

# About Your Insurance Travel Insurance Policy

## Master policy number RTZGG40116 (01) A & B

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This policy summary does not contain the full terms and conditions of the cover.  
Full terms and conditions can be found in the policy document

### Insurer

Your policy has been arranged by Golfguard Limited.  
Policy A & B – Your Travel Policy underwritten by Travel Insurance Facilities and Insured by Union Reiseversicherung AG, UK Branch

### Type of insurance and cover provided

This is a policy of personal travel insurance which provides cover, subject to certain terms and conditions, for losses as a result of specified events which may occur before or during a trip including cancellation, loss of baggage and medical expenses.

### Statement of Demands and Needs

This policy will suit the demands and needs of an individual or group of people (where applicable) who are travelling to countries included within the policy terms and who wish to insure themselves against the full financial impact of specified unforeseen circumstances/events relating to or occurring during their trip. Full details of these circumstances/events, levels of cover and terms and conditions can be found in the policy document.

This policy will cover certain pre-existing medical conditions. You will need to declare Your pre-existing medical condition to the medical screening team. Cover for any such medical condition will not be in place unless You have declared the condition, and had it accepted in writing, and paid an additional premium.

The full Statement of Demands and Needs can be found on the website [www.golfguard.com/travel-insurance](http://www.golfguard.com/travel-insurance). You should read the important conditions and exclusions to ensure that this policy is right for You. You will not receive advice or a recommendation from us in relation to this policy. You will need to make your own decision as to whether it suits your needs.

### Eligibility requirements

The levels of cover and excesses that apply are set out in the Summary of Cover contained in the Policy Document. Certain Sections of your Policy carry an excess which means that you have to pay the first sum per person, per incident if you claim. The excess amount varies according to the Section you are claiming under. The table below sets out the significant benefits and exclusions of your Policy. The policy includes many other benefits, conditions and exclusions. Please read your Policy Wording to make sure that the cover is suitable for you.

To be eligible for this insurance, the following requirements must be met:

- You must habitually reside in the UK, Channel Islands or British Forces Posted Overseas (i.e. have Your main home in the UK, Channel Islands or British Forces Posted Overseas for 6 months prior to issue of the policy and are registered with a local doctor).

### Significant features and benefits

Your policy includes the following benefits which are explained in detail in the policy document:

Policy cover	Cover provided up to	Excess if applicable*
<b>POLICY A – PRE-TRAVEL POLICY</b>		
A1 cancelling your trip (see note 1 and 2)	As purchased up to £19,999	£75
<b>POLICY B – TRAVEL POLICY</b>		
B1 delayed travel first 12 hours	£25	nil
delayed travel each further 12 hours	£25	nil
delayed travel total	£300	nil
missing your departure	£1,000	£75
abandoning your trip after 24 hours	As purchased up to £19,999	£75
B2 your personal possessions	£2,000	£75
valuable limit	£350	
single article limit	£250	
personal possessions delayed in transit for more than 12 hours	£150	nil
B3 your personal money	£750	£75
cash limit	£250	
cash limit if under 18	£50	
your travel documents	£300	£75
B4 emergency medical expenses outside home country (see note 2)	£5,000,000	£75
state hospital stay benefit abroad per 24 hours	£25	nil
state hospital stay benefit abroad total	£600	nil
emergency dental treatment	£100	nil
B5 cutting short your trip (see note 2)	As purchased up to £19,999	£75
B6 your personal liability	£2,000,000 per policy	nil
B7 accidental death benefit (see note 3)	£15,000	nil
disability benefit - permanent loss of sight or limb	£15,000	nil
disability benefit - permanent total disablement (see note 3)	£15,000	nil
B8 legal advice and costs	£50,000 per policy	nil
B9 mugging	£25 per day up to £500	nil
B10 hijack	£50 per day up to £500	nil
B11 catastrophe	£1,000	£75
B12 cruise cabin confinement	£25 per 24 hours up to £600	nil
B13 unused cruise excursions	Up to £500	£75
B14 cruise itinerary change	£100 per port up to £500	nil

\* If you are 70 and over, all £75 excesses are increased to £150

#### Pre-travel policy applicable to A1.

Note 1. Your policy does not provide cover for re-occurring or pre-existing medical conditions. If you have ever had a heart related problem, a stroke, cancer, any breathing problems, diabetes or had any other medical condition which has been treated in hospital or has been referred to a specialist in the last 2 years you should phone the medical screening line on 0343 658 0356 to see if cover is available. We will confirm any special terms in writing.

#### Pre-travel and travel policy applicable to A1, B4, B5.

Note 2. Your policy does not provide cover for re-occurring or pre-existing medical conditions. You must also tell us if your health or medication changes between buying this policy and travelling and if you have ever had a heart related problem, a stroke, cancer, any breathing problems, diabetes or had any other medical condition which has been treated in hospital or has been referred to a specialist in the last 2 years you should phone the medical screening line on 0343 658 0356 to see if cover is available. We will confirm any special terms in writing.

#### Travel policy applicable to B7.

Note 3. Cover for accidental death and permanent total disablement is reduced to £1,000 if you are under 18 or over 69 years of age.

**Certain sections of your policy carry an excess, that is the amount of any claim that you have to pay yourself. Policy excesses are applied under each section of the policy separately.**

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### **Significant or unusual exclusions and limitations**

There are some situations which you are not covered for. These generally involve anything you already know about or that is caused by deliberate or careless acts on your part. Full details of these are given in the policy document.

The most significant exclusions of this policy are set out below. There may be other exclusions that are significant to you, so you need to check the policy document for full details.

- This policy contains restrictions on what cover is in place for claims arising from terrorist activity. Only valid claims for emergency medical expenses will be paid.
- This policy excludes any known pre-existing medical condition or any recognised complication caused by the pre 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 during the last two years 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.
- No Section of this policy shall apply in respect of any claim arising directly or indirectly from your drug addiction or solvent abuse, excessive alcohol intake, or being under the influence of alcohol or drug(s) nor that of a close relative or business associate.
- No claim will be paid due to your carriers refusal to allow you to travel for whatever reason.
- We will not meet 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.
- We will not meet the costs for curtailment of your trip due to a medical condition of a person travelling with you that is insured with us where the risk attaching to that medical condition has not been accepted by us in writing or curtailment of your trip due to an existing medical condition of either:
  - i) a person travelling with you and included on your booking that is not insured with us;
  - ii) a non travelling close relative; or
  - iii) person you are intending to stay with.
- In the event of a medical emergency you must contact us as soon as possible. You **MUST** contact us before incurring expenses in excess of £500. If you are physically prevented from contacting us immediately, you or someone designated by you must contact us within 24 hours.
- We will not pay for any claim arising from any deliberately careless or deliberately negligent act or omission by You, nor for any claim arising or resulting from Your own illegal or criminal act.

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### **Duration of cover**

This policy of insurance will run for the period shown on your policy document.

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### **Your right to cancel**

No refund of the insurance premium will be given after the policies have been issued unless, after receipt, you find that the terms, conditions and exclusions do not meet your requirements. In this case you must return the policy, insurance document to the place where you purchased it within 14 days of purchase for a refund to be considered. Policy cancellations after 14 days will be considered provided no claim has been made and will be subject to a minimum charge.

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### **Making a claim under your policy**

#### **Claims relating to Policy A & B – Your Travel Policy**

In the event of an emergency please telephone +44 (0) 203 829 6745

Claims forms can be obtained by calling the claims helpline on 0203 829 6761 to obtain a claim form, giving Your name and Certificate number and brief details of your claim.

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### **Making a complaint**

#### **If your complaint is regarding the selling of your policies:**

Contact Golfguard on **0800 581 801**

#### **Sometimes mistakes do happen in the assessment of claims and if you feel that the assessment of your claim has been incorrect, or there is additional information that would change the decision made then please write to:**

Quality and Improvements Manager,

URV,

1 Tower View,

Kings Hill,

West Malling,

Kent,

ME19 4UY

or call 0203 829 6604 or email [complaints@tifgroup.co.uk](mailto:complaints@tifgroup.co.uk) who will review the claims office decision.

#### **If we are unable to do this to your satisfaction, disputes may then be referred to the Financial Ombudsman Service for review:**

Ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, London, E14 9SR. Their telephone advice line is 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile, or visit [www.fos.org.uk](http://www.fos.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 FOS on your behalf.