

# Travel Insurance

## Summary of Cover

This is a summary of cover available under Forces Mutual Travel Insurance Policy. It does not include all the policy benefits, limits and exclusions. This policy will not cover you for all eventualities.

Full terms and conditions can be found in your policy booklet, a copy of which is available from Forces Mutual on request, or on our web site at [www.forcesmutual.org](http://www.forcesmutual.org)

### Name of the insurance

Forces Mutual Travel Insurance is underwritten by Ageas Insurance Limited, apart from section L – Travel Legal Guard which is underwritten by DAS Legal Expenses Company Limited.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, Financial Services Register no. 202039. Registered in England and Wales No. 3544568. Registered office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. DAS Legal Expenses Company Limited Head and Registered Office: DAS House, Quay Side, Temple Back, Bristol, BS1 6NH. Registered in England and Wales, Company Number 103274. Website: [www.das.co.uk](http://www.das.co.uk). DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority (registered number 423113). DAS Law Limited Head and Registered Office: North Quay, Temple Back, Bristol, BS1 6FL. Registered in England and Wales, Company Number 5417859. Website: [www.daslaw.co.uk](http://www.daslaw.co.uk).

### Duration

Forces Mutual Travel insurance is a monthly Policy. You will be asked to complete a Direct Debit form, which will allow Forces Mutual to automatically renew your policy every month until you tell Forces Mutual otherwise. You should review your cover periodically and update it accordingly to ensure it still meets your needs.

This policy provides cover for any number of trips within the geographical area shown in the schedule, up to a maximum duration of 45 days and is available to those under the age of 65. The insurance is only valid if you have insured the whole duration of each individual trip. There is no cover whatsoever for trips which are longer than the maximum trip duration of 45 days.

### Cancelling the policy and the cooling-off period

You may cancel this policy at any time by:

telephoning Forces Mutual on 00 800 00 01 02 03 +44 (0) 345 658 1140

or

writing to Forces Mutual, 100 Cedarwood, Crockford Lane, Chineham Park, Basingstoke, RG24 8WD, or

visiting [www.forcesmutual.org](http://www.forcesmutual.org)

If you cancel within the first 14 days of receipt of your policy, providing there has been no claim or incident likely to give rise to a claim, we will refund any premium paid. If you cancel your policy at any other time, as you pay monthly by direct debit, we will continue to provide cover until the end of that calendar month and no refund will be provided.

We reserve the right to cancel this policy as soon as practicable in the event that;

- you fail to pay the premium when it is due;
- you are no longer eligible for this insurance; or
- you or anyone acting for you acts fraudulently as detailed on page 12 of the policy wording.

Otherwise, we reserve the right to cancel this policy at any time by giving you no less than 90 days written notice by recorded delivery or email to you at your last known address. Any such written notice will explain our reasons for cancellation.

## Significant features and benefits

Holiday Travel Section	Sum Insured (per insured person)	Excess*
Section A- Cancellation & Curtailment	£4,000	£50
Section B - Delayed Departure:		
Delay	£100 (£20 first 12 hours then £20 for next 12 hours)	£0
Cancellation	£4,000	£50
Section C - Missed Departure	£500	£50
Section D - Emergency Purchases:		
○ Travel & Accommodation	£300	£0
○ Clothing/Medical	£150	£0
Section E - Independent Traveller Cover:		
○ Extended Cancellation & Curtailment cover	£4,000 (up to £250 for excursions) £100 (£4,000 for cancellation)	£50
○ Extended Delayed Departure cover	£500	£0
○ Missed Departure cover	£4,000	£50
○ Accommodation cover		£50
Section F - Emergency Medical & Other Expenses	£5,000,000	£25
Section G - Hospital Benefits	£600 (£25 per day)	£0
Section H - Personal Accident:		
○ Death	£10,000	£0
○ Loss of sight/limb	£25,000	£0
○ Permanent Disablement	£25,000	£0
Section I – Personal Belongings	£2,000	£50
Single article limit	(£250)	
Total valuables	(£500)	
Section J – Money & Documents	£500	£50
Section K - Personal Liability	£2,000,000	£0**
Section L - Travel Legal Guard	£25,000	£0
Section M - Winter Sports:		
○ Ski Equipment	£1,500	£50
Single article limit	(£250)	
○ Equipment Hire	£150	£0
○ Ski Pack	£300	£0
○ Piste Closure	£200	£0
○ Avalanche Closure	£500	£0
Section N - Activity Equipment	£1,000 (max £250 any single article)	£50

\*

Where an excess applies, it applies to each insured person for each and every claim, subject to a maximum per claim of £100 or £50 in respect of Emergency Medical and Other Expenses only.

\*\* An excess of £250 applies only in respect of claims relating to rented accommodation.

## Significant limitations & exclusions

Holiday Travel Section	What is not covered	Where to find information in your policy booklet
Section A – Cancellation	<ul style="list-style-type: none"><li>Extra costs resulting from you not telling the holiday company or other provider as soon as you know you have to cancel your holiday.</li><li>You being unable to travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.</li><li>The cost of Airport Passenger Duty (APD) whether irrecoverable or not.</li></ul>	Pages 15 - 18
Section E – Independent Traveller	<ul style="list-style-type: none"><li>Extra costs resulting from you not telling the holiday company or other provider as soon as you know you have to cancel your holiday.</li><li>You being unable to travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.</li><li>The cost of Airport Passenger Duty (APD) whether irrecoverable or not.</li></ul>	Pages 19 - 23
Section F – Emergency Medical Expenses	<ul style="list-style-type: none"><li>Your travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.</li><li>Any treatment or surgery which Ageas think is not immediately necessary and can wait until you return home.</li><li>Active service (meaning employment related).</li><li>War risks.</li></ul>	Pages 23 - 25

## Health

You must comply with the conditions relating to pre-existing medical conditions to have the full protection of your policy, these can be found on page 5 of your holiday travel policy.

If you do not comply we may cancel the policy or refuse to deal with your claim or reduce the amount of any claim payment.

Exclusions to cover apply in relation to the health of close relatives and business associates not insured on this policy. You are not covered for any claims arising directly or indirectly from, at the time of taking out this policy, any medical condition affecting you, a close relative or a close business associate that you are aware of that could reasonably be expected to result in a claim on this policy.

## How to make a claim

To make a claim please use the following contact details:

Forces Mutual, 100 Cedarwood, Crockford Lane, Chineham Park, Basingstoke, RG24 8WD

Telephone 00 800 00 01 02 03 or +44 (0) 345 658 1140

See page 11 of your policy booklet for claims conditions.

If you need help following a medical emergency, please call +44 23 8064 4633

## Making a complaint

We are committed to providing you with an exceptional level of service and customer care. We do realise that things can sometimes go wrong, when this happens, we want to hear about it.

If you have a complaint to raise about your policy, you can do this by telephoning Forces Mutual on 00 800 00 01 02 03 or +44 (0) 345 658 1140

Alternatively you can write to:

Forces Mutual, 100 Cedarwood, Crockford Lane, Chineham Park, Basingstoke, RG24 8WD

Email: [complaints@forcesmutual.org](mailto:complaints@forcesmutual.org)

If you wish to provide written details then please ensure that you provide the following information in addition to your complaint;

- a) your full name, postcode and contact phone number(s)
- b) type of policy and your policy and/or claim number

You should send the letter to the person dealing with your complaint along with any other material required. However if you are not satisfied you can take the issue further.

If you have received a final response and you are still not satisfied you may refer your case to the Financial Ombudsman Service (FOS).

### Financial Ombudsman Service

Exchange Tower, London, E14 9SR

Telephone Number: 0800 0234 567 free for people phoning from a "fixed line", for example, a landline at home

Telephone Number: 0300 1239 123 free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

E-mail: [complain.info@financial-ombudsman.org.uk](mailto:complain.info@financial-ombudsman.org.uk)

Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The Financial Ombudsman Service opening hours are: Monday to Friday - 8am to 8pm Saturday - 9am to 1pm

Further details will be provided at the appropriate stage of the complaints process.

## The Financial Services Compensation Scheme

The Insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation under the scheme if they are unable to meet their obligations to you under this contact. Further information can be obtained from the Financial Services Compensation Scheme:

10<sup>th</sup> Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU

0800 678 1100

<http://www.fscs.org.uk/>

The Financial Services Compensation Scheme opening hours are:

Monday to Friday 8.30am to 5.30pm, excluding public holidays