



Your **SELECT** travel insurance policy summary



TRAVEL INSURANCE

Policy summary

keyfacts®

This document is a summary of the key features of the Select insurance travel policy. It does not contain the full terms and conditions of the contract and it does not form part of any contract between us and you. The full terms and conditions can be found in the Select travel insurance policy wording.

Who is the policy underwritten by?

Select travel insurance is underwritten by U K Insurance Limited.

What type of insurance cover does the policy provide?

The Select travel insurance policy provides insurance protection whilst on an insured trip.

How long does the policy cover last?

This policy will run for 12 months or as shown on the policy schedule and has a choice of payment options. We will contact you before the end of the policy period to offer to renew your policy. We will inform you of the premium and any changes to the policy conditions. If we are unable to renew your policy we will tell you of this at least 21 days before the end of the policy.





What are the significant features and benefits of the policy?

This policy is designed to protect your travel arrangements against a broad range of risks arising from, theft, loss or physical damage. It is designed to provide insurance cover for emergency medical expenses overseas. Some of the features are outlined below, but you should refer to the Policy Wording for a full description of the insurance cover offered.

Cover provided

Section A Delayed Personal Belongings

Up to £1,000 for any essential items that you reasonably have to buy if you have to wait more than 12 hours for baggage that the carrier has temporarily lost on the way to your holiday destination.

Section B Emergency Overseas Medical Expenses

Up to £15,000,000 cover for continuous emergency medical and travel expenses incurred abroad.

Section C Medical expenses in the UK

Up to £2,000 for the cost of transport and accommodation for one person to stay with you or travel to and stay with you if our medical adviser advises this.

Section D Cancelling a journey

Up to £7,500 for your personal accommodation and transport charges that you cannot get back from any other source if you cancel your journey.

Section E Curtailment (cutting your journey short)

Up to £7,500 for your personal accommodation, transport charges and any other travel expenses that you have already paid or agreed to pay if you have to cut short your journey.

Section F Personal accident

Up to £50,000 if your injury leads to death.

Up to £50,000 if your injury leads to total and permanent loss of sight or physical loss of limb.

Section G Delayed or missed departure

- a) up to £50 for each full 12 hours' delay (up to a maximum of £500); or
- b) cancellation costs (see D – Cancelling a journey) if you decide to abandon the journey before leaving the UK, after the first 12 hours delay.

Section H If you lose your passport

Up to £500 for the cost of reasonable extra travel and accommodation abroad if you lose your passport while you arrange a replacement.

Section I Winter Sports

Up to £750 (a maximum of £50 a day) for the cost of hiring equipment if:

- a) your own equipment is lost, stolen or accidentally damaged;
- b) your own equipment is delayed by more than 12 hours during your journey.

Up to £500 for the unused part of passes, hire or tuition fees for which you cannot get a refund if:

- a) accident or sickness prevents you from continuing your journey;
- b) your pass is lost or stolen;
- c) your resort closes completely and you cannot travel to another ski area.

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Section K Pet Care

Up to £500 if your return home is delayed and you incur extra costs in kennel or cattery fees as a result.

Section L Golf Cover

Up to £1,000 for golf equipment.

Up to £400 for the hire of golf equipment.

Up to £300 for non-refundable green fees.

Section M Hijack

Up to £300 for counselling once back in the UK.

Section O End Supplier Insolvency Protection

Up to £7,000 in total for each insured person named on the booking invoice for:

1. irrecoverable sums paid in advance and prior to departure in the event of the insolvency or other financial failure of the travel, accommodation or other end supplier where such sums do not form part of an inclusive holiday; or
2. the cost of return transportation to the UK of a similar standard to that originally booked if the cutting short of a journey (curtailment) is unavoidable.

Services provided

Fast, straightforward claims process

Our claims process is designed to be as fast and simple as possible, with dedicated claims handlers managing everything on your behalf until the claim is settled. We also ask for a minimum amount of paperwork and will keep you regularly updated at every step of the claims process.

What are the significant exclusions or limitations of the policy?

Section A Delayed Personal Belongings

Any claim not supported by receipts for the essential purchases made.

Section B Emergency Overseas Medical Expenses

Any pre-existing medical condition that does not meet our definition of 'stable pre-existing medical condition' unless you have agreed to pay an additional premium to have the medical condition covered by this insurance.

Any treatment or help where, given your physical or mental condition you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to the journey about whether or not it was appropriate to travel.



Section C Medical expenses in the UK

If the person is not a UK resident.

If you travel against medical advice.

Section D Cancelling a journey

Any claim arising directly or indirectly from any pre-existing medical condition that does not meet our definition of stable pre-existing medical condition except where an additional premium for the medical condition has been paid.

Any treatment or help where, given your physical or mental condition you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to the journey about whether or not it was appropriate to travel.

Section E Curtailment (cutting your journey short)

Any claim arising directly or indirectly from any pre-existing medical condition that does not meet our definition of stable pre-existing medical condition except where an additional premium for the medical condition has been paid.

Any treatment or help where, given your physical or mental condition you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to the journey about whether or not it was appropriate to travel.

Section F Personal accident

More than £12,500 if you are under 23 at the time of the accident.

We will not pay more than one benefit for the same incident.

Section G Delayed or missed departure

You failing to check in at your departure point as instructed in your travel itinerary.

Any claim arising in respect of strike or industrial action existing, or notified by declaration of intent, at or prior to the date of booking the trip.

Section H If you lose your passport

If you do not report the loss to the police or the British Consular representative within 24 hours of discovering its loss.

Section I Winter Sports

Any loss which takes place outside the recognised skiing season in the ski resort where the incident happened or any loss or damage unless you booked your journey before you left the UK.



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Policy summary (cont)

Section L Golf Cover

Deliberate damage to your personal possessions.

Loss of, theft of, or damage to golf equipment:

- In an unattended motor vehicle unless it is securely closed and locked, the items are out of sight in a locked boot, luggage area or compartment, and there is evidence of forced entry.
- In your accommodation unless the accommodation has been securely locked.

Section O End Supplier Insolvency Protection

The Insurer will not pay for costs arising from:

The insolvency or other financial failure of the travel, accommodation or other end supplier whose services were not booked from within the UK;

The insolvency or other financial failure of:

- a) any travel, accommodation or other end supplier where at the time of the booking or taking out of this insurance (whichever is later) you could have reasonably been expected to know of a reason why the service could not be provided due to the end supplier's insolvency or other financial failure (for example, where there is significant media coverage in the UK about the provider's insolvency or other financial failure or where you find out about the insolvency or other financial failure prior to booking);
- b) any travel, accommodation or other end supplier who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim);

c) any travel agent, tour organiser, booking agent or consolidator with whom the insured has booked travel, accommodation or the services of any other end supplier;

d) any loss for which a third party is liable or which can be recovered by other legal means, for example, under the Consumer Credit Act.

Section P Withdrawal of services

Strike or industrial action, which was advised to you at the time you took out this policy;

Claims for services which were not available prior to any strike or industrial action.

How do I cancel the policy?

If this cover does not meet your needs please call our customer helpline number **0800 533 5200** within 14 days of receiving your documents. We will return any premium you have paid as long as no claims have been made during that time, you do not intend to claim, and you have not travelled. In these situations no refund will be made.

After 14 days, you may cancel your policy at any time by informing us. Any return premium will be calculated on a pro-rata basis as long as no claims have been made during that time, you do not intend to claim, and you have not travelled. In these situations no refund will be made.



How do I make a claim?

Please contact our claims team immediately on **0800 533 5201**. We will need you to provide full details of the claim, when it happened and the circumstances of the loss. For further details of how to make a claim please refer to the policy wording.

How do I make a complaint?

If you need to complain, please call us on our customer helpline number **0800 533 5200**. If you wish to complain in writing send your letter to:

Select from Direct Line

Direct Line House

8th Floor

42 The Headrow

Leeds

LS1 8HZ

If we cannot resolve the difference between you and us, You may refer your complaint to the Financial Ombudsman Service (FOS). The address is: **South Quay Plaza, 183 Marsh Wall, London E14 9SR**. Telephone Number **0300 123 9123** or **0800 023 4567**.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme **www.fscs.org.uk**.

For more information
about any of the Select products
Call 0800 533 5200 or
visit directline.com/select

Direct Line insurance policies are underwritten by U K Insurance Limited, Registered office:
The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England No.1179980. U K Insurance
Limited is authorised by the Prudential Regulation Authority and regulated by the Financial
Conduct Authority and the Prudential Regulation Authority. Calls may be recorded.

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