

## Travel Insurance – Key Features

This insurance policy is underwritten by The National Farmers Union Mutual Insurance Society Limited (NFU MUTUAL). This is a summary of the insurance policy and does not form part of the contract between YOU and NFU MUTUAL. Full terms and conditions can be found in YOUR Policy booklet, a copy of which is available on request, and the details of YOUR policy cover will be shown on YOUR SCHEDULE but may be amended by specific policy endorsements. You should make sure that your policy remains up to date to match your insurance needs.

### Basis of cover

Your policy schedule will show if you have cover for Annual travel or Single trip. The policy will provide cover whilst you are on your trip or travelling to or from your destination in the area described in your policy schedule. Cover only applies to citizens who permanently reside within the territorial limits defined in the policy. All benefits are for each insured person. However, any applicable excess applies to each claim under each section and not per person.

### Period of cover

Single trip – the period and effective dates as shown on your policy schedule.

Annual travel – the period as shown on your policy schedule.

### Geographical area cover

Single trip )  
Annual travel ) as chosen by you this will be shown in your policy schedule

### Key Features - cover

The following are standard benefits for each person:

- **Personal accident** – Limit £25,000, except death for under 16, where the limit is £5,000.
  - death, loss of limbs, sight, speech or hearing or permanent total disablement;
  - disappearance – if an insured person is missing for more than 90 days and evidence of the circumstances of the disappearance are provided;
  - professional counselling for an insured person, for which we will pay a claim, if suffering from emotional stress. Limit £1,000;
  - vehicle repatriation within Europe following a personal accident – providing the vehicle is a car or small van and that nobody in the party is capable of driving the vehicle;
  - funeral arrangements – in the event of your death the reasonable expenses for transporting your body or ashes home or the cost of a funeral overseas.
- **Medical expenses** – Limit £5,000,000 - medical, surgical, physiotherapy, emergency dental or optical treatment and extra accommodation and travel expenses including travel and accommodation expenses to allow another person to stay with or escort you following a valid claim made under this section. This does not include treatment within the territorial limits which is available under the National Health Service or equivalent Channel Islands or Isle of Man Health Scheme.
- **Hospital benefit** – Limit £30 for each day whilst receiving in-patient treatment for a valid medical expenses claim, up to £1,000.
- **Cancellation expenses** – Limit £5,000 (or higher limit as chosen by you up to a maximum of £15,000). The cost of cancelling, cutting short (including unused travel and accommodation costs) or rearranging your trip following:
  - death, physical injury, illness or compulsory quarantine of you or your close relative, business associate or travelling companion;
  - call up for jury service or being called as a witness in a court of law;
  - a requirement by the police for you to stay or return home to help with an official investigation;
  - disruption of public transport by actual or intended strikes;
  - your home becoming uninhabitable as a result of damage which occurs within 14 days of the planned start of your trip;
  - hi-jack of the transport you are travelling on;
  - receipt of notice of redundancy which qualifies for statutory payment;
  - the scheduled airline, travel agent or tour operator you are travelling with failing to provide booked arrangements due to bankruptcy or liquidation;
  - advice from the Foreign Office advising against travelling to your trip destination, or the country it is in, within one month of your departure date;
  - an outbreak of an Animal Disease confirmed by the Ministry at the home farm or within a 25 mile radius, if you are a livestock farmer.

#### **Important Note**

The policy wording contains a list of excluded activities you are not covered for under the Personal accident, Medical expenses, Cancellation expenses and Liability sections if you participate in them whilst on your trip. Some of these activities are covered if they are undertaken under supervision with a licensed operator. Cover for some other excluded activities may be provided at an additional premium and the policy schedule noted accordingly.

- **Delayed departure** – if your booked outward or return journey by scheduled public transport services is delayed by at least 12 hours as a result of actual or intended strikes or industrial action, bad weather, the plane boat or train breaking down, natural geological events, failure of air traffic control systems, terrorism other than an ACT OF TERRORISM or any other unforeseen circumstances beyond your control, one of the following covers will apply –
  - **Delay** – £60 for the first 12 hours of delay, £40 for each full 12 hours thereafter up to a maximum of £250.
  - **Abandonment** – the cost of your trip under the Cancellation expenses section if your outward journey is delayed by more than 12 hours.
  - **Enforced stay** – up to £100 for each 24 hour period up to a maximum of £1,000 if you are stranded and unable to return to your home, travel and accommodation costs or up to £1,000 you incur while trying to return home by alternative means. If your enforced stay results in additional kennelling or cattery costs up to a maximum of £500.
  - **Missed or final connection** – up to a maximum of £1,000 for additional expenses including accommodation costs if you are unable to complete the initial stage of your booked journey within the territorial limits in time to board any onward connecting public transport on which you are booked to travel, or complete the final stage of your booked journey within the territorial limits.
- **Transport failure** – Limit £1,000. The reasonable costs to help you get to your departure point in time or the journey you have booked to or from your trip destination in the event of:
  - the motor vehicle, train or boat you are travelling in being involved in an accident or mechanical breakdown;
  - a motor vehicle or train accident, or mechanical breakdown of a motor vehicle or train,
  - which occurs ahead of you and causes you unavoidable delay;
  - the motor vehicle, train or boat in which you are travelling being affected by bad weather;
  - strikes or industrial action.

#### **Important Note**

For residents of the Channel Islands, cover will also be provided for pre-booked public transport services within the Channel Islands and/or to or from mainland United Kingdom to connect with international or domestic public transport services.

- **Baggage** – Limit £500 any one article up to £2,500 in all.
    - loss or damage to baggage on your trip;
    - if baggage is temporarily lost for at least 12 hours on the outward journey, up to £250 for essential items.
  - **Money** – Limit £1,000 in cash and up to £10,000 for credit cards.
    - loss of money, including cash, cheques and travellers cheques, travel, excursion and theme park tickets, passports, vouchers and phone cards;
    - unauthorised use of credit cards;
    - reasonable travel and accommodation costs while you are getting replacement passport(s) or visa(s) if lost.
  - **Personal liability** – Limit £2,500,000.
    - legal liability for accidental death, physical injury or illness to another person and accidental damage to another person's property.
  - **Legal expenses (DAS Legal Expenses Insurance Company Limited administers the independent claims handling service)** – Limit £50,000 in connection with a trip as a result of:
    - death or physical injury to an insured person;
    - a contract buying or hiring goods or services or with a tour operator, carrier or travel agent.
  - **Emergency assistance outside the UK, the Isle of Man or the Channel Islands (Mutuaide Assistance)**
    - a 24 hour/7 day helpline should you require assistance during your trip.
  - **Winter sports**
    - Single trip – your policy schedule will state if cover applies or not;
    - Annual travel – cover applies for up to 17 days or longer period if confirmed on your policy schedule;
- and
- all standard benefits are extended to include winter sports;
  - damage to own ski equipment. Limit £500;
  - damage to hired ski equipment. Limit £500;
  - cost of hiring ski equipment. Limit £50 per day, up to £500;
  - unrecoverable ski pack costs. Limit £250;
  - transport to & ski passes at alternative resort. Limit £50 a day up to £500;
  - extra accommodation & transport expenses due to avalanche. Limit £50 a day up to £500.

## Key Exclusions and Limitations

Please note that this is not a full list and reference should be made to the policy booklet for further details.

- **Excesses – the first amount of each claim that you have to pay**
  - Medical expenses - £50 increased to £100 if you are aged 75 or over;
  - Cancellation - £50 increased to £100 if you are aged 75 or over;
  - Baggage - £50
  - Money - £50
  - Personal liability - £100
  - Winter sports - £50
- **Personal accident and medical expenses**
  - any claim for sickness, disease, nervous shock or naturally occurring condition or degenerative process;
  - any trip taken against medical advice or for the purpose of having medical or cosmetic treatment;
  - pregnancy or childbirth where travel is against the recommendation of your medical practitioner or airline;
  - suicide or deliberate self-injury, alcohol abuse or solvent abuse, any HIV related condition, drug use unless taken under medical supervision and not for treating alcohol or drug addiction;
  - putting yourself in danger, except in an attempt to save human life;

- manual work unless stated on your schedule;
- participating in any professional sport;
- participating in any activity in the EXCLUDED ACTIVITIES listed in your policy unless stated on your schedule to be covered;
- any costs covered by reciprocal health agreements or treatment within the territorial limits which is available under the National Health Service or equivalent Channel Islands or Isle of Man Health Scheme;
- any illness as a result of not having the correct inoculations before going on your trip or not taking the appropriate medication.
- **Cancellation expenses following:**
  - any injury or illness resulting from an activity or condition excluded under the Personal accident or Medical expenses sections;
  - any illness as a result of not having the correct inoculations before going on your trip or not taking the appropriate medication.
  - Increased costs due to unnecessary delay in cancelling your trip.
- **Delayed departure**
  - any delay which starts or is announced before we have accepted your application for cover;
  - any costs you incur as a result of any planned strikes or industrial action that you should have been aware of before you booked your trip;
  - any costs which you can recover from any other source;
  - a day trip within the territorial limits;
  - any costs for accommodation or alternative travel arrangements which your airline or travel operator are legally obliged to arrange;
  - any claim where you are already claiming under the Transport Failure section.
- **Transport failure**
  - as a result of an insured person's vehicle not being roadworthy;
  - any costs you incur as a result of any planned strikes or industrial action that you should have been aware of before you booked your trip;
  - any costs which you can recover from any other source;
  - a day trip within the territorial limits;
  - any costs for accommodation or alternative travel arrangements which your airline or travel operator are legally obliged to arrange;
  - travel arranged less than 48 hours before the intended outward journey.
- **Money**
  - losses not reported to the police within 24 hours;
  - loss of credit cards or travellers cheques unless all the conditions of the credit card company or issuer have been met;
  - loss of money or credit cards whilst left unattended, unless left with hotel security, or following forcible and violent entry from the locked boot or covered luggage compartment of a locked vehicle or locked accommodation;
  - any costs which you can recover from any other source;
  - losses caused by mistakes or deception;
  - unauthorised use of credit cards by you or your family.
- **Baggage**
  - Theft from an unattended motor vehicle, unless it is from a locked boot, concealed luggage compartment or glove compartment and force and violence has been used to get into the vehicle. Where there is no locked boot, concealed luggage compartment or glove compartment and there has been forcible and violent entry into the motor vehicle a limit of £1,000 applies;
  - whilst water sports equipment is in use;
  - theft or attempted of jewellery and watches, unless the item is being worn or carried by you or kept in a hotel safe, bank or safety deposit box;
  - damage caused by: wear and tear or depreciation, moths, vermin, insects or fungus, the process of dyeing, cleaning, altering or repairing, domestic pets which belong to you or are the responsibility of you or your family, any cause which happens gradually, items seized or confiscated by any legal authority and electrical or mechanical breakdown.
- **Legal expenses**
  - for any incident or matter arising before the start of this cover;
  - if DAS believes your claim does not have reasonable prospects of success;
  - for any costs and expenses incurred before written acceptance of the claim has been given;
  - for any fines, penalties, compensation or damages you must pay.
- **Winter sports**
  - damage to skiing equipment whilst participating in an activity not covered under this section;
  - any activity not listed under "What is insured";
  - involvement in any activity as part of an organised or professional competition;
  - damage caused by: wear and tear or depreciation, moths, vermin, insects or fungus, the process of dyeing, cleaning, altering or repairing an item, any cause which happens gradually, items seized or confiscated by any legal authority and electrical or mechanical breakdown;
  - a loss or theft not reported to the police within 24 hours and a report obtained from them;
  - theft of skiing equipment unless it is from a locked building or securely locked to an immovable object;
  - from an attended motor vehicle;
  - from an unattended motor vehicle, unless it is from a locked boot or concealed luggage compartment and force and violence has been used to get into the vehicle. Where there is no locked boot or concealed luggage compartment and there has been forcible and violent entry into the motor vehicle a limit of £1,000 applies;
  - any costs incurred a report is obtained from the resort manager or tour operator confirming the dates the piste was closed due to the weather conditions;
  - any physical injury or illness that would not be covered under the Medical expenses section of this policy;
  - any losses for which a medical practitioner's report is not obtained to confirm the period of the physical injury or illness which prevented you from skiing;
  - you must ensure you carry Mutuaide's Emergency Assistance Card containing their contact details with you during your trip.

- **Emergency assistance outside the UK, the Isle of Man or the Channel Islands (Mutuaide Assistance)**
  - Mutuaide will decide the best way of dealing with the emergency. If you do not follow their advice your costs may not be covered;
  - If Mutuaide agree to make arrangements for you that are not covered by the policy, you will have to pay the extra costs.
- **Check travel advice**
  - your policy will not cover if you travel to a country against the advice of the Foreign and Commonwealth Office or the World Health Organisation.

## Other matters -

### Can I change my mind?

If you do not want to accept your new cover, you may cancel the cover by writing to us or calling us within 14 days of receiving the policy or amendment to an existing policy. We may charge pro rata for the cover provided.

### What to do in an emergency

If you have an accident, emergency, hospital admission or illness while you are outside the UK, the Isle of Man or Channel Islands, Mutuaide Assistance can help. Refer to page 3 of your policy or Mutuaide's Emergency Assistance Card which you should take with you on your trip and carry with you at all times.

### How can I make a claim?

If anything happens that means you need to make a claim please contact the office of Islands Insurance that issued your policy or your usual insurance broker/advisor.

Islands Insurance – you will find the contact details of the local office on page 4 of your policy.

### Who do I call if I need to claim for legal expenses?

To report a potential claim under your legal expenses cover, please call our Legal Expenses service on: **0845 070 0172** or **00 44 117 934 2149** (when outside the UK)

Do not commit to anything until you have called this number. The claims handling is provided by DAS Legal Expenses Insurance Company Limited on our behalf.

### What do I do if I want to complain?

We strive to provide our customers with the highest level of service. If you are in any way dissatisfied with our service please contact us.

For further information about our complaints procedures, please refer to your policy booklet. NFU Mutual and Islands Insurance are covered by the Channel Islands Financial Ombudsman Service. In the unlikely event that you remain dissatisfied the Channel Islands Financial Ombudsman may be prepared to review your complaint. You can find out more at [www.ci-fo.org](http://www.ci-fo.org) or by calling (Jersey) 01534 748610 or (Guernsey) 01481 722218.