

2011/12 Summary of Cover



Adventures

Key Information you the Customer need to be aware of

This is a summary of cover only and does not contain the full terms and conditions of the insurance contract. Full terms and conditions can be found in the policy wording, which you should also read carefully.

1. Who provides your insurance cover?

This insurance is underwritten by White Horse Insurance Ireland Limited. Registered Office: Bay 89.2, Free Zone West, Shannon, Co. Clare, Republic of Ireland. White Horse Insurance Ireland Limited is authorised and regulated by the Central Bank of Ireland. You can check this with the Central Bank of Ireland by visiting their website www.centralbank.ie

This insurance is arranged by P J Hayman & Company Limited.

2. What does my travel insurance cover me for?

The policy is designed to offer protection for your travel arrangements as described in the summary of cover table below.

Summary of Cover

The following is only a summary of the main cover limits. You should read the policy for the full terms and conditions.

Section	Limits (up to) - per person	Excess* per person
Part A		
1. Medical & Emergency Expenses** Emergency dental treatment (for relief of pain only) Burial Costs/Body Repatriation Hospital Inconvenience Benefit Search & Rescue costs	£10,000,000 £200 £3,500 £400 (£20 per day) £50,000 (£10,000 in country of domicile)	£100 per person Nil £500 per person
2. Personal Accident	£10,000	Nil
3. Personal Liability	£2,000,000	Nil (£200 property damage)
4. Activity Equipment Single items, pair or set limit Delayed Activity Equipment (over 12 hours) Activity Equipment Hire	£1,000*** £400*** £200 £200	£50 per person Nil Nil
5. Legal Expenses	£25,000	Nil
Part B		
6. Possessions, Personal Effects, Money & Documents Personal Possessions Single items, pair or set limit Valuables limit Delayed Possessions (over 12 hours) Loss of Personal Money Loss of Travel Documents (incl. Passport)	£1,500 £300 £300 £200 £250 £1,000	£50 per person Nil £50 per person £50 per person
7. Cancellation, Loss of Deposit or Curtailment Pre-paid Activity Course Fees limit	£3,000**** £1,000****	£100 (£15 loss of deposit) per person
8. Unexpected Events Travel Disruption (costs to reach destination) Travel Delay or Abandonment (after 12 hours delay) Pre-paid Activity Course Fees limit	£1,000 £120 (£30 each 12 hours) £3,000**** £1,000****	£50 per person Nil £100 per person

* The Excess is the first amount of each claim, per section, for each separate incident, payable for each Insured Person.

** Cover under Section 1 is not available in your home country.

*** Under a Single Trip policy, the sums insured for Activity Equipment / Single items, pair or set limit may be increased to a maximum of **£10,000** per person (£1,500 single items, pair or set limit). Details of the cover you have chosen is shown on your Schedule.

**** Under a Single Trip policy, the sums insured for Cancellation / Curtailment (including pre-paid Activity Course Fees) and Abandonment cover, may be increased to a maximum of **£10,000** per person. Details of the cover you have chosen is shown on your schedule.

3. What else do I need to know about my travel insurance policy?

The full terms, conditions, exclusions and limitations of this insurance contract can be found in the policy wording, which you should read carefully. It is essential that you refer to the medical conditions and material facts warranty on page 4 and the medical screening questions on page 5 in the policy wording, as failure to comply with these conditions may jeopardise your claim or cover.

4. What is the duration of the contract?

Your policy will run from the dates shown on your schedule/booking confirmation once your policy has been issued.

5. Do I need to do anything after I have purchased the policy?

Please remember that it is your responsibility to regularly review your level of cover to ensure it remains adequate. Before you travel you must tell us about any change in your circumstances which may affect your cover. It is very important to tell us about any changes in medical conditions.

6. What cancellation rights do you have?

If your cover does not meet your requirements, please return the policy and schedule/booking confirmation within 14 days of the date of issue but before your departure date for a refund of premium.

If during this 14 day period you have travelled, made a claim, or intend to make a claim then we are entitled to recover all costs that you have used for those services.

Please note that your cancellation rights are no longer valid after this initial 14 day period.

7. How do I make a claim?

- If you are abroad and need medical assistance, please call our Emergency Assistance Service :
Tel: **+44 (0)844 879 8313** or **+44 (0)208 763 4932**
- For all other claims, please notify us by:
 1. Telephone: **0871 664 7995** (calls cost 10p per minute from BT landlines. Calls from mobiles and other networks maybe extra); or
 2. Email: claims@white-horse.ie; or
 3. Writing to: White Horse Administration Services Limited, PO Box 5633, Walsall, WS6 9BB.

8. What to do if you have a complaint?

- Step One – initiating your complaint:
Does your complaint relate to:
 - A. your policy?
 - B. a claim on your policy?

If A, you need to contact The Customer Services Manager,
P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire PO9 6DX.

If B, you need to contact The Customer Services Manager at White Horse Administration Services Limited.
The Customer Services Manager,
White Horse Administration Services Limited, PO Box 5633, Walsall, WS6 9BB.
Tel: 0871 895 0077. (Calls from BT land lines cost 10p per minute. Calls from mobiles and other networks may be extra.)

We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if you are not satisfied, you can take the issue further.

- Step Two – contacting White Horse Insurance Ireland Limited:
If your complaint is one of the few that cannot be resolved by this stage, please contact the General Manager at White Horse Insurance Ireland Limited, who will arrange for an investigation.
The General Manager,
White Horse Insurance Ireland Limited,
Bay 89.2, Free Zone West, Shannon, County Clare, Republic of Ireland.
- Step Three – beyond White Horse Insurance Ireland Limited:
If we have given you our final response and you are still dissatisfied, you may refer your case to the Financial Services Ombudsman's Bureau.

9. Is the insurer covered by the Financial Services Compensation Scheme (FSCS)?

For your added protection, White Horse Insurance Ireland Limited are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. Further information about the compensation scheme arrangements is available from the FSCS or visit www.fscs.org.uk