

ASUA GROUP TRAVEL INSURANCE

KEY FACTS

Policy Number:	ASUA-CANOPIUS-2019-0120
UMR Number:	B6839AH00212018
Policyholder:	Halsbury Travel
Address:	35 Churchill Park, Colwick Business Estate, Nottingham, NG4 2HF
Business Description:	Travel Agents
Period of Cover:	Bookings made between 1st November 2019 until 31st October 2020 (both dates inclusive and at Local Standard Time at your address)
Geographical Area:	Travel anywhere in the world other than: Afghanistan, Chechnya, Democratic Republic of Congo, Iraq, Israel (West Bank, Gaza and the Occupied Territories only), Somalia
24 Hour Medical Assistance:	Mayday Assistance (+44) (0) 1273 624661 (see how to make a claim below - 24 hour Emergency Assistance Abroad)
Claims Handler:	Rightpath Claims (+44) (0) 208 663 1600 (see how to make a claim below Non Emergency Claims)

INSURANCE PROVIDER

Travel Insurance arranged by All Seasons Underwriting Agencies Limited under Contract reference number B6839AH00212018. This insurance is underwritten by Lloyd's Syndicates 4444 which are managed by Canopus Managing Agents Limited. Registered Office: Gallery 9, One Lime Street, London EC3M 7HA. Registered in England and Wales number 01514453. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

SCHEDULE OF COVER AND LIMITS OF INDEMNITY

1	Cancellation of Curtailment Excess £25	Up to £3,500
We will compensate you for any unused accommodation and travel expenses which you lose or incur as a result of having to cancel / curtail your holiday due to certain reasons.		
2	Emergency Medical Repatriation & Other Expenses Excess £30	Up to £5,000,000 in total
	Replacement Leader Excess £30	Up to £5,000 in total
2a	Hospital Confinement Benefit Excess Nil	Up to £30 per 24 hrs up to a maximum of £500 in total
Should you require emergency medical treatment or repatriation, our policies provide you with access to a 24hr multilingual staffed medical emergency company.		
3	Personal Accident	

Item 1	Up to £25,000 in total
Item 2	Up to £25,000 in total
Item 3	Up to £25,000 in total
Excess Nil	

In the event of accidental injury, disablement or death, a lump sum payment will be issued to you or the persons chosen by you. We also cover certain acts of terrorism too to provide you with extra peace of mind when travelling.

4	Delayed Departure (leisure cover only)	
	Excess Nil	£20 first 12 hours, £ 20 for each additional 12 hour period up to a maximum of £100 in total
	Abandonment after full 24 hours	Up to £1,500 in total
	Excess £30	
4a	Missed Departure	Up to £600 in total
	Excess Nil	

5	Baggage	Up to £1,500 in total
	Single Article/Pair/Set Limit	Up to £200 in total
	Total Valuable Limit	Up to £200 in total
	Group Equipment Limit	Up to £750 in total
	Delayed Baggage (Minimum delay of 12 hours)	Up to £50 in total
	Excess £20	

6	Personal Money	Up to £200 in total
	Group Money	Up to £500 in total
	Group Leader Expenses	Up to £500 in total
	Excess £25	
	Passport & Documents	Up to £300 in total
	Group Passports & Documents	Up to £3,000 in total

7	Personal Liability (does not cover work related claims)	Up to £2,000,000 in total
	Group Leader	Up to £2,000,000 in total
	including	Up to £100,000 in total in total
	Rented Accommodation Limit	
	Excess £250	

We cover accidental damage to third parties (person or property) inflicted by the insured while travelling.

8	Legal Expenses & Assistance (does not cover work related claims)	Up to £50,000
	Excess £250	
	If you suffer personal injury, we cover the cost for a juridical procedure / legal advice	

9	WINTER SPORTS COVER		
9a	Ski Equipment	Up to £800 in total	Excess £50
	Single Article/Pair/Set Limit	Up to £250 in total	
9b	Ski Equipment Hire	Up to £50 per day up to £300 in total	Excess £50
9c	Ski Pack	Up to £50 per day up to £400 in total	Excess £75
		Up to £150 lost pass	
9d	Piste Closure	Up to £50 per day up to £500 in total	Excess Nil
9e	Avalanche or Landslide Closure	Up to £50 per day up to £500 in total	Excess Nil

IMPORTANT INFORMATION

PURPOSE OF THE INSURANCE

This is a travel insurance policy that, subject to the terms, conditions and exclusions contained in the policy wording, provides certain financial protection and medical assistance for your trip(s). **This policy will have been sold to you on a non-advised basis and it is therefore for you to read this information (paying particular attention to the terms and exclusions) and ensure that it meets all of your requirements. You may already possess alternative insurance(s) for some or all features and benefits provided by this product; it is your responsibility to investigate this. If upon reading this policy you find it does not meet all of your requirements, please refer to the relevant cooling off / policy cancellation section.**

PERIOD OF INSURANCE

The policy you have purchased will run for the period of insurance shown on your insurance schedule and validation certificate issued by the Policyholder.

HOW TO MAKE A CLAIM

24 HOUR EMERGENCY ASSISTANCE ABROAD

If you require emergency medical assistance abroad you should contact MayDay Assistance Ltd a 24 hour service:

Telephone: (+44) (0) 1273 624 661 or Fax: (+44) (0) 1273 606 390 Email: operations@maydayassistance.com

You must contact the 24 hour emergency medical service as shown above in the event of an illness or accident which may lead to in-patient hospital treatment or before any arrangements are made for repatriation; or in the event of curtailment necessitating your early return home. The service operates 24 hours a day for advice, assistance, making arrangements for hospital admission, repatriation (returning you to your home area) and authorisation and payment of medical expenses. Private medical treatment is not covered in countries where reciprocal health agreements entitle you to benefit from public health care arrangements unless authorised specifically by the 24 hour emergency medical service. For out-patient treatment costing less than £200, you should pay the hospital/clinic yourself and claim back medical expenses from us on your return to your home area. Beware of requests for you to sign for excessive treatment or charges. If you are in doubt, please call the 24 hour emergency medical service for guidance and authorisation of costs.

NON EMERGENCY CLAIMS

Rightpath Claims : Tel: +44 (0) 208 667 1600 E-mail: info@rpclaims.com

Office hours: 9am to 5pm Monday to Friday (excluding bank holidays)

Register Your Claim On Line 24 Hours a Day: www.rpclaims.com You can register your claim online at this website. You will also be able to download the appropriate claim form and access Frequently Asked Question (FAQ) relevant to your claim.

FIT TO TRAVEL CONDITIONS

You do not need to contact us in respect of any pre-existing medical conditions that you have that are included in this list and if the words in brackets apply to you and that the condition has been stable and well controlled for the last 12 months on GP administered medication and not required a hospital admission or referral to specialist because of a worsening of you condition.

Acne	Glaucoma
ADHD (Attention Deficit Hyperactivity Disorder)	Hayfever
Asthma (diagnosed before age 50, no more than 2 medications/inhalers and no hospital admission in last year or use of nebulizers)	High blood pressure (have not suffered from any heart disease, kidney damage, stroke or mini stroke)
Carpal tunnel syndrome	High Cholesterol (not the inherited form)
Cataracts	Impetigo
Corneal graft	Meniere's disease
Deafness	Migraine (confirmed diagnosis, no ongoing investigations)
Diabetes (no complications such as impaired kidney function, heart disease, peripheral vascular disease, leg or foot ulcers, retinal damage, nerve damage, amputation of foot or leg, liver damage)	RSI (Repetitive strain injury/Tendinitis)
Fungal nail infection	Tendonitis
	Tinnitus
	Tonsillitis

PREGNANCY

Pregnancy, without any directly related bodily injury, illness, disease or complication is not insured by this policy. This insurance is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth and pregnancy would not constitute an unforeseen event or illness. Claims arising from child birth if you have travelled within 12 weeks of the due date will not be insured by this policy. If after taking out this insurance you discover you are pregnant and will be travelling within 12 weeks of the due date we will insure you under Section A - Cancellation provided you cancel your trip within 14 days of becoming aware of the pregnancy term. Should you not wish to cancel the trip we will refund your premium provided you have not already travelled or made a claim.

HOW TO COMPLAIN

Your insurance policy contains the full complaints procedure including the Policyholder and Market Assistance team at Lloyd's. A copy of the full complaints procedure is available from the agent who sold you this insurance or from ASUA Ltd. If, for any reason, you consider that we have not kept our promise or you have any cause for complaint regarding this insurance please contact the agent who sold this policy to you in the first instance. If Your complaint is regarding a claim, in the first instance write to The Claims Manager at the claims service detailed on the Travel Insurance Policy. If your complaint is not resolved to your satisfaction or if your complaint is not regarding a claim, you should write to:

**The Customer Services Manager, All Seasons Underwriting Agencies Ltd (ASUA Ltd) , Alpi House, Suite 2, Est Wing, 2nd Floor, Miles Gray Road, Basildon, Essex, SS14 3HJ Phone: 0203 327 0555 E-mail: info@asuagroup.co.uk.
Office hours: 9am to 5pm Monday to Friday (excluding bank holidays).**

YOUR POLICY SUMMARY

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. This Policy Summary does not form part of the contract between us.

SIGNIFICANT PRODUCT FEATURES, BENEFITS AND EXCLUSIONS

The levels of cover and excesses that apply are set out in the Schedule of Benefits on the Policy. 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. Please refer to the travel insurance schedule for the limits and excess applicable to each section. The policy wording sets out full details of the cover provided and a sample is available from the selling agent for inspection prior to purchasing this insurance.

HAZARDOUS SPORTS & LEISURE ACTIVITIES

You are not covered for taking part in any Hazardous Pursuit unless it is listed in the policy wording. Please note that under the Personal Liability section You will not be covered for liability caused directly or indirectly by Your owning or using firearms or weapons, animal, aircraft, motorized vehicle, boat and other watercraft, or any other form of motorized leisure equipment, including jet skis and snowmobiles.

LAW & JURISDICTION

You and we are free to choose the laws applicable to the policy. As we are based in England, we propose to apply the laws of England and Wales and by purchasing this policy you have agreed to this.

SECTION 2 – EMERGENCY MEDICAL & OTHER EXPENSES

SIGNIFICANT FEATURES AND BENEFITS

Provides cover for costs arising in the event of illness, injury or death occurring during the trip and where necessary the provision of emergency medical assistance.

POLICY LIMITS AND EXCLUSIONS APPLYING TO SIGNIFICANT COVERS

To be able to claim, the medical treatment must be required in an emergency and be unable to wait until You have returned to Your country of residence. Medical cover does not apply to treatment received in the country in which You reside.

This insurance does not cover private health care treatment in countries that operate reciprocal health care agreements unless it is authorised in advance by the 24 Hour Medical Assistance Company You should before you travel obtain from your local Post Office a European Health Insurance Card (EHIC) application pack or apply online at www.dh.gov.uk/travellers.

'Important Conditions Relating to Health'

Section B – Emergency Medical & Other Expenses - 'What is not covered'

SECTION 5 – BAGGAGE

SECTION 6 – MONEY, PASSPORTS & DOCUMENTS

SIGNIFICANT FEATURES AND BENEFITS

Provides cover for Your own money, documents, personal luggage and valuables if they are lost, stolen or damaged during Your trip. You will be expected to provide evidence of ownership and value (such as receipts) in the event of a claim.

POLICY LIMITS AND EXCLUSIONS APPLYING TO SIGNIFICANT COVERS

To be able to claim, a written report is required to support the loss/theft/ damage. For example, from the local police or from the transport carrier.

The amount payable will include an allowance for wear and tear and loss of value and is not on a "new for old" basis.

The policy has an inner limit for each single item (this includes a pair or set) and has a limit for valuables as defined overall. Money cover includes a cash limit as shown in the schedule.

Valuables and Money are not covered if they are left in an unattended vehicle or are outside Your control in transit at any time. All property insured must not be left unattended unless in securely locked holiday accommodation. A written police report must be obtained within 24 hours to support the loss/theft. Claims for loss in transit must be supported by written report from the carrier (e.g. airline or coach company).