

Jersey Tourism - Policy Summary

Some important facts about your Travel insurance are summarised below. This policy summary does not contain the full terms and conditions of the contract. Please read the full policy document to make sure you understand the cover it provides.

Insurer

The insurance for this policy is underwritten by ETI-International travel protection and administered in the UK by Towergate Chase Parkinson (a trading name of Towergate Underwriting Group Ltd) on their behalf.

Type of insurance

The insurance policy provides cover for certain risks that could be encountered by persons whilst travelling.

Duration

The insurance policy will remain in force for the duration of a specific period as detailed on your booking confirmation.

Cancellation rights

We hope that you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of inception or receipt of policy documentation, whichever is the later, without giving any reasons. If that happens, your premium will be refunded to you, after deduction of a charge for any services you have specifically asked us to provide and in the event that a claim has not been made that would be considered as having completed the contract.

Making a claim

If you need to make a claim, you should telephone Towergate Chase Parkinson on 0844 892 1697 or write to Towergate Chase Parkinson at P.O. Box 416, West Byfleet, Surrey KT14 7YE.

How to make a complaint

We hope that you will be pleased with the service provided. However, if you need to make a complaint about our service or about a claim, please contact: Managing Director at Towergate Chase Parkinson. P.O. Box 416, West Byfleet, Surrey KT14 7YE. Telephone: 0844 892 1697

Should the matter not be resolved to your satisfaction then please write directly to: The Managing Director, ETI-International Travel Protection, Albany House, 14 Bishopic, Horsham, West Sussex RH12 1QN

If you wish to complain under the Legal Costs and Expenses section, please forward details of your complaint to: The Managing Director, DAS Legal Expenses Insurance Company Ltd, DAS House, Quayside, Temple Back Bristol BS1 6NH

If you are still unhappy with the response you have received, you have right to ask the Financial Ombudsman Service to review your case.

Compensation scheme

Towergate Chase Parkinson and the insurers of this policy are covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting the FSCS at 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN or by calling 0207 892 7300.

Significant Features and Benefits

<u>POLICY SECTION and COVER</u>	
Cancellation Loss of deposits or cancellation charges in circumstances specified in the policy.	£2,000
Medical Expenses Reimbursement of medical costs incurred during the trip plus travelling costs incurred in obtaining such treatment.	£2,000,000
Repatriation Expenses Reimbursement of repatriation costs in circumstances specified in the policy.	Included in the Medical Expenses Sum Insured
Curtailement & Hospital Benefit Pro-rata reimbursement of unused pre-paid travel and accommodation costs (subject to valid Repatriation claim).	£2,000
Luggage and Personal Money Loss of or damage to personal effects and cash.	£2,000
Luggage Delay £50 per complete 24 hour delay on the outward journey.	£150
Personal Liability Indemnity in respect of accidental injury/illness/death to another person or loss of/damage to third party property.	£1,000,000
Personal Accident - death or loss of limbs/eyes : 50% of sum insured; - permanent total disablement : 100% of sum insured.	£10,000
Delayed Departure £20 per complete 12 hour delay to outward/return journey. £150	£150
Missed Departure Missed departure on the outward journey due to failure or disruption of public transport.	£500
Legal Costs and Expenses For Legal costs and expenses incurred in the pursuit of compensation and/or damages for personal injury or death.	£5,000

Significant or unusual exclusions or limitations

POLICY SECTION	
Cancellation	<ul style="list-style-type: none"> - the first £50 per claim per insured person; - any pre-existing or current medical condition unless declared to and accepted by the Medical Underwriting Line; - additional charges incurred as a result of a delay in cancelling the trip.
Medical Expenses Repatriation Expenses Curtailment & Hospital Benefit	<ul style="list-style-type: none"> - the first £50 per event per insured person; - any pre-existing medical condition unless declared to and accepted by the Medical Underwriting Line; - manipulative treatment or alternative medicine; - costs incurred travelling specifically for medical treatment; - costs incurred for treatment that could reasonably wait until return to the UK; - expenses incurred more than 12 months after illness or injury; - any condition related to exposure to the sun; - any medical or dental costs incurred after return to the UK.
Luggage and Personal Money	<ul style="list-style-type: none"> - the first £50 per claim, per event, per Insured Person; - personal money limited to £200; - valuables limited to £200 in total; - any one article or set of articles and travel tickets limited to £200; - loss of or damage to money and valuables in transit; - telecommunications and motor-related equipment; - spectacles, sunglasses, dentures, sports equipment and protective clothing; - losses recoverable from an airline or other carrier; - loss involving fragile or perishable articles in transit.
Personal Liability	<ul style="list-style-type: none"> - use of any aircraft, watercraft or motor vehicle; - loss or damage to your own property; - injury, death or illness of you or your family.
GENERAL EXCLUSIONS	<ul style="list-style-type: none"> - Medical Expenses, Loss of Passport, Delayed Departure and missed departure sections do not apply in respect of UK trips; - claims attributable to the influence of alcohol or drugs not prescribed by a doctor; - any claim due to or arising out of (i) stress, anxiety or depressive conditions, suicide or psychiatric illness; - engaging in any specified dangerous activities; - circumstance occurring subsequent to booking but prior to arranging the insurance; - costs or expenses recoverable from another source; - liability resulting from any travel supplier ceasing to trade; - travel to a country where a government body has advised the public not to travel.