



Staff Travel Voyage

INSURANCE POLICY BOOKLET

UK RESIDENTS ONLY
GOLD COVER
ANNUAL MULTI-TRIP INSURANCE
SCHEDULE OF LIMITS & KEY FACTS

asua
All Seasons Underwriting Agencies

Coverholder at **LLOYD'S**

POLICY SUMMARY: This document shows the key facts that the Financial Conduct Authority has asked us to bring to your attention. They are not the full terms and conditions of the cover. These are detailed in the policy wording. This summary does not form part of the insurance documentation.

TYPE OF INSURANCE AND COVER: This product is intended to meet the demands and needs of individuals who require insurance protection for risks relating to travel. This is a travel insurance policy that, subject to the terms, conditions and exclusions contained in the policy wording, provides certain financial protection and medical assistance for your trip(s). Please note that this statement does not constitute advice or a personal recommendation about the suitability of the product to meet your personal needs.

On page 2 & 3 of this policy summary, we tell you firstly about the significant features, benefits and exclusions which relate to the whole policy. Then, under the "Policy Cover" headings, we have listed various sections of cover and shown the significant features, benefits, exclusions and limitations for each cover. Some sections only apply if you have chosen a certain level of cover, a particular type of policy, and/or have paid an additional premium for them. You will find the various cover levels and policy types which are available to you, and details of the cover sections which are standard and optional under each. The maximum benefit amounts which are payable under each cover section, and any excess you will have to pay towards the first part of any claim for certain cover sections. With the insurer's agreement, you can increase one or more benefit limits if you wish by paying additional premium. Full details of the cover you have chosen will be shown on the insurance schedule which will be sent to you with the policy wording.

PERIOD OF INSURANCE: The policy you have chosen annual multi-trip cover, with a maximum limit of 21 days any one Trip . Your period of insurance will be shown on the insurance schedule.

THE INSURER: This insurance is underwritten by Lloyd's Syndicates. The Syndicates are managed by Canopus Managing Agents Limited. Canopus Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and entered in the Register of Lloyd's Managing Agents. Registered Office: Canopus Managing Agents Limited, Gallery 9, One Lime Street, London, EC3M 7HA. Registered in England no. 01514453.

WHO IS ELIGIBLE FOR THE INSURANCE COVER?: All persons legally resident in the United Kingdom and registered with a medical practitioner or entitled to free public healthcare under reciprocal arrangements currently in place in the United Kingdom. Please note that if a person covered by this insurance is aged under 16, he/she is only insured when travelling with one or both of the insured adults (or accompanied by another responsible adult).

IMPORTANT EXCLUSIONS OF PRE-EXISTING MEDICAL CONDITIONS

This policy will not pay for any claims arising from any **Pre-Existing Medical Condition** (as defined) or if you are awaiting or undergoing treatment or **You** are undergoing or awaiting any medical investigations or consultation with a specialist or awaiting diagnosis or tests results or are aware of any condition that could require treatment during the **Period of Insurance**.

With respect to Cancellation cover this exclusion applies to **your** state of health at the time **you** applied for this insurance and the policy was issued. With respect to **Curtailed** cover and **Medical Expenses** (as defined) cover **we** will only pay for claims that arise from a new injury or illness that first happens after **you** have started **Your Outward Journey**.

If **You** do suffer a new injury or illness after taking out this insurance but before starting **Your Outward Journey** (this is known as a change in circumstance) **You** will only be covered by **Section A Cancellation** and will not be able to have the condition covered for **Medical Expenses** or **Curtailed** expenses as this will be deemed to be an excluded **Pre-Existing Medical Condition**.

If **your** health changes after the start date of this insurance and the date **your** travel tickets or confirmation of booking were issued, **you** must contact **ASUA** on +44 (0)203 327 0555 to make sure cover is not affected.

Pre-existing medical condition means:

- a. any respiratory condition (relating to the lungs or breathing), heart condition, stroke, Crohn's disease, epilepsy or cancer for which **you** have ever received treatment (including surgery, tests or investigations by a **medical practitioner** and prescribed drugs or medication).
- b. any **medical condition** for which **you** have received surgery, in-patient treatment or investigations in a hospital or clinic within the last twelve months.
- c. any **medical condition** for which **you** are taking prescribed drugs or medication.
- d. any **medical condition** for which **you** have received a terminal prognosis.
- e. any **medical condition** you are aware of but for which **you** have not had a diagnosis.
- f. any **medical condition** for which **you** are on a waiting list or have knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home.

Pregnancy, without any directly related bodily injury, illness, disease or complication is not insured by this policy. This insurance is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth and pregnancy would not constitute an unforeseen event or illness. Claims arising from childbirth if a person covered by this insurance has travelled within 16 weeks of the due date will not be insured by this policy. If after taking out this insurance a person covered by this insurance discovers that they are pregnant and will be travelling within 16 weeks of the due date we will insure any person covered by this insurance under the cancellation section of the policy provided any person covered by this insurance cancels her trip within 14 days of becoming aware of the pregnancy term. Should any person covered by this insurance not wish to cancel the trip we will refund your premium provided any person covered by this insurance has not already travelled or made a claim.

SPORTS AND LEISURE ACTIVITIES

You will not be covered for taking part in any sports and leisure activities other than those listed as Category 1 in Appendix A of the policy wording. There are a number of activities that require an additional premium to be paid before they will be covered and confirmed on the insurance schedule.

Please note that under Section H - Personal Liability; you will not be covered for liability caused directly or indirectly by your owning or using firearms or weapons, animal, aircraft, motorised vehicle, boat and other watercraft, or any other form of motorised leisure equipment, including jet skis and snowmobiles.

You may be covered when participating in certain winter sports if you have paid the appropriate additional premium to extend your cover and this is noted on the insurance schedule.

SIGNIFICANT FEATURES AND BENEFITS OF THE WHOLE TRAVEL POLICY

- All trips for holidays or pleasure that start and end in any person covered by this insurance's home area are covered. Trips cannot exceed the maximum duration specified on the insurance schedule which is 21 days. For winter sports cover is limited to 17 days in total in any period of insurance (provided you have paid the appropriate premium to include this activity).
- Insured persons are covered whilst taking part in certain recreational sports/pastimes/activities, and these are detailed in the policy wording. The insurance schedule will show whether you have chosen any cover for winter sports and/or any more hazardous sports/pastimes/activities.
- Our 24 hour emergency medical assistance service will provide immediate help with any medical emergency situation a person covered by this insurance has whilst abroad.

SIGNIFICANT OR UNUSUAL EXCLUSIONS TO COVER UNDER THE WHOLE TRAVEL INSURANCE POLICY

- A person covered by this insurance's participation in winter sports unless the appropriate winter sports premium has been paid.
- A person covered by this insurance's participation in or practice of any professional sports or entertaining.
- A person covered by this insurance's participation in or practice of any other sport or activity, manual work, driving any motorised vehicle in motor rallies or competitions or racing unless detailed in the policy wording or shown as covered in the insurance schedule when you have paid an additional premium.
- Suicide, drug abuse, alcohol or solvent abuse and a person covered by this insurance putting themselves at needless risk.
- A person covered by this insurance's own unlawful action or any criminal proceedings against a person covered by this insurance.
- Any other loss, damage or additional expense following on from the event for which a person covered by this insurance is claiming, unless cover is provided under this insurance.
- Operational duties of a member of the Armed Forces.
- Travelling against World Health Organisation (WHO) advice or against the advice of an European Union (EU) recognised Government body.
- If a person covered by this insurance is aged under 16 he/she is only insured when travelling with one or both of the adults (or accompanied by another responsible adult) noted on the insurance schedule.
- War or acts of terrorism.
- A person covered by this insurance engaging in active war.
- Nuclear risks and sonic bangs.
- If any person covered by this insurance, either at the time a holiday was booked, or at the time you purchased the policy, had any reason to believe that they would be made redundant.
- If the tour operator, or anyone a person covered by this insurance has made travel or accommodation arrangements with, fails to fulfil the holiday booking for any reason, including bankruptcy or liquidation.

SCHEDULE OF BENEFITS OF COVER

Please see below for the full list of Benefits, Limits and Excesses that apply to the level of cover **You** have selected.

This table of benefits should be read together with **Your** insurance **Validation Certificate** and Policy Wording as they all form part of **Your** insurance contract with us.

Section	Cover Description Up to 21 days any one Trip	Sums Insured / Level OF Benefit Per Insured Person	Excess Each & Every Claim
A	Cancellation or Curtailment Charges Course Fees (Study Abroad Option Only)	£3,000 Not Covered	£100
B	Emergency Medical, Repatriation and Other Expenses Including Dental Treatment	Up to £5,000,000 in total Up to £200 in total	£100
B1	Hospital Confinement Benefit	£20 per 24 hours up to £2,000 in total	Nil
C	Personal Accident Item 1 – accidental death Item 2 – loss of limb(s) or loss of sight Item 3 – permanent total disablement	£10,000 £10,000 £10,000	Nil
D	Delayed Departure Abandonment after full 24 hours delay	£20 for first full 12 hours delay, then £20 for each additional full 12 hours delay up to £250 in total £3,300	Nil £100
D1	Missed Departure	£550	£100
E	Baggage Single Article/Pair/Set Limit Total Valuables Limit Spectacles/Sunglasses Limit Delayed Baggage (Minimum Delay of 12 hours)	£1,100 £200 £200 £150 £100	£100
F	Personal Money, Passport & Documents Passport & Documents	£550 £250	£100
H	Personal Liability Rented Accommodation Limit	Up to £2,000,000 in total Up to £50,000 in total	£250
I	Legal Expenses & Assistance	£15,000	£250
J	Mugging Benefit	£25 for each full 24 hours spent in hospital up to £500 in total	Nil
K	Hijack Cover	£50 for each full 24 hours up to £500 in total	Nil
O	WINTER SPORTS EXTENSION Up to 17 Days Covered within the Policy Period		
O1	Ski Equipment Single Article/Pair/Set Limit	£500 £250	£50
O2	Ski Equipment Hire	£50 per full 24 hours up to £250 in total	Nil
O3	Ski Pack	£50 per full 24 hours up to £500 in total	Nil
O4	Piste Closure	£25 per full 24 hours up to £500 in total	Nil
O5	Avalanche or Landslide Closure	£50 per full 24 hours up to £500 in total	Nil
Endorsement	Bump Cover for Standby Flight Ticket Holders	£1,000 in total	£50

#POLICY COVER FEATURES AND BENEFITS

Name of the relevant policy section	What are the significant features and benefits?
Cancellation or Curtailment Charges	<ul style="list-style-type: none"> · Refund of non-recoverable unused travel and accommodation costs if a person covered by this insurance has to cancel or cut short a trip due to any of the reasons stated in this section of the policy wording (for example if a person covered by this insurance becomes ill, injured or dies)

Emergency Medical, Repatriation and Other Expenses	<ul style="list-style-type: none"> • Payment of expenses for emergency medical treatment following accidental injury or illness during a trip. • Payment of expenses for emergency dental treatment during a trip. • Payment of funeral expenses in the unfortunate event of a person covered by this insurance's death during a trip. • Repatriation and other necessary travel and accommodation expenses are included.
Hospital Confinement Benefit	<ul style="list-style-type: none"> • A benefit to compensate a person covered by this insurance for the disruption to his/her holiday if he/she is an in-patient in hospital or confined to his/her accommodation on medical advice for more than 24 hours during a trip.
Personal Accident	<ul style="list-style-type: none"> • A benefit is paid for death or loss of limb / sight or permanent total disablement following accidental injury solely, directly and independently of any other cause during a trip.
Delayed Departure	<ul style="list-style-type: none"> • Compensation if the ship, aircraft, train, coach or bus in which a person covered by this insurance is booked to travel is delayed at the final point of international departure from any person covered by this insurance's home country. • If a person covered by this insurance is delayed for more than 24 hours before departure from his/her home country he/she can choose to abandon the trip.
Missed Departure	<ul style="list-style-type: none"> • Additional travel and accommodation costs if a person covered by this insurance misses his/her international departure from or to his/her home country due to any of the reasons stated in this section of the policy wording (for example due to a vehicle accident or breakdown).
Baggage	<ul style="list-style-type: none"> • Cover for baggage which is accidentally lost, stolen or damaged during a trip. • A limit applies for any one, pair or set of articles and for valuables. • A benefit for emergency replacement of clothing, medication and toiletries if baggage is temporarily lost for more than 12 hours during an outward journey.
Personal Money, Passports and Documents	<ul style="list-style-type: none"> • Cover for loss, theft of or damage to personal money and documents including cash, travellers' cheques, travel tickets, passport, visas or driving licence during a trip. • Separate limits apply to cash/banknotes and to all other personal money and other documents, and a reduced benefit applies to cash and banknotes for insured persons under 16 years • Cover for additional travel and accommodation expenses a person covered by this insurance needs to pay during a trip to obtain a replacement passport or visa if his/hers is lost or stolen whilst abroad.
Personal Liability	<ul style="list-style-type: none"> • Cover for legal liability if accidental injury or death is caused to third parties or damage to their property during a trip.
Legal Expenses and Assistance	<ul style="list-style-type: none"> • Cover for legal costs to pursue a civil claim for compensation if a person covered by this insurance suffers personal injury, illness or death caused by someone else during a trip.
Mugging Benefit	<ul style="list-style-type: none"> • A benefit for each 24 hours spent in hospital abroad as a result of injuries sustained whilst being mugged.
Hijack Cover	<ul style="list-style-type: none"> • A benefit for each 24 hours of delay if a person covered by this insurance is prevented from reaching his/her destination by a hijacking of their ship or aircraft.
Winter Sports Extension: <ul style="list-style-type: none"> • Ski equipment • Ski equipment hire • Ski pack • Piste closure Avalanche or landslide cover	<ul style="list-style-type: none"> • Details of which sports are covered (under which sections of cover) and which are not covered at all are explained in the policy wording. • Cover for loss, theft of or damage to ski equipment, or for the cost of ski equipment hire if a person covered by this insurance's own equipment is lost, stolen or damaged. • Compensation if an avalanche delays a person covered by this insurance's arrival or departure from his/her resort, or if a person covered by this insurance cannot ski due to piste closures or accidental injury or illness during a trip.

Bump Cover	Cover up to the amount shown on the Validation Certificate Schedule of Cover for any irrecoverable unused accommodation costs, pre booked excursion costs, and other pre-paid charges which you have paid or contracted to pay if you are travelling on a Standby flight and denied boarding at the time of the flight closure due to no seats being available.
-------------------	---

POLICY EXCLUSIONS AND LIMITATIONS

Name of the relevant policy section	What are the significant or unusual exclusions or limitations?
	We will not pay claims:
Cancellation & Curtailment Charges	<ul style="list-style-type: none"> • This policy will not pay for any claims arising from any Pre Existing Medical Conditions • if a person covered by this insurance was aware of circumstances at the time of arranging the trip or before you purchased the insurance which could be expected to lead to cancellation, or cutting short, of the trip • for the cost of travel or accommodation arranged using Air Miles or similar schemes.

Emergency Medical, Repatriation and Other Expenses	<ul style="list-style-type: none"> This policy will not pay for any claims arising from any Pre Existing Medical Conditions if a person covered by this insurance travels against medical advice
Hospital Confinement Benefit	<ul style="list-style-type: none"> for treatment or surgery which could have been delayed until a person covered by this insurance returned home. for treatment or surgery not related to bodily injury
Personal Accident	<ul style="list-style-type: none"> This policy will not pay for any claims arising from any Pre Existing Medical Conditions
Delayed Departure	<ul style="list-style-type: none"> resulting from strikes or industrial action which was announced before you purchased the insurance or before booking of a trip for delays to any subsequent outbound or return connecting transport after departure from a person covered by this insurance's departure from his/her home country.
Missed Departure	<ul style="list-style-type: none"> resulting from strikes or industrial action which was announced before you purchased the insurance or before booking of a trip if a trip is solely within any person covered by this insurance's home country.
Baggage	<ul style="list-style-type: none"> for loss, theft of or damage to valuables left unattended at any time for loss or theft if a person covered by this insurance does not report it to the police within 24 hours, or as soon as practicable, and request a written report for loss, theft of or damage to certain specific items listed in this section of the policy wording, including ski equipment, sports equipment, golf equipment and business equipment for loss or damage to china, glass or other fragile articles.
Personal Money, Passports and Documents	<ul style="list-style-type: none"> for loss, theft of or damage to personal money, a passport or visa left unattended at any time for loss or theft if a person covered by this insurance does not report it to the police within 24 hours, or as soon as practicable, and request a written report.
Personal Liability	<ul style="list-style-type: none"> arising from pursuing any business, trade or occupation arising from ownership, possession or use of motorised vehicles, aircraft or watercraft.
Legal Expenses and Assistance	<ul style="list-style-type: none"> which do not have a reasonable prospect of succeeding for any costs incurred before a claim has been accepted resulting from a dispute between a person covered by this insurance and someone he/she was travelling with, is related to, or another insured person. relating to a dispute between a person covered by this insurance and us
Mugging Benefit	<ul style="list-style-type: none"> if any person covered by this insurance does not report the mugging to the police within 24 hours, or as soon as practicable, and request a written report.
Hijack Cover	<ul style="list-style-type: none"> relating to payment of ransom monies arising out of any act which a court in any person covered by this insurance's home country would consider an offence if committed in any person covered by this insurance's home country if the incident is not reported to or investigated by the police or local authority.
Winter Sports Extension <ul style="list-style-type: none"> Ski equipment Ski equipment hire Ski pack Piste closure Avalanche or landslide cover	<ul style="list-style-type: none"> if a person covered by this insurance participates in any winter sports activity that is not listed on the insurance schedule if any person covered by this insurance does not report the loss or theft of ski equipment to the police within 24 hours, or as soon as practicable, and request a written report for loss, theft of or damage to ski equipment contained in or stolen from an unattended vehicle for piste closure if transport costs, compensation or alternative skiing facilities are provided to a person covered by this insurance.
Bump Cover	Only available in respect of hotel bookings made through Staff Travel Voyage

CANCELLATION OF THE INSURANCE BY YOU OR THE INSURER

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 30 days of receiving the policy ("the cancellation period"). Please return it to The Customer Services Manager, All Seasons Underwriting Agencies Ltd within 30 days of receipt and they will refund your premium provided no insured person has travelled or made a claim.

If your policy is an annual multi-trip policy, the insurer is not bound to accept renewal of any insurance but you can cancel the insurance at any time after the 30 day cancellation period by writing to insurers. If you cancel after the cancellation period, the insurer will refund a portion of your premium relating to the unexpired period of insurance provided no claims have been made or are intended to be made. The premium refund may be subject to an administration charge by the party/parties involved in arranging the insurance.

The insurer cannot cancel your policy during its lifetime unless:

- You do not pay the premium when it is due;
- A fraudulent act is committed; or
- The risk the insurer agrees to insure changes significantly.

HOW TO MAKE A CLAIM

24 HOUR EMERGENCY ASSISTANCE ABROAD

If you require emergency medical assistance abroad you should contact:

MAYDAY ASSISTANCE (a 24 hour service):

Telephone: (+44) (0) 1273 624 661

Fax: (+44) (0) 1273 606 390

Email: operations@maydayassistance.com

NON EMERGENCY CLAIMS

RIGHTPATH CLAIMS

Telephone: +44 (0) 208 667 1600

E-mail: claim@rpclaims.com

Monday to Friday 9am to 5pm

Please quote reference: A03802

You can also register a claim online 24 Hours a Day by visiting: www.rpclaims.com. You will also be able to download the appropriate claim form and access Frequently Asked Questions (FAQ's) relevant to your claim.

HOW TO COMPLAIN

Our aim is to provide you with a high quality service at all times, although we do appreciate that there may be instances where you feel it is necessary to lodge a complaint. If you wish to complain, please note the 3 steps below, along with the relevant contact details for each step. Please take special note however that should you wish to direct your complaint directly to Lloyd's in the first instance, you may do so by using the contact information referenced in Step 2 below.

Step 1:

In the first instance, if your complaint does not relate to a claim please direct it to:

The Customer Services Manager, All Seasons Underwriting Agencies Ltd
Alpi House, Suite 2, East Wing, 2nd Floor, Miles Gray Road, Basildon, Essex, SS14 3HJ. United Kingdom.
Phone: +44 (0)203 327 0555
E-mail: info@asua.co.uk
Office hours: 9am to 5pm Monday to Friday (excluding bank holidays)

or, if your complaint does relate to a claim, please direct it to:

Rightpath Claims
PO Box 6053, Rochford, Essex. SS1 9TT. United Kingdom.
Tel: +44 (0) 208 667 1600
E-mail: claim@rpclaims.com

Step 2:

Should you remain dissatisfied with the outcome of your complaint from All Seasons Underwriting Agencies Limited or Rightpath Claims (as appropriate) your legal rights are not affected, and you may refer your complaint to Lloyd's. Lloyd's contact information is:

Complaints at Lloyd's, Fidentia House, Walter Burke Way, Chatham Maritime, Kent. ME4 4RN. United Kingdom.
Tel: +44 (0)20 7327 5693
Email: complaints@lloyds.com

Details of Lloyd's complaints procedure are set out in a leaflet "Your Complaint - How We Can Help", which is available at <http://www.lloyds.com/complaints>. Alternatively, you may ask Lloyd's for a hard copy.

Step 3:

If you still remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to a local ombudsman or dispute resolution body within the European Economic Area. Further details are available at www.fin-net.eu. Alternatively, you may be entitled to refer your complaint to the United Kingdom Financial Ombudsman Service. The contact information is:

Financial Ombudsman Service, Exchange Tower. London. E14 9SR. United Kingdom.
Tel: 0800 0234 567 (normally free from a fixed line, but charges may apply from mobiles).
Tel: 0300 1239 123 (normally charged at the same rate as 01/02 on mobile phone tariffs).
Email: complaint.info@financial-ombudsman.org.uk

COMPENSATION

Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation if a Lloyd's insurer is unable to meet its obligations to you under the insurance contract. Further information can be obtained from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St. Botolph Street, London EC3A 7QU. Tel: 0800 678 1100 (Freephone) or +44(0)20 7741 4100. Website www.fscs.org.uk.