



KC Explorer 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 section 12 where the Insurer is DAS Legal Expenses Insurance Company Limited.

Travel Insurance

The insurance policy covers Personal Travel insurance and can be extended to include winter sports, business equipment, golf equipment and wedding cover for an additional premium. Your travel insurance schedule and policy booklet form the basis of the contract.

Single Trip, Long-stay and Multi-Trip Cover

This travel insurance can be purchased as a single trip policy, a long-stay 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. For persons aged 65 to 79, single trips are limited to 31 days. The maximum age limit is 79 years.

The long-stay policy (available to 16 - 35 year olds) will provide cover for one specific trip, which can be up to a maximum duration of 12 months. 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. The policy will cover trips up to a maximum of 31, 45 or 60 days duration depending on requirements. The policy schedule will show which option has been selected and when the 12 month period starts. The maximum age limit is 64 years.

The Important Information and Definitions sections of the policy give further information.

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Significant Features and Benefits

The policy booklet outlines the features and benefits of the cover provided under Personal Travel Insurance. Full details of each section can be found in your policy booklet.

Details of additional cover for winter sports holidays, business trips, golf equipment and wedding cover can be found in the relevant sections of your policy booklet (if additional premium paid).

The following table is a summary of the benefits available.

Personal Travel Insurance

Section:		Sum insured (up to):	
		Single/Multi-trip	Long-stay
1a	If your trip is cancelled	£5,000*	£1,000*
1b	If your trip is cut short	£5,000*	No cover
2	Medical and other expenses	£10 million*	£5 million*
3	Hospital benefit	£1,000	£460
4	Personal accident	£25,000	£15,000
5	Personal belongings	£1,500*	£1,000*
6	Temporary loss of personal belongings	£100	£100
7	Money and documents	£400*	£400*
8	Loss of passport	£250	£250
9	Personal liability	£2 million	£2 million
10	Missed departure – extra travel and accommodation expenses	£750	£500
11	Mugging	£500	No cover
12	Legal expenses	£25,000	£25,000
13	Delay	£100 (£5,000 for cancellation)	No cover

Items marked with a * are subject to a £35 excess

Principal Exclusions or Limitations

Health

Health restrictions apply to some sections of this policy. See sections 1a, 1b, 2, 3 and 4 in your policy. You must refer to the Declaration on page 1 of the policy. If you cannot agree with the Declaration you must contact your insurance provider. If you do not do this your claim may not be met.

See the Declaration on page 1 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 your insurance provider 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 sections 1a, 1b, 2 and 3 in your 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 the section Dangerous activities in your 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, 6 and 7 of the policy.

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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 the section Important Information in your policy.

How to make a claim

Telephone the Fortis Onecall service on **0845 122 3280**. 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 the section Onecall in your policy.

If you need help in a medical emergency please call **+44 23 8064 4633**.

See the section Assistance International in your 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 Mark Cliff, Managing Director, 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, 183 Marsh Wall, London, E14 9SR

See the section What to do if you have a complaint in 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**

Fortis Insurance Limited, Fortis House, Tollgate, Eastleigh, SO53 3YA England.

Email: talkback@fortisinsurance.co.uk

Website: www.fortisinsurance.co.uk

Registered number 354568.

Fortis Insurance is authorised and regulated by the Financial Services Authority.

