



Travel Insurance Summary Document

- Annual Worldwide Family Multi Trip Policy
- Cover is for the member and their partner and dependant children under 18 years (under 21 years of age if in full time education), all normally residing together in their family home
- Covers any number of trips during the period of cover
- Maximum duration of a single trip 31 days which can be extended at an additional premium prior to travel
- Covers overnight stays in the UK
- Cancellation and curtailment up to £3,000
- Emergency medical expenses up to £5,000,000
- Personal Effects up to £1,500
- Personal Money up to £500
- Public liability up to £2,000,000
- Personal Accident up to £20,000
- Winter Sports cover for Conventional skiing / snowboarding
- Covered when participating in level 1 sport and activities including scuba diving up to 30 metres. Please see policy details for full details of activities covered
- Upgraded cover for sports activities not covered at additional premium

Other benefits are included. Please see travel policy for full details of cover and exclusions prior to travel.

24 hour claims helpline: 0845 643 2629
24 hour medical assistance: +44 (0) 20 7183 3751

Explanation of Benefits

Main Conditions and Exclusions to Family Travel Policy.

The policy contains an important Warranty and exclusions relating to existing health conditions.

Please follow the instructions in the policy document and contact the Medical Pre-Screening service on 0845 643 2634 quoting reference MT13/1300, if you have any medical condition or circumstance which may affect your ability to travel.

An excess of £50 is applicable for most policy sections. The excess is payable per person, per section, per insured incident subject to a maximum of £100.

There are significant limitations and exclusions of cover for property, including valuables and money, which is left unattended or out of your immediate control and supervision. Please also note the requirements for notifications of loss/theft and the need for reports. Full policy terms and conditions have been made available.

If you require further copies please contact Philip Williams and Company.