

Helping Hand

Your policy summary
Silver and Gold cover

CHUBB®

Travel insurance

keyfacts®

Cover at a glance

keyfacts[®]

This is a summary of cover and does not contain all the terms and conditions of your Policy, which can be found in the Policy document. Please take time to make sure you understand the cover it provides. Cover is underwritten by Chubb European Group Limited.

Significant Features and Benefits

Benefits The following table show a summary of the main benefits provided. (For full details please refer to the policy wording).	Benefit Amount	
	Silver	Gold
Cancellation†	£1,500	£5,000
Ticket Cancellation (sporting events, concerts, theatre)	Not included	£100 Annual Trip only
Curtailment†	£1,500	£5,000
Travel Delay	£20 after 12 hours delay £10 after next 12 hours to £80	£40 after 12 hours delay £20 after next 12 hours to £200
Abandonment†	max £1,500	max £5,000
Missed Departure†	£200	£750
Personal Accident	up to £10,000 (reduced to £7,500 if under 16)	up to £40,000 (reduced to £7,500 if under 16)
Medical Expenses†	£10,000,000 £5,000 Funeral Expenses	£10,000,000 £5,000 Funeral Expenses
Emergency dental treatment	£250	£500
Repatriation	Included in Medical	Included in Medical
Personal Effects and Baggage†	£1,500 single article limits apply	£2,000 single article limits apply
Delayed Baggage	£75 after 12 hours	£75 after 12 hours
Personal Money	£200 (reduced to £100 if under 16)	£500 (reduced to £100 if under 16)
Passport/Driving licence - temporary replacement costs	£250	£300
Personal Liability	£2,000,000	£2,000,000
Legal Expenses	£25,000	£50,000
Scheduled Airline Failure Insurance	£1,500 Annual Cover Only	Included in End Supplier Failure
End Supplier Failure (including Scheduled Airline, Hotel, Tour Operator and Car Hire)	Not included	£5,000

Important Notes

If you claim for one benefit marked with a † you will have to pay:

- SILVER - the first £75 per person
- GOLD - the first £50 per person (maximum £100 for any claim except Scheduled Airline Failure Insurance)

If your claim is for more than one benefit marked with a † you will have to pay:

- SILVER - the first £75 per person for each benefit you claim
- GOLD - the first £50 per person only (maximum £100 for any claim except Scheduled Airline Failure Insurance)

Please Note

To be eligible for cover under this Policy You and all other persons insured under this Policy must have your main residence in the United Kingdom and be in the United Kingdom when this Policy is taken out and be registered with a GP in the United Kingdom.

Cover for travel to Albania is not provided under European travel insurance. Please purchase Worldwide cover if you intend to travel to Albania. The Superior level of cover also provides cover for Additional Pet Care Fees; and Compassionate Return. These are not covered under the Standard level of cover. The Superior Annual Multi Trip Policy also provides cover for ticket cancellation.

Full details of the Benefit levels under each level of cover are contained in the Table of Benefits and the Policy Schedule.

Significant or unusual Exclusions or Limitations

- Anybody not resident in England, Scotland, Wales or Northern Ireland and not registered with a GP in one of these countries. (Persons Covered page 6)
- In respect of Annual Multi Trip cover, anybody over the age of 69 on the date cover is purchased.
- In respect of Single Trip cover, anybody over the age of 80 on the date cover is purchased.
- Children travelling without an adult named under Persons Insured on the Policy Schedule. (Children page 7)

Cover will not apply for journeys where:

- Under Annual Multi Trip Policies (Holidays Covered page 7):
 - holidays abroad exceeding 30 consecutive days; and 90 days in total in any period of insurance;
 - holidays in the United Kingdom not including at least 2 nights spent in accommodation booked before the holiday begins;
 - more than 21 days in total in any period of insurance spent on holidays involving winter sports, under the optional Winter Sports Extension.
- Any holiday (Holidays Not Covered page 7):
 - which involves travelling specifically to obtain medical, dental or cosmetic treatment;
 - where sports or activities are the main focus of, or form a significant proportion of your holiday (unless you have bought

the optional Winter Sports Extension and are on holiday specifically to take part in winter sports covered under the Policy);

- where you or your travelling companion are aware of any reason why it might be cancelled or curtailed, or any other circumstance that could reasonably be expected to result in a claim under the Policy;
- involving travel to areas where the Foreign and Commonwealth Office has advised against 'all travel'.
- Taking part while on holiday in:
 - any leisure activities, sports or winter sports not specifically covered under "Covered Leisure Activities, Sports and Winter Sports" (page 12) or in a professional capacity or for financial reward or gain;
 - air travel unless as a fare paying passenger in a fixed wing aircraft or where covered under "Covered Leisure Activities, Sports and Winter Sports" (page 12).

Cover will not apply for Medical Conditions or Change of Health where:

Undisclosed medical conditions or circumstances, which existed at the time the Policy was purchased, which we were not told about, and had not agreed in writing to provide cover for (Health Declaration and Change of Health page 9).

- Change of health - statements were made when buying cover (including statements relating to the health

of each Person Insured), which are detailed in the Policy Schedule under "Your Declaration to us".

However, should:

- a Person Insured's health changes after these statements were made and you can no longer make them, you must in certain circumstances let us know immediately (Health Declaration and Change of Health page 9);
- you have an Annual Multi-Trip Policy, you must be able to make the statements each time a new holiday is booked.
- Any serious, chronic or recurring medical condition affecting any person upon whom your holiday depends that was diagnosed before your holiday was booked (or commencement of the period of insurance if later), and which could result in your having to cancel or curtail your holiday (Health Declaration and Change of Health page 9).
- Medical treatment incurred more than 52 weeks after the sickness/injury occurred (What is Not Covered page 27).
- Not taking medication or treatment (General Exclusions page 21).
- Tropical disease where not vaccinated (General Exclusions page 21).
- Anxiety, stress, depression, phobia, mental or nervous disorders (General Exclusions page 22).

Cover will not apply for any claims arising from

- any trip in, to or from Cuba. This Policy does not cover any travel

relating to Cuba, or any claims which would result in Chubb being in breach of any resolutions or trade or economic sanctions or other laws (General Exclusions page 21).

- Illegal acts (General Exclusions page 22).
- Misuse of alcohol/drugs (General Exclusions page 22).

Cover will not apply for Redundancy where:

- Cancellation or curtailment as a result of redundancy if you are self-employed or a contract worker (Cancellation page 25).
- Financial failure unless specifically provided for (General Exclusions page 23).

Excess

- The Excess - £75 per person per section, where an excess applies under Silver Cover / £50 per person where an excess applies (limited in most circumstances to £100 per claim) under Gold Cover (General Definitions page 49).

Duration of Policy

A Single Trip Policy covers a single holiday that takes place within 12 months of the date cover is purchased and lasts no longer than 30 days.

An Annual Multi-Trip Policy covers all holidays during the period of insurance that meet Policy conditions, and is valid

for 12 months commencing from the date required, which must be within 45 days from the date cover is purchased. Cancellation cover under Section 1 begins when a holiday is booked, if this Policy is in force at the time of booking, or from the Date and Time Stated in the Policy Schedule, if later, and ends when you leave your home in the United Kingdom to commence your holiday.

Insurance cover under all other Sections operates for a holiday that takes place during the period of insurance and includes travel directly to and from your home in the United Kingdom provided the return home is completed within 24 hours of:

- A. return to the United Kingdom; or
- B. departure from pre-booked accommodation following a holiday within the United Kingdom covered under an Annual Multi-Trip Policy.

Right of Cancellation

14 day cancellation

If, for any reason, you are not satisfied with this Policy, and you have not commenced a holiday protected by the cover provided, you may, within 14 days of your receipt of full policy documentation, telephone us on free phone: 0345 045 0132 or Email: helpinghand.travel@chubb.com and we will cancel it. If this happens the policy will have provided no cover and we will refund any premiums you have paid.

How to Claim

1. If you are injured or become ill abroad and need:

- A. hospital in patient treatment, specialist treatment, medical tests, scans or to be brought back to the United Kingdom you must contact Chubb Assistance immediately on: +44 (0) 207 173 7902

If you cannot do this yourself, you must arrange for a personal representative to do this for you. If this is not possible because your condition is serious, you or your personal representative must contact Chubb Assistance as soon as possible.

If Chubb Assistance are not contacted, we may reject your Claim or reduce its payment.

- B. medical treatment other than under A. above:

You must follow the procedure detailed under condition 2. below. You can make use of the services provided by Chubb Assistance, as appropriate.

- C. medical treatment in Australia:

You must follow the appropriate procedure detailed under A or B above. If you are a United Kingdom passport holder or

otherwise eligible, you must also register with Medicare (you can do this on arrival or after you have had treatment above). Some treatment charges may be partially refunded by the Medicare scheme and you should try to make your claim while you are still in the country.

If you do not, we may reject your claim or reduce the amount we pay you.

2. All other claims

You must notify us immediately by telephone, email or by or downloading a claim form from www.chubbhellinghand.com and sending it to us as soon as possible and within 30 days of becoming aware of anything likely to result in a claim (but 14 days for Scheduled Airline Failure).

A personal representative can do this for you if you cannot. We can be contacted at:

Chubb Travel Insurance Claims
PO Box 1086
Belfast
BT1 9ES
T 0345 045 0132
E helpinghand.travel@chubb.com

Complaints Procedure

We are dedicated to providing a high quality service and want to maintain this at all times. If you are not satisfied with this service, please contact us immediately, quoting your Policy details, so that your complaint can be dealt with as soon as possible. If you have a complaint about the sale of your Policy or the Customer Service you have received please contact:

The Customer Service Manager
Helping Hand Travel Insurance
Chubb

PO Box 1086

Belfast

BT1 9ES

T 0345 045 0132

E helpinghand.travel@chubb.com

If you have a complaint in relation to claims please contact:

The Claims Manager
Chubb Travel Insurance Claims

PO Box 1086

Belfast

BT1 9ES

T 0345 045 0132

E helpinghand.travel@chubb.com

The existence of these complaints procedures does not reduce your statutory rights relating to the Policy.

If you are not satisfied following receipt of our final response, you may contact:

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square

London

E14 9SR

T 0800 023 4567 or 0300 123 9123

F 0207 964 1001

www.financial-ombudsman.org.uk

Financial Services Compensation Scheme

In the unlikely event of our being unable to meet our liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme. Their contact details are:

Financial Services Compensation
Scheme

10th Floor

Beaufort House

15 St. Botolph Street

London

EC3A 7QU

T 0800 678 1100 or 020 7741 4100

F 020 7741 4101

