

Travel Insurance

This is a Policy Summary only and does not contain the full terms and conditions of the contract. Full terms, conditions and exclusions can be found in the Policy Document, which you should also read carefully.

1. Who provides your insurance cover?

Your Blue Insurance Travel Policy is underwritten by Mondial Assistance Europe N.V. other than cover for Dynamic Packaging Insurance whereby this section of cover is underwritten by a consortium of Association of British Insurers members companies and Lloyds Syndicates and provided by International Passenger Protection Limited.

2. What does Blue Insurance Travel Insurance cover me for?

The policy is designed to insure those who wish to insure themselves when travelling, for medical emergencies, delayed departure, holiday abandonment missed departures, cancellation & curtailment, delayed possessions, lost or stolen possessions, loss of travel money and passport, personal accident, Hijack, dynamic packaging insurance, personal liability, catastrophe, strike and legal expenses whilst overseas. If you have purchased an annual multi trip policy, you will need to refer to the policy document for your trip limit.

3. What else do I need to know about my Blue Insurance Travel Insurance policy?

Important information about existing medical conditions	Significant exclusions or limitations	Policy Section
You must phone Health Check if you have any Medical Condition for which you are taking or have taken prescribed medication or are waiting to receive, or have received treatment (including surgery, tests, or investigations) within the last 2 years. You must comply with the following conditions to have full protection of your policy. If you do not comply we may at our option cancel the policy or refuse to deal with your claim or reduce the amount of any claim. (as per the policy wording)	<ul style="list-style-type: none"> Any Medical Condition You have in respect of which a Medical Practitioner has advised You not to travel or would have done so had You sought his/her advice. Any Medical Condition for which You are travelling with the intention of obtaining medical treatment (including surgery or investigation) or advice outside of the United Kingdom or Ireland. Any Medical Condition for which You are not taking the recommended treatment or prescribed medication as directed by a Medical Practitioner. 	Important conditions relating to health
Significate features and benefits (all benefits are per person unless otherwise stated)	Significant exclusions or limitations	Policy Section
Cancellation & Curtailment We will pay you, up to £3,000 (Premier cover), £5,000 (Premier Plus cover), for any irrecoverable unused travel and accommodation costs and other pre-paid charges (including sports and concert tickets) which you have paid or are contracted to pay together with any reasonable additional travel expenses incurred	Cover is not provided for: <ul style="list-style-type: none"> The cost of recoverable airport charges and levies. Redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy or where a warning or notification of redundancy was given prior to the date this insurance is effected by you or the time of booking any trip (whichever is the earlier). Claims arising directly or indirectly as a result of your failure to comply with the Important conditions relating to health. 	A
Emergency Medical and Other Expenses Emergency Medical and other expenses We will pay you, up to £5,000,000 (Premier cover), £10,000,000 (Premier Plus cover), for expenses which are necessarily incurred as a result of you suffering bodily Injury or illness and/or compulsory quarantine	Cover is not provided for: <ul style="list-style-type: none"> Any form of treatment or surgery which in the opinion of the medical practitioner in attendance and Mondial Assistance can be delayed reasonably until your return to the United Kingdom or Ireland. Expenses incurred as a result of a tropical disease where you have not had the recommended inoculations and/or taken the recommended medication. Claims arising directly or indirectly as a result of your failure to comply with the Important conditions relating to health. 	B
Hospital Benefit Please change to We will pay you up to £20/day £150 max (Premier cover) £25/day £200 max (Premier plus cover) for every complete 24 hours you have to stay in hospital as an in-patient.	Cover is not provided for: <ul style="list-style-type: none"> Any form of treatment or surgery which in the opinion of the medical practitioner in attendance and Mondial Assistance can be delayed reasonably until your return to the United Kingdom or Ireland. Expenses incurred as a result of a tropical disease where you have not had the recommended inoculations and/or taken the recommended medication. Claims arising directly or indirectly as a result of your failure to comply with the Important conditions relating to health. 	C

<p>Personal Accident We will pay you up to £20,000 (Premier Cover) £40,000 (Premier Plus Cover) if you sustain bodily injury which shall solely and independently of any other cause, result within two years in your death, loss of limb, loss of sight or permanent total disablement.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Claims arising directly or indirectly as a result of your failure to comply with the Important conditions relating to health. • Anything mentioned in the general exclusions in the policy wording. 	D
<p>Baggage, Baggage Delay and Passport We will pay you up to £2,000 (Premier Cover), £3,000 (Premier Plus Cover) for the accidental loss of, theft of or damage to Baggage. The maximum we will pay for any Single Item, and in total for Valuables is £200 (Premier Cover), £250 (Premier Plus Cover). We will pay you up to £50/day £200max (Premier Cover), £75/day £300max (Premier Plus Cover) for the emergency replacement of clothing, medication and toiletries if the baggage is temporarily lost in transit during the outward journey and not returned to you within 24 hours. We will pay you up to £250 (Premier and Premier Plus Cover) for reasonable additional travel and accommodation expenses necessarily incurred abroad to obtain a replacement of your lost or stolen passport.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Loss, theft of or damage to valuables or your passport left unattended at any time, (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box. • Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other Items used in connection with your business, trade, profession or occupation. • Baggage contained in or stolen from an unattended motor vehicle between 9 p.m. and 8 a.m. (local time) or between 8 a.m. and 9 p.m. (local time) unless it is in a locked boot or covered from view in a locked car. 	E
<p>Personal Money & Documents We will pay you, up to £600 (Premier Cover), £750 (Premier Plus Cover), for the accidental loss of, theft of or damage to Personal Money and documents (including driving licence).</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Loss, theft of or damage to personal money left unattended at any time unless in a hotel safe, safety deposit box. • Loss, theft of or damage to of traveller's cheques where you have not complied with the issuers conditions or where the issuer provides a replacement service. 	F
<p>Personal Liability We will pay up to £2,000,000 (Premier Cover), £2,000,000 (Premier Plus Cover), (inclusive of legal costs and expenses) against any amount you become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause in respect of the reasons stated in the policy document.</p>	<p>Cover is not provided for:</p> <p>Compensation or legal costs arising directly or indirectly from:</p> <ul style="list-style-type: none"> • pursuit of any business, trade, profession or occupation or the supply of goods or services • ownership possession or use of vehicles, aircraft or watercraft • ownership or occupation of land or buildings. 	G
<p>Hijack We will pay you, up to £50/day £1,000 (Premier cover), £200/day £2,000 (Premier Plus cover) for every completed period of 24 hours in the event of Hijack of the transport on which You are travelling.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Claims not substantiated by a written police report confirming the length and exact nature of the incident. 	H
<p>Missed Departure We will pay you, up to £750 (Premier cover), £1,000 (Premier Plus cover) for reasonable additional accommodation (room only) and travel expenses necessarily incurred As a direct result of:</p> <ul style="list-style-type: none"> - The failure of other scheduled public transport or - An accident to or breakdown of the vehicle in which you are travelling or - An accident or breakdown occurring ahead of you on a motorway or dual carriageway which causes an unexpected delay or - Strike, industrial action or adverse weather conditions. 	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Claims arising directly or indirectly from Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is effected by you or the date your Trip was booked whichever is the later. • Additional expenses where the scheduled public transport operator has offered reasonable alternative travel arrangements. 	I
<p>Catastrophe We will pay you, up to £750 (Premier cover), £1,000 (Premier Plus cover), in the event that the tour company is unable to assist and you are forced to move from the pre-booked accommodation as a result of fire, lightning, explosion, earthquake, storm, tempest, hurricane, flood, tsunami, medical epidemic or local Government directive which is confirmed in writing by local or national authority for irrecoverable travel or accommodation costs necessarily incurred to continue with the trip or, if the trip cannot be continued for your return Home.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Claims where a report from local or national authority is not obtained stating that it was not acceptable for you to remain in your booked accommodation. • Claims where the tour company have made alternative arrangements. 	J
<p>Delayed Departure/Holiday Abandonment If departure of the scheduled Public transport on which you are booked to travel is delayed at the final departure point from or to the United Kingdom or Ireland for:</p> <ol style="list-style-type: none"> you will be covered for £15 (Premier cover), £25 (Premier Plus cover) in respect of subsection Delayed Departure for at least 12 hours from the scheduled time of departure, or you will be covered up to £3,000 (Premier cover), £5,000 (Premier Plus cover) in respect of subsection Holiday Abandonment for at least 24 hours from the scheduled time of departure due to: a direct result of the reasons stated in the policy document. 	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Claims arising directly or indirectly from: Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is effected by you or the date your Trip was booked whichever is the later. • Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country. 	K1, K2

<p>Dynamic Packaging Insurance We will pay, up to £3,000 (Premier cover), £4,000 (Premier Plus cover) of cover for each Person-Insured named on the Invoice for any irrecoverable sums paid in advance in the event of insolvency of the Travel or Accommodation provider not forming part of an inclusive holiday prior to departure or In the event of insolvency after departure: a) additional pro rata costs incurred by the Person-Insured in replacing that part of the travel arrangements to a similar standard to that originally booked or b) if curtailment of the holiday is unavoidable – the cost of return transportation to the United Kingdom or Republic of Ireland or the Channel Islands to a similar standard to that originally booked.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Claims against a carrier, or the Travel Agent or Tour Operator, Mondial Assistance, Blue Insurances or someone you were travelling with. • Travel or accommodation not booked within the United Kingdom or Ireland • Any loss for which a third party is liable or which can be recovered by other legal means. 	L
<p>Overseas Legal Expenses & Assistance We will pay up to £10,000 (Premier cover), £20,000 (Premier Plus cover) for legal costs to pursue a civil action for compensation if someone else causes you Bodily Injury, illness or death.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, us, Mondial Assistance or their agents, Blue Insurance, someone you were travelling with, a person related to you, or another Insured Person. 	M
<p>Strike We will pay you up to £200 as shown in your policy schedule for any irrecoverable overseas accommodation costs at your trip destination which you have paid or are contracted to pay as a result of the cancellation of your flight due to strike or industrial action taken by the airline on which you are due to travel.</p>	<p>Cover is not provided for:</p> <p>In the event of strike or industrial action any additional accommodation costs incurred by you:</p> <ul style="list-style-type: none"> • where the airline has offered reasonable alternative travel arrangements • which are recoverable from the airline or for which you receive or are expecting to receive compensation • claims arising directly or indirectly from strike or industrial action existing or being publicly announced prior to the date this insurance is effected by you or the time of booking any trip whichever is the later. 	N
<p>Optional extra covers</p>	<p>Significant exclusions or limitations</p>	
<p>Wintersports Cover We will pay you up to £400 (Premier), £600 (Premier Plus), for the accidental loss of, theft of or damage to your ski equipment. We will pay you up to £50/day £500 total (Premier), £75/day £600 total (Premier Plus) for the reasonable cost of hiring replacement ski equipment. We will pay you up to £50/day £300 total (Premier), £75/day £400 total (Premier Plus) for the unused portion of your ski pack following your body injury or illness and for the unused portion of your lift pass if lost. We will pay you up to £50/day £500 total (Premier), £75/day £600 total (Premier Plus) for the cost of transport organised by the tour operator to an alternative site if due to lack of snow conditions results in the closure of skiing facilities in your resort and it is not possible to ski. We will pay you up to £500 (Premier), £750 (Premier Plus) for the cost of transport organised by the tour operator to an alternative site if an avalanche results in the closure of skiing facilities in your resort and it is not possible to ski.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Ski equipment contained in or stolen from an unattended motor vehicle between 9 p.m. and 8 a.m. or between 8 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car. • Deductions for wear and tear will be made-see section O1 special conditions relating to claims for full details. 	O1-O5
<p>Flight Cancellation We will pay you up to £70 (Premier), £1,500 (Premier Plus) as shown in your policy schedule for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching your overseas destination and/or in returning to the United Kingdom, the Republic of Ireland or the Channel Islands as a result of the flight on which you were booked to travel being cancelled, or delayed for more than 24 hours and you choose to make other travel arrangements for your trip because the alternative transport offered by the airline was not within 24 hours of your original scheduled departure time. The amount payable will be calculated after deduction of the amount of the refund on your ticket(s) together with any compensation from the airline.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • The cost of recoverable airport charges and levies. • Claims arising directly or indirectly from: Strike, industrial action or air traffic control existing or being publicly announced by the date you purchased this insurance or at the time of booking your trip whichever is the later. An aircraft being withdrawn from service (temporary or otherwise) on the recommendation of the Irish Aviation Authority or any similar body in any country. Denied boarding due to your drug use, alcohol or solvent abuse or your inability to provide a valid passport, visa or other documentation required by the airline operator or their handling agents. 	P
<p>Wedding/Civil Partnership Cover We will pay you up to £1,000 (Premier), £2,000 (Premier Plus) for the accidental loss of, theft of or damage to each wedding - civil partnership ring, gifts and attire taken or purchased on the trip. Single item limits apply.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Valuables left unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box. • Baggage contained in or stolen from an unattended motor vehicle between 9 p.m. and 8 a.m.; or between 8 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car. 	Q
<p>Golf Cover (continued on next page) We will pay you up to the amount £1,000 (Premier), £2,000 (Premier Plus) loss, theft, or damage to your Golf Equipment. The amount payable will be at today's prices less a deduction for wear tear and depreciation, or We may at Our option replace, reinstate or repair the lost or damaged Golf Equipment. The maximum We will pay for any Single Item is shown in the policy schedule. We will pay you up to £50/day £200 total (Premier & Premier Plus) for the cost of necessary hire of golf equipment following accidental loss of, theft of, or damage</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> • Golf equipment contained in or stolen from an unattended motor vehicle between 9 p.m. and 8am; or between 8 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car. • Deductions for wear and tear will be made-see section R1 special conditions relating to claims for full details 	R1-R3

Golf Cover (continued from previous page) to your golf equipment or the temporary loss in transit We will pay you up to £50/day £200 total (Premier & Premier Plus) for the proportionate value of any non-refundable, pre-paid green fees, golf equipment hire or tuition fee necessarily unused due to your bodily injury or illness or the loss or theft of your pre-booked and pre-paid documentation.		R1-R3
Business Equipment In addition to the cover provided under Section E Baggage and Passport We will pay you up to £1,000 (Premier), £2,000 (Premier Plus) for the accidental loss of, theft of or damage to your Business Equipment occurring during the Period of Insurance.	Cover is not provided for: <ul style="list-style-type: none"> Business equipment contained in or stolen from an unattended motor vehicle between 9 p.m. and 8 a.m.; or between 8 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car. Business equipment in the custody of a carrier. 	S
Exam Failure – Backpacker Cover Only We will pay you up to £750 for any additional travel and accommodation expenses incurred by you as a result of returning to the United Kingdom, the Republic of Ireland or the Channel Islands to retake public or university exams and then return to your destination, provided cover was issued before you sat your initial exam.	Cover is not provided for: Expenses incurred if the results of your examination are known or are available to you prior to your original departure date or your results are known prior to booking your trip. Expenses incurred if the results of your examination are known or are available to you prior to your original departure date or your results are known prior to you booking your trip.	T
Features	What is not covered	Policy Section(s)
Excess	<ul style="list-style-type: none"> Under most sections of the policy, claims will be subject to an excess. This means that you will be responsible for paying the first part of each claim, per section, for each separate incident, payable for each Insured Person, unless the additional premium has been paid to waive the excess and is shown in the validation certificate. 	A, B, E, F, G, I, J, K2, L, M, O1, O5, P, Q, R1, S
Consequential Expenses	<ul style="list-style-type: none"> Any loss caused as a direct or indirect result of anything you are claiming for, including loss of earnings or loss of enjoyment. 	General Exclusions

4. What is the duration of the contract?

Your policy will run from the dates shown on your insurance receipt once your policy is purchased.

5. Do I need to do anything after I have purchased the policy?

Please remember that it is your responsibility to regularly review your level of cover to ensure it remains adequate.

Before you travel you must tell us about any change in your circumstances, which may affect your cover. It is very important to tell us about any changes in medical conditions.

6. What cancellation rights do I have?

If your cover does not meet your requirements, please notify us within 14 days of receiving your certificate of insurance and return all your documents for a refund of your premium.

You can write to the issuing agent at the address shown on your validation certificate. If during this 14 day period you have travelled, made a claim, or intend to make a claim then we are entitled to recover all costs that you have used for those services.

Please note that your cancellation rights are no longer valid after this initial 14 day period.

7. 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)20 8603 9929

For claims for sections A - K2, M & O1 - S, please call Mondial Assistance Travel Insurance claims department on +44 (0)20 8603 9958 between 10am and 4pm, Monday to Friday and ask for a claim form.

For claims for section L, please call International Passenger Protection on +44 (0)20 8776 3752

Claims must be made within 31 days of the event which give rise to a claim.

8. What to do if I have a complaint?

Any complaint you have should in the first instance be addressed to the claims office or helpline as applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to:

Mondial Assistance UK Ltd, The Quality Standards Manager, Mondial Assistance (UK) Ltd, Mondial House, 102 George Street, Croydon CR9 1AJ
International Passenger Protection, IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR, United Kingdom

Complaints can subsequently be referred to the Financial Ombudsman Service. Full details can be found in the policy wording booklet.

9. Is the insurer covered by the Financial Services Compensation Scheme (FSCS)?

For **Your** added protection, the **Insurer** is covered by the UK FSCS. **You** may be entitled to compensation from the scheme if the insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover for policies purchased on or before the 31st December 2009 is limited up to 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Policies purchased after this date will be covered for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number **UK +44 20 7892 7300**, or by visiting their website at **www.fscs.org.uk**.

This document is available in large print, audio and Braille.
Please contact us on Phone 0871 200 0223 Textphone 020 8666 9562
And we will be pleased to organise an alternative for you.