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## **Retail Travel Insurance introduced to Chartis Insurance UK Limited by Yorkshire Bank**

### **POLICY SUMMARY**

*The purpose of this Policy Summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. You still need to read the Policy Wording for a full description of the terms of the insurance, including the policy definitions.*

*This Policy Summary does not form part of the Policy Wording.*



## Insurance Provider

This insurance is introduced to Chartis Insurance UK Limited by Yorkshire Bank. Yorkshire Bank is a trading name of Clydesdale Bank plc. This insurance is provided and underwritten by Chartis Insurance UK Limited. The sale of this policy is administered by UNAT Direct Management Limited. The claims and assistance services are provided by Travel Guard.

## Purpose of the Insurance

The purpose of this travel insurance policy is to provide cover for losses arising as a result of specified events that occur before or during a trip, including: emergency medical expenses, theft or loss of baggage and cancellation.

The cover provided is subject to certain limits and excesses, as set out in the Schedule of Benefits (see the final two pages of this Policy Summary).

## Significant Features, Conditions and Exclusions

The cover provided is subject to certain conditions and exclusions. The table below sets out the significant features of the cover and the conditions and exclusions that apply. To ensure the policy is suitable for you, you are advised to read the Policy Wording which sets out all of the features, conditions and exclusions.

Significant Features	Conditions and Exclusions	Policy Wording Reference
<p><b>Emergency Medical Expenses</b></p> <p><b>Single Trip and Annual Multi-Trip cover</b></p> <p>Up to £10,000,000</p> <p>An excess of £50 per person, per incident applies</p>	<p>The cover provided includes:</p> <ul style="list-style-type: none"><li>• emergency medical, surgical and hospital treatment and ambulance costs;</li><li>• additional accommodation and travel expenses if you cannot return to the United Kingdom as scheduled; and</li><li>• repatriation to the United Kingdom if it is medically necessary.</li></ul> <p><u>Significant Conditions:</u></p> <ul style="list-style-type: none"><li>• If you need inpatient medical treatment, you must contact the Medical Emergency Assistance Company immediately on phone number <b>+44 (0) 1273 401 090</b>; and</li><li>• Additional accommodation and travel expenses and repatriation costs must be approved in advance by the Medical Emergency Assistance Company.</li></ul> <p><u>Significant Exclusions:</u></p> <ul style="list-style-type: none"><li>• Cover is not provided if:<ul style="list-style-type: none"><li>- the claim relates to a medical condition or illness which you knew about at the time of taking out this insurance and/or at the time of commencing travel unless the condition has been declared to and accepted by us in writing;</li><li>- you are travelling against medical advice or with the intention of receiving medical treatment;</li><li>- you are receiving or waiting for hospital investigation or treatment for any undiagnosed</li></ul></li></ul>	<p><i>Pages 20 to 22, Section B1</i></p> <p><i>Page 11, Medical and Other Emergencies</i></p> <p><i>Page 6, Health Conditions</i></p> <p><i>Page 17, General Exclusions, number 1</i></p>

Significant Features	Conditions and Exclusions	Policy Wording Reference
	<p>condition or set of symptoms or you have been given a terminal prognosis; or</p> <ul style="list-style-type: none"> <li>- the claim relates to pregnancy or childbirth if you are more than 26 weeks pregnant at the start of or during your trip.</li> </ul> <p>If you are an Annual Multi-Trip policyholder and after you have paid your insurance premium you are diagnosed with a heart condition, a respiratory condition, cancer or if you receive inpatient medical treatment or if you are placed on a waiting list for investigation or medical treatment, you must contact us on <b>0845 605 0057</b>. We have the right to alter the terms of cover in line with the change in risk.</p>	
<p><b>Cancellation and Cutting Your Trip Short</b></p> <p><b>Single Trip and Annual Multi-Trip cover</b></p> <p>Up to £5,000</p> <p>An excess of £50 per person, per trip applies</p>	<p>Cover is provided for loss of travel and accommodation expenses you have paid or have agreed to pay under contract, and which you cannot get back, if it is necessary and unavoidable for you to cancel or cut short your trip for specified reasons, including:</p> <ul style="list-style-type: none"> <li>• you dying, becoming seriously ill or being injured; and</li> <li>• the death, injury or serious illness of a relative, close business associate or a person with whom you have booked to travel, or a relative or friend living abroad with whom you plan to stay.</li> </ul> <p><u>Significant Conditions:</u></p> <ul style="list-style-type: none"> <li>• If it is necessary for you to cut short your trip and return to the United Kingdom, you must contact the Medical Emergency Assistance Company immediately.</li> </ul> <p><u>Significant Exclusions:</u></p> <ul style="list-style-type: none"> <li>• Cover is not provided if: <ul style="list-style-type: none"> <li>- the reason for cancellation or curtailment relates to a medical condition or illness which you knew about at the time of taking out this insurance and/or at the time of commencing travel and which could reasonably be expected to lead to a claim unless the condition has been declared to and accepted by us in writing. This applies to you, a relative, a close business associate, a person you are travelling with and any person upon whom the trip may depend.</li> </ul> </li> </ul>	<p><i>Pages 19, 20, 23 and 24, Sections A and C</i></p> <p><i>Page 11, Medical and Other Emergencies</i></p> <p><i>Page 6, Health Conditions</i></p> <p><i>Page 17, General Exclusions, number 1</i></p>



Limitations		Policy Wording Reference
Excluded Countries	The geographical area which you are entitled to travel to is shown on your policy schedule. No cover is provided under this policy for any trip in, to or through Afghanistan, Cuba, Liberia or Sudan. No cover is provided for claims arising as a direct result of the situation highlighted by the Foreign and Commonwealth Office (FCO) where you have travelled to a specific country or to an area where, prior to your trip commencing, the FCO have advised against all (but essential) travel.	<i>Page 9, Geographical Areas and Pages 17 and 18, General Exclusions, numbers 4 and 13</i>
Age Limits	To be eligible for cover you and all other persons insured on this policy must be 75 years of age or under at the date of purchase.	<i>Page 8, Age Limits</i>
Residency	You and all other insured persons must have your main home in the UK, have a UK National Insurance number and be registered with a doctor in the UK at the time you buy or renew this policy. Channel Island residents must have their main home in the Channel Islands and be registered with a local doctor.	<i>Page 7, Residency</i>
Sports and Activities	You must contact us on <b>0845 605 0057</b> or e-mail <b>yorkshirebanktravel@chartisinsurance.com</b> if you plan to participate in a sport or activity which is not shown in the list of covered activities on page 7 of the policy wording. If using a two-wheeled motor vehicle you must wear a crash helmet and the driver must hold an appropriate driving licence.	<i>Page 7, Sports and Activities and Page 18, General Exclusions, number 10</i>
Upgrades	By paying an additional premium you are entitled to upgrade your policy to include Winter sports cover, Golf cover, Business cover or Wedding cover. Please call us on <b>0845 605 0057</b> or e-mail <b>yorkshirebanktravel@chartisinsurance.com</b> for further details.	<i>Page 9, Upgrades and Pages 34 to 43, Sections M to U</i>
Law and Jurisdiction	This insurance will be governed by English Law, and you and we agree to submit to the exclusive jurisdiction of the courts of England and Wales, unless you reside in Scotland, Northern Ireland or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction.	<i>Page 4, Law</i>

## Period of Insurance

Cover for cancellation begins when you book your trip or pay the insurance premium, whichever is the later, unless you have arranged an Annual Multi-Trip policy, in which case cover for cancellation begins when you book your trip or the start date shown on your policy schedule, whichever is the later. For both types of policies, cancellation cover ends as soon as you start your trip. Cover for all other sections begins when you leave your home address in the United Kingdom (but not more than 24 hours before the booked departure time) or from the start date shown on your policy schedule, whichever is the later. Cover cannot start after you have left the United Kingdom.

Cover finishes when you return to your home address in the United Kingdom (but not more than 24 hours after your return to the United Kingdom) or at the end of the period shown on your policy schedule, whichever is the earlier. Each trip must begin and end in the United Kingdom and does not include one-way journeys.

If you have purchased a Single Trip policy you are covered for one trip of up to a maximum of 120 days. The start and end dates of your trip are set out on your policy schedule. If you have purchased an Annual Multi-Trip policy you are covered to take as many trips as you like throughout the annual period of insurance as shown on your policy schedule provided each trip lasts no longer than 31 days. (By paying an additional premium, it is possible to upgrade your policy to include cover for single trips lasting up to 45 days or 62 days.)

Trips taken within the United Kingdom are covered provided you stay in pre-booked accommodation for at least two nights away from where you usually live. Please note that not all of the sections of cover apply to trips taken solely within the United Kingdom.

## **‘Cooling-Off’ Period and Your Right to Cancel Your Policy**

If this cover is not suitable for you and you want to cancel your policy, you must contact us by e-mailing [yorkshirebanktravel@chartisinsurance.com](mailto:yorkshirebanktravel@chartisinsurance.com), by phoning **0845 605 0057** or by writing to **Travel Guard, PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH** within 14 days of buying your policy or the date you receive your policy documents. In line with the conditions below we will refund the premium you have paid within 30 days of the date you contact us to ask to cancel the policy.

If you are a Single Trip policyholder, we will not refund your premium if you have travelled or made a claim before you asked to cancel the policy within the 14-day period.

If you are an Annual Multi-Trip policyholder and you have travelled or made a claim before you asked to cancel the policy within the 14-day period, we will only refund a proportionate amount of your premium.

## **Claim Notification**

You can make a claim by contacting:

Travel Guard Claims Department, PO Box 60108, London SW20 8US.

Phone: 0845 605 0057 Fax: 01273 376 935 E-mail: [yorkshirebanktravelclaims@travelguard.com](mailto:yorkshirebanktravelclaims@travelguard.com)

## **Your Right to Complain**

Every effort is made to ensure you receive a high standard of service. If you are not satisfied with the service you have received, please contact:

In relation to sales and administration matters:

The Customer Services Manager, Travel Guard,

PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH

Phone: 0845 605 0057 E-mail: [yorkshirebanktravel@chartisinsurance.com](mailto:yorkshirebanktravel@chartisinsurance.com)

In relation to claims matters:

The Customer Care Manager, Travel Guard Claims Department,

PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH

Phone: 0845 605 0057 E-mail: [yorkshirebanktravelclaims@travelguard.com](mailto:yorkshirebanktravelclaims@travelguard.com)

To help us to deal with your comments quickly, please quote your policy schedule/claim number and the policyholder/insured person's name.

If you are still not satisfied with the outcome of your complaint, you may be entitled to refer the matter to the Financial Ombudsman Service. This will not affect your right to take legal action against us.

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR

Phone: 0845 080 1800 E-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## **Are we covered by the Financial Services Compensation Scheme (FSCS)?**

We are covered by the FSCS. If we are unable to meet our financial obligations you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

For insurance required by law, 100% of your claim is covered, without any upper limit. For all other types of insurance, 90% of your claim is covered, without any upper limit. Further information about compensation scheme arrangements is available [www.fscs.org.uk](http://www.fscs.org.uk) and on 0207 892 7300 or 0800 678 1100.

## Table of Benefits

The following cover is provided for each insured person. It is important that you refer to the terms and conditions of the policy for full details of cover.

Section	Benefit	Maximum sum insured	Excess*
A	Canceling your trip	£5,000	£50
B1	Medical expenses outside of the United Kingdom	£10,000,000	£50
B2	Medical expenses within the United Kingdom	£10,000	£50
B3	Hospital benefit	£20 for every 24 hours up to £1,000	Nil
C	Cutting your trip short	£5,000	£50
D	Missed departure	£1,000	£50
E1	Travel delay	£20 for first 12 hour period and then £10 for each additional 12 hour period up to £300	Nil
E2	Abandoning your trip	£5,000	£50
F1	Personal belongings and baggage	£1,500	£50
	Including: Single article limit/pair or set of items limit	£300	
	Valuables and electronic/other equipment limit	£500	
F2	Delayed baggage	£50 for every 24 hours up to £150	Nil
F3	Personal money	£500	£50
	Including: Cash limit	£200	
	Cash limit (aged under 18)	£50	
F4	Passport and travel documents	£200	Nil
G	Personal accident:		
	Loss of limb	£15,000	Nil
	Loss of sight	£15,000	Nil
	Permanent total disablement	£25,000	Nil
	Death benefit (aged 18 to 64)	£5,000	Nil
	Death benefit (aged under 18 or over 64)	£2,500	Nil
H	Personal liability	£2,000,000	£250
I	Legal expenses	£50,000	Nil
J	Hijack	£50 for every 24 hours up to £500	Nil
K	Catastrophe	£1,000	£50
L	Pet care	£20 for every 24 hours up to £200	Nil
<b>Winter sports cover is only available if you pay the appropriate extra premium.</b>			
M1	Winter sports equipment (owned)	£500	£50
	Including: Single article limit (owned)	£250	
	Winter sports equipment (hired)	£250	
M2	Winter sports equipment hire	£30 for every 24 hours up to £300	Nil
M3	Ski pass	£250	Nil
N	Ski pack	£75 for every 24 hours up to £500	Nil

Section	Benefit	Maximum sum insured	Excess*
<b>Golf cover is only available if you pay the appropriate extra premium.</b>			
O	Piste closure	£30 for every 24 hours up to £300	Nil
P	Avalanche cover	£250	£50
Q1	Golf equipment	£1,500	£50
	Including: Single article limit	£250	
Q2	Golf equipment hire	£20 for every 24 hours up to £200	Nil
R	Green fees	£75 for every 24 hours up to £300	Nil
<b>Business cover is only available if you pay the appropriate extra premium.</b>			
S1	Business equipment	£1,000	£50
	Including: Single article limit	£500	
	Business samples	£500	
S2	Emergency courier expenses	£200	£50
S3	Business equipment hire	£50 for every 24 hours up to £500	Nil
S4	Business money	£500	£50
	Including: Cash limit	£300	
T	Replacing Staff	£3,000	Nil
<b>Wedding cover is only available if you pay the appropriate extra premium.</b>			
U1	Ceremonial attire	£2,000	£50
U2	Wedding gifts	£1,500	£50
	Including: Single article limit	£250	
U3	Wedding rings	£1,000	£50
	Including: Single article limit	£500	

#### \* Excess

When claiming under certain sections listed in the table above and the table on the previous page, you have to pay the first part of a claim. The excess will apply to each person claiming, and to each incident and to each section of the policy which a claim is made under. When dealing with claims under section A where policyholders are claiming for cancelling more than one trip due to one incident, an excess for each person claiming and for each trip will be deducted.

This insurance is underwritten by Chartis Insurance UK Limited which is authorised and regulated by the Financial Services Authority (FSA number 202628). This information can be checked by visiting the FSA website ([www.fsa.gov.uk/register](http://www.fsa.gov.uk/register)).

#### Chartis Insurance UK Limited

Registered in England: company number 1486260.  
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