

Annual Trip Travel Insurance Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover which can be found in the policy booklet. It is important that you read the policy booklet and schedule carefully when you receive them.

The Forces Mutual Annual Trip Travel insurance product is underwritten by Ageas Insurance Limited.

Type of Insurance and Cover

The Forces Mutual Annual Trip Travel Insurance protects you against specified situations that may occur whilst you are on holiday, such as cancellation and curtailment, medical inconvenience, public liability and loss of baggage. Full details of cover are contained in your policy booklet and the type of cover will be specified on your policy documents.

Some of the cover summarised below is optional and this is clearly marked as such. If you have selected any of these options, they will be itemised on your Policy Schedule.

Following Government Advice

You and all insured persons must observe travel advice provided by the Foreign and Commonwealth Office (FCO). Travel advice can be obtained from the FCO on telephone number +44 (0)20 7008 1500 or by visiting their website at <https://www.gov.uk/foreign-travel-advice>. No cover is provided under any section of this insurance in respect of travel to a destination to which the FCO has advised against all or all but essential travel unless agreed in writing by us prior to purchasing this insurance or travelling.

Pre-existing Medical Conditions

It is important that you tell us at the start date if any insured person, your travelling companion or any person upon whom the travel plans would depend e.g. a relative or business associate, suffer from a medical condition, which could cause you to cancel your trip or which may result in a claim. If you do not provide this information we may not pay claims due to these medical conditions.

Significant Features and Benefits

Your policy includes the following significant features and benefits which are explained in detail in your policy booklet.

Standard Covers

Cancellation and Curtailment up to £3,000

Refund for pre-paid travel and accommodation costs should you have to cancel any trip due to any of the reasons stated in your policy booklet, or proportionate refund if your trip is cut short. Includes exigencies of HM Forces occurring after 7 days from the date cover is first taken out.

Missed Departure up to £500

Additional travel and accommodation costs if you miss your international departure from or to the UK due to any of the reasons stated in your policy booklet.

Personal Accident (Death up to £10,000 and Loss of Sight/Limbs/Permanent Disablement up to £25,000)

A benefit is paid for death or loss of limbs/sight or permanent total disablement following accidental injury. Reduced benefits apply to persons under 16 years.

Medical and Repatriation Expenses up to £2,000,000

Payment of expenses for emergency medical treatment outside the UK following accidental injury or illness. Repatriation and other necessary travel and accommodation expenses are included.

Personal Baggage up to £2,000

Cover for loss of or damage to your baggage (limits apply for single articles and valuables).

Personal Money up to £400

Cover for loss of your personal money including cash, traveller's cheques and travel tickets. Limit applies to cash/banknotes and for travellers aged under 16.

Personal Liability up to £1,000,000

Underwritten by DAS Legal Expenses Insurance Company Limited. Cover for your legal liability if you cause accidental injury or death to third parties or damage to their property.

Travel Delay up to £100

Compensation if the ship, aircraft, coach or train in which you are booked to travel is delayed for more than 12 hours. Also provides cover up to £3,000 if you abandon any trip after being delayed more than 24 hours.

Legal Expenses up to £10,000

Underwritten by DAS Legal Expenses Insurance Company Limited. Cover for legal costs incurred following your personal injury or death caused by a third party while you are on holiday.

24hr Assistance for Medical Emergencies

You may use our 24 hour appointed Emergency Medical Provider for immediate help with any emergency medical situation you have when on a trip.

Optional Covers

Your Policy Schedule will indicate if any of the optional covers have been selected.

Winter Sports

Cover for your Ski Equipment up to £1,500, Ski Pack (up to £250) and Piste Closure (up to £200).

Activity Equipment

Up to £500 (£250 each single article) to replace or repair activity equipment if it becomes lost stolen or damaged during the trip.

You are automatically covered for certain activities but only if undertaken as a recreational resort activity during any leisure or winter sports holiday.

Golf Cover

Cover for lost golf clubs up to £1,500, hiring replacements £35 per day up to a maximum of £250 and prepaid green fees when unable to play due to delay or cancellation or curtailment.

Business Travel

Additional cover for business equipment up to £2,000 (each single article £1,000), cost of hiring replacement equipment up to £500 if the equipment is lost or delayed for more than 12 hours after your arrival.

Significant and Unusual Exclusions or Limitations

Your policy excludes some situations. Please refer to the exclusions under each section of the policy booklet and the General Exclusions on pages 36 for full details. Your policy excludes the first part of any claim this is known as the 'excess'. For most types of claims the excess is £50 per person. Refer to page 13 for full details.

Your policy also excludes cancellation and curtailment, medical and repatriation expenses claims:

- for serious, chronic or recurring medical conditions, which required medical advice or treatment in the 6 months before you took out the insurance and/or booked a trip - unless accepted by us
- if you travel against medical advice or are planning to get medical treatment abroad
- if you were receiving or awaiting in-patient treatment or had been given a terminal prognosis at the time you took

- o out the policy and/or booked any holiday
- o for hospital or repatriation costs that have not been authorised by our appointed Medical Emergency Provider.
- o for psychiatric conditions which existed when your trip was booked.
- o for pregnancy if the claim arises during the 2 months before the expected date of birth.
- o professional or organised sports.

Missed Departure Claims:

- o Due to strike or industrial action planned at the time of your departure from home.

Personal Liability claims arising out of:

- o your trade, business or profession
- o your occupation of land or buildings (except occupation of temporary holiday accommodation
- o the ownership, possession or use of animals (except dogs, or horses used for hacking or trekking), motorised vehicles or vessels
- o your participation in dangerous sports and activities

Personal Baggage claims:

If property is left unattended, or is stolen from an unattended vehicle (unless secured in a locked boot or luggage space and out of view).

- o if loss is not reported to the police within 24 hours
- o for valuables you have checked in with your baggage
- o for contact lenses, hearing aids, dentures, musical instruments, mobile phones or sports equipment (whilst in use).

Personal Money claims:

- o If personal money is left unattended, or is stolen from an unattended vehicle (unless secured in a locked boot or luggage space and out of view).
- o if a loss is not reported to the police within 24 hours

Travel Delay and Abandoning a Trip claims

- o if you do not check in for the flight, sea crossing, coach or train departure before the time you are supposed to

Any specific exclusion or limitation shown on your Policy Schedule.

Duration of Policy

The policy will remain in force for 12 months from the start date.

Right of Cancellation

For periods of cover exceeding one calendar month you have the right to cancel your policy if you decide within 14 days of receiving your policy booklet that you no longer want the cover. For periods of cover for one calendar month or less there is no right of cancellation attached to this policy. A full explanation of your cancellation rights can be found in your policy booklet.

How to Claim

Should you need to make a claim under this policy please contact the Claim Administrators on the telephone number shown below: 00 800 00 01 02 03

Complaints Section

We are dedicated to providing you with a high quality service and want to ensure that this is maintained at all times. Every effort will be made to resolve any problems you may have.

If you wish to make a complaint about any aspect of your policy you should contact Forces Mutual at:
100 CedarwoodCrockford Lane,
Chineham Park,
Basingstoke
RG24 8WD
Tel: 00 800 00 01 02 03

We have internal complaints procedures that are available on request.

Complaints that cannot be resolved by Forces Mutual may be referred to:

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)

Email: complain.info@financial-ombudsman.org.uk

Web: 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.

This complaints process is without prejudice to your right to take legal proceedings.

Financial Services Compensation Scheme

If the insurers are unable to meet their liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information can be obtained from the Financial Services Compensation Scheme 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU 0800 678 1100

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

The Financial Services Compensation Scheme opening hours are: Monday to Friday 8.30am to 5.30pm, excluding public holiday.