you which would be considered an offence by a court of the United Kingdom if they had been committed in the United Kingdom.

Any claim where the detainment, internment, hijack or kidnap of you has not been reported to or investigated by the Police or local authority.

Exclusions under Section 13 – Scheduled airline failure

Any expense following your disinclination to travel or to continue with your trip or loss of enjoyment on your trip.

Any form of travel delay or other temporary disruption to your trip.

Your scheduled airline is in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy

Exclusions under Sections 34, 35, 36, 37 and 38

A deduction for wear, tear and depreciation will be made on ski equipment – see table in Section 34 – Ski equipment.

Duration

This is an annually renewable or short trip policy – *please refer to your policy schedule for your selected cover.*

Cancellation rights

If you wish to cancel your policy please refer to the General conditions applicable to the whole policy on page 6 where your cancellation rights are explained, alternatively please contact us on info@topdoginsurance.co.uk or telephone 0330 123 5611.

Claim notification

To make a claim telephone 0203 824 0716.

Complaints procedure

If you have a complaint about the sale of your policy, in the first instance, please write to:

Customer Care Manager, Topdog Insurance, 109 Elmers End Road, Beckenham, Kent, BR3 4SY or By email to quality@topdoginsurance.co.uk

If you would like to complain about the outcome of your claim, or assistance provided, please forward details of your complaint in the first instance as follows:

Write to the Branch Manager, URV, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY who will review the claims office decision, or e-mail complaints@tif-plc.co.uk

If you are still not satisfied with the way we have handled your complaint, you may then take your complaint to the Financial Ombudsman Service who will investigate your complaint.

Insurance Division, The Financial Ombudsman Service, Exchange Tower, London, E14 9SR or

By phone 0300 123 9123 or email complaint.info@financial-ombudsman.org.uk

You are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify The Financial Ombudsman Service on your behalf.

Financial Services Compensation Scheme (FSCS)

The insurer is covered by 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. Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by calling 0800 678 1100 or 020 7741 4100.