

# Police Federation and Fire Service Travel Insurance Policy Summary

keyfacts®

GeorgeBurrows 

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 Police or Fire Federation or from Ageas Insurance Limited on request.

## Insurers

The insurers are Ageas Insurance Limited apart from section 16 where the Insurer is AmTrust Europe Limited.

The maximum age limit is shown on the front cover of the policy wording.

The **Important Information** section of the policy gives further information.

## Travel Insurance

The insurance policy covers Personal Travel insurance including winters sports cover. Your travel insurance policy booklet forms the basis of the contract.

## 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 under the **Personal Travel Insurance** section of the policy booklet.

## Annual Multi-Trip Cover

An annual multi-trip policy provides cover for any number of trips in the 12 month period. The policy will cover trips up to a maximum of 31 days duration.

*Please ensure that you check your policy cover at the time of booking each trip or before you travel to make sure the policy still suits your needs.*

## Key Telephone Numbers

Claims: **0345 122 3280**

Assistance International (in case of medical emergencies): **00 44 23 8064 4633**.

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The following table is a summary of the benefits available.

<b>Personal Travel Insurance Section</b>	<b>Sum insured per insured person (up to): Single/Multi-trip</b>
1A If your trip is cancelled	£5,000*
1B If your trip is cut short	£5,000*
2 Medical and other expenses	£5 million*
3 Hospital benefit	£500
4 Personal accident	£20,000
5 Personal belongings	£2,000*
6 Delayed baggage	£100
7 Money and documents	£750*
8 Loss of passport	£250
9 Personal liability	£2 million
10 Missed departure – extra travel and accommodation expenses	£800
11 Mugging	£250
12 Delay	£100 (£5,000 for cancellation)
13 Catastrophe	£500
14 Withdrawal of services	£600
15A Winter sports equipment	£500*
15B Winter sports equipment hire	£150
15C Ski pack	£400
15D Piste closure	£500
15E Avalanche closure	£500
16 Overseas legal expense and assistance	£25,000

*Items marked with an \* are subject to a £40 excess*

# Exclusions, cancellations, claims and complaints

## Principal Exclusions or Limitations

### Health

Health restrictions apply to some sections of this policy. See sections 1A, 1B, 2, 3 and 4 under the **Personal Travel Insurance** section of the policy. You must refer to the **Declaration** section of the policy. If you cannot agree with the Health Questions you must contact the Police and Fire Brigade Health Line. If you do not do this your claim may not be met.

### Changes to your health

#### PART ONE

If your health changes after you purchased your policy but before you travel, you must contact the Police and Fire Brigade Health Line, to tell us about these changes if because of these you:

- Have seen a doctor or seen or been referred to a consultant or specialist
- Have been admitted to hospital, or are waiting to receive treatment (including surgery, tests or investigations)

We will then tell you if we can cover these medical conditions at no extra cost or for an additional premium.

#### PART TWO

If we cannot cover your medical conditions, or you do not want to pay the additional premium quoted, we will give you the choice of either:

- Cancelling your policy and receiving a proportionate/partial refund (provided that you have not made a claim or are not about to); or
- Making a cancellation claim for any pre-booked trips; or
- Continuing the policy but without cover for your medical conditions.

See the **Declaration** section of the policy.

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 under the **Personal Travel Insurance** section of the policy.

Exclusions to cover apply in relation to the health of close relatives, business associates and travel companions not insured on this policy. Please see sections 1A, 1B, and 2 under the **Personal Travel Insurance** section of the policy and general exclusion 1(b) of the **General Conditions that apply to all sections** section of the policy for more details.

### 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 the **Dangerous Activities** section 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 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 **Personal Travel Insurance** section of the policy.

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

If you are not satisfied with this policy and have not taken a trip protected by the cover provided and; have not made a claim against the policy and; there has been no incident likely to give rise to a claim (such as the cancellation of a booked trip), 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. We will not refund your premium after the 14-day period.

If you want to cancel your policy, please contact George Burrows.

We or anyone we authorise have the right to cancel this policy at any time by sending you fourteen days' notice in writing where there is a valid reason for doing so. We will send the notice to the last known address we have for you and we will set out the reason for cancellation in our letter. Valid reasons may include but are not limited to:

- Changes to the information given at the point of purchase which may result in the risk no longer being acceptable to us.
- Where we suspect fraud on this or any other related policy.
- Where a misrepresentation has been made that means we no longer wish to provide cover.

As long as you have not made a claim, we will refund you for the time that was left on your policy. If any claim has been made during the period of cover provided, you must pay the full premium and you will not be entitled to any refund. See the **Important Information** section in your policy.

## How to make a claim

Telephone our Claims Helpline on **0345 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 **Making a Claim** section of the policy.

If you need help in a medical emergency please call **00 44 23 8064 4633**. See the **Who to contact if you need help following a Medical Emergency** section of the policy.

## What to do if you have a complaint

Should there ever be an occasion where you need to complain, we will sort this out as quickly and fairly as possible.

If you have a complaint regarding your claim, please telephone us on the number shown in your claims documentation. Alternatively, you can write to the address shown below or email us through our website at [www.ageas.co.uk/complaints](http://www.ageas.co.uk/complaints) (please include your policy number and claim number if appropriate).

Customer Services Advisor  
Ageas Insurance Limited  
Ageas House  
Hampshire Corporate Park  
Templars Way  
Eastleigh  
Hampshire  
SO53 3YA

We will try to resolve your complaint by the end of the next working day. If we are unable to do this, we will write to you within five working days to either:

- Tell you what we have done to resolve the problem; or
- Acknowledge your complaint and let you know when you can expect a full response. We will also let you know who is dealing with the matter.

We will always aim to resolve your complaint within four weeks of receipt. If we are unable to do this we will give you the reasons for the delay and indicate when we will be able to provide a final response.

We will review your complaint and do our best to address your concerns. If the matter is not resolved to your satisfaction you can write to the Financial Ombudsman Service and further information about this can be found below.

See pages 47 to 48 of your Policy Booklet for full details on how to make a complaint including who to contact if your complaint is with regards the sales literature, the way in which your policy was sold to you, medical screening, the information and advice about your policy, or section 16 - Overseas legal expenses and assistance.

### **Contact the Financial Ombudsman Service**

If the appropriate party above cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service. You can ask the Financial Ombudsman Service to review your complaint if for any reason you are still dissatisfied with the final response, or if the appropriate party has not issued their final response within eight weeks from you first raising the complaint.

You can contact the Financial Ombudsman Service at the address below, however they will only consider your complaint once you've tried to resolve it with us.

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

You can get more information from the Financial Ombudsman Service at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or call 0800 023 4567.

Using this complaints procedure will not affect your legal rights.

### **Financial Services compensation scheme**

We are covered by the Financial Services compensation Scheme (FSCS).

If we cannot meet our obligations you may be entitled to compensation under the scheme. You can get more information from the Financial Services Compensation Scheme at [www.fscs.org.uk](http://www.fscs.org.uk) or by calling 0800 678 1100 or 0207 741 4100.

Underwritten by:

**Ageas Insurance Limited**

**Registered office address**

Ageas House, Hampshire Corporate Park,  
Templars Way, Eastleigh, Hampshire SO53 3YA

Registered in England and Wales No 354568

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register no 202039



GeorgeBurrows

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