

OK To Travel Ltd
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MEDICAL ASSISTANCE WHILST ABROAD: +44 (0) 203 829 6745

TO MAKE A CLAIM:

You can download the relevant claim form from www.travel-claims.net
or contact the claims dept on 0203 829 6761



POLICY SUMMARY

The purpose of the following is to summarise the cover under **YOUR** OK To Travel insurance policy. However, it is only a summary and **YOU** need to study the policy wording showing full terms, conditions and exclusions.

INSURERS

The insurers of this policy are URV (Union Reiseversicherung AG), UK Branch. 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY, under Master Policy number RTXOK40148. For Policies issued from 01/12/2016 to 30/11/2017 with travel before 30/11/2018.

TYPES OF POLICY

WE offer two kinds of travel insurance policies:

- Single **Trip** policies to cover individual **trips**.
- Annual Multi-Trip policies to cover multiple **trips** in a 12-month period up to a maximum of 31 days per **trip** (subject to policy terms and conditions).

AGE LIMITS

There are no age limits on this policy for single **trips** up to 92 days in duration. For **trips** of more than 92 days, there is an age limit of 75 with an upper duration limit of 184 days.

PRE-EXISTING MEDICAL CONDITIONS

These may be covered providing **YOU** declare them to **US** and **WE** agree to cover them. **YOU** will be asked various medical questions which **YOU** must answer accurately. The conditions **WE** have agreed to cover are set out in **YOUR** policy documents.

CHANGE IN YOUR HEALTH STATUS

After taking out this policy, but before **YOU** travel, if **YOUR** state of health deteriorates or if **YOU** develop a new medical condition, **YOU** must tell **US** by calling the OK To Travel call centre on 01223 446920. **WE** have the right to increase **YOUR** premiums or refuse to cover **YOU** on **YOUR** trip.

REVIEWING AND UPDATING

If **YOU** have an Annual Multi-Trip policy, **YOU** should review **YOUR** cover periodically to ensure it remains adequate for **YOUR** needs.

CLAIMS

WHAT TO DO IN A MEDICAL EMERGENCY

First call an ambulance using the local equivalent of a **999** call. While **YOU** wait for the ambulance contact **our medical assistance service** which is open **24** hours a day and **7** days a week to offer **YOU** advice in this emergency situation. **WE** strongly suggest **YOU** put their telephone number **+44 (0) 203 829 6745** into **YOUR** mobile phone so that it is to hand should **YOU** need it. Speak to the ambulance driver and get details of the hospital **YOU** are being taken to so that **our medical assistance service's** doctor will be able to obtain a medical report at the earliest possible opportunity.

FOR NON-EMERGENCY MEDICAL CLAIMS

If it is not an emergency medical claim, please contact the OK To Travel Ltd Claims Department on **0203 829 6761** in the **UK** when **YOU** get home, stating what kind of claim it is (cancellation, **personal possessions** etc), giving **YOUR** policy number and asking for a claim form.

Please make a claim on **YOUR** return:

- Obtain a medical certificate from the local **medical practitioner** who treated **YOU** abroad.
- Please keep receipts and account for all expenses incurred.

FINANCIAL SERVICES COMPENSATION SCHEME

URV is covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by calling **0800 678 1100** (Freephone) or **020 7741 4100** or faxing 020 7892 7301. Lines are open Monday to Friday **08.30 to 17.30** excluding public holidays. Alternatively, **YOU** can email them at enquiries@fscs.org.uk.

SCHEDULE OF COVER & LIMITS (per person)

Section	Cover Description	Premier Plus	Premier	Standard
1	Cancellation Excess	£5,000 NIL	£1,000 £75	NIL
2	Curtailment Excess	£5,000 NIL	£1,000 £75	NIL
3	Missed Departure Excess	£500 NIL	£500 NIL	£500 NIL
4	Travel Delay Abandonment Excess	£100 £5,000 NIL	£100 £1,000 £75	£100 £1,000 £75
5	Personal Accident Death Loss of Limb/Sight Permanent Total Disablement Excess	£15,000 £15,000 £15,000 NIL	£15,000 £15,000 £15,000 NIL	£15,000 £15,000 £15,000 NIL
6	Medical Expenses Including Repatriation Excess Hospital Benefit Loss of Medication Excess	£10,000,000 NIL £1,000/£25 £300 NIL	£10,000,000 £100 £1,000/£25 £300 NIL	£10,000,000 £500 £1,000/£25 £300 NIL
7	Additional Medical Expenses Recuperation Holiday UK Medical Exam Home Help or Nanny Cosmetic Surgery Kennel and Cattery Excess	£750 £500 £500/£100 £2,500 £500 NIL	£750 £500 £500/£100 £2,500 £500 NIL	£750 £500 £500/£100 £2,500 £500 NIL
8	Personal Property Single Article Limit Valuables Limit Spectacles Limit Delayed Baggage Personal Money Cash Limit Excess	£3,000 £300 £300 £300 £300 £400 £300 NIL	£2,000 £250 £250 £150 £100 £400 £200 £75	£2,000 £250 £250 £150 £100 £400 £200 £75
9	Mobility Aids Excess	£2,500 NIL	£2,500 NIL	£2,500 NIL
10	Loss of Passport Excess	£300 NIL	£300 NIL	£300 NIL
11	Personal Public Liability Excess	£2,000,000 NIL	£2,000,000 NIL	£2,000,000 NIL
12	Legal Expenses Excess	£15,000 £100	£15,000 £100	£15,000 £100
13	Catastrophe Excess	£1,000 NIL	£1,000 NIL	£1,000 NIL
14	Hijack Excess	£500/£100 NIL	£500/£100 NIL	£500/£100 NIL
15	# End Supplier Financial Failure	£5,000	£5,000	£5,000

SECTION 15 (End Supplier Financial Failure) - This cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom and is underwritten by Certain Underwriters at Lloyd's (The Insurer).

OPTIONAL EXTRA COVERS (additional premium payable)**WINTER SPORTS**

Section	Cover Description	
16	Ski Equipment	£500
	Single Article Limit	£200
	Ski Hire	£150
	Delayed Ski Equipment	£150
	Excess	£50
17	Ski Pack	£400
	Excess	£50
18	Piste Closure	£350
	Excess	£50

GOLF

Section	Cover Description	
19	Loss and Hire of Golf Equipment	
	Own Equipment	£750
	Equipment Hire	£375
	Single Article Limit	£250
	Excess	£50
20	Loss of Green Fees	£375
	Excess	£50
21	Hole in One	£100
	Excess	NIL

N.B: Policy **excess** are applied on a per person per claim per section basis.

COMPLAINTS PROCEDURE

YOUR right to complain:

It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur by both sides. If **YOU** do not feel that the matter has been dealt with to **YOUR** satisfaction or **YOU** have some new evidence which **WE** have not seen, please contact us in writing, explaining why **YOU** do not think our decision is correct.

- If **YOUR** query is regarding the selling of **YOUR** policy: Please contact June Green on 01223 785561 or write to: OK To Travel Limited, Richmond House, 16-20 Regent Street, Cambridge. CB2 1DB.
- If **YOUR** query is regarding policy cover, claims service or the emergency assistance service please contact Customer Services Manager, Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY. Telephone 0203 829 6761.
- If, **YOU** remain dissatisfied with the outcome and **YOU** do wish to complain please forward details of **YOUR** complaint in the first instance as follows:

Ask the Financial Ombudsman Service (FOS) to review **YOUR** case. Their address is Exchange Tower, Harbour Exchange Square, London, E14 9SR. For enquiries and consumer helpline telephone 0300 123 9123 from a mobile or 0800 023 4567 from a landline. Further information can be found at their website www.financial-ombudsman.org.uk. FOS can only consider complaints after you have received a final response from us. You are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr> who will notify FOS on your behalf.

“COOLING OFF” PERIOD

If **YOU** wish to cancel **YOUR** policy within 14 days of buying or receiving **YOUR** policy documentation, **YOU** may claim a full refund of the premium **YOU** paid - providing **YOU** have not travelled or made a claim.

EXCESSES

Some sections of this policy are subject to an excess, i.e. **YOU** have to pay the first part of any claim. For full details, see the Schedule of Cover & Limits detailed in this document and in the policy booklet. Excesses are applied on a per person per claim per section basis.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

MEDICAL EXPENSES

YOU are not covered for any claim as a result of any **pre-existing medical** conditions **you** have not declared or have not been accepted by **US**.

CANCELLATION

Disinclination to travel is not covered. Cancellation claims as a result of **pre-existing medical conditions** of a non-travelling **close relative**, travelling companion insured separately, **close business associate** or friend are not covered.

PERSONAL POSSESSIONS

A deduction may be made for normal wear and tear depending on the age of an article for claims under this section; there are limits for **cash**, for any one, pair or set and for valuables in total; valuables left unattended are not covered; certain articles, such as contact lenses are excluded.

TRAVEL DELAY

Claims due to strike or industrial action will be paid only if, when this policy was taken out or when **YOUR trip** was booked, there was no reasonable expectation that the strike or industrial action would take place.

PERSONAL LIABILITY

YOU are not covered whilst working or pursuing **YOUR** business or trade; **YOU** are not covered for claims resulting from the use, ownership or possession of a vehicle.