

## KENT POLICE FEDERATION - 5090005

### 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 your policy booklet.

#### Insurers

The insurers are Fortis Insurance Limited.

#### Travel Insurance

The insurance policy covers Personal Travel insurance including winter sports cover. Your booklet is the policy document and forms the basis of the contract.

#### Annual Multi-Trip Cover

An annual multi-trip policy provides cover for any number of trips in a 12 month period. The policy will cover trips up to a maximum of 31 days duration. George Burrows will tell you when the 12 month period starts. The maximum age limit is 65 years.

Page 2 of the policy gives further information.

#### 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 from pages 6 through to 14 of your policy booklet. Details of additional cover for winter sports holidays can be found on pages 12 to 14 of the policy booklet.

The following table is a summary of the benefits available.

Section	Maximum Sum Insured per Person	Excess per Person	
1A	If your trip is cancelled	Up to £5,000	£40
1B	If your trip is cut short	Up to £5,000	£40
2	Medical and other expenses	Up to £5,000,000	£40
3	Hospital benefit	Up to £500	Nil
4*	Personal accident	Up to £20,000	Nil
5	Personal belongings Single article limit - £300 Valuables - £300 in total Sunglasses limit - £75	Up to £1,500	£40
6	Temporary loss of personal belongings	Up to £100	Nil
7*	Money and documents (Cash £250)	Up to £500	£40
8	Loss of passport	Up to £250	£40
9	Personal Liability	Up to £2,000,000	£250 for rented accommodation
10	Missed departure - extra travel and accommodation expenses	Up to £800	£40
11	Mugging	Up to £250	Nil
12	Delay	Up to £100 (£5,000 for cancellation)	Nil (£40 for cancellation)
13	Catastrophe	Up to £500	Nil
14	Withdrawal of services	Up to £600	Nil
15A	Winter sports equipment	Up to £500	£40
15B	Winter sports equipment hire	Up to £150	Nil
15C	Ski pack	Up to £400	Nil
15D	Piste closure	Up to £500	Nil
15E	Avalanche closure	Up to £500	Nil
16	Overseas Legal Expenses & Assistance	Up to £25,000	Nil

\* Reduced benefits apply to certain age groups

## SIGNIFICANT EXCLUSIONS

### Principal Exclusions or Health Limitations

Health restrictions apply to some sections of this policy. See sections 1A, 1B, 2, 3 and 4 on pages 6 to 9 of the policy. You must refer to the Declaration on page 1 of the policy. If you cannot agree with the Declaration you must contact the Police and Fire Brigade Health Line. 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 the Police and Fire Brigade 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 sections 1A, 1B, 2 and 3 on pages 6 to 8 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 George Burrows for advice.

See page 4 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 for personal belongings an amount may be deducted 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.

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

You can cancel this policy within 14 days from joining the scheme and the premium will be refunded in full.

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

### 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 pages 17 and 18 of the policy.

If you need help in a medical emergency please call **+44 23 8064 4633**. See the back page 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 Advisor at the Eastleigh 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, 183 Marsh Wall, London, E14 9SR.

See page 19 of your policy booklet for details on how to make a complaint.

### Financial Services compensation scheme

In the event that Fortis Insurance Ltd 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](http://www.fscs.org.uk)

Fortis Insurance Limited **Registered address** Fortis House, Tollgate, Eastleigh, Hampshire, SO53 3YA

Email: [talkback@fortis.com](mailto:talkback@fortis.com) Website: [www.fortisinsurance.co.uk](http://www.fortisinsurance.co.uk)

Registered number 354568

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

T... MAR 07