

FirstAssist Insurance Services Limited
1 Drake Circus, Plymouth PL1 1QH

1. What is this Keyfacts document?

This is a summary of the policy cover for Values travel insurance and it does not include the full terms and conditions of the contract, which can be found in the policy document.

2. Who is providing this insurance?

Your insurance policy is administered by FirstAssist Insurance Services Limited on behalf of the insurer. The insurance company that underwrites this insurance policy is Great Lakes Reinsurance (UK) PLC.

3. What type of insurance policy is this?

This is a travel policy that, subject to the terms, conditions and exclusions contained in the Policy Document, will meet certain costs that might arise during the course of your travels.

4. What are the significant features and benefits of this policy?

| Benefits | Significant or Unusual Exclusions or Limitations | Excess | Limit | Policy Reference |
|--|--|--------|--------------------------------|------------------|
| Pre Travel Assistance Advice on visa and vaccination requirements, motor regulations and restrictions, time zones and bank opening hours. | <ul style="list-style-type: none"> Available before you go on holiday. | Nil | Nil | Section 1 |
| Cancellation or Cutting Short the Trip Costs involved if the insured person's trip is cancelled or cut short due to circumstances beyond their control or if you cancel following a delay of more than 12 hours on your outward journey. | <ul style="list-style-type: none"> Excluding claims resulting from: <ul style="list-style-type: none"> the failure of the provider of any part of the booked trip. where the insured person did not check-in on time. the insured person's disinclination to travel, loss of enjoyment of the trip or reasons which are unnecessary and avoidable. any circumstances the insured person knew about when booking the journey which indicated you might need to cancel. pregnancy or childbirth within 10 weeks of the expected date of delivery. | £35 | £3,000 | Section 2 |
| Travel Delay If the insured person's booked transport is delayed for more than 12 hours as a result of strike, industrial action, adverse weather or mechanical breakdown of the aircraft, ship or train. | <ul style="list-style-type: none"> Excluding claims for delays caused by strike or industrial action which happened or was expected to happen before arrangements were made for the insured person's booked trip. | Nil | £60 | Section 3 |
| Baggage Delay Cost of purchasing essential items if the carrier has misplaced or delayed the insured person's personal baggage for more than 24 hours. | <ul style="list-style-type: none"> The insured person must keep all receipts for the essential items purchased. The insured person must obtain a Property Irregularity Report from the carrier detailing the loss. | Nil | £500 £300 for Leisure trips | Section 4 |
| Personal Baggage If the insured person's personal baggage is lost, stolen or damaged we will cover the cost of replacement (less wear, tear and depreciation). | <ul style="list-style-type: none"> Limited to £500 per single item, pair or set of articles and £500 for valuables. You must report the loss to the police within 24 hours of discovery and obtain a written report or a Property Irregularity Report from the carrier if your belongings are lost or damaged in transit. Must not leave personal baggage unsecured or unattended at any time in a place to which the public has access. Excluding theft of valuables from unattended motor vehicles. | £35 | £2,000 | Section 5 |

| Benefits | Significant or Unusual Exclusions or Limitations | Excess | Limit | Policy Reference |
|---|---|--------|---------|------------------|
| <p>Emergency Medical Expenses If during the trip the insured person suffers bodily injury, illness or dies we will make arrangements with the hospital regarding treatment.</p> | <ul style="list-style-type: none"> In the event of a claim you must contact FirstAssist immediately on + 44 208 763 3152 or cover may be declined. Emergency dental treatment limited to £1,000. Excludes any claims in respect of: <ul style="list-style-type: none"> any accommodation costs other than the cost of a room cosmetic surgery costs incurred in the UK Pregnancy or childbirth within 10 weeks of expected date of delivery. | £35 | £5m | Section 6 |
| <p>Personal Accident Cover for loss of life, limb or sight that occurs during the journey as a result of an accident.</p> | <ul style="list-style-type: none"> Reduced benefits for under 18's and over 69's. Excluding any claim related directly or indirectly to any disease, physical defect, infirmity or illness. | Nil | £10,000 | Section 7 |
| <p>Personal Legal Responsibility If the insured person accidentally injures somebody or damages their property, the insured person will be covered for the third party costs you may be legally liable to pay.</p> | <ul style="list-style-type: none"> Excludes any liability arising from: <ul style="list-style-type: none"> the death, illness or injury to the insured person or any of their family loss of or damage to the insured person's property, or their family's property or employee's property ownership or use of aircraft, horse-drawn vehicles, motorised or mechanically propelled, assisted vehicles or towed vehicles, boats (other than rowing boats, punts and canoes), jet skis, jet bikes or wet bikes, animals (other than horses, domestic dogs or cats) or firearms (other than sporting guns). | Nil | £1m | Section 8 |
| <p>Money and Passport The insured person's money if accidentally lost, stolen or destroyed during a trip (from their person or left it in a safety deposit box).</p> <p>Additional travel and accommodation expenses incurred to obtain a replacement passport lost or stolen outside the United Kingdom whilst on a trip.</p> | <ul style="list-style-type: none"> The insured person must report the loss to the police within 24 hours and obtain a written report. Cash losses limited to £300 and for persons aged under 18 years £50. Excluding losses where the money was not being carried by the insured person or left in a safety deposit box. Excluding the cost of the replacement passport. | £35 | £500 | Section 9 |
| | | £35 | £100 | Section 9 |

Table 2 - Winter Sports

You may add the following benefits to your policy on payment of an additional premium

| Benefits | Significant or Unusual Exclusions or Limitations | Excess | Limit | Policy Reference |
|--|--|--------|--------------------|------------------|
| <p>Avalanche and landslide Additional travel and accommodation costs if the scheduled public transport service is cancelled or cut short because of an avalanche or landslide.</p> <p>Piste Closure Reasonable transport costs, lift pass charges and similar costs to travel to and from a similar ski resort if a lack of snow causes the total closure of the lift system. If no alternative skiing is available a payment of £20 per day will be paid.</p> | <ul style="list-style-type: none"> See Section 2. Excludes persons aged 65 and over. Cover is restricted to 21 days for each annual period of cover. Cover is only available for the period 1 November and 31 March (Northern Hemisphere) and 1 June and 30 September (Southern Hemisphere). Excluding any claim: <ul style="list-style-type: none"> if the insured person cannot ski for less than 24 hours in a row journeys solely within the UK. | £35 | £150 (£25 per day) | Section 2 |
| | | | £200 (£20 per day) | |
| <p>Baggage Delay Cost of hiring replacement ski equipment if it has been lost or misplaced by the carrier for more than 12 hours on the outward trip.</p> | <ul style="list-style-type: none"> See Section 4. | Nil | £300 (£15 per day) | Section 4 |
| <p>Personal Baggage Accidental loss, damage or theft of winter sports equipment during the trip.</p> | <ul style="list-style-type: none"> See Section 5. | £35 | £300 | Section 5 |
| <p>Emergency Medical Expenses Unused ski packs in the event of accidental injury or illness that prevents the insured person from skiing.</p> | <ul style="list-style-type: none"> See Section 6. | £35 | Pro-rata Refund | Section 6 |

5. What are the significant exclusions and limitations?

1. Any claim caused directly or indirectly from the insured person travelling against the advice or for the purpose of obtaining medical treatment abroad or where a terminal prognosis has been given.
2. Any person aged 70 or over. If the family subscription has been paid cover will include children of the insured person provided they are under 21 years old, in full time education and normally live with them.
3. Winter sports cover is only available to insured persons aged under 65 and where the appropriate additional premium has been paid.
4. Cover is excluded for certain hazardous activities. This means any pursuit or activity where it is recognised that there is an increased risk of injury or accident. A list of the activities covered by the policy can be found in the policy wording.
5. The insured person's suicide; attempted suicide; developing psychiatric, mental or nervous condition(s); committing intentional self-injury; being an alcoholic; being addicted to drugs or abusing solvents or being under the influence of drugs or alcohol.
6. Claims arising from any circumstances you were aware of at the start of the insurance period, unless we have been made aware of them and accepted them in writing.
7. Travel to areas the Foreign and Commonwealth Office have advised against travelling to.

6. What is the duration of this policy?

1. The maximum duration of any one trip will be 90 days (winter sports trips are limited to 21 days per annual insurance period).
2. Trips within the UK are excluded.
3. This policy is only available to customers resident in the United Kingdom.

7. What are the cancellation rights?

You may return the policy to us within 14 days of receipt for cancellation and full refund of your premium providing no claim has been made and you have not already undertaken your journey. No refund will be given outside of the 14 days.

8. How do I notify you of a claim that I wish to make?

If you wish to notify us of a claim, please contact us

...in writing Write to the Claims Department, Oakleigh House, 14-16 Park Place, Cardiff CF11 1HU

...by phone Telephone 0845 678 2013

9. How do I make a complaint about this insurance policy?

This insurance policy is administered on behalf of Great Lakes Reinsurance (UK) PLC by FirstAssist Insurance Services Limited who are responsible for handling all complaints regarding this insurance product.

If you wish to register a complaint, please contact us

...in writing Write to FirstAssist, Customer Relations Office, 1 Drake Circus, Plymouth PL1 1QH

...by phone Telephone 0845 071 9069

If we cannot resolve your complaint to your satisfaction, you may be entitled to refer it to the Financial Ombudsman Service.

10. Are Great Lakes Reinsurance (UK) PLC covered by the Financial Services Compensation Scheme (FSCS)?

Great Lakes Reinsurance (UK) PLC 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 7th Floor, Lloyds Chambers, Portoken Street, London E1 8BN or by calling 0207 892 7300.

Further Important Information regarding this policy
Registered office information

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| FirstAssist Insurance Services Limited. Registered in England & Wales No. 04617110. Registered office at Marshall's Court, Marshall's Road Sutton, Surrey SM1 4DU. Authorised and regulated by the Financial Services Authority. | Great Lakes Reinsurance (UK) PLC. Registered in England and Wales No. 2189462. Registered Office at Plantation Place, 30 Fenchurch Street, London EC3M 3AJ. Authorised and regulated by the Financial Services Authority. |
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You can check the above details on the Financial Services Authority Register by visiting the FSA website www.fsa.gov.uk/register/home.do or by contacting the FSA on 0845 606 1234.

The law and language applicable to the policy

Both you and we can choose the law that will apply to this policy. This policy is governed by the law which applies to the part of the United Kingdom, Channel Islands or the Isle of Man in which you normally live.

The language used in this policy and any communications relating to it will be in English.

* Calls may be recorded and may be monitored for training and/or quality purposes.