

About Your Insurance Travel Insurance Policy

Scheme Reference: 24Dr/HCC/13072015A

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 24DrTravel.com which is a trading style of Rock Insurance Services Limited through HCC International Insurance Company Plc.

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 within the policy wording.

This policy does not cover any pre-existing medical conditions.

Eligibility requirements

The levels of cover and excesses that apply are set out in the Schedule of Benefits contained in the policy wording. 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 Area (i.e. have Your main home in the UK Area for 6 months prior to issue of the policy and are registered with a local doctor).
- You must not have reached the age of 86 years if you are purchasing Single Trip policies or 76 years if purchasing Annual Multi-trip policies. If You are purchasing the Winter Sports option, you must not have reached the age of 65 years.

Significant features and benefits

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

Cover (per person unless otherwise shown)	Economy Cover Limits up to	Excess	Standard Cover Limits up to	Excess	Premier Cover Limits up to	Excess
1. Cancellation	£1,250	£150	£2,500	£100	£5,000	£50
2. Curtailment	£1,250	£150	£2,500	£100	£5,000	£50
3. Medical & Repatriation Expenses	£15,000,000	£150	£15,000,000	£100	£15,000,000	£50
- Dental Expenses	£75	£150	£100	£100	£200	£50
4. Hospital Benefit	£25 per day up to £250	Nil	£35 per day up to £350	Nil	£45 per day up to £450	Nil
5. Personal Effects & Baggage	£2,000	£150	£2,000	£100	£2,000	£50
- Single Article Limit	£150	£150	£200	£100	£400	£50
- Valuables Limit	£150	£150	£200	£100	£400	£50
- Delayed Baggage	£10 per 12 hours up to £100	Nil	£25 per 12 hours up to £250	Nil	£50 per 12 hours up to £500	Nil
- Loss of Travel Documents	£300	£150	£400	£100	£500	£50
6. Pet Care	£25 per day up to £250	Nil	£25 per day up to £250	Nil	£25 per day up to £250	Nil
7. Money & Cash	£400	£150	£500	£100	£500	£50
- Cash Limit	£200	£150	£250	£100	£250	£50
8. Mugging	N/A	N/A	N/A	N/A	£1,000	Nil
9. Travel Delay	£15 per 12 hours up to £150	Nil	£15 per 12 hours up to £150	Nil	£20 per 12 hours up to £200	Nil
10. Missed Departure	£150	£150	£150	£100	£500	£50
11. Personal Accident						
- Permanent Total Disablement	£10,000	Nil	£25,000	Nil	£25,000	Nil
- Loss of Limb(s)/Eye(s)	£10,000	Nil	£25,000	Nil	£25,000	Nil
- Death	£10,000	Nil	£25,000	Nil	£25,000	Nil
- Death <18/>75	£2,500	Nil	£2,500	Nil	£3,500	Nil
12. Personal Liability	£1,000,000 per policy	£150	£1,000,000 per policy	£150	£2,000,000 per policy	£50
13. Additional Accommodation Expenses	£500	£150	£750	£150	£1,000	£50
14. Legal Expenses	£7,500	£150	£10,000	£100	£25,000	£50
15. Hijack & Kidnap	N/A	N/A	N/A	N/A	£100 per day up to £1,000	Nil
16. Optional Winter Sports Cover						
- Ski Equipment - Owned	£750	£150	£1,000	£100	£1,250	£50
- Single Article Limit	£250	£150	£350	£100	£500	£50
- Ski Equipment - Hired	£250	£150	£500	£100	£500	£50
- Single Article Limit	£250	£150	£300	£100	£300	£50
- Ski Hire	£25 per day up to £250	Nil	£30 per day up to £300	Nil	£40 per day up to £400	Nil
- Ski Pack	£25 per day up to £250	Nil	£30 per day up to £300	Nil	£40 per day up to £400	Nil
- Piste Closure	£20 per day up to £200	Nil	£40 per day up to £400	Nil	£40 per day up to £400	Nil
- Delay Due to Avalanche	£100	Nil	£250	Nil	£450	Nil

17. Optional Business Cover						
- Business Equipment	£1,000	£150	£1,000	£100	£1,000	£50
- Single Article Limit	£500	£150	£500	£100	£500	£50
- Computer Equipment single and total item limit	£1,500	£150	£1,500	£100	£1,500	£50
- Samples	£500	Nil	£500	Nil	£500	Nil
- Delayed Business Equipment	£200	Nil	£200	Nil	£200	Nil
- Emergency courier of essential business equipment	£200	Nil	£200	Nil	£200	Nil
- Business Equipment Hire	£50 per day up to £500	Nil	£50 per day up to £500	Nil	£50 per day up to £500	Nil
- Business Money	£1,000	£150	£1,000	£100	£1,000	£50
- Cash Limit	£500	£150	£500	£100	£500	£50
- Additional Personal Accident	Normal benefit x2	Nil	Normal benefit x2	Nil	Normal benefit x2	Nil
18. Optional Cruise Cover						
- Missed Port Departure	£1,000	Nil	£1,000	Nil	£1,000	Nil
- Cabin Confinement	£1,000	Nil	£1,000	Nil	£1,000	Nil
- Itinerary Change	£150 per port	Nil	£150 per port	Nil	£150 per port	Nil
- Unused Excursions	£500	£150	£500	£100	£500	£50
- Cruise Interruption	£1,000	£150	£1,000	£100	£1,000	£50
- Emergency Air Evacuation	Necessary Costs	£150	Necessary Costs	£100	Necessary Costs	£50

Certain sections of your policy carry an excess (unless additional premium has been paid), that is the amount of any claim that you have to pay yourself. Policy excesses are applied under each section of the policy separately.

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 does not cover You for any pre-existing medical conditions.
- To take out this policy You must be fit to undertake Your planned trip. You must not travel against medical advice or with the intention of obtaining medical treatment or consultation abroad.
- If Your Money, Valuables or any items of personal baggage, are lost or stolen, You must notify the local police within 24 hours of discovery and obtain a police report. Failure to do so may invalidate Your claim.
- Insurance cannot be purchased once Your Trip has commenced.
- If We agree to a claim for medical expenses which has been reduced by You using an EHIC You will not have to pay the Excess amount under the Medical Expenses Section. Where it is necessary for You to provide evidence of the medical costs incurred, this must show that the medical fee has been reduced by use of the EHIC.
- This policy contains restrictions on what cover is in place for claims arising from terrorist activity. Only valid claims for emergency medical expenses and Personal Accident will be 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).
- No Section of this policy shall apply in respect of any person who has reached the age of 86 years at the commencement of the Period of Insurance if you bought Single Trip cover or 76 years if you have bought Annual Multi-trip cover.
- Your policy will not cover You for Cruise, Wedding Cover, Golf Cover, Natural Catastrophe, Travel Dispute, Business, Golf or certain Sports & Activities unless You have paid the appropriate additional premium.
- You will not be covered for Winter Sports unless You have paid the appropriate additional premium and are not aged over 64 when you purchase the policy.
- This policy contains strict limits on the length of time You can spend travelling abroad on each Trip. Please refer to the definition of the 'Trip' in the Meanings of Words. IF YOU TRAVEL FOR MORE THAN THE NUMBER OF DAYS FOR WHICH YOU HAVE PAID FOR COVER, YOU WILL NOT BE COVERED AFTER THE LAST DAY FOR WHICH YOU HAVE PAID. Trips must commence and end in Your UK Country of Residence and a return ticket must have been booked prior to departure. The policy must be bought before You leave Your Home Country.
- 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 48 hours.
- Personal Property Claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear and depreciation bearing in mind the age of the items.
- 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.

Duration of cover

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

Your right to cancel

Unless Your trip will be completed within 14 days of buying this insurance, You have the right to cancel any policy of insurance within 14 days from the date of issue or receipt of policy terms and conditions, whichever is the later, provided that you have not yet travelled, have made no claims and there has been no occurrence of an incident that is likely to give rise to a claim. We will refund to you any premium you have paid and will recover from you any payments we have made.

Making a claim under your policy

Claims relating to Your Travel Policy

In the event of an emergency please telephone 00 44 (0) 343 658 0326

Claims forms can be obtained by calling the claims helpline on 01702 553 443, giving Your name and Certificate number and brief details of your claim.

Making a complaint

If you want to make a complaint about your policy, in the first instance please contact:

The Compliance Manager
Rock Insurance Services Limited
Suite A, 3rd Floor, Griffin House, 135 High Street, Crawley, West Sussex RH10 1DQ
or telephone: 0800 091 3768 or e-mail 24drtravel@rockinsurance.com

Please quote Your policy number or claim reference number and give us full details of Your complaint.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body at:

Exchange Tower, London, E14 9SR
Telephone: 00 44 (0) 800 023 4 567.

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if We are unable to meet Our obligations. This depends on the type of business, and circumstances of the claim. Insurance arranging is covered for 90% of the claim, without any upper limit. Further information can be obtained from the Financial Services Compensation Scheme by visiting their website at www.fscs.org.uk.