

## Statement of Demands &amp; Needs

This policy is designed to meet the demands and needs of those who are travelling on conventional holidays and commercial business trips. (Please note this statement does not constitute advice or a personal recommendation of the travel insurance product.)



## Policy Summary

This is your Policy Summary only and does not contain the full details of the contract. Full terms & conditions can be found in your policy wording. Please note this summary does not form part of the contract.

## Your JBI TravelCare Insurance Policy

Sections 1-15 and 17 of the policy are underwritten by Millstream Underwriting Limited on behalf of AGA International S.A. Section 16 is underwritten by certain underwriters at Lloyd's and provided by International Passenger Protection Ltd.

## Main Features &amp; Benefits

## Types of Policies available

Policies are available for either Single Trip or on an annual basis for multiple trips. An annual multi-trip policy provides cover for any number of round trips of up to a maximum duration per trip of the number of days shown on your Schedule. A single trip policy provides cover for the duration of trip as shown on your Schedule.

## Who can be Covered

Both single and annual multi-trip policies can be purchased for individuals, couples or family groups. If a family policy is purchased cover is provided for dependent children under 23 years old, normally resident with you and in full time education. Cover is available to :

- people resident in the United Kingdom,
- expatriates resident in an EEA country, Switzerland or Gibraltar
- armed forces and ex armed forces personnel, military and civilian MOD, UK armed forces personnel and their families based in the EEA or BFPO military establishment worldwide

## What is Covered

The main sections of cover are:

Trip Cancellation and Curtailment	up to £5,000
Emergency Medical Expenses whilst overseas	up to £10 million
Additional Hospital Benefit	up to £1,000
Baggage & Personal Belongings	up to £2000
Cash Travel Tickets & Documents	up to £500
Personal Liability	up to £2 million
Personal Accident	up to £25,000
Financial Failure Protection	up to £5,000

Cover is also provided for Legal Expenses, Travel Delay, Missed Departure and Hijack. Policies can be extended to include Collision Damage Excess Waiver cover. Full details of the cover limits provided under each section are set out in the Summary of Cover on page 2 of the Policy Wording.

Annual multi-trip policies cover Winter Sports. Single trip policies cover winter sports subject to payment of an additional premium.

## Significant Conditions &amp; Exclusions

## Policy Section

## We bring your particular attention to the following conditions and exclusions

◆ The policy contains a health warranty and certain medical exclusions; the health warranty is set out in more detail overleaf	Health Warranty
◆ You will not be covered if you choose to travel to a country or region against the advice issued by the Foreign & Commonwealth Office. Telephone: +44 (0)20 7008 1500, Website: <a href="http://www.gov.uk/fco">www.gov.uk/fco</a>	What is Covered 4 General Exclusion 1
◆ You will not be covered for additional costs incurred as a result of any delay in telling your travel provider that you need to cancel your trip.	Section 1
◆ There are maximum limits within the baggage and money sections for any one article, pair or set, jewellery, valuables and cash.	Sections 6, 7 and 14
◆ Baggage claims are paid based on the value of the goods at the time they are lost and not on a 'new for old' basis; claim payments will be subject to a deduction for wear and tear.	Sections 6, and 14
◆ The policy will not cover baggage left unattended or valuables, jewellery or money unless kept on the person or stored in a locked safety deposit box or safe	Sections 6, 7 and 14
◆ An excess will normally apply per person per incident to any claim	Most Sections
◆ There is no personal liability cover for hire, use or possession of any vehicle or in relation to your employment.	Section 11
◆ Losses resulting from participation in high risk sports and activities are excluded. Cover is provided for certain sports and activities but you may be required to pay an additional premium. You must obtain written confirmation from us if you require cover.	What is Covered 6 -8 , Section 15
◆ Cover within the United Kingdom or your Country of Residence limited to pre-booked trips of two nights or more in paid accommodation	What is Covered 5
◆ You are not covered whilst on duty unless agreed and an appropriate endorsement issued	General Exclusion 19

### Health Warranty

You must advise us (to the best of your knowledge) if any of the following apply to a person to be insured, a travelling companion, an immediate relative, close business associate or someone upon whom the trip depends (whether they are travelling with you or not)

1. you / they are aware of reasons why a trip could be cancelled or curtailed or of any medical condition, which could result in a claim.
2. during the last 12 months, have you/they have suffered from or received treatment, advice or medication for any chronic or ongoing condition or a recurring illness.
3. you/they are receiving, recovering from, or on a waiting list for in-patient treatment in a hospital or nursing home.
4. you /they have been diagnosed as having a terminal illness.
5. you/they are waiting for the results of tests or investigations, or awaiting a referral for an existing medical condition.
6. you/they are travelling against the advice of a doctor or in order to get medical treatment abroad.

We will not cover any of the health conditions referred to above unless declared to us and accepted by us in writing. To make a medical declaration please contact our medical screening service on 0845 643 2634. You may be required to pay an additional charge which will be dependent upon the conditions declared. If there is any change in a persons' health between the date the policy is issued and the start date of a trip that you are aware of, you must notify our medical screening service immediately.

### Claims Notification

If you require assistance abroad please call our 24 hour Emergency Assistance service on +44 (0)20 7183 3756. The Medical Emergency Service is provided by Mayday Assistance. If you wish to make a claim, please call 0845 643 2629. Please note documentary evidence will be required to support any claim. Claims are administered by Claims Settlement Agencies Limited. For any claims under the Financial Failure section of the policy please call 0208 776 3752. For claims under any other sections please call 0845 643 2629. Please note documentary evidence will be required to support any claim. Claims are administered by Claims Settlement Agencies Limited.

### Your right to Cancel

If your cover does not meet your requirements, please notify JBI International Insurance Brokers within 14 days of receiving your policy and return all your documents for a refund of your 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 for those services you have used. Please note that no refund will be allowed if you cancel the policy after this initial 14 day period.

### How to Complain

If your complaint is about Towergate Insurance please contact them at Towergate Insurance, Ellenborough House, Wellington Street, Cheltenham, Glos, GL50 1XZ Tel: +44 (0)1242 533 747. For all other complaints please write to The Customer Services Manager, Millstream Underwriting Limited, P.O. Box 18381, London, EC3V 4QT. You can refer your complaint to the Financial Ombudsman Service (FOS) in the event that we are unable to resolve the differences between us.

### Details about the Regulator

This travel insurance policy is underwritten by Millstream Underwriting Limited on behalf of AGA International S.A. Mondial Assistance (UK) Limited is the appointed administrator in the United Kingdom. Millstream Underwriting Limited and Mondial Assistance (UK) Limited are authorised and regulated by the Financial Conduct Authority (FCA). AGA International S.A. is authorised by Autorité de Contrôle Prudentiel in France and is regulated by the Financial Services Authority for the conduct of business in the UK.

Millstream Underwriting Limited (FCA Firm Ref: 308584) and Mondial Assistance (UK) Limited (FCA Firm Ref: 311909) are authorised and regulated by the Financial Conduct Authority (FCA).

Towergate Insurance is a trading name of Towergate Underwriting Group Ltd. Registered in England No. 4043759. Registered office: Towergate House, Eclipse Park, and Sittingbourne Road, Maidstone, Kent ME14 3EN. Authorised and regulated by the Financial Conduct Authority (FCA)

Millstream Underwriting Ltd and Mondial Assistance (UK) Limited will act as an agent for AGA International S.A. with respect to the receipt of customer money; and for the purpose of settling claims and handling of premium refunds. JBI International Insurance Brokers will act as agent for AGA International S.A. with respect to the receipt of customer money and handling premium refunds.

Millstream Underwriting Limited, Registered in England No. 3896220, Registered Office: 145 Leadenhall Street, London, EC3V 4QT. Mondial Assistance (UK) Limited, Registered in England No. 1710361. Registered Office: Mondial House, 102 George Street, Croydon, CR9 1AJ.

Section 16 of this travel insurance is underwritten by certain underwriters at Lloyd's who are authorised and regulated by the Financial Conduct Authority (FCA). International Passenger Protection Limited will act as agent for certain underwriters at Lloyd's with respect to the receipt of customer money and for the purpose of settling claims. On behalf of International Passenger Protection Limited, Millstream Underwriting Limited will act as agent for the receipt of customer money and handling premium refunds.

In the event that the insurer, AGA International S.A. is unable to pay a claim **you** may be entitled to compensation from the Financial Services Compensation Scheme. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk)

### Further Information

Please note: From the 1<sup>st</sup> June the following changes apply to your policy:

This Travelcare policy is now sold by Towergate Insurance which is a trading name of Towergate Underwriting Group Ltd. Registered in England No. 4043759. Registered office: Towergate House, Eclipse Park, and Sittingbourne Road, Maidstone, Kent ME14 3EN. Authorised and regulated by the Financial Conduct Authority (FCA)

The maximum trip under an Annual Multi trip policy is 60 days.

The following General Exclusions have been added to the policy:

**You** drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of **your** faculties and/or judgement resulting in a claim. **We** do not expect to avoid drinking alcohol on **your** trip but **we** will not cover any claims arising because **you** have drunk so much alcohol that **your** judgement is seriously affected and **you** need to make a claim as a result and:

**You** climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or sitting, planking, balconing, owling or lying on any external part of any building, or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.

You should read the Policy Schedule and Terms and Conditions carefully to ensure that the insurance fully meets your requirements. It gives you full details of what is and is not covered and the conditions of the cover. If you have any queries or require any information about this travel insurance please contact Towergate Insurance on +44(0)1242 533 747