

keyfacts

Fortis Travel Insurance Policy Summary



This is a travel insurance policy summary only and does not contain the full terms and conditions of the contract. Full terms and conditions can be found in the policy booklet, a copy of which is available from your insurance adviser or from Fortis Insurance on request.

Insurers

The insurers are Fortis Insurance Limited apart from Part 1 section 12 and Part 2 section 8 where the Insurer is DAS Legal Expenses Insurance Company Limited.

Travel Insurance

The insurance policy is made up of two parts, Personal Travel insurance and optional European Vehicle Breakdown cover. These can be purchased independently of each other. The cover can be extended to include winter sports and business equipment for an additional premium. Your travel insurance schedule and policy booklet form the basis of the contract. English law will apply to this contract of insurance.

Single Trip and Multi-Trip Cover

This travel insurance can be purchased as a single trip policy or an annual multi-trip policy.

The single trip policy will provide cover for one specific trip, which can be up to a maximum duration of six months depending upon the length of the trip. The policy schedule will show when the policy starts and finishes.

An annual multi-trip policy provides cover for any number of trips in the 12 month period shown on your schedule, each trip is covered up to a maximum of 31 days duration. The policy schedule will show when the 12 month period starts. Pages 6 and 7 of the policy gives further information.

For persons aged 65 or over, there are restrictions to the above which depend upon the length of the trip and the destination. Please contact your insurance adviser to see if we can provide cover.

Significant Features and Benefits

Part 1 of the policy booklet outlines the features and benefits of the cover provided under Personal Travel Insurance. Full details of each section can be found from pages 8 through to 17 of your policy booklet. Details of additional cover for winter sports holidays or business trips can be found on pages 18 to 21 of the policy booklet.

Part 2 of the policy booklet outlines the features and benefits of the cover provided under Vehicle Breakdown Insurance. Full details of each section can be found from pages 24 through to 28 of the policy booklet.

The following table is a summary of the benefits available.

Part 1 - Personal Travel Insurance

Section		Sum insured
1	If your trip is cancelled	Up to £3,000*
1B	If your trip is cut short	Up to £3,000*
2	Medical and other expenses	Up to £10 million*
3	Hospital benefit	Up to £1,000
4	Personal accident	Up to £25,000
5	Personal belongings	Up to £1,500*
6	Temporary loss of personal belongings	Up to £100
7	Money and documents	Up to £400*
8	Loss of passport	Up to £250
9	Personal liability	Up to £2 million
10	Missed departure - extra travel & accommodation expenses	Up to £750
11	Mugging	Up to £500
12	Legal expenses	Up to £25,000
13	Delay	Up to £100 (£3,000 for cancellation)

Items marked with a * are subject to £35 excess

Part 2 - Optional Vehicle Breakdown Cover

Although some sections of the vehicle breakdown cover have no limits to the amount they can pay overall, parts of each section may have a limit.

Section		Sum insured
1	Cover before you go on your trip	Up to £850
2	Roadside help and towing	Unlimited
3	Emergency labour costs	Up to £100
4	If you cannot use your vehicle	Unlimited
5	Providing a driver	Unlimited
6	Finding and sending out spare parts	Unlimited
7	Sending the vehicle back to the UK	Unlimited
8	Legal expenses	Up to £10,000
9	Giving you funds in advance	Up to £4,000
10	Theft damage	Up to £175

Additional Option Available

Vehicle transit cover:

Cover against loss of or damage to your vehicle while it is on a ferry or rail transporter. Any claim you make will be settled through Fortis Travel insurance and not against your own motor insurance, so your no claims discount is safe.

Principal Exclusions or Limitations

Health

Health restrictions apply to some sections of this policy. See Part 1 - sections 1A, 1B, 2, 3 and 4 on pages 8 to 12 of the policy. You must refer to the Declaration on page 2 of the policy. If you cannot agree with the Declaration you must contact the Fortis Health Line. If you do not do this your claim may not be met.

See the Declaration on page 2 of the policy.

If, after purchasing this insurance, there is a change in health and you can no longer agree to the Declaration, you must contact the Fortis Health Line to see if cover can continue. If we cannot continue cover you may claim for the cost of cancelling your trip at that time.

Your policy does not cover you if you are travelling against medical advice or to get medical treatment.

See Part 1 - sections 1A, 1B, 2 and 3 on pages 8 to 11 of the policy.

Dangerous Activities

Your travel insurance policy does not automatically cover you for all activities. If you are going to take part in any activity that may be considered dangerous, or you are taking a winter sports holiday, please contact your insurance agent for advice.

See pages 4 and 5 of the policy.

Personal Belongings, Money and Documents

Your policy provides cover for loss, damage or theft of your personal belongings, money and documents, however we may take an amount off for wear and tear. The policy also contains maximum amounts that can be claimed for individual items, valuable items and cash. Your policy provides full details of these limits.

See Sections 5 and 6 of the policy.

What happens if I take out cover and then change my mind?

You can cancel this policy within 14 days from the date you receive the policy wording and policy schedule. We will then refund your premium in full.

Please note that, for a single trip policy, a refund of premium is only available if the period from the date of issue of the policy to the scheduled return date home is greater than 28 days.

No refund of premium is available after the 14 day period.

See pages 5 and 6 of the policy.

How to make a claim

Telephone the Fortis Onecall service on **08701 222022**. This line is open 24 hours a day, 365 days a year. Please have your policy details available.

We may ask for documentation to support your claim.

See page 22 of the policy.

If you need help in a medical emergency or when your vehicle has broken down (if you have paid for the optional vehicle breakdown cover) or been involved in an accident, please call **+44 23 8064 4633**.

See page 31 of the policy.

What to do if you have a complaint

If you have experienced a problem with any part of our service, we will sort this out as quickly and fairly as possible.

Step 1 – Please contact our Customer Service Adviser at the address below

Step 2 – Write to Barry Smith, Chief Executive, at the same address if your problem is not sorted out

Step 3 – If you are not satisfied with our final decision, you can write to the Financial Ombudsman Service at South Quay Plaza 2, 183 Marsh Wall, London, E14 9SR

See page 3 of your policy booklet for details on how to make a complaint.

Financial Services compensation scheme

In the event that Fortis is unable to meet its liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. More information can be obtained from Customer Services on **020 7892 7300** or **www.fscs.org.uk**