

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

Who is the Insurer?

The insurer of this policy is Norwich Union Insurance Limited, trading as Norwich Union Direct.

What is Norwich Union Direct Annual Multi-trip Travel Insurance?

The Norwich Union Direct Annual Multi-trip Travel Insurance policy protects you during the period of insurance for holidays taken in the area you have selected up to the maximum duration you have selected (as shown on your policy schedule).

Holidays in the UK are covered under this policy if each one includes two or more consecutive nights stay in pre-booked holiday accommodation.

Some of the covers summarised are optional and these are clearly marked as such. If you have selected any of these options, they will be clearly marked on your policy schedule

Pre-existing medical conditions

It is important that you tell us at the start date and/or date of booking any trip if any insured person, your travelling companion or any person upon whom the travel plans would depend e.g. a close relative or close business associate, suffers from a medical condition. If you do not provide this information we may not pay claims due to these medical conditions.

You must advise us if between buying your policy or booking your trip and the departure date you or anyone upon whose good health the trip depends receives medical advice for a potentially serious illness or injury and we will advise you how this affects your cover.

What are the benefits and features of Annual Multi-trip Travel Insurance?

Your policy includes the following significant features and benefits, which are explained in detail in your policy booklet. Limits apply per person (except under Pet Care).

- **Cancellation Charges up to £5,000** – refund of non-recoverable travel and accommodation costs should you have to cancel your trip due to any of the reasons stated in your policy booklet
- **Emergency Medical and Associated Expenses up to £10,000,000** – payment of expenses for emergency medical treatment outside the UK following accidental injury or illness during your trip. Repatriation and other necessary travel and accommodation expenses are also included. Reduced benefits apply for UK holidays
- **24 hour Worldwide Medical Emergency Assistance Service** – our 24 hour Worldwide Medical Emergency Assistance Service will provide immediate help with any emergency medical situation you have when you are on a trip outside the UK
- **Hospital Benefit up to £1,000** – a benefit of £25 for each 24 hours you are being treated as an in-patient in a hospital outside the UK during your trip towards incidental expenses you have to pay, such as telephone calls
- **Abandonment up to £5,000** – proportionate refund of unused non-recoverable accommodation costs should you have to abandon your trip due to any of the reasons stated in your policy booklet and reasonable additional travel and accommodation costs to allow you to return home early
- **Personal Accident up to £50,000** – a benefit is paid for death or loss of limbs/sight or permanent total disablement following accidental injury during your trip. Permanent total disablement benefit is limited to £15,000 for insured persons over 70 years. Death benefit is limited to £1,000 for insured persons under 16 years
- **Personal Liability up to £2,000,000** – cover for your legal liability if you cause accidental injury or death to third parties or damage to their property during your trip

- **Delayed Departure up to £250** – compensation if the international ship, aircraft or train in which you are booked to travel is delayed from or to the UK. Also provides cover up to £5,000 if you abandon your trip after being delayed more than 24 hours
- **Missed Departure up to £1,000** – 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
- **Legal Expenses up to £25,000** – cover for legal costs to pursue a civil claim following your personal injury or death during your trip
- **Hijack and Mugging up to £1,000** – cover for each full 24-hour period you cannot reach your destination as a result of the transport you are travelling on being hijacked. Also provides cover for each full 24-hour period you receive in-patient treatment due to injury caused by mugging during your trip
- **Pet Care up to £250 per incident** – a benefit for each 24-hour period your cat or dog receives in-patient veterinary treatment as a result of suffering accidental injury while you are on your trip
- **Loss of Passport up to £350** – cover for additional travel, accommodation and communication expenses you have to pay to obtain a temporary passport if yours is lost or stolen while you are abroad
- **Personal Money up to £500** – cover for loss or theft of your personal money including cash and travellers' cheques plus travel tickets, passport or driving licence during your trip. A £300 limit applies to cash and banknotes (a reduced benefit of £100 applies to cash or bank notes for insured persons under 16 years)
- **UK Breakdown & Recovery with Norwich Union Rescue** – provides a motor breakdown service at home when you're about to leave for your trip and if you breakdown on the way to or from your UK departure / arrival point
- **Delayed Baggage up to £150** – a benefit for temporary loss of baggage on your outward journey
- **Leisure activities** – you are automatically covered for certain leisure activities and these are listed in your policy booklet.

Optional covers

Your policy schedule will indicate if any of these optional covers have been selected:

- **Baggage up to £1,500** – cover for loss of or damage to personal belongings during your trip. A limit of £300 applies for single articles and £400 for valuables
- **Extended Golfing up to £1,000** – additional cover for loss or damage to golfing equipment and refund of non recoverable green fees if you cannot play golf due to accidental injury or illness during your trip
- **Scuba Diving up to a depth of 30m** – extends the policy to provide you with cover up to a maximum of 21 days during the period of insurance following accidental injury or illness while you are scuba diving during your trip
- **Winter Sports** – up to a maximum of 21 days winter sports cover during the period of insurance for loss or damage to winter sports equipment, and compensation if an avalanche delays your arrival or departure from your resort, or if you cannot ski or snowboard due to piste closures or accidental injury or illness during your trip. The winter sports activities you are covered for are listed in your policy booklet
- **Business Travel** – extends the policy to cover a maximum of 4 persons for up to 5 business trips during the period of insurance for clerical and administrative tasks only. Personal liability does not extend to cover claims arising from your job

What are the significant or unusual exclusions or limitations of Annual Multi-trip Travel Insurance?

Your policy excludes some situations. Please refer to the exclusions under each section of your policy booklet and the General Exclusions 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. Refer to your policy booklet for full details
- Cancellation, Medical Expenses or Abandonment claims
 - if you travel against medical advice
 - for a serious, chronic or recurring illness, injury or disease which you have received advice, medication or treatment for in the last 12 months unless disclosed to and accepted by us
 - if anyone upon whose good health your trip depends has a serious, chronic or recurring illness, injury or disease, unless disclosed to and accepted by us
 - if you are planning to get medical treatment during your trip
 - if you are on a waiting list for in-patient treatment or are aware of the need for in-patient treatment or are under investigation or awaiting results, unless disclosed to and accepted by us
 - for any diagnosed anxiety state, depression, mental or nervous disorder
 - pregnancy or childbirth where the expected delivery date is less than 12 weeks (16 weeks in the case of a multiple pregnancy) before the planned return date of your trip
 - for the cost of travel and accommodation you arranged using Air Miles or similar promotions
 - for management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements
 - for refund of any costs for persons not named on this policy
- Medical Expenses, Abandonment or Personal Accident claims
 - that result from your participation in manual work of any kind
 - that result from you motorcycling as a rider or passenger on a machine over 125cc, or on a motorcycle 125cc or less unless you wear a crash helmet and, as a rider, you hold a full UK motorcycle licence
 - that result from your participation in a leisure activity not listed in your policy booklet
 - that result from your participation in any winter sports activity unless the activity is listed in your policy booklet and winter sports cover is shown on your policy schedule
 - that result from a tropical disease where you have not had the recommended inoculations or taken the recommended medication
 - for hospital or repatriation costs that have not been authorised by our Medical Emergency Assistance Service
 - any additional costs after you refuse to move hospital or return to the UK when our Medical Emergency Assistance Service think it is safe for you to do so
 - any treatment after you have returned to the UK
- Baggage and Personal Money claims
 - if property is left unattended
 - if a loss is not reported to the police within 24 hours of discovery and a written police report obtained
 - for loss of valuables and personal money not carried in your hand baggage whilst you are travelling
 - for contact lenses or medical and dental fittings
- Personal Liability claims arising out of
 - your job (this exclusion still applies when your policy has been extended to cover business travel)
 - manual work of any kind
 - your ownership or occupation of land or buildings (except occupation of temporary holiday accommodation)
 - the use of animals, firearms, motorised vehicles, vessels or aircraft (except where mentioned under leisure and winter sports activities in your policy booklet)
 - your participation in a leisure activity not listed in your policy booklet
 - your participation in any winter sports activity unless the activity is listed in your policy booklet and winter sports cover is shown on your policy schedule
- Legal expenses, the insurer will only cover claims:
 - which occur during the period of insurance
 - which have reasonable prospects of succeeding
 - reported within 180 days of the event giving rise to the claim

The insurer will not pay costs incurred before your claim has been accepted.

The insurer will not cover any claim arising from or relating to:

 - a dispute between you and the insurer or any member of the Aviva group of companies
 - death or personal injury as a result of an accident involving a vehicle you were driving without a valid licence and / or insurance
 - any claim from Deep Vein Thrombosis (DVT) or its symptoms that result from travelling by air

- Mugging and Loss of Passport claims where the incident has not been reported to the police within 24 hours of discovery and a written police report obtained
- Any claim for death, injury, illness or disability resulting from you being under the influence or effect of alcohol or drugs
- Any specific exclusion or limitation shown on your policy schedule.

How long does my Annual Multi-trip Travel Insurance run for?

This policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your Policy Schedule) and for any period for which you renew the policy, as long as you continue to pay your premium.

You should review the level of benefit that you have chosen on a regular basis to make sure that it is sufficient to cover your needs.

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

You have the right to cancel your policy within 14 days either from the day of purchase or renewal of the policy or the day on which you receive your policy or renewal documentation, whichever is the later. If you wish to do so, you will be entitled to a full refund of the premium paid provided you have not travelled and there has been no claim or incident likely to give rise to a claim. A full explanation of your cancellation rights can be found in your policy booklet.

How do I make a claim?

Should you need to make a claim under this policy, please contact us using the appropriate telephone number shown below:

For medical and other emergencies call
(+44) 1603 208 044

For legal expenses call **(+44) 1603 208 244**

For other claims call **(+44) 870 010 2384** from abroad or **0800 015 0362** from the UK.

24 hours a day, 365 days a year.

How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you.

In the first instance, please write to the Head of Customer Relations, Norwich Union Direct, PO Box 15, Surrey Street, Norwich, NR1 3LN or telephone us on **0800 068 3664**.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body.

Following the complaints procedure does not affect your right to take legal action.

Would I receive compensation if Norwich Union were unable to meet its liabilities?

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.