



COLUMBUS TRAVEL INSURANCE POLICY SUMMARY

Please read this document carefully. It sets out a summary of the key features of cover provided by this insurance. Please note, the full terms and conditions of this insurance are detailed in the policy document.

Please Note: You may need to review and update your cover periodically to ensure it remains adequate.

The Insurer

The insurance provided is underwritten by **Professional Travel Insurance Company Limited**. The Legal Expenses section of the policy is underwritten by Enterprise Insurance Company PLC. The Scheduled Airline Failure cover is underwritten by a consortium of Insurance companies and Lloyd's syndicates as detailed below.

Type Of Insurance And Cover

Cover is provided for a range of travel insurance benefits. You can select either single trip cover, to the geographical area you specify, or annual multi trip cover for worldwide travel.

Significant Features And Benefits

The following significant features and benefits are a **summary** only and you should also refer to the policy wording and other policy documentation for full details, as limitations, conditions and exclusions may apply.

Policy Cover

The following benefits only apply if the appropriate premium has been paid and the cover is specified on your schedule:

- Loss of deposits or payment for unused travel and accommodation in the event that you cancel or curtail your trip due to a covered event (for example, if you were too ill to travel).
- Payment for certain overseas medical emergency treatment, hospital and other expenses, should you sustain accidental injury or suffer illness while on your trip. Medical cover is subject to certain conditions and exclusions so please refer to the policy wording for more information.
- Payment of a specified amount for certain travel delay and abandonment claims, at particular times prior to and during your trip.
- Lump sum benefit payment if an accident whilst on a trip causes your death or permanent total disablement.
- Additional travel and accommodation expenses necessary to reach your booked destination, in certain circumstances, when you have missed your departure.
- Loss of or damage to your personal baggage, cash and/or documents during the trip. (Please note that claims will be subject to limitations and excesses, as well as making proper allowances for wear, tear and depreciation in value).
- Certain costs for the necessary emergency purchase of replacement items should your baggage be delayed on the outward journey for the specified duration.
- Cover for a specified amount should your means of transport be subject to a hijack during the planned trip for a certain period of time.
- Personal liability cover in the event you accidentally injure a third party or damage their property whilst on your trip.
- If you are claiming damages from a 3rd party for personal injury or death the Legal Expenses Section of the policy provides you with legal representation and covers you against the costs incurred in your legal case in the event that you lose the case.
- Loss of prepaid airline tickets in the event of your scheduled airline going into liquidation prior to travel, or the cost of an equivalent ticket to return home if the liquidation occurs during your trip.

The following cover is applicable only where business cover has been purchased (please refer to your insurance schedule).

- Cover for a replacement business colleague to continue your trip should you need to cancel your trip due to an unforeseen occurrence (please read Section 1 Cancellation).
- Cover for the value of your business equipment, as specified on your schedule, which is accidentally lost, stolen or damaged.
- Replacement documentation up to the amount specified on your schedule which are accidentally lost, stolen or damaged.

The following cover is applicable only where golf cover has been purchased (please refer to your insurance schedule).

- Emergency medical expenses and personal liability cover is extended whilst participating in golf.
- Cover for repair or replacement costs of your own golf equipment or hired golf equipment costs if the items are lost, stolen or damaged during the trip. Please note baggage conditions apply.

- Reimbursement of pre paid green/club fees in the event you are unable to play golf due to sickness or injury. Please note medical conditions apply.
- Lost, stolen, damaged or delayed golf equipment.
- Payment of customary bar expenses immediately subsequent to you achieving a hole in one during a competition round.

The following cover is applicable only where a winter sports policy has been issued (please refer to your insurance schedule)

- Emergency medical expenses and personal liability cover is extended whilst participating in winter sports. Please note that the Ski Federation Code must be abided by and not all winter sports activities are covered by this insurance.
- Cover for the value or repair of your own or hired winter sports equipment if it is lost, stolen or damaged during the trip.
- Lost, stolen, damaged or delayed winter sports equipment.
- Cover for the value of your ski school fees, lift pass or winter sports hire equipment in the event you are unable to ski due to an accident or illness, or your lift pass is lost or stolen. Please note medical and baggage conditions apply.
- Cover if the pistes in your resort are closed due to lack of snow or bad weather conditions, preventing you from undertaking winter sports activities. Please note that cover is only provided if you are at the resort during the months that constitute the regular ski season.
- Additional travel and accommodation costs in the event of your outward or return journey being delayed due to an avalanche or bad weather conditions.
- Cancellation of your holiday costs due to no snow at your resort. Please note that you will only be covered providing you are unable to change your booking and travel to another resort elsewhere.

Further details of the cover options available to you, including the maximum benefit amounts, are given in the insurance schedule.

Significant Exclusions

The most significant policy exclusions are:

Medical conditions – There is no cover for any medical condition for which you have received medication, advice, investigations or treatment for in the last 12 months, unless such medical conditions have been accepted by us in writing. Cancellation and curtailment claims relating to third parties are only covered provided they have not suffered from a medical condition in the last 6 months, or 6 months before the trip was booked (whichever is later). There is no cover for a trip booked or commenced against medical advice, or after receiving a terminal prognosis, or for the purpose of obtaining medical treatment or convalescent care.

There is no cover for medically related claims as a result of your travelling companion, an immediate relative or close business associate of you or the person with whom you have arranged to stay on the trip, having suffered a condition or for which they have received medication, medical advice or treatment within 6 months prior to the date this policy was issued or the date the trip was booked (whichever is later). Please note that we cannot extend cover for claims relating to your travelling companion, an immediate relative or close business associate or a person with whom you have arranged to stay.

For full details please read Sections 1 and 2 Cancellation and Curtailment and Section 4 Emergency Medical Expenses of the policy wording.

Sports/Hazardous Activities – There is no cover for loss or expenses resulting directly or indirectly from participation in sports and hazardous activities, unless they have been notified to us and accepted by us in writing.

For full details please read General Conditions (D) of the policy wording.

Personal Baggage – Payment for loss or damage to personal property is subject to the maximum limits for any one article, pair or set and for valuables, there is a total limit. Payment for baggage claims may also take into account wear, tear and depreciation in value. *For full details please read Section 6 Baggage of the policy wording.*

Money – There is no cover for loss or theft of credit cards.

For full details please read Section 6 Baggage and Section 7 Cash and Documents of the policy wording.

Personal Liability – There is no cover for Personal Liability arising directly or indirectly from ownership, possession or use of any motorised vehicles.

For full details please read Section 11 Personal Liability of the policy wording.

Legal Expenses – You must always co-operate with your legal representative and the information you provide must be accurate and truthful. If you or your legal representative do not report to us any material development concerning your claim then cover may be restricted or removed. There will be no cover if the value of the damages being claimed is less than £1,000.

For full details please read Section 12 Legal Expenses of the policy wording.

Scheduled Airline Failure – Flights must be pre-booked prior to departure and the cover will not apply for airlines where the prospect of insolvency was known at the time of booking. The cover is for the airline insolvency only and will not apply to the failure of a travel agent, tour operator, booking agent, or consolidator with whom the flight may have been booked.

For full details please read the Scheduled Airline Failure certificate wording.

Significant Limitations

The most significant policy limitations and conditions are:

Country of Residence – to be eligible for this insurance you must have resided in the UK or the Isle of Man for at least 3 months (single trip policies) / 6 months (annual multi-trip policies) and travel must commence from and return to the UK or the Isle of Man. This policy must be purchased before leaving the UK or the Isle of Man.

Reasonable Care – You are required to take reasonable care to protect yourself and your property and act at all times as though you were not insured.

Travel Delay Benefit – strike, industrial action or security alert will not be covered if such action had already been declared when the policy was issued or the trip was booked, whichever is later.

Medical Claims – You must contact the Assistance Service immediately should you be admitted to hospital or require on going out-patient treatment. All treatment or expenses must be authorised by the Assistance Service.

For full details please read Section 4 Emergency Medical Expenses of the policy wording

Personal Money And Baggage Claims – Any loss of money or personal baggage must be reported to the police within 48 hours of discovery and a written police report obtained.

For full details please read Section 6 Baggage and Section 7 Cash and Documents of the policy wording.

Winter Sports – Emergency medical expenses and personal liability covers are subject to you abiding by the Ski Federation Code. There is no cover for Piste Closure and No Snow Cancellation if you purchase your winter sports policy within 14 days of commencing your trip.

For full details please read Section 15 Winter Sports Cover of the policy wording.

Duration Of Cover

Single Trips – Section 1 Cancellation cover is effective from the time and date of issue of the insurance schedule and terminates on commencement of the planned trip.

For all other sections, cover commences when you leave your home or business (whichever is the later) to commence the trip and terminates on whichever occurs first of the following: (1) The expiry of the period of cover; (2) Your return home as planned at the end of the trip; (3) Your first return home prior to the planned return at the end of the trip (except in the case of backpacker policies, where if you return to the UK or the Isle of Man within the planned trip dates, cover will be suspended from the time you arrive in the UK or the Isle of Man and will only resume once you leave immigration control in the country of your next ticketed destination).

Annual Multi Trips – Section 1 Cancellation cover for each trip is effective from either the start date on the insurance schedule or the time and date at which each trip is booked (whichever is the later), and terminates on whichever occurs first of the following: (1) The commencement of each trip, or (2) The expiry of the period of cover.

For all other sections, cover commences when you leave your home or business (whichever is later) to commence each trip and terminates on whichever occurs first of the following: (1) The expiry of the period of cover; (2) Your return home as planned at the end of each trip; (3) Your first return to your country of residence prior to the planned return date at the end of each trip; (4) Your period of travel exceeding the trip limit specified in your insurance schedule.

Cancellation Rights

If after insuring with us and receiving the full written policy details including the insurance schedule, you subsequently change your mind regarding the insurance you have purchased, you have **14 days** to notify us that you do not wish to continue with the insurance cover. Provided you return the insurance schedule and any other document(s) we require within 14 days of receipt of the insurance, we will refund your insurance premium. A pro-rata charge may be made for the time you have been on cover.

Claims (excluding Legal Expenses Section or Scheduled Airline Failure claims)

For 24 Hour Emergency Medical Assistance please contact **Columbus Assistance**

By telephone
+44 (0) 208 865 1640

For all other claims please contact **Columbus Claims:**

By telephone
+44 (0) 208 865 1654

By email
claims@columbusinsurance.com

Claims for Legal Expenses Section

To make a claim under the Legal Expenses section of your policy, please contact:

By telephone
+44 (0) 845 888 6674

By email
legalclaims@ptic.gi

Claims for Scheduled Airline Failure

To make a claim under the Scheduled Airline Failure section of your policy, **please contact IPP Claims Office:**

By telephone
+44 (0) 208 776 3752

By fax
+44 (0) 208 776 3751

By email
info@ipplondon.co.uk

Complaints (excluding Legal Expenses or Scheduled Airline Failure)

If you are not happy with any aspect of this insurance cover, claims service or assistance service you should contact The Complaints Officer, Professional Travel Insurance Company Limited's Representative, Insurance House, Prisma Park, Berrington Way, Basingstoke, RG24 8GT.

If you cannot settle your complaint with us you may be entitled to refer the matter to the Financial Ombudsman Service in the United Kingdom.

Complaints for Legal Expenses

For any complaint regarding the Legal Expenses section of your policy, please contact The Managing Director, Enterprise Insurance Company PLC, R22-24 Ragged Staff Wharf, Queensway Quay, Gibraltar.

If you cannot settle your complaint with us you may be entitled to refer the matter to the Financial Ombudsman Service in the United Kingdom.

Complaints for Scheduled Airline Failure

For any complaint relating to the Scheduled Airline Failure section of your policy (e.g. extent of cover, policy conditions/exclusions or claims outcome/service), please contact The Customer Services Officer, International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR.

If you cannot settle your complaint with us you may be entitled to refer the matter to the Financial Ombudsman Service in the United Kingdom.

Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations. Insurance advising and arranging is covered at 90% of the claim, without any upper limit.

Statement of Demands and Needs

Your demands and needs are those of a customer who requires a package of travel insurance benefits as shown earlier in this document. Please note that this statement does not constitute advice or a personal recommendation.

Information About The Insurers

With the exception of the Legal Expenses section of the policy and Scheduled Airline Failure cover, this policy is underwritten by **Professional Travel Insurance Company Limited (PTI)**, whose registered address is:

Suite 935
Europort
Gibraltar

PTI are registered in Companies House (Gibraltar) Ltd., 317 Main Street, P.O. Box 848, Gibraltar. Reg no. 33927

PTI is authorised and regulated by the Financial Services Commission (FSC) in Gibraltar. The FSC holds a register of all regulated firms on its website (visit www.fsc.gi)

The Legal Expenses section of the policy is underwritten by Enterprise Insurance Company PLC, whose registered address is:

Suite 3
2nd Floor
Icom House
1-5 Irish Town
Gibraltar

Enterprise Insurance Company PLC is registered in Companies House (Gibraltar) Ltd, 317 Main Street, P.O. Box 848, Gibraltar. Reg no. 89698

Enterprise Insurance Company PLC is authorised and regulated by the Financial Services Commission (FSC) in Gibraltar. The FSC holds a register of all regulated firms on its website (visit www.fsc.gi)

The Scheduled Airline Failure cover provided by this policy is underwritten by a consortium of Insurance Companies and Lloyd's syndicates as detailed below:

45% - Europäische Reiseversicherung AG
15% - Novae Syndicate 2007
15% - Sagicor Syndicate 1206
25% - Groupama Insurance Company Ltd