



Policy Summary

WORLD CRUISING CLUB WORLD ARC

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Please note that this Summary does not contain the full terms and conditions of the contract, which can be found in the Certificate document. You should refer to your Certificate for full details of the Sums Insured and Limitations.

Travel insurance arranged for GH Insurance Services Limited by Acumus Insurance Solutions Limited with UK Underwriting Limited on behalf of AXA Insurance UK plc.

The standard duration of this contract is 15 months from the date on which cover incepts. Any variations to this duration will be shown on your Certificate Schedule.

If your period of insurance is more than one year you may need to review and update this cover periodically to ensure it remains adequate.

This is an **Annual Multiple Trip Travel** insurance that provides cover for residents of the United Kingdom. Subject to your Proposal the main features and benefits are:

Section 1 – Trip Cancellation and Disruption provides cover for:

- a) Loss of unused travel and accommodation;
- b) Travel and accommodation expenses following missed departure and transport diversion;
- c) Travel Delay Inconvenience Benefit following the late departure of publicly licensed transport;
- d) Additional travel and accommodation expenses for Alteration of Itinerary.
- e) Additional accommodation expenses following major damage and the resultant repair
- f) Loss of unused travel and accommodation following theft, total loss or extended repair of the vessel
- g) OPTION (subject to additional premium): Deposit and crew fees prior to the start of the rally.
- h) OPTION (subject to additional premium): Following a medical repatriation claim, the cost of rejoining the rally.

Section 2 – Medical, Repatriation and Other Expenses provides cover for:

- a) Medical and repatriation expenses outside the United Kingdom including 24-hour emergency help lines;
- b) Hospitalisation daily benefit if you are confined as a hospital inpatient;
- c) Funeral costs.

Excess (being the first amount of each and every claim that you pay) £50.

- 1. **Section 3 – Personal Accident** provides a lump-sum payment following accidental death or injury resulting in loss of limb, sight or permanent total disablement.

Section 4 – Baggage and Personal Effects provides cover for:

- a) Loss of or damage to baggage and personal effects. There are limits for single items or pairs or sets of items;
- b) In addition, if any items of essential clothing or toiletries are mislaid for 12 hours or more, an amount is claimable for the purchase of any reasonable replacement.

Section 5 Money, Travel Documents and Credit Cards provides cover for:

- a) Loss of money and travel documents, fraudulent use of lost credit cards;

- b) Business documents and records.

Excess of £50.

Section 6 Legal Expenses and Personal Liability provides cover for:

- a) Personal Liability for bodily injury to third parties and/or damage to their property;
- b) Legal Expenses.

These limits apply in respect of any one occurrence or series of occurrences arising out of any one cause.

Section 7 Hijack and Kidnap Daily Benefit provides a benefit for each 24 hours' delay.

Detailed below are significant and unusual **exclusions** to your insurance

Section 1 – Trip Cancellation and Disruption

- 1. Conditions known to you at the time of booking the trip or buying the Insurance that could lead to a claim;
- 2. Claims arising out of events that had occurred, commenced or been announced before you buy the insurance.

Section 2 – Medical and Repatriation Expenses

- 1. Costs which could have been foreseen by you when you start the trip;
- 2. Medical expenses in the United Kingdom or 12 months after your accident or illness.

Section 1 – Trip Cancellation and Disruption and Section 2 – Medical and Repatriation Expenses

- 1. Pregnancy within 2 months of the estimated date of delivery.

Section 4 – Baggage and Personal Effects

- 1. Hired clothing and hired equipment, wear and tear or gradual deterioration, household effects, electrical or mechanical breakdown, 'valuables' (as defined in the Certificate wording) in your baggage whilst in the custody of a carrier.

Section 5 - Money, Travel Documents and Credit Cards

- 1. Currency devaluation or monetary transaction shortages due to errors or omissions;
- 2. Loss or theft not reported to the police or transport carrier within 48 hours of discovery;
- 3. Money contained in your baggage whilst in the custody of a carrier.

Section 4 – Baggage and Personal Effects and Section 5 - Money, Travel Documents and Credit Cards

- 1. Confiscation or detention by customs or other authority.

Section 6 – Personal Liability and Legal Expenses

- 1. Liability for bodily injury to your employees or to any member of your family or household;
- 2. Loss of or damage to property belonging to you or your family or household members;
- 3. Liability due to the use of aircraft, aerospace device or hovercraft; waterborne craft; mechanically propelled or horse drawn vehicle; caravan or vehicular trailer; firearm or animals or ownership or occupation of land or buildings;
- 4. Employer's liability;
- 5. Contractual liability;
- 6. Liability arising out of or incidental to the practice of a profession or occupation or to the supply of goods or services;
- 7. Liability that is covered under any other insurance.

General Exclusions that apply to all Sections

1. Trips expected at the time of booking or commencement to exceed the time stated on the schedule or involve hazardous or non-conventional holiday or business activities;
2. Children aged under 18 years unless travelling with another person aged over 18 years who is covered under this Insurance;
3. People who have reached their 71st birthday at the start of the Period of Insurance shown on the Certificate Schedule;
4. Travel against medical advice or after receipt of a terminal prognosis or for the purpose of obtaining medical treatment or convalescent care;
5. Winter sports in excess of 17 days in total during the Period of Insurance;
6. Diving (unless with a qualified instructor or the Insured Person holds a British Sub Aqua Club or equivalent certificate)
7. Any diving below 30 metres; solo diving, cave diving or diving for hire and reward;
8. Motor cycling (other than hired mopeds or scooters);
9. Mountaineering or rock climbing
10. Riding or driving in a race (other than officially organised yacht races);
11. Operational duties as a member of the Armed Forces;
12. Professional entertaining;
13. Flying other than as a passenger;
14. Any gradually progressing sickness attributable to diving activities;
15. Intentional self-injury or suicide;
16. Deliberate exposure to exceptional danger (other than in an attempt to save human life);
17. An Insured Person's own criminal act;
18. HIV or AIDS and/or any HIV or AIDS related illness;
19. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
20. War (whether war be declared or not), hostilities or terrorism.

Detailed below are significant and unusual **limitations** to your insurance

Section 1 – Trip Cancellation and Disruption

1. You must obtain written confirmation from your Carrier or their Agent of delayed departure dates, times and the reason for the delay;
2. You must obtain garage or motoring organisation reports confirming the date, cause and time for mechanical breakdown claims.

Section 4 – Baggage and Personal Effects and Section 5 Money, Travel Documents and Credit Cards

1. You must take all reasonable precautions for the safety of baggage, personal effects and money.

Section 5 – Money, Travel Documents and Credit Cards

1. Loss due to the fraudulent use of cheques, charge, bankers' or credit cards is subject to your compliance with the conditions of use and other terms under which they have been issued.

Section 6 – Personal Liability and Legal Expenses

1. You must not admit any liability nor offer agreement to settle any claim without our prior written consent.

General Limitations that apply to all Sections

1. Cover only applies while you are travelling on the Period of Travel during the Period of Insurance. Cover starts when you leave your home or place of business whichever occurs the later for the purpose of travelling outside the United Kingdom and ceases when you arrive at your

home or place of business whichever occurs the earlier. The trip cancellation cover under Subsection 1 (a) starts at the time that the Insurance is taken out or at the time that the insured trip is booked, whichever is the later. The United Kingdom means England, Scotland, Wales and Northern Ireland.

2. If you are the victim of kidnap or hijack, the cover continues for up to 52 weeks from that date or until you return home, whichever is the earlier.
3. If a Period of Travel is not completed within the Certificate time limit of 60 days due to circumstances beyond your control, cover will continue without additional premium for up to a maximum of 30 days.
4. Our specific agreement to extend or renew this Insurance needs to be obtained prior to expiry of the Period of Insurance. If this is not obtained, cover shall only continue for up to a maximum of 14 days.
5. This Insurance covers all trips starting during the Period of Insurance, subject to the Conditions and Exclusions in the Certificate wording.

Geographical Limits

The Geographical Limits of this Insurance are Worldwide unless your Certificate is endorsed to the contrary.

Conditions

All material facts should be disclosed (These are facts which are likely to influence our acceptance or assessment of your insurance). If you are in any doubt about facts considered material you should disclose them.

You may find it helpful to keep an independent record of the information you supply in connection with your proposal, including copies of any relevant letters.

You and we are free to choose the legal system that will apply to this insurance. Unless we specifically agree to the contrary, this insurance will be subject to English law.

Claims Procedure

For all Sections If you need to make a claim, please obtain a claim form no later than 31 days after the event by:

- Telephoning Travellers Protection Services Ltd on 0870 420 3803, quoting reference UKU and then the policy number from **your** schedule; or
- Writing to Travellers Protection Services Ltd, 1 Prince of Wales Road, Norwich, NR1 1AW quoting reference UKU and then the policy number from **your** schedule.

When returning the claim form, please include all relevant documentation. Please send originals – not photocopies (keep copies for **your** records). For all claims **you** will need to send **your** original - insurance **policy** together with **your** booking reference number, e-ticket, holiday invoice or cancellation invoice.

UK Underwriting Ltd are an insurers agent and in the matters of a claim act on behalf of the insurers.

Cancellation

You may cancel this insurance within 14 days of receipt of the Certificate of Insurance provided that no claims have been incurred.

We may cancel this insurance by giving you sixty days' written notice at your last known address.

Complaints

It is the intention to give **you** the best possible service but if **you** do have any questions or concerns about this Insurance or the handling of a claim **you** should in the first instance contact the Complaints Officer. The contact details are:

Complaint's Officer, Travellers Protection Services Limited, 1 Prince of Wales Road, Norwich, NR1 1AW
Tel: 0870 7744176 Fax: 0870 774 4045 Email: complaints@tpsLtd.com

Please ensure **your policy** number is quoted in all correspondence to assist a quick and efficient response.

In the event **you** remain dissatisfied and wish to make a complaint, **you** can do so by contacting the following:

The Claims Manager, UK Underwriting Ltd, 2 Gibraltar House, Bowcliffe Road, Leeds, LS10 1HB

If it is not possible to reach an agreement, **you** may have the right to make an appeal to the Financial Ombudsman Service. **You** may contact the Financial Ombudsman Service at:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, Docklands, London, E14 9SR
Tel; 0845 080 1800

This does not affect **your** statutory rights