



Adventures

Key Information you the Customer need to be aware of

This is a summary of cover only. Full terms and conditions can be found in the policy wording, which you should also read carefully.

1. Who provides your insurance cover ?

Adventures insurance is arranged by PJ Hayman & Company Limited.

For Sections 1 to 8 and 10 - White Horse Insurance Ireland Limited. Registered Office: Travel House, Free Zone West, Shannon, Co. Clare, Republic of Ireland. White Horse Insurance Ireland Limited is authorised and regulated by the Central Bank of Ireland.

You can check this with the Central Bank of Ireland by visiting their website www.centralbank.ie

For section 9 - cover is provided by International Passenger Protection Limited and underwritten by Lloyds Syndicates. Registered Office: IPP House, 22-26 Station Road, West Wickham, Kent BR4 OPR. Registered in England 2498563.

2. What does Adventures insurance cover me for ?

This policy is designed to offer protection for your travel arrangements as described in the summary of cover table below.

Summary of Cover

The following is only a summary of the main cover limits. You should read the policy for the full terms and conditions.

Section & Cover	Limit per person (up to)	Event Excess*
Part A		
1. Medical & Emergency Expenses**	£10,000,000	£100
Emergency dental treatment (for relief of pain only)	£300	
Burial Costs / Body Repatriation	£3,500	
Hospital Inconvenience Benefit	£400 (£20 per day)	Nil
Search & Rescue costs	£50,000 (£10,000 in home area)	£500
2. Personal Accident	£10,000	Nil
3. Personal Liability	£2,000,000	Nil (£200 property damage)
4. Activity Equipment	£1,000***	£75
Single items, pair or set limit	£600***	
Delayed Activity Equipment (over 12 hours)	£200	Nil
Activity Equipment Hire	£300	Nil
5. Legal Expenses	£25,000	Nil
Part B		
6. Possessions, Personal Effects, Money & Documents		
Personal Possessions	£2,000	£75
Single items, pair or set limit	£300	
Valuables limit	£300	
Delayed Possessions (over 12 hours)	£200	Nil
Loss of Personal Money	£300	£75
Loss of Travel Documents (incl. Passport)	£1,000	£75
7. Cancellation, Loss of Deposit or Curtailment	£5,000****	£100 (£25 loss of deposit)
Pre-paid Activity Course Fees limit	£1,000****	
8. Unexpected Events		
Travel Disruption (costs to reach destination)	£1,000	Nil
Travel Delay	£120 (£30 each 12 hours)	Nil
or		
Abandonment (after 12 hours delay)	£5,000****	£100
Pre-paid Activity Course Fees limit	£1,000****	
9. Financial Failure	£2,500	Nil
Part C		
10. Optional Independent Traveller		
Extended Cancellation or Curtailment	£5,000	£100
Extended Travel Delay	£120 (£30 each 12 hours)	Nil
Extended Travel Disruption (costs to reach destination)	£1,000	Nil
Accommodation	£5,000	£100

* The event excess is the first amount of each claim, per section, for each separate incident, payable for each insured person.

** Cover under Section 1 is not available in your home area.

*** Under a Single Trip policy, the sums insured for activity equipment / single items, pair or set limit may be increased to a maximum of £10,000 per person (£1,500 single items, pair or set limit). Details of the cover you have chosen is shown on your schedule.

**** Under a Single Trip policy, the sums insured for Cancellation / Curtailment (including pre-paid Activity Course Fees) and Abandonment cover, may be increased to a maximum of £10,000 per person. Details of the cover you have chosen is shown on your schedule.

Summary of Cover 2013

3. What else do I need to know about my Adventures insurance policy?

A summary of the main cover limits is shown overleaf. You should read the policy for the full terms and conditions.

4. What is the duration of the contract ?

Your policy will run from the dates shown on your schedule once your policy is issued.

5. Do I need to do anything after I have purchased the policy ?

Please remember that it is your responsibility to regularly review your level of cover to ensure it remains adequate. Before you travel you must tell us about any change in your circumstances which may affect your cover. It is very important to tell us about any changes in medical conditions.

6. What cancellation rights do you have ?

If the terms or conditions of your policy do not meet your requirements, please notify us within **14** days of receiving your policy and schedule 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 can 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.

7. Am I covered for medical treatment in a private hospital?

There is no cover under this policy for in-patient medical & treatment expenses incurred in a private hospital, unless specifically authorised by our Emergency Assistance Service.

8. How do I make a claim?

- If you are abroad and need medical assistance, please call our 24-hour Medical Emergency Assistance Service on: **+44 (0) 844 879 8313** or **+44 (0) 208 763 4932**

- For Sections 1 to 8 and 10, please call White Horse Administration Services Limited for a claim form on: **0871 664 7995**; or write to:
White Horse Administration Services Limited, PO Box 5633, Walsall, WS6 9BB.

When contacting us to request a claim form please state your insurance is provided by White Horse Insurance Ireland Limited and quote scheme reference WHIIL/ADVEN/01/2013. The notification must be made within **31** days or as soon as possible thereafter following any bodily injury, illness, incident, event, redundancy or the discovery of any loss or damage which may give rise to a claim under this policy.

- For Section 9 - Financial Failure only, you must notify us, at the following address, of any occurrence which may give rise to a claim and should be advised as soon as reasonably practicable and in any event within **14** days to:

International Passenger Protection Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR.

- by telephone: **+44 (0)20 8776 3752**
- by fax: +44 (0)20 8776 3751
- by e mail: info@ipplondon.co.uk

9. What to do if you have a complaint?

Should you wish to make a complaint about a decision we have made, you may write to:

- If your complaint is regarding your policy, you need to contact:

The Customer Services Manager,
P J Hayman & Company Limited,
Stansted House, Rowlands Castle,
Hampshire PO9 6DX.

- If your complaint is regarding a claim on your policy under Sections 1 to 8 or 10, you need to contact:

The Customer Experience Manager,
White Horse Administration Services Limited
PO Box 5633, Walsall, WS6 9BB

If Your complaint is one of the few that cannot be resolved by this stage, please contact the General Manager at White Horse Insurance Ireland Limited, who will arrange for an investigation.

The General Manager,
White Horse Insurance Ireland Limited,
Travel House, Free Zone West, Shannon, County Clare, Republic of Ireland.

If we have given you our final response and you are still dissatisfied, you may refer your case to the Financial Services Ombudsman's Bureau.

The Financial Services Ombudsman's Bureau,
3rd Floor, Lincoln House Lincoln Place, Dublin 2, Republic of Ireland.

Tel: 00353 (1)6620 899 Fax: 00353 (1)6620 890

Email: enquiries@financialombudsman.ie

Web: www.financialombudsman.ie

Please note the Ombudsman will not consider your case until you have followed the complaints procedure, as outlined above.

- If your complaint is regarding a claim on your policy under Section 9 - Financial Failure, you need to contact:

Contact IPP on Tel: **020 8776 3750** Fax: 020 8776 3751 Email: info@ipplondon.co.uk

Or write to:

The Customer Services Manager
International Passenger Protection Limited,
IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR

Having followed the above procedure, if you are not satisfied with the response you may write to:

Policyholder and Market Assistance

Lloyd's,

One Lime Street, London, EC3N 7HA

Email: complaints@lloyds.com

10. Is the insurer covered by the Financial Services Compensation Scheme (FSCS)?

For your added protection, the insurer is covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, telephone number 020 7892 7300, or by visiting their website at www.fscs.org.uk

This document is available in large print, audio and Braille.

Please contact us on: 0845 230 3526 and we will be pleased to organise an alternative version.