

Regimental Winter Sports underwritten by **QBE Insurance (Europe) Limited**

The personal accident and travel insurance contract is effective between the dates stated on the policy schedule. This document provides a summary of the main benefits under the policy. **For full details of all benefits and all terms you should read the Policy document.** An outline of the significant features and benefits included in the policy are set out below followed by significant exclusions and limitations.

Significant Features and Benefits

The **Medical & Repatriation** section provides medical and repatriation assistance and cover for cost up to a maximum of five million pounds (GBP5,000,000). Emergency contact details:



Telephone: +44 (0) 203 0273 999
Web address: www.QBEurope.com/assistance

Emergency medical assistance

- Medical expertise on hand
- Air ambulance
- Hospital and treatment co-ordination
- Guarantee on fees and charges

- Personal liability up to two million pounds (£2,000,000)
- Activity equipment up to one thousand five hundred pounds (GBP1,500)
- Ski pass up to two hundred and fifty pounds (£250)

Significant Exclusions or Limitations

See
document
page

The policy document contains a number of exclusions and other limitations. Some of the significant exclusions applying that will bar payment are listed below:

- | | |
|---|----------|
| 1. QBE Assist must be advised as soon as reasonably practicable of any event that may give rise to a medical expenses claim | 7 |
| 2. The excess amount under Personal Liability and Activity Equipment a sections | Schedule |
| 3. Ski over 3 years old are excluded | 11 |
| 4. Standard military kit, baggage and personal property are excluded | 11 |
| 5. Biathlon rifle limit £1,500 | 11 |

Important Information

Your Right to Cancel (see the policy document page 3 & 19)

Both you and the Insurer may cancel this insurance, so please ensure the insurance is suitable for your requirements. Either party may issue 30 days written notice of cancellation at any time by writing to the last known address when the QBE will allow a pro rata refund of premium provided no claim has been made under the insurance.

Claim Notification (see the policy schedule)

Should you wish to make a claim you should contact QBE as soon as possible at the address shown below:

Travel claims, Claims International, PO Box 1037, Oakleigh House, Cardiff, CF11 1HU

Complaint Procedure (See the policy document page 28)

If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact: The Managing Director, Risk Management & Corporate Insurance Services Ltd (RMCI) 3/4 Tannery House, Tannery Lane, Send, Surrey, GU23

If you remain unhappy please contact the Managing Director of **QBE** at the address below. If **QBE** cannot resolve the matter to your satisfaction you can, if you wish, refer the matter to the Financial Ombudsman Service at the following address: Insurance Division, The Financial Ombudsman, Service South Quay Plaza 2, 183 Marsh Wall, Docklands, London E14 9SR

Referral to the Financial Ombudsman Service is only available to commercial customers in limited circumstances. Making a complaint does not affect your right to take legal proceedings.

Compensation

QBE is covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members are unable, in specified circumstances, to meet any valid claims under their 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 (100% if the insurance is legally compulsory). Compensation is only available to commercial customers in limited circumstances

Further information can be obtained from **QBE** at the address above, or from the Financial Services Compensation Scheme at the following address: Financial Services Compensation Scheme; 7th Floor, Lloyds Chambers, 1 Portoken Street, London E1 8BN; Tel: 020 7892 7300

Directive Required Information

QBE Insurance (Europe) Limited

QBE Insurance (Europe) Limited is a private company limited by shares and is authorised and regulated by the Financial Services Authority (FSA) as an insurance company and, with effect from 14 January 2005, to undertake insurance mediation, under Registration Number 202842

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.

In the event of a complaint please read the above procedures.

The law and language applicable to the policy

The law of England and Wales will apply to this contract. The language used in this **policy** and any communications relating to it will be English.

Insurer's Head Office

The Insurer's home state is the United Kingdom and this **policy** is underwritten from its London premises at the Head Office location below. The company's Head Office and registered address is:

QBE Insurance (Europe) Limited, Plantation Place, 30 Fenchurch Street, London, EC3M 3BD,
Tel: 020 7105 4000, Fax: 020 7105 4019. Registered in England No. 1761561
enquiries@qbe-europe.com