

Central Insurance Services Ltd

Annual Travel Policy Summary

Annual Travel is underwritten by Royal & Sun Alliance Insurance plc. It is an annual contract and may be renewed each year subject to the terms and conditions then applicable.

You can select either travel in Europe or Worldwide, for both you and your family provided everyone is under the age of 75. The maximum duration of any one trip is 60 days.

The following table provides only a summary of the main policy benefits and the terms and conditions. For full details of these and all the terms and conditions that apply you should read the policy document, a copy of which will be provided on completion of your contract or at any time on request. On receipt of your policy documentation, you will have time to decide if you wish to cancel the policy – see “Your right to cancel the policy” for more information.

Table 1

Annual Travel Insurance

The following features and benefits will automatically be included in your policy:

Features and Benefits	Significant Exclusions or Limitations	Excess per Person	Limit per Person	Policy Section
<p>Cancellation or Curtailment If you lose your deposit or any advance payments or have to pay additional transport and accommodation costs because you have to cancel or cut short your holiday, we'll pay these costs in the event of accidental injury, illness, bereavement, redundancy and other specified events.</p>	<ul style="list-style-type: none"> • Claims arising from any circumstances you knew about when booking the journey which indicated you might need to cancel or cut short your holiday. • Delays caused by strike or industrial action which happened or was expected to happen before you booked your journey. • Excludes any claims relating to pregnancy unless this involves a complication which arises more than 3 months before the expected date of birth. • Excludes chronic illness which you have been referred to a consultant or hospital for during the 12 months before the insurance started. • Excludes travelling against the advice of a medical practitioner. • Excludes any claim which is a result of you taking part in any of the specific activities we do not cover. 	<p>£100</p>	<p>£5,000</p>	<p>Cancelling your journey or cutting it short section</p>

Table 1 – continued

Annual Travel Insurance

Features and Benefits	Significant Exclusions or Limitations	Excess per Person	Limit per Person	Policy Section
<p>Missed Departure If you arrive at the port or airport too late as a result of bad weather, mechanical breakdown or industrial action, we will pay for extra accommodation and transport costs.</p>	<p>Claims resulting from strike or industrial action which happened or was expected to happen before departing from your home.</p>	Nil	£500	Missing your departure section
<p>Travel Delay If your ship or aircraft is delayed because of bad weather, mechanical breakdown or industrial action and you arrive at least 12 hours after your scheduled arrival time.</p>	<ul style="list-style-type: none"> • If you do not check in on time, unless prevented by strike, industrial action or bad weather. • Delays caused by strike or industrial action which happened or was expected to happen before you booked your journey. 	Nil	<ul style="list-style-type: none"> • £20 if you are delayed for at least 12 hours. • A further £10 for each additional 12 hours you are delayed. • A maximum of £100 in total for each person. 	Travel delays section
<p>Delayed Baggage This covers the cost of essential items if the carrier has misplaced or delayed your baggage for more than 24 hours on your outward journey.</p>	<p>Winter sports equipment is excluded.</p>	Nil	£150	Delayed personal baggage section

Table 1 – continued

Annual Travel Insurance

Features and Benefits	Significant Exclusions or Limitations	Excess per Person	Limit per Person	Policy Section
<p>Personal Accident Covers you for loss of life, limb or sight if during a journey you are accidentally injured and within two years you become disabled or die because of the injury.</p>	<ul style="list-style-type: none"> • Reduced benefits for under 18s. • Excludes any claims relating to pregnancy where injury happened within 3 months of the expected date of birth. • Excludes accidental injury, death or disability caused by taking part in any of the specific activities we do not cover. • Excludes travelling against the advice of a medical practitioner. 	<p>Nil</p>	<p>£30,000</p>	<p>Personal accident section</p>

Table 1 – continued

Annual Travel Insurance

Features and Benefits	Significant Exclusions or Limitations	Excess per Person	Limit per Person	Policy Section
<p>Emergency Medical Expenses If you are ill or have an accident we will pay for emergency medical and travel expenses. Also includes a hospital benefit of £15 per day if you go into hospital for more than 24 hours, up to a maximum of £500.</p>	<ul style="list-style-type: none"> Excludes any claims relating to pregnancy unless you need emergency treatment more than 3 months before the expected date of birth. Excludes chronic illness which you have been referred to a consultant for during the 12 months before the insurance started (unless the condition has been accepted). Excludes travelling against the advice of a medical practitioner. Excludes any claim which is a result of you taking part in any of the specific activities we do not cover. Excludes expenses you have to pay in the United Kingdom. Excludes expenses which are not thought necessary by a medical practitioner. 	£100	£10m	Emergency medical & travel expenses & hospital benefit section
<p>Losing your Passport Travel and accommodation expenses incurred during replacement.</p>	<ul style="list-style-type: none"> Cover is excluded if you do not report loss of passports to the embassy of your home country within 24 hours of discovery. Cover is excluded if you lose your passport from any vehicle. 	Nil	£250	Losing your passport section

Table 1 – continued

Annual Travel Insurance

Features and Benefits	Significant Exclusions or Limitations	Excess per Person	Limit per Person	Policy Section
<p>Legal Expenses We will pay your legal expenses to claim compensation if you are injured or die as a direct result of an accident during the journey.</p>	<ul style="list-style-type: none"> Excludes any claim where there is no prospect of a successful result. Excludes any claim not reported within 90 days of the incident starting. Cover only applies if the accident happens within specific countries. Excludes any claim which is a result of you taking part in any of the specific activities we do not cover. Excludes any claim in connection with a UK holiday. 	Nil	£50,000	Legal expenses section
<p>Hijack We'll compensate you if the aircraft or vehicle which you are travelling in is hijacked during the course of a journey and you are held for at least 24 hours.</p>		Nil	£500	Hijack section

You may choose to add the following cover to your Annual Travel Insurance:

Features and Benefits	Significant Exclusions or Limitations	Excess per Person	Limit per Person	Policy Section
<p>Winter Sports This extends the cover under the cancelling your journey or cutting it short section to include refunds for pre-paid equipment hire, lift passes and tuition.</p> <p>If you fall ill or are injured during your holiday we will pay the costs of the part of the ski pack that you do not use, including ski lessons, ski hire and lift passes.</p>	<p>No compensation will be paid if the piste is closed or if there is an avalanche.</p> <p>Excludes any claim which is a result of you taking part in any of the specific activities we do not cover.</p>	£100	£5,000 £250	Winter sports section

Important Information

Your right to cancel the policy

If having examined your policy documentation you decide not to proceed with the insurance, you may cancel it within the first 30 days under the terms of your policy.

You also have a statutory right to cancel the policy within 14 days starting on the day you receive the policy documentation.

To cancel please write to the address or call the number shown on your policy schedule. On receipt of your notice, we will refund any premiums already paid, except when you have already made a claim under your policy.

Claims

Should you wish to claim under your Annual Travel policy you should call the Annual Travel Helpline on 0208 763 3230 as soon as possible. You must give us any information or help that we ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy.

Complaints

We aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact the person who arranged the policy for you or the manager of Royal & Sun Alliance Insurance plc at the address shown on your quotation or schedule, as appropriate. They will tell you what they will do to resolve your concerns and how long it will take.

In the unlikely event that you remain dissatisfied and wish to make a complaint under either the Annual Travel policy or the Legal Expenses section of the policy, please contact us at the appropriate address below.

If the Customer Relations Office cannot resolve the matter to your satisfaction, we will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service at the address below. If you make a complaint, your right to legal action against us is not affected.

Annual Travel	Legal Expenses	Financial Ombudsman Service
Customer Relations Manager Royal & SunAlliance Bowling Mill Dean Clough Industrial Park Halifax HX3 5WA	Customer Services Dept Legal Expenses Division FirstAssist Insurance Services Ltd Marshall's Court Marshall's Road Sutton Surrey SM1 4DU	Insurance Division The Financial Ombudsman Service South Quay Plaza 183 Marsh Wall London E14 9SR

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims under its policies. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met. Further information can be obtained from us or the FSCS.

Other Important Information

Premiums and payments

Premiums are inclusive of Insurance Premium Tax.

You may pay for your policy either annually or by monthly instalments. Annual premiums may be paid by direct debit, credit/debit card or by cheque. Monthly instalments can only be paid by direct debit.

Renewing your policy

At least 21 days before each policy renewal date we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover then please tell us before the renewal date.

If you pay by direct debit we will continue collecting premiums unless you notify us that you wish to cancel the policy. This will also apply to payments by credit/debit card, if you have previously given us permission. For other payment by cheque or credit/debit card, you must submit a further payment if you wish to renew the policy.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in "Your right to cancel the policy" above.

Termination of the contract

You may cancel the contract by giving us 14 days notice in writing. If you cancel the policy you may be entitled to a refund of premium provided that no claim has been made during the current period of insurance.

We may cancel this policy by giving you at least 14 days notice at your last known address. If we cancel the policy we may refund premiums already paid for the remainder of the current period of insurance.

The law and language applicable to the policy

Both you and we can choose the law that will apply to this policy. This policy is governed by the law which applies to the part of the United Kingdom, Channel Islands or the Isle of Man in which you normally live.

The language used in this policy and any communications relating to it will be English.

Royal & SunAlliance

Annual Travel is underwritten by Royal & Sun Alliance Insurance plc, which is authorised and regulated by the Financial Services Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.