

About Your Travel Insurance Policy

Scheme Reference Sun Master HCC/16/34,35

This policy summary does not contain the full terms and conditions of the cover. Full terms and conditions can be found in the policy document

Insurer

Your policy has been arranged by Rock Insurance Services Limited through a number of different insurers as follows:

Your Travel Policy by HCC International Insurance Company Plc

Optional Gadget Cover by UK General Insurance Limited on behalf of Ageas Insurance Limited

Optional Vehicle Hire Excess Cover by SOLID Försäkringar

Type of insurance and cover provided

This is a policy of personal travel insurance which provides cover, subject to certain terms and conditions, for losses as a result of specified events which may occur before or during a trip including cancellation, loss of baggage and medical expenses.

Statement of Demands and Needs

This policy will suit the demands and needs of an individual or group of people who want to cover their travel plans and who can meet the medical criteria contained within the Health and Pre-existing Conditions Section of this policy. You should read the important conditions and exclusions to ensure that this policy is right for You. You will not receive advice or a recommendation from Sun Master in relation to this policy. You will need to make your own decision as to whether it suits your needs.

Eligibility requirements

The levels of cover and excesses that apply are set out in the Summary of Cover & Benefits contained in the Policy Document. Certain Sections of your Policy carry an excess which means that you have to pay the first sum per person, per incident if you claim. The excess amount varies according to the Section you are claiming under. The table below sets out the significant benefits and exclusions of your Policy. The policy includes many other benefits, conditions and exclusions. Please read your Policy Wording to make sure that the cover is suitable for you.

To be eligible for this insurance, the following requirements must be met:

- You must habitually reside in the European Union (i.e. have Your main home in the European Union for 6 months prior to issue of the policy and are registered with a local doctor).
- You must not have reached the age of 86 years at the commencement of the Period of Insurance for Single Trip policies and 80 years of for Annual Multi-trip policies. Please read Your Policy Wording to make sure that the cover is suitable for You.

Significant features and benefits

Your policy includes the following benefits which are explained in detail in the policy document: Summary Of Cover & Benefits.

SUMMARY OF COVER & BENEFITS

Section	Essential	Excess	Super	Excess	Super Plus	Excess
Medical Expenses & Repatriation	£3,000,000	£135	£5,000,000	£125	£10,000,000	£100
Dental Expenses	£250	£130	£250	£110	£500	£100
Hospital Benefit	£25 per day up to £500	Nil	£25 per day up to £500	Nil	£25 per day up to £500	Nil
Cancellation and Curtailment	£1000	£130	£2000	£110	£5000	£100
Travel Delay	£10 per 12 hours up to £100	Nil	£20 per 12 hours up to £200	Nil	£20 per 12 hours up to £200	Nil
Missed Departure	£500	£130	£750	£110	£1000	£100
Personal Effects and Baggage	£750	£130	£1,000	£110	£2,000	£100
Single Item Limit	£100	Nil	£150	Nil	£300	Nil
Valuables Limit	£100	Nil	£150	Nil	£300	Nil
Money & Cash	£100	£130	£100	£110	£200	£100
Cash Limit if under 18	£50	£130	£50	£110	£100	£100
Loss of Travel Documents	£150	£130	£150	£110	£250	£100
Personal Liability	£1,000,000	£130	£2,000,000	£110	£2,000,000	£100
Personal Accident						
Permanent Total Disablement	£10,000	Nil	£10,000	Nil	£25,000	Nil
Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes	£10,000	Nil	£10,000	Nil	£25,000	Nil
Death	£10,000	Nil	£10,000	Nil	£25,000	Nil
If the Insured Person is aged under 16 or over 75 (funeral expenses only)	£1,500	Nil	£1,500	Nil	£1,500	Nil
Legal Expenses	£15,000	£130	£25,000	£110	£25,000	£100
Winter Sports						
Ski Equipment - owned	£500	£130	£500	£110	£1000	£100
Single Item Limit	£250	£130	£250	£110	£500	£100
Ski Equipment - hired	£250	£130	£250	£110	£300	£100
Ski Hire	£20 per day up to £200	Nil	£20 per day up to £200	Nil	£50 per day up to £500	Nil
Ski Pack	£75 per day up to £300	Nil	£75 per day up to £300	Nil	£75 per day up to £450	Nil
Piste Closure	£20 per day up to £200	Nil	£20 per day up to £200	Nil	£40 per day up to £400	Nil

Delay due to Avalanche	£25 per day up to £250	Nil	£25 per day up to £250	Nil	£25 per day up to £250	Nil
Golf Cover						
Golf Equipment	£1500	£130	£1500	£110	£1500	£100
Single Item Limit	£250	£130	£250	£110	£250	£100
Golf Equipment Hire	£20 per day up to £200	Nil	£20 per day up to £200	Nil	£20 per day up to £200	Nil
Non-refundable Golfing Fees	£75 per day up to £300	Nil	£75 per day up to £300	Nil	£75 per day up to £300	Nil
Business Cover						
Business Equipment	£1000	£130	£1000	£110	£1000	£100
Single Item Limit	£500	£130	£500	£110	£500	£100
Business Equipment Hire	£50 per day up to £500	Nil	£50 per day up to £500	Nil	£50 per day up to £500	Nil
Business Money	£1,000	£130	£1,000	£110	£1,000	£100
Cash Limit	£500	£130	£500	£110	£500	£100

OPTIONAL GADGET COVER SUMMARY OF BENEFITS

Level of Cover	Number of Gadgets Covered	Total Replacement/Repair Value for all Gadgets	Excess
Level 1	3 gadgets	£1,000	Up to £50
	Single Article Limit	£1,000	
	Single Article Limit for Laptop	£1,000	
Level 2	5 gadgets	£2,000	Up to £50
	Single Article Limit	£1,000	
	Single Article Limit for Laptop	£2,000	
Level 3	7 gadgets	£3,000	Up to £50
	Single Article Limit	£1,000	
	Single Article Limit for Laptop	£2,000	

OPTIONAL VEHICLE HIRE EXCESS COVER SUMMARY OF BENEFITS

Vehicle	Excess Reimbursement	Tyres, Windscreen Underbody	Towing
Car	£5,000	£5,000	£500

Certain sections of your policy carry an excess (unless additional premium has been paid), that is the amount of any claim that you have to pay yourself. Policy excesses are applied under each section of the policy separately.

Significant or unusual exclusions and limitations

There are some situations which you are not covered for. These generally involve anything you already know about or that is caused by deliberate or careless acts on your part. Full details of these are given in the policy document.

The most significant exclusions of this policy are set out below. There may be other exclusions that are significant to you, so you need to check the policy document for full details.

- This policy contains restrictions on what cover is in place for claims arising from terrorist activity. Only valid claims for emergency medical expenses and Personal Accident will be paid.
- This policy contains restrictions regarding Pre-existing Medical Conditions. Please refer to Health and Pre-existing Medical Conditions Section in the policy document.
- This policy will NOT cover any claims under Cancellation or Curtailment if You have a non-travelling Close Relative with a pre-existing medical condition who dies or falls seriously ill and as a result You wish to cancel or curtail Your trip, You will be covered only if the relative's doctor states that at the time insurance was taken out he/she would not have foreseen such a serious deterioration in his or her patient's condition.
- No Section of this policy shall apply in respect of any claim arising directly or indirectly from your drug addiction or solvent abuse, excessive alcohol intake, or being under the influence of alcohol or drug(s).
- No Section of this policy shall apply in respect of any person who has reached the age of 86 years for Single Trip and 80 years of age for Annual policies.
- In the event of a medical emergency you must contact us as soon as possible. If you are physically prevented from contacting us immediately, you or someone designated by you must contact us within 48 hours.
- Personal Property Claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear and depreciation bearing in mind the age of the items.
- We will not pay for any claim arising from any deliberately careless or deliberately negligent act or omission by You, nor for any claim arising or resulting from Your own illegal or criminal act.

Duration of cover

This policy of insurance will run for the period shown on your policy certificate.

Your right to cancel

We hope you are happy with the cover this policy provides. However, if after reading it, this insurance does not meet with your requirements, please return it to the issuing agent within 14 days of receipt of Your policy and they will refund your premium, provided You have not commenced your trip or made a claim. We hope You are happy with the cover this policy provides. However, if after reading it, this insurance does not meet with Your requirements, please return it to us within 14 days of receipt of your policy and they will refund your premium, provided you have not commenced your trip or made a claim.

Making a claim under your policy

Claims relating to Your Travel Policy.

In the event of an emergency please telephone +44 (0) 208 763 3223

Claims forms can be obtained by calling the claims helpline on 01702 553 443, giving Your name and Certificate number and brief details of your claim.

If Your claim relates to a timeshare please ensure that You enclose a copy of the timeshare management agreement. Claims can be made for timeshare cover by calling 020 7748 0678.

Claims relating to Optional Gadget Cover Upgrade

Claims forms can be obtained by calling the claims helpline on 02077 851 702 or emailing gadget.claims@trinitym.co.uk, giving Your name and Certificate number and brief details of your claim.

Claims relating to Optional Vehicle Hire Excess Cover Upgrade

Claims forms can be obtained by calling the claims helpline on 0333 3230 095 or +44 1634 382 574 (Outside UK), or email assistance@orchard-administration.co.uk giving your name and certificate number and brief details of your claim.

Making a complaint

If you want to make a complaint about your policy, in the first instance please contact:

Compliance Officer
ROCK Insurance Group
Griffin House, 135 High Street, Crawley, West Sussex, RH10 1DQ

Please quote Your policy number or claim reference number and give us full details of Your complaint.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body at:

Exchange Tower, London, E14 9SR
Telephone: 00 44 (0) 800 023 4 567

Financial Services Compensation Scheme (FSCS)

All parties mentioned in this Policy Summary 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 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by calling 0800 678 1100