



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. Where a page or section number is shown this refers to the page number or section in the Policy Wording. This Policy Summary does not form part of the Policy Wording.

The Insurance Provider

Your policy is arranged by Acumen Insurance Services Ltd and Underwritten by various Underwriters depending on whether you have selected any optional cover:

Type of Insurance - Travel

Underwritten by: Travel Insurance Facilities and Insured by DTW 1991 Underwriting Limited on behalf of Syndicate 1991 at Lloyd's. DTW 1991 Underwriting Limited is an Appointed Representative of COVERYS Managing Agency Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Type of Insurance - Gadget

Underwritten by: UK General Insurance Limited on behalf of Great Lakes Insurance SE who are authorised and regulated by the Prudential Regulation Authority and the Financial Conduct Authority FRN 769884.

Type of Insurance - Legal Expenses

Underwritten by: DAS Legal Expenses Insurance Company Limited who are authorised and regulated by the Prudential Regulation Authority and the Financial Conduct Authority FRN 202106.

Significant Product Features and Benefits

Your policy includes the following benefits which are explained in detail in the Policy Wording. The levels of cover and excesses which apply to your insurance are detailed in your Policy Schedule and your Policy Wording. The excess amount varies according to the section you are claiming under. An Important Notice regarding disclosure of Medical Conditions is shown on page 7 of the Policy Wording. Conditions and Exclusions applying to your policy are included in this Policy Summary and shown on page 12 of your Policy Wording.

Section	Policy Cover	Cover provided (up to per person)	Excess if applicable
A1	Cancelling your trip	£1,000	£100
A2	Scheduled airline failure	£2,500 (<i>Annual Multi trip policies only</i>)	Nil
B1	Travel disruption/airline stops trading Travel delay Abandonment Missed departure	£2,500 (<i>Annual Multi trip policies only</i>) £25 per 12 hours up to a maximum of £100 Up to £1,000 after 24 hour delay Up to £100	Nil Nil £100 Nil
B2	Emergency medical expenses Burial/cremation abroad Repatriation to home country Dental limit Hospital benefit - daily/total	£10,000,000 £7,000 Up to medical limit £400 £50 per 24 hours up to £1,000 max	£250 £100 Nil
B3	Curtailement	£1,000	£100
B4	Personal possessions Clothes limit Luggage limit Shoes limit Cosmetics limit Fine jewellery and watches limit Electrical items and photographic equipment limit Buggies, strollers & car seats limit Laptops limit Eyewear limit Un-receipted items Loss on beach limit Delayed possessions for more than 12 hours	£1,000 £150 £150 £100 £100 £150 £150 £150 £150 £150 £100 £150 £50 £150	£100 Nil
B5	Loss of money (Cash limit under 18) Loss of passport	£200 (£25) £100	£100 Nil
B6	If you are hijacked If you are mugged	£100 for each 24 hours up to £1,000 max £50 for each 24 hours up to £100 max	Nil

B7	Personal liability	£1,000,000	£100
B8	If a natural disaster occurs	£200	Nil
B9	Legal advice & expenses	£50,000	Nil

The following optional extensions are available if the correct premium is paid and it states on your schedule that cover is added.

Section	Optional Policy Cover	Cover provided (up to per person)	Excess if applicable
B10	<u>Winter sports extension</u> Ski equipment (lost, Stolen or damaged) Delayed ski equipment Loss of ski pack Piste closure Avalanche closure	Owned by you - £500 Hired by you - £150 £15 per 12 hours up to maximum of £250 £15 per 24 hours up to maximum of £500 £15 per 24 hours up to maximum of £500 £15 per 24 hours up to maximum of £500	£100 £100 Nil Nil Nil Nil
B11	<u>Cruise extension</u> If you cannot use your pre-paid shore excursion Skipped port benefit Cabin Confinement	£300 £50 per port up to a maximum of £250 £50 per 24 hours up to £250 max	£100 Nil Nil
B12	<u>Gadget extension</u> Cover for your gadget if it is lost or stolen Cover for your gadget if it is accidentally damaged Lost or stolen accessories Cover for if your e-wallet is used fraudulently	£1,500 £1,500 £150 £500	£50 £50 Nil Nil

Policies Excess

Your policy carries an excess and this is the amount you have to contribute towards each claim. All excesses (your contribution) shown for this policy are payable by each insured person, per section and for each incident giving rise to a separate claim. Your contribution may be increased to include existing medical conditions confirmed in writing by us. The increased contribution will apply to all persons insured on the policy whose claim has been caused by the declared medical conditions.

DISCLOSURE OF MEDICAL CONDITIONS:

Your policy may not cover claims arising from existing medical conditions unless declared to us and accepted in writing. In order to obtain cover for your medical conditions you must have told us if your doctor has altered your regular prescribed medication in the last 3 months or you have ever had a heart related problem, circulatory condition, a stroke, high blood pressure, cancer, any breathing condition (including asthma), diabetes or been treated for any other serious or re-occurring medical condition. You will also need to tell us if in the last two years you have been asked to take regular prescribed medication, or been referred to a specialist or consultant at a hospital for tests, diagnosis or treatment. If we are able to provide cover for your existing medical conditions we may require an additional premium. If you have declared any existing medical conditions they will be summarised in a separate Medical Declaration which will show the conditions have been accepted by us. Any additional medical conditions not declared to us will not be covered.

If your health or your ongoing medication changes between the date the policies were bought and the date of travel you must advise us on 0345 812 0033 as soon as possible.

We will advise you what cover we are able to provide, after the date of diagnosis. We reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

Criteria of Purchase

This insurance is sold on the understanding that you and anyone travelling with you and named on the insurance validation documents:

- Have not started the trip.
- Travel must take place within 1 year of the start date of your policy.
- Take all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover.
- Is a resident of the United Kingdom, Channel Islands or British Forces Posted Overseas.
- Are not travelling within your home country for less than 3 days on any one trip.
- Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.
- Understand there is no cover for cruises unless the cruise extension has been purchased and confirmed on your policy.
- Are not travelling for more than 31 days on any one trip when purchasing an annual multi-trip policy (unless the appropriate premium has been paid to increase the duration and this is confirmed in writing).
- Is aged 90 years and under on your Annual Multi trip policy or your Single trip policy.
- Is not travelling independently of the named insured adults on the policy where they are aged 17 years and under.
- 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 in writing.

Conditions and exclusions applying to your policies

Below are some important conditions and exclusions which apply to your policy. It is recommended that you read this along with the conditions for each section of your policy; this will make sure that you are aware of any conditions which may affect your circumstances or likelihood to claim.

APPLYING TO ALL SECTIONS OF YOUR POLICIES:

You are not covered under any section, unless specified, for any of the following circumstances:

- Any trip under an Annual Multi Trip policy that exceeds 31 days duration. This includes not insuring you for part of a trip which is longer than 31 days, unless you have paid the appropriate additional premium.
- You piloting or travelling in an aircraft not licensed to carry passengers.
- Within the last 2 years, any existing medical condition or health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant or for which you are awaiting or receiving treatment or under investigation, unless we have agreed cover in writing and any additional premium has been paid.
- You travelling on, or in, a motorised vehicle for which you do not hold appropriate qualifications to operate in the UK or the Channel Islands (Please note there is no Personal Liability cover for any claim related to the use of motorised vehicles). You can visit the following link to the UK Government site for more information on appropriate licenses: <https://www.gov.uk/ride-motorcycle-moped/bike-categories-ages-and-licence-requirements>
- 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.
- If you are riding pillion, the rider must also hold the appropriate qualifications to ride in the UK.
- Loss of earnings, additional hotel costs, additional car hire, Visas, ESTAs, additional parking fees, vaccinations, inoculations, kennel fees or any other loss unless it is specified in the policy.
- You travelling on a motorised vehicle without wearing a crash helmet, whether legally required locally or not.
- The cost of taxi fares, telephone calls, faxes or any expenses for food or drink.
- Any claim which is covered under any other insurance policy held at the time of the incident.
- Any claim arising from any relevant information known by you at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to us and we have agreed in writing any terms applicable.
- Any payments made or charges levied after the date of diagnosis of any change in your health or medication after the policy was bought unless this has been advised to us and any revised terms or conditions have been confirmed in writing.
- The operation of law, or as a result of an unlawful act or criminal proceedings against anyone included in your booking, or any deliberate or criminal act by an insured person.
- Your suicide, self-injury, reckless behaviour or any wilful act of self-exposure to danger or infection/injury (except where it is to save human life).
- Participation in any sports and activities listed in Activity Packs 2-8 unless the appropriate additional premium has been paid and the policy endorsed (see definitions for sports and activities page 10).
- In respect of all sections other than emergency medical expenses - war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- Any claim due to your carrier's refusal to allow you to travel for whatever reason.
- Any costs incurred before departure (except cancellation and scheduled airline failure) or after you return home.
- Any costs which are due to any errors or omissions on your travel documents.
- Your failure to obtain the required passport, visa or ESTA.
- Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
- Manual labour (see policy definition on page 9).
- The usage of Drones (see policy definition on page 10).
- You, your travelling companion, close relative or business associate being under the influence of:

- drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction);
- alcohol (a blood alcohol level that exceeds 0.19% – approximately four pints or four 175ml glasses of wine);
- solvents;
- or anything relating to you, your travelling companion, close relative or business associates prior abuse of drugs, alcohol or solvents.
- You travelling against the advice or recommendations published by the Foreign and Commonwealth Office applicable at the time of your departure.
- Any claim that is due to any failure (including financial) of your travel agent or tour operator, any transport or accommodation provider, their agent or anybody who is acting as your agent, unless specified.

Additional conditions & exclusions applying to Section B9 Gadget Extension

We cannot cover you if:

- You cannot provide evidence of ownership for any gadget.
- Your gadget(s) were purchased outside of the UK, or if it was purchased second hand.
- You travelling against the advice or recommendations published by the Foreign and Commonwealth Office applicable at the time of your departure.
- You cannot provide proof of usage for your gadget after the date the insurance has been purchased.
- You cannot prove that your gadget is less than 48 months old at the date you start your trip with valid evidence of ownership (not from online auctions), and purchased as new and within the United Kingdom.
- Your laptop is older than 18 months.

We won't pay for:

- Any kind of damage whatsoever unless the damaged Gadget is provided for repair.
- Any loss of SIM (subscriber identity module) card.
- Any expense incurred as a result of not being able to use the Gadget, or any loss other than the repair or replacement costs of the Gadget unless relating to unauthorised call / data use for your mobile phone up to the maximum value of £1,500, or relating to fraudulent use of your e-wallet facility up to the maximum value of £500.
- Accidental loss where the circumstances of the loss cannot be clearly identified, i.e. where you are unable to confirm the time and place of the loss.
- Loss of, or damage to, accessories over the value of £150, or accessories that were not lost, stolen or damaged at the same time as the gadget/s.
- Any theft, loss or damage that occurs to your gadget/s whilst travelling on public transport or on an aircraft unless they are being carried in your hand luggage or on your person.
- Any claim for any Gadget over the value of the maximum sum for the level of cover you choose. This can be found on your insurance certificate.
- Sonic Boom – Damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
- Nuclear Risk – Damage or destruction caused by, contributed to or arising from:
 - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.
- War Risk – Terrorism, war, invasion, acts of foreign enemy, hostilities whether war is declared or not, civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority.
- Loss of Data or Software – Any loss of, or damage to, information or data or software contained in or stored on the Gadget whether arising as a result of a claim paid by this insurance or otherwise.
- Any indirect loss or damage resulting from the event which caused the claim under this policy.
- Value Added Tax (VAT) where you are registered with HM Revenue and Customs for VAT.
- Liability of whatsoever nature arising from ownership or use of the gadgets, including any illness or injury resulting from it.

How do I make a claim?

If you are abroad and need medical assistance, please call our 24-hour medical emergency service on:
+44 (0) 203 829 6745

For legal advice please call DAS Legal Expenses Insurance Company Limited (DAS) on: +44 (0) 117 934 0553

For gadget claims please contact the claims administrators Tel: 0345 0744813 or email: gadgetclaims@directgroup.co.uk

For all other claims, please obtain a form from Travel Claims Facilities via:
www.policyholderclaims.co.uk or call + 44 (0) 203 829 6761 and ask for a claim form.

Your Right to Cancel

Should this policy not meet with your requirements please return the documentation within 14 days from of date of purchase or the day you received your policy documentation, whichever is later, and provided that you have not travelled and no claim has been made or is intended to be made and no incident has occurred that is likely to result in a claim you will receive a premium refund. Following the expiry of your 14 days statutory cooling off period you continue to have the right to cancel your policy at any time but no refund of premium will be made.

About our Insurance Services

Acumen Insurance Services Ltd

St. Clare House
30-33 Minories
London
EN3N 1PE

1) The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

2) Whose products do we offer?

We offer products from a limited number of insurers. Ask us for a list of the insurers we offer insurance from.

3) Which services will we provide you with?

You will not receive advice or a recommendation from us in relation to the products we offer. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4) What will you have to pay us for our services?

We receive our remuneration in the form of commission and administration fees from the insurance companies.

5) Who regulates us?

Acumen Insurance Services Ltd is an Appointed Representative of Maintenance assistance Ltd. St. Clare House, Minories, London EN3N 1PE who are authorised and regulated by the Financial Conduct Authority. FCA register number is 516611.

Our permitted business is arranging general insurance.

You can check this on the FCA's register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

6) Ownership

Acumen Insurance Services Ltd is also a member of the same group as Crispin Speers & Partners Ltd, St. Clare House, 30-33 Minories, London EC3N 1PE, which is a Coverholder at Lloyd's.

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

We are covered by the FSCS. 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 90% of the claim, without any upper limit.

8) What to do if you have a complaint?

Complaints concerning our service should be addressed to:

The Complaints Manager
Acumen Insurance Services Ltd
Tourism House, Woodwater Park, Pynes Hill, Exeter EX2 5WS
Or by telephoning: 0345 812 0033
Or by Email at: travel@covercloud.co.uk

Complaints concerning your travel insurance claim or emergency assistance should be addressed to:

Quality and Improvements Manager
Travel Insurance Facilities
1 Tower View, Kings Hill, West Malling, Kent ME19 4UY
Or by telephoning: 0203 829 6604
Or by Email at: complaints@tif-plc.co.uk

Complaints concerning your gadget cover should be addressed to:

The Customer Services Director
Direct Group
Quay Point, Lakeside Boulevard, Doncaster DN4 5PL
Or by telephoning: 0345 074 4788
Or by Email at: gadgetcomplaints@directgroup.co.uk

Complaints concerning your DAS legal expenses cover should be addressed to:

Customer Relations
DAS Legal Expenses Insurance Company Limited
DAS House, Quay Side, Temple Back, Bristol BS1 6NH
Or by telephoning: 0344 893 9013
Or by Email at: customerrelations@das.co.uk

If you cannot settle your complaint you may be entitled to refer it to the Financial Ombudsman Service:

Financial Ombudsman Service
Exchange Tower, London E14 9SR
Tel: 0800 023 4567 (for landline users)
0300 123 9123 (for mobile users)
Email: complaint.info@financial-ombudsman.org