

ASDA Travel Insurance Policy Summary

This is a summary of cover and does not contain all the terms and conditions of your Policy, which can be found in the Policy document. Please take time to make sure you understand the cover it provides. Cover is underwritten by ACE European Group Limited.

Significant Features & Benefits

Two levels of cover are available, Standard and Superior. Both levels of cover include:

- Unlimited Medical and Additional expenses
- £2,000,000 Personal Liability cover.

The following are also provided under both levels of cover:

- Cancellation; Travel Delay; Personal Property; Loss of Passport/Driving Licence; Money; Personal Accident; Curtailment; Overseas Legal Expenses; Missed Departure; Hospital Benefit; Catastrophe and Hijack.
- An optional Winter Sports Extension which includes cover for Winter Sports equipment hire; Unused ski pass ski hire or tuition fees; Lack of snow and Avalanche.

Benefit levels are generally higher under Superior cover than they are under Standard cover. You should ensure you select the most appropriate product for you.

The Superior level of cover also provides cover for Additional Pet Care Fees; Compassionate Return and Scheduled Airline Failure Insurance. These are not covered under the Standard level of cover.

Full details of the Benefit levels under each level of cover are contained in the Table of Benefits and the Policy Schedule.

Significant or Unusual Exclusions or Limitations

- Anybody not resident in England, Scotland, Wales or Northern Ireland and not registered with a GP in one of these countries.
- In respect of Annual Multi Trip cover, anybody over the age of 70 on the date cover is purchased.
- Children travelling without an adult named under Persons Insured on the Policy Schedule.
- Any journey that is not a holiday
- Under Annual Multi Trip Policies:
 - holidays abroad exceeding 30 consecutive days; and 90 days in total in any period of insurance;
 - holidays in the United Kingdom not including at least 2 nights spent in accommodation booked before the holiday begins;
 - more than 21 days in total in any period of insurance spent on holidays involving winter sports, under the optional Winter Sports Extension.
- Any holiday:
 - which involves travelling specifically to obtain medical, dental or cosmetic treatment;
 - where sports or activities are the main focus of, or form a significant proportion of your holiday (unless you have bought the optional Winter Sports Extension and are on holiday specifically to take part in winter sports covered under the Policy);
 - where you or your travelling companion are aware of any reason why it might be cancelled or curtailed, or any other circumstance that could reasonably be expected to result in a claim under the Policy;
 - involving travel to areas where the Foreign and Commonwealth Office has advised against 'all travel'.
- Taking part while on holiday in:
 - any leisure activities, sports or winter sports not specifically covered under "Covered Leisure Activities, Sports and Winter Sports" or in a professional capacity or for financial reward or gain;
 - air travel unless as a fare paying passenger in a fixed wing aircraft or where covered under "Covered Leisure Activities, Sports and Winter Sports".
- Undisclosed medical conditions or circumstances, which existed at the time the Policy was purchased, which we were not told about, and had not agreed in writing to provide cover for.
- Change of health - statements were made when buying cover (including statements relating to the health of each Person Insured), which are detailed in the Policy Schedule under "Your Declaration to us". However, should:
 - a Person Insured's health changes after these statements were made and you can no longer make them, you **MUST** in certain circumstances let us know immediately;
 - you have an Annual Multi-Trip Policy, you **MUST** be able to make the statements each time a new holiday is booked.
- Any serious, chronic or recurring medical condition affecting any person upon whom your holiday depends that was diagnosed before your holiday was booked (or commencement of the period of insurance if later), and which could result in your having to cancel or curtail your holiday.
- Cancellation or curtailment as a result of redundancy if you are self-employed or a contract worker.
- Loss or theft of valuables and/or personal property or money left unattended (except as specifically provided for in the Policy).
- Not taking medication or treatment.
- Tropical disease where not vaccinated.
- Anxiety, stress, depression, phobia, mental or nervous disorders.
- Illegal acts.
- Misuse of alcohol/drugs.
- The Excess - £75 per person per section, where an excess applies under Standard Cover / £50 per person where an excess applies (limited in most circumstances to £100 per claim) under Superior Cover.

Duration of Policy

A Single Trip Policy covers a single holiday that takes place within 12 months of the date cover is purchased and lasts no longer than 30 days.

An Annual Multi-Trip Policy covers all holidays during the period of insurance that meet Policy conditions, and is valid for 12 months commencing from the date required, which must be within 45 days from the date cover is purchased.

Cancellation cover under Section 1 begins when a holiday is booked, if this Policy is in force at the time of booking, or from the Date and Time Stated in the Policy Schedule, if later, and ends when you leave your home in the United Kingdom to commence your holiday.

Insurance cover under all other Sections operates for a holiday that takes place during the period of insurance and includes travel directly to and from your home in the United Kingdom provided the return home is completed within 24 hours of:

A. return to the United Kingdom; or

B. departure from pre-booked accommodation following a holiday within the United Kingdom covered under an Annual Multi-Trip Policy.

Right of Cancellation

14 day cancellation

If, for any reason, you are not satisfied with this Policy, and you have not taken or booked a holiday protected by the cover provided, you may, within 14 days of your receipt of full policy documentation, telephone us on free phone: 0800 519 9935 or +44 (0) 1293 725803 or E-mail: asda.travelinsurance@acegroup.com and we will cancel it. If this happens the policy will have provided no cover and we will refund any premiums you have paid.

How to Claim

1. If you are injured or become ill abroad and need:

A. hospital in patient treatment, specialist treatment, medical tests, scans or to be brought back to the United Kingdom you **MUST** contact ACE Assistance immediately on: **+44 (0)20 7173 7814**

If you cannot do this yourself, you **MUST** arrange for a personal representative to do this for you. If this is not possible because your condition is serious, you or your personal representative **MUST** contact ACE Assistance as soon as possible.

If ACE Assistance are not contacted, we may reject your Claim or reduce its payment.

B. medical treatment other than under A. above:

You **MUST** follow the procedure detailed under condition 2. below. You can make use of the services provided by ACE Assistance, as appropriate.

C. medical treatment in Australia:

You **MUST** follow the appropriate procedure detailed under A or B above. If you are a United Kingdom passport holder or otherwise eligible, you **MUST** also register with Medicare (you can do this on arrival or after you have had treatment above).

Some treatment charges may be partially refunded by the Medicare scheme and you should try to make your claim while you are still in the country.

If you do not, we may reject your claim or reduce the amount we pay you.

2. All other claims

You **MUST** notify us immediately by telephone, e mail or by or downloading a claim form from www.asdafinance.com/travel and sending it to us as soon as possible and within 30 days of becoming aware of anything likely to result in a claim (but 14 days for Scheduled Airline Failure).

A personal representative can do this for you if you cannot.

We can be contacted at:

ACE Travel Insurance Claims. PO Box 1086. Belfast. BT1 9ES.

Tel: **0800 519 9940** or **+44 (0) 1293 726165** E-mail: asda.travelclaims@acegroup.com

Complaints Procedure

We are dedicated to providing a high quality service and want to maintain this at all times. If you are not satisfied with this service, please contact us immediately, quoting your Policy details, so that your complaint can be dealt with as soon as possible. If you have a complaint about the sale of your Policy or the Customer Service you have received please contact:

The Customer Service Manager.

ASDA Travel Insurance, ACE European Group Ltd,

PO Box 1086, Belfast. BT1 9ES.

Tel: **0800 519 9935** or **+44 (0) 1293 725803** E-mail: asda.travelinsurance@acegroup.com

If you have a complaint in relation to claims please contact:

The Claims Manager.

ACE Travel Insurance Claims.

PO Box 1086, Belfast. BT1 9ES.

Tel: **0800 519 9940** or **+44 (0) 1293 726165** E mail: asda.travelclaims@acegroup.com

The existence of these complaints procedures does not reduce your statutory rights relating to the Policy. For further information about your statutory rights contact the Office of Fair Trading or Citizens Advice Bureau'.

If you are not satisfied following receipt of our final response, you may contact the Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London E14 9SR Telephone 0845 080 1800; Fax 0207 964 1001; www.financial-ombudsman.org.uk

Financial Services Compensation Scheme

In the unlikely event of our being unable to meet our liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme. Their contact details are:

Financial Services Compensation Scheme.

7th Floor Lloyds Chambers, Portsoken Street,

London. E1 8BN. Fax: 020 7892 7301