

Sport & Activity Insurance Fortis Travel Insurance Policy Summary

This is a travel insurance policy summary only and does not contain the full terms and conditions of the contract. Full terms and conditions can be found in the policy booklet, a copy of which is available from your insurance agent or from Fortis Insurance on request.

Insurers

The insurers are Fortis Insurance Limited apart from section 12 where the Insurer is DAS Legal Expenses Insurance Company Limited.

Travel Insurance

The insurance policy covers Personal Travel insurance and can be extended to include winter sports and wheel chair cover for an additional premium. Your travel insurance schedule and policy booklet form the basis of the contract.

Single Trip, Long-stay and Multi-Trip Cover

This travel insurance can be purchased as a single trip policy, or an annual multi-trip policy.

The single trip policy will provide cover for one specific trip, which can be up to a maximum duration of 12 months depending upon the length of the trip. The policy schedule will show when the policy starts and finishes. There is no maximum age limit on a single trip policy.

An annual multi-trip policy provides cover for any number of trips in the 12 month period shown on your schedule. The policy will cover trips up to a maximum of 31, or 45 days duration if you have paid the appropriate additional premium. The policy schedule will show which option has been selected and when the 12 month period starts. The maximum age limit is 74 years.

Page 3 of the policy gives further information.

Significant Features and Benefits

The policy booklet outlines the features and benefits of the cover provided under Personal Travel Insurance. Full details of each section can be found from pages 4 through to 8 of your policy booklet.

Details of additional cover for winter sports holidays and wheelchair cover can be found on pages 8 and 9 of the policy booklet.

The following table is a summary of the benefits available.

Section		Sum Insured
1	Cancellation & Curtailment	£5,000*
2	Medical Expenses	£10,000,000*
3	Hospital Benefit	£500
4	Personal Accident	£25,000
5	Personal Belongings	£3,000*
6	Temporary loss of Belongings	£300
7	Money & Documents	£500*
8	Loss of Passport	£250
9	Personal Liability	£2,000,000
10	Missed Departure	£1,000
11	Hijacking	£1,000
12	Legal Expenses	£25,000
13	Delay	£100
14	Catastrophe	£1,000
15	Mugging	£500

Items marked with a * are subject to a £50 excess

Principal Exclusions or Limitations

Health

Health restrictions apply to some sections of this policy. See sections 1, 2, 3 and 4 on pages 4 to 5 of the policy. You must refer to the Declaration on page 1 of the policy. If you cannot agree with the Declaration you must contact the Fortis Health Line. If you do not do this your claim may not be met.

See the Declaration on page 1 of the policy.

If, after purchasing this insurance, there is a change in health and you can no longer agree to the Declaration, you must contact the Fortis Health Line to see if cover can continue. If we cannot continue cover you may claim for the cost of cancelling your trip at that time.

Your policy does not cover you if you are travelling against medical advice or to get medical treatment.

See sections 1, 2 and 3 on pages 4 to 5 of the policy.

Dangerous Activities

Your travel insurance policy does not automatically cover you for all activities. The policy can provide cover for low, medium, and high risk activities as listed on page 3 of the policy if you have paid the appropriate additional premium. Please ensure you declare the sports or activities you will be participating in.

See page 3 of the policy.

Personal Belongings, Money and Documents

Your policy provides cover for loss, damage or theft of your personal belongings, money and documents, however for personal belongings we may take an amount off for wear and tear. The policy also contains maximum amounts that can be claimed for individual items, valuable items and cash. Your policy provides full details of these limits.

See Sections 5, 6 and 7 of the policy.

What happens if I take out cover and then change my mind?

You can cancel this policy within 14 days from the date you receive the policy wording and policy schedule. We will then refund your premium in full. Please note that, for a single trip policy, a refund of premium is only available if the period from the date of issue of the policy to the scheduled return date home is greater than 28 days. No refund of premium is available after the 14 day period. See page 2 of the policy.

How to make a claim

Telephone the Fortis Onecall service on **0845 122 3280**. This line is open 24 hours a day, 365 days a year. Please have your policy details available. We may ask for documentation to support your claim. See page 10 of the policy. If you need help in a medical emergency please call **+44 23 8064 4633**. See page 12 of the policy.

What to do if you have a complaint

If you have experienced a problem with any part of our service, we will sort this out as quickly and fairly as possible.

Step 1 Please contact our Customer Service Advisor at the Eastleigh address below

Step 2 Write to Barry Smith, Chief Executive, at the same address if your problem is not sorted out

Step 3 If you are not satisfied with our final decision, you can write to the Financial Ombudsman Service at South Quay Plaza 2, 183 Marsh Wall, London, E14 9SR

See page 36 of your policy booklet for details on how to make a complaint.

Financial Services compensation scheme

In the event that Fortis Insurance Ltd is unable to meet its liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. More information can be obtained from Customer Services on **020 7892 7300** or

www.fscs.org.uk

Fortis Insurance Limited

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Hampshire

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Website: www.fortisinsurance.co.uk

Registered number 354568

Fortis Insurance Limited is authorised and regulated by the Financial Services Authority