fly-sure.co.uk

POLICY SUMMARY

A GALLAGHER BRAND

Aspen Insurance UK Limited
30 Fenchurch Street
London
EC3M 3BD

1. What is this Policy Summary 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 policy is underwritten by Aspen Insurance UK Limited, 30 Fenchurch Street, London, EC3M 3BD.

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
Cover for the cost of replacement (less wear, tear and depreciation) if your personal baggage is lost, stolen or damaged.	£75*	£1,500 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	

*** unless Excess Waiver applies when the excess will be Nil**

Significant or Unusual Exclusions or Limitations

- Limited to £150 per single item, pair or set of items and £250 in total for valuables (being jewellery, watches, items made of precious metals or precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax, phone or portable satellite equipment, films, tapes, cassettes, compact or computer discs or cartridges)
- 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 Emergency, Repatriation and Associated Expenses

Benefits	Excess *	Limit	Policy Reference
Cover if during your journey you become ill, have an accident or die.	£75*	Unlimited	Section 2

*** unless Excess Waiver applies when the excess will be Nil**

Significant or Unusual Exclusions or Limitations

- You must contact Healix who are the Emergency Assistance Service immediately on +44 (0)208 608 4083 or your claim may be declined
- Emergency dental treatment limited to £200
- Excluding:
  - costs incurred in the UK
  - any on-going pre-existing medical condition

Cancellation or curtailment charges

Benefits	Excess *	Limit	Policy Reference
If you have to cancel or cut short your trip as a result of accidental injury or illness, death of a relative or close business associate or your redundancy.	£75* (£10 deposits)	£1,000	Section 3

*** unless Excess Waiver applies when the excess will be Nil**

Significant or Unusual Exclusions or Limitations

- Claims arising from any circumstances you knew about when booking the journey which indicated you might need to cancel
- An pre-existing medical condition, which has not been notified to and agreed by the insurer
- Your disinclination to travel

You must notify the 24 hour Medical Emergency Service before curtailing your trip

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	£15,000	Section 4

Significant or Unusual Exclusions or Limitations

- 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

- Excludes any liability arising from:
  - accidental injury to you, your family or travelling companions
  - loss of or damage to you or your family's property or that of your travelling companions
  - ownership 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*	£1,000	Section 6

*** unless Excess Waiver applies when the excess will be Nil**

Significant or Unusual Exclusions or Limitations

- You must obtain a letter from the police, accommodation provider or tour operator confirming that you could not use your accommodation
- Excluding 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	£50,000	Section 7

*** unless Excess Waiver applies when the excess will be Nil**

Significant or Unusual Exclusions or Limitations

- If any incident happens outside the European Community we will have complete control over the appointment of any legal representative.
- Excludes any claim:
  - 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 your outward or return flights, sea crossing, coach or train departure to or from the United Kingdom 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 transport provider confirming the reason and period of delay.

Mugging

Benefits	Excess	Limit	Policy Reference
If you sustain accidental injury as a result of a mugging that results in you being hospitalised.	Nil	£40 per 24 hours up to a maximum of £400	Section 9

Significant or Unusual Exclusions or Limitations

- You must report the mugging to the local Police within 24 hours or as soon as possible after that and obtain written confirmation of your injuries and period of in-patient treatment from the hospital.

Hijack

Benefits	Excess	Limit	Policy Reference
Cover is provided if you are subject to a hijack whilst on your journey.	Nil	£50 per 24 hours up to a maximum of £500	Section 10

Significant or Unusual Exclusions or Limitations

- Any claim where you or your business connections have engaged in activities that could be expected to increase the risk of hijack.

Withdrawal of Services

Benefits	Excess	Limit	Policy Reference
Cover is provided if your pre-booked hotel completely withdraws the following services due to strike or industrial action: 1. Water or electrical facilities, or 2. Swimming pool facilities, or 3. Kitchen services to the extent that no food is available, or 4. Chambermaid facilities.	Nil	£40 per 24 hours up to a maximum of £500	Section 11

Significant or Unusual Exclusions or Limitations

- Claims for services which were not available prior to any strike or industrial action.

Kennel and Cattery Fees

Benefits	Excess	Limit	Policy Reference
Cover is provided if your pet is admitted for in-patient treatment at a vets following injury or accident whilst you were away on a trip.	Nil	£400	Section 12

Significant or Unusual Exclusions or Limitations

- Kennel or cattery fees for your cat or dog in the United Kingdom.
- Quarantine costs in the United Kingdom if your pet fails to meet the re-entry requirements to the United Kingdom and has to be placed in quarantine upon its return to the United Kingdom.

Travel Disruption Cover

You may include the following benefits on payment of an additional premium

Benefits	Excess *	Limit	Policy Reference
Additional protection if your travel plans are disrupted due to cancellation or delay of your booked journey including missed connections and enforced stays.			Section 13
Cancellation or curtailment charges	£75*	£1,000	
Substitute accommodation	£75*	£1,000	
Replacement flight	Nil	£1,000	
Enforced stay	Nil	£1,000	

*** unless Excess Waiver applies when the excess will be Nil**

Significant or Unusual Exclusions or Limitations

- Costs recoverable from elsewhere.

Winter Sports

You may include the following benefits on payment of an additional premium

Benefits	Excess *	Limit	Policy Reference
A. Ski Equipment Loss of or damage to your own or hired ski equipment.	£75*	£150	Section 14
B. Hire of Ski Equipment Up to £10 per day for costs of hiring replacement ski equipment if yours is accidentally lost, damaged or stolen during your trip.	Nil	£150	
C. Ski Pack Unused non-refundable pre-paid ski pack costs if you are unable to ski following accidental injury or illness and you do not curtail your trip.	Nil	£200	
D. Piste Closure Up to £20 per day for additional transport costs if you have to travel to another resort in the event of total closure of your resort due to lack of snow at your pre-booked resort.	Nil	£200	
E. Avalanche Delay Additional travel and accommodation costs if your transfer to or from your pre-booked resort is delayed by avalanche.	£75*	£300	

Significant or Unusual Exclusions or Limitations

- Limited to £150 per single pair or set of items.
- Limited to £150 for hired ski equipment.
- Ski equipment contained in or stolen from an unattended motor vehicle between 9 p.m. and 9 a.m. or between 9 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.
- Excludes claims for ski equipment whilst in use.
- You must provide written confirmation from a medical practitioner confirming that you are unable to ski.
- You must obtain written confirmation from the tour operator (or their representative) of the number of days skiing facilities were closed in your resort and the reason for the closure.
- In respect of avalanche delay you must obtain written confirmation from the appropriate authority to confirm the period of delay.

Golf Cover

You may include the following benefits on payment of an additional premium

Benefits	Excess *	Limit	Policy Reference
A. Green Fees Up to £75 per day for the refund the cost of non-refundable pre-booked green fees following the cancellation or curtailment of your trip or if you are delayed for more than 12 hours on your outward journey which prevents you from playing golf.	Nil	£300	Section 15
B. Golf Equipment Hire Up to £30 per day for the cost of hiring replacement golf equipment if your golf clubs are delayed by your carrier for more than 12 hours.	Nil	£300	
C. Golf Equipment If your golf clubs are lost, stolen or damaged we will cover the cost of replacement (less wear, tear and depreciation).	£75*	£1,000	

Significant or Unusual Exclusions or Limitations

- See Section 3 - Cancellation or curtailment charges and Section 8 - Travel delay.
- You must obtain confirmation of the length of delay from your carrier.
- You must report all losses to the police within 24 hours of discovery or as soon as reasonably possible after that and obtain a written report.
- Under C – Golf Equipment, the single article limit is £150

Business Travel

You may include the following benefits on payment of an additional premium

Benefits	Excess *	Limit	Policy Reference
Protection if you are on a business trip for:			Section 16
Business equipment	£75*	£1,000	
Business equipment delay	Nil	£500	
Business equipment hire	£75*	£500	
Business money	£75*	£1,000	
Replacement staff	£75*	£1,000	

*** unless Excess Waiver applies when the excess will be Nil**

Significant or Unusual Exclusions or Limitations

- 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
- Loss or damage due to delay, confiscation or detention by customs or other authority
- Claims where you or your business connections were aware of circumstances which could reasonably have been expected to give rise to the cancellation of the trip.

*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) Cover is excluded for any medical condition or symptom that has not been declared to and accepted by us and which existed prior to the commencement of this policy. This includes any associated medical conditions. After you have paid for this policy, you must tell us if your health changes. We will then decide if we can provide you with cover on your existing terms. We may ask you to pay an extra premium, add special conditions to the policy or exclude cover for that medical condition. For full details refer to the “Medical Declaration” section in the policy wording.

   (b) For your husband or wife, someone you are travelling with, a relative, the person you are engaged to, a close business associate or a friend you are going to stay with who is not insured under this policy.

If, at the time of taking out your policy or booking a journey, whichever was the later, your husband or wife, someone you are travelling with, a relative, the person you are engaged to, a close business associate or a friend you are going to stay with had a medical condition for which he or she:

- was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
- was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
- had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months.

We will not pay for any claim you (or any insured person) make, that has anything to do with the medical condition of the husband or wife, travelling companion, relative, person who you are engaged to, close business associate or person you are going to stay with.

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

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, motor scooter or moped not wearing a helmet and on a motorcycle, motor scooter or moped over 125cc, unless the rider holds a valid licence which lets them ride a motorcycle, motor scooter or moped 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 forseeable that such consumption could result in a serious impairment of your faculties and/or judgement resulting in a claim.

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:
  a. 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; or
  b. where the extra premium has been paid to extend cover to include Section 16 - Business Travel cover and this is shown either in an endorsement or on the certificate.

7. What are the cancellation rights?

If you are not happy with your policy you may return it to Arthur J. Gallagher Insurance Brokers Ltd 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.

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 Healix International Claims, Healix House, Esher Green, Esher, Surrey, KT10 8AB, United Kingdom.

... by phone Telephone +44 (0)208 608 4084

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

This policy is underwritten by Aspen Insurance UK Limited.

If you wish to register a complaint about the service you have received, please contact Arthur J. Gallagher Insurance Brokers Limited:

... in writing Write to London City Retail, Arthur J. Gallagher Insurance Brokers Limited, The Walbrook Building, 25 Walbrook, London, EC4N 8AW

... by phone Telephone 020 7033 0660

... by e-mail uk.fly-sure_enquiries@ajg.com

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

... in writing Write to Healix International Claims, Healix House, Esher Green, Esher, Surrey, KT10 8AB, United Kingdom.

... by phone Telephone +44 (0)208 608 4084

... by fax fax No +44 (0)208 481 7826

... by e-mail InternationalClaims@healix.com

Calls may be recorded and monitored.

If we cannot resolve your complaint to your satisfaction, you may be entitled to refer it to the Financial Ombudsman Service.

ALTERNATIVELY - ONLINE SALES ONLY

Although contacting us directly is the quickest way to complain, the European Commission has set up an online platform where consumers in all EU countries can register a complaint. This can only be used for complaints about purchases made online.

The Online Dispute Resolution service (ODR) directs your enquiry to our Customer Relations Team who will handle it in the usual way. It will also let you know that the Financial Ombudsman Service (FOS) is the UK's dispute resolution body for insurance. Should you need to escalate your complaint further ODR will transmit your complaint to FOS after 30 days.

Please note that this new EU service facilitates contact only. It doesn't provide any other complaints service. You can find this platform at: http://ec.europa.eu/odr Please quote our e-mail address: UK.Fly-Sure_enquiries@ajg.com

10. Is Aspen Insurance UK Limited covered by the Financial Services Compensation Scheme (FSCS)?

Aspen Insurance UK Limited 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 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by calling 0800 678 1100 or 020 7741 4100.

CONTACT DETAILS
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