



about this insurance policy



FirstAssist Insurance Services Limited
Marshall's Court
Marshall's Road
Sutton
Surrey SM1 1DU

1. What is this Keyfacts document?

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

2. Who is providing this insurance?

This insurance policy is administered by FirstAssist Insurance Services Limited and is underwritten by 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?

Personal possessions and personal money

Benefits	Excess	Limit	Policy Reference
If your personal baggage is lost, stolen or damaged we will cover the cost of replacement (less wear, tear and depreciation).	£75*	£1500 Possessions	Section 1
Cost of purchasing essential items if the carrier has misplaced or delayed the insured person's personal baggage for more than 12 hours.		£100 Delayed Baggage	
Additional travel & accommodation costs whilst obtaining replacement passports, which have been lost during the trip.	(No excess applies to Delayed Baggage)	£250 Passport	
Your money if accidentally lost or stolen during a trip. (From your person or a locked safe or safety deposit box.)		£250 Money	

Significant or Unusual Exclusions or Limitations

- Limited to £150 per single item, pair or set of items and £250 for valuables
- You must report the loss to the police within 24 hours of discovery or as soon as possible after that and obtain a written report or a Property Irregularity Report from the carrier if your belongings are lost or damaged in transit
- Excluding:
 - loss of or damage to property shipped as freight
 - claims where you do not take reasonable precautions to prevent a claim
 - theft of valuables from unattended vehicles
 - baggage from unattended vehicles unless out of sight
 - any losses from unattended vehicles between 10pm and 8am

Medical & Other Expenses

Benefits	Excess	Limit	Policy Reference
If during your journey you become ill have an accident or die we will make arrangements with the hospital regarding your treatment.	£75*	£5m.	Section 2
Significant or Unusual Exclusions or Limitations <ul style="list-style-type: none">You must contact the Emergency Assistance Service immediately on +44 208 763 3027 or your claim may be declinedEmergency dental treatment limited to £200Excluding:<ul style="list-style-type: none">costs incurred in the UKany on-going pre-existing medical condition			

Cancellation or curtailment charges

Benefits	Excess	Limit	Policy Reference
If you have to cancel or cut short your holiday as a result of accidental injury or illness, death of a relative or close business associate or your redundancy.	£75* (£10 deposits)	£1000	Section 3
Significant or Unusual Exclusions or Limitations <ul style="list-style-type: none">Claims arising from any circumstances you knew about when booking the journey which indicated you might need to cancelAn pre-existing medical condition, which has not been notified to and agreed by usYour disinclination to travel You must notify the 24 hour Medical Emergency Service before curtailing your holiday			

Personal Accident

Benefits	Excess	Limit	Policy Reference
Cover for loss of life, limb or sight or permanent total disablement, as defined, which occurs during the journey caused solely by violent external means.	Nil	£15000	Section 4
Significant or Unusual Exclusions or Limitations <ul style="list-style-type: none">Reduced benefits for under 16's and over 65's			

Personal Liability

Benefits	Excess	Limit	Policy Reference
If you accidentally injure somebody or damage their property, you will be covered for the third party costs you may be legally liable to pay	Nil	£2m.	Section 5
Significant or Unusual Exclusions or Limitations <ul style="list-style-type: none">Excludes any liability arising from:<ul style="list-style-type: none">accidental injury to you, your family or travelling companionsloss of or damage to you or your family's property or that of your travelling companionsownership or use of aircraft, motorised or mechanical vehicles of any kind, ships, boats or craft of any kind or animals			

Catastrophe cover

Benefits	Excess	Limit	Policy Reference
Additional accommodation and transport costs needed to move you to similar accommodation if you cannot use your booked accommodation as a result of fire, flood, earthquake or storm.	£75*	£1000	Section 6
Significant or Unusual Exclusions or Limitations <ul style="list-style-type: none">You must obtain prior authorisation from FirstAssistYou must obtain a letter from the police, accommodation provider or tour operator confirming that you could not use your accommodationExcluding costs you have already recovered from your tour operator or anywhere else.			

Legal Expenses

Benefits	Excess	Limit	Policy Reference
Legal expenses to pursue compensation as a result of death, illness or injury against a third party as a result of an accident.	£100	£25,000	Section 7
Significant or Unusual Exclusions or Limitations <ul style="list-style-type: none"> If any incident happens outside the European Community we will have complete control over the appointment of any legal representative. Excludes any claim: <ul style="list-style-type: none"> where there is no prospect of a successful result not reported within 90 days of the event starting in respect of journeys within the UK in respect of damages or fines you have to pay. 			

Travel Delay

Benefits	Excess	Limit	Policy Reference
If booked transport on your outward journey is delayed for more 12 hours as a result of strike, industrial action, adverse weather conditions or mechanical breakdown of the aircraft, ship or train.	Nil	Up to £300 (£20 for first 12 hours £10 for each further 12 hour period)	Section 8
Significant or Unusual Exclusions or Limitations Excludes claims for delays caused by strike or industrial action which happened or were expected to happen before you booked your journey. Note: You must check-in and obtain written confirmation from your confirming the reason and period of delay.			

Table 2 - Winter Sports Cover – You may include the following benefits on payment of an additional premium

Ski Equipment

Benefits	Excess	Limit	Policy Reference
Accidental loss, theft or damage to ski equipment, less wear tear and depreciation.	As Section 1 above	£150	Section 1
Significant or Unusual Exclusions or Limitations As Section 1 above			

Ski Hire

Benefits	Excess	Limit	Policy Reference
Ski hire costs if your own equipment is lost or delayed in transit on your outward journey for at least 12 hours.	Nil	£150 (£10 per day)	Section 1
Significant or Unusual Exclusions or Limitations			

Ski Pack

Benefits	Excess	Limit	Policy Reference
Unused part of irrecoverable pre-paid ski pack costs if you fall ill or are injured during the trip and are unable to ski for at least 48 hours. (Ski pack = pre-booked lift passes, ski tuition and ski hire)	£75*	£200	Section 2
Significant or Unusual Exclusions or Limitations As Section 2 above <ul style="list-style-type: none"> You must obtain a medical certificate to confirm you were unable to ski 			

Table 3 Golf Cover You may include the following benefits on payment of an additional premium

Golf Clubs			
Benefits	Excess	Limit	Policy Reference
Cover if your golf clubs are lost, damaged or stolen and not recovered.	£75*	£1000	Section 1
Cost of hiring replacement golf clubs if your own golf clubs are lost, damaged or stolen.		£300 (£30 per day)	
Significant or Unusual Exclusions or Limitations As Section 1 above			

Unused Green Fees			
Benefits	Excess	Limit	Policy Reference
Cover for unused non-refundable green fees in the event of accidental injury or illness that prevents you from playing golf.	Nil	£300 (£75 per day)	Section 2
Significant or Unusual Exclusions or Limitations As Section 2 above			

*Where an excess of £75 per insured person per claim is applied, this is limited to £150 where one claim relates to two or more members of the same family covered by this policy and living at the same address or where one incident results in a claim under two or more sections.

5. What are the significant exclusions and limitations?

1. Excluding claims where at the time of taking out this insurance:

- (a) The insured person is aware of any pre-existing medical condition or set of circumstances which could reasonably be expected to give rise to a claim.
- (b) Any insured person or any other person on whom the holiday depends, whose condition may give rise to a claim:
 - (i) has during the two years prior to the commencement of cover under this policy received or been referred for any treatment surgery, investigations or follow ups at any hospital, surgery or clinic any of the following medical conditions:
asthma (only where you have received inpatient treatment) bronchitis, any other lung or respiratory condition; cancer, any growth or form of malignancy, diabetes mellitus, epilepsy or fits, any kidney or bladder disorder, any mental or psychological condition; or
 - (ii) has any other medical condition that is ongoing or from which you have suffered symptoms requiring inpatient treatment during the two years prior to the commencement of cover under this policy and/or any trip; or
 - (iii) has ever had cardiovascular problems, or other heart condition, hypertension or any cerebrovascular problems that had occurred at anytime prior to the commencement of cover under this policy and/or prior to any journey.

We must be notified of any changes in circumstances of yourself or any person on whom the holiday depends occurring after the policy has been issued and prior to departure.

It is important that all material facts such as pre-existing medical conditions and any subsequent changes in your health are disclosed to the underwriters, as failure to do so could prejudice any subsequent claim you may make.

2. You will not be covered if you:

- travel against the advice of your doctor;
- know you will need medical treatment while you are away
- travel specifically to get medical treatment while you are away
- have received a terminal prognosis
- are pregnant and expected to give birth before or within 14 weeks of the date of arrival home.

3. You must be a resident of the UK
4. Cover is excluded for certain Dangerous 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 under the Dangerous Activities definition in the policy wording.
5. You travelling on a motorcycle not wearing a helmet and on a motorcycle over 125cc, unless the rider holds a valid licence which lets them ride a motorcycle of more than 125cc.
6. You must exercise reasonable care for the safety and supervision of your property.
7. The policy excludes the insured person's suicide, self-injury or deliberately putting themselves at risk (unless trying to save another person's life); being under the influence of drugs (except those prescribed by a registered doctor but not for the treatment of drug addiction); any form of solvent or alcohol abuse including alcohol withdrawal or you drinking too much alcohol where it is reasonably foreseeable that such consumption could result in a serious impairment of your faculties and/or judgement resulting in a claim.
8. The policy excludes 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.

6. What is the duration of this policy?

This insurance policy remains in force for 365 days from the commencement date.

The maximum duration of any one trip is 45 days, unless you have paid the extra premium to extend this to 90 days and this is shown either in an endorsement or on the certificate.

The policy excludes any journey:

- within the UK, and/or
- for business or employment purposes except where an airline employee takes a holiday break of a minimum of 2 days during their layover period between their outbound and inbound flights on which they are working.

7. What are the cancellation rights?

If you are not happy with your policy you may return it to Marcus Hearn within 14 days of receipt and your premium will be refunded in full, provided no claims have been made and we receive your returned certificate, prior to the departure date. If you choose to cancel the policy outside this 14 day period no refund will be given.

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 Fly-sure Travel Claims Department, Marcus Hearn, Birchin Court, 3rd Floor, 20 Birchin Lane, London EC3V 9DU.

... **by phone** Telephone 020 7739 3444

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

This insurance policy is administered by FirstAssist Insurance Services Limited and is underwritten by Great Lakes Reinsurance (UK) PLC.

If you wish to register a complaint about the service you have received, please contact Giles Insurance Brokers Ltd:

... **in writing** Write to Marcus Hearn, Birchin Court, 3rd Floor, 20 Birchin Lane, London EC3V 9DU.

...by phone Telephone 020 7739 3444

If your complaint is about a claim, please then contact:

...in writing Write to FirstAssist Insurance Services Ltd, 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. Is 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, Portsoken Street, London E1 8BN or by calling 0207 892 7300.