

Statement of Demands & Needs

This policy is designed to meet the demand and needs of those who are travelling on conventional holidays.
(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 Multi-trip Travel Insurance Policy

The travel insurance policy is underwritten by Millstream Underwriting Limited on behalf of AGA International SA's appointed administrator in the United Kingdom.

Main Features & Benefits

Who is Covered?

The policy covers you, your spouse (or co-habiting partner) and your financially dependent children under 23 years if in full time education who are normally resident with you for any number of round trips of up to 30 days during the period of insurance shown on your schedule.

What is Covered

The main sections of cover are:

- | | |
|-------------------------------------|-------------------|
| ◆ Trip Cancellation and Curtailment | up to £5,000 |
| ◆ Emergency Medical Expenses | up to £10,000,000 |
| ◆ Baggage & Personal Effects | up to £1,500 |
| ◆ Cash & Documents | up to £500 |
| ◆ Personal Liability | up to £2,000,000 |
| ◆ Personal Accident | up to £20,000 |
| ◆ Financial Failure Protection | up to £5,000 |

Cover is also provided for Travel Delay, Missed Departure, Legal Expenses, Hijack, Loss of Passport Expenses and Business Travel.

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.

You are covered for conventional skiing up to 17 days duration in total during the period of insurance (limited to 69 years and under)

Significant Conditions & Exclusions	Policy Section
<i>We bring your particular attention to the following conditions and exclusions</i>	
◆ 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: 020 7008 1500, Website: www.gov.uk/fco	General Exclusion 2
◆ 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 and 7
◆ 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
◆ 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 and 7
◆ 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 leisure activities are excluded. Cover can be 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 for planned activities.	General Exclusions 20-25
◆ Cover within the UK is limited to pre-booked trips of 2 nights or more in paid accommodation	What is Covered?
◆ You cannot purchase or renew your policy once you have reached 75 years of age.	Who is Covered?

Health Warranty

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

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 0330 660 0563.

If there is any change in a persons' health between the date the policy is issued and the start date of a trip 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 3751. The medical emergency service is provided by Specialty Assistance Services Limited

If you wish to make a claim please call 0330 660 0549. 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 us 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 that you have used for those services. Please note that your cancellation rights are no longer valid after this initial 14 day period and there is no provision for a refund.

How to Complain

For all complaints please write to The Managing Director, 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 our Regulator

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

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

Section 17 of this travel insurance is underwritten by certain underwriters at Lloyd's and is administered by International Passenger Protection Limited , IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR, United Kingdom.

On behalf of International Passenger Protection Limited, Millstream Underwriting Limited will act as agent for the receipt of customer money and handling premium refunds.

The FCA holds a register of all regulated firms on its website visit www.fca.org.uk or you can contact them by phone on 0800 111 6768.

In the event that the insurer, 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

Further Information

You should read the Policy Wording 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 call the Contact Centre, tel: 01162 690 999.