

# Travel Insurance Summary of Cover

## Statement of Demands & Needs

This policy is designed to meet the demands and needs of those who are travelling on conventional holidays and leisure trips.  
(Please note this statement does not constitute advice or a personal recommendation of the travel insurance product.)

## Policy Summary

This is your Policy Summary only and does not contain the full details of the contract. Full terms and conditions can be found in your policy wording. It is important that you read the policy documentation carefully as it forms your contract of insurance. Further details of the covers and limitations under this policy are available in the Group Policy Wording, a copy of which can be obtained by contacting your Human Resources representative.

*Please note this summary does not form part of the contract.*

## Who is the Insurer?

This policy is underwritten by Millstream Underwriting Limited on behalf of AWP P&C SA. AWP Assistance UK Limited is the appointed administrator in the United Kingdom.

## Your Annual Multi-trip Travel Insurance Policy

This insurance policy is designed to meet certain costs that might arise in the course of your travels.

Your Confirmation of Cover Document will show the limits which apply to each section. These are the maximum amounts we will pay for any claim for each insured person.

The Confirmation of Cover Document will also show the excess you will have to pay towards the first part of any claim for certain sections.

Please refer to the policy document for full details of the cover provided, special conditions and exclusions under each section together with the General Exclusions and General Conditions which apply to the whole policy. The Table of Contents page at the front of the policy booklet shows the page numbers for each section.

General Policy Limitations		
	Maximum trip duration Upper age limit Dependant child upper age limit Winter Sports maximum duration Independent Travel maximum duration Excess	Maximum trip duration 30 days 65 years 17 years (21 years if in full time education) 17 days in any period of insurance 30 days any single trip £50 (Only applicable to certain policy sections, marked *)
Applicable Sections	Description	Significant Exclusions or Limitations
Section 1*	<b>Cancellation</b> £5,000	<b>• IMPORTANT – MEDICAL DECLARATION</b> You must advise us (to the best of your knowledge) if any of the following apply to you, a travelling companion, an immediate relative, close business associate or someone upon whom the trip depends, whether they are travelling with you or not, the medical Screening Service must be contacted. 1. You/they were aware of any reason why the trip could be cancelled or curtailed or of any medical condition which could result in a claim. 2. You/they have, during the 12 months before this insurance started, suffered from, received treatment, advice or medication for any chronic or recurring illness. (A chronic condition is one lasting three months or more). 3. You/they were travelling against the advice of a medical practitioner or in order to get medical treatment abroad. 4. You/they have been diagnosed as having a terminal illness. 5. You/they were receiving, recovering from, or on a waiting list for in-patient treatment in a hospital or nursing home. 6. You/they were waiting for the results of tests or investigations, or awaiting a referral for an existing medical condition. Failure to contact us could leave you with no right to make a claim, and may mean that you travel with insufficient cover.
Section 2*	<b>Curtailement</b> £5,000	
Section 3*	<b>Emergency Medical Expenses</b> £5,000,000	
	Emergency Dental Treatment £350	
	Funeral Expenses abroad £2,000	
	In country Expenses £5,000	
Section 4	<b>Personal Accident</b> £20,000	
Section 5*	<b>Baggage and Personal Belongings</b> £1,500	
	Single item limit £400	
	Total valuables limit £400	
	Delayed Baggage(after 12 hours) £100	
Section 6*	<b>Cash &amp; Documents</b> £500	
	Cash Limit £300 (£50 for children under 16)	
	Credit Card Misuse £1,000	
Section 7	<b>Loss of Passport/Driving Licence Expenses</b> £250	
Section 8*	<b>Travel Delay</b> £50 after 12 hours	
	Trip Abandonment (after 24 hours) £5,000	
Section 9*	<b>Missed Departure</b> £1,000	
Section 10*	<b>Personal Liability</b> £2,000,000	
Section 11*	<b>Legal Expenses</b> £25,000	
Section 12	<b>Hijack or Kidnap</b> £200 per 24 hours to £2,000 max	
Section 13*	<b>Winter Sports Cover</b> (up to 17 days)	
	Ski Hire £300	
	Winter sports equipment £500	
	(owned)	

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	Winter sports equipment (hired)	£500	<b>CHANGE IN HEALTH</b>  If any of the reasons stated in the Health Declaration above occur between the date the policy is issued and before the first day of your trip, you must notify the Medical Screening Service immediately on 0330 660 0563.  We will then decide if we can provide you with cover on existing terms. We may add special conditions to the policy or exclude cover for that medical condition. If we cannot provide cover, you can make a cancellation claim if you have booked and paid for a trip that you have not yet made.  We reserve the right not to extend the policy where the booked trip could be detrimental to your well being.  <ul style="list-style-type: none"> <li>You will not be covered:               <ul style="list-style-type: none"> <li>if you choose to travel to a country or region against the advice of Foreign and Commonwealth Office</li> <li>for cancellation of medically related claims where a certificate has not been obtained from a medical practitioner confirming that cancellation of the trip is medically necessary</li> <li>for claims arising from misuse of drugs or alcohol</li> <li>for additional costs incurred as a result of any delay in telling your travel provider that you need to cancel your trip</li> <li>for loss of baggage, money or ski equipment that is left unattended (i.e. when you are not in full view of and not in a position to prevent unauthorised interference with your property)</li> <li>for valuables or baggage left in vehicles between 21.00 and 09.00 local time</li> <li>Loss of cash or documents unless while carried on your person or from a locked safety deposit box.</li> <li>for losses resulting from participating in high risk sports and activities. A list of the activities covered by this policy is detailed in the policy wording under Section 14</li> <li>for any Personal Liability if you are using mechanically motorised vehicles or craft</li> <li>for the financial failure of any travel agent, tour organiser, booking agent or consolidator with whom you have booked travel or accommodation</li> <li>for the financial failure of any travel or accommodation provider in Chapter 11 or any threat of insolvency being known at the date of the policy is issued or the date the booking is made</li> </ul> </li> <li>There are maximum limits under the baggage section for any one article, pair or set, jewellery, valuables and cash</li> <li>Baggage claims are paid on a replacement basis, not "new for old" so a deduction for wear and tear will be applied</li> <li>Loss of baggage, money, ski equipment or diving equipment must be reported to the police within 24 hours of the discovery of the loss.</li> <li>The excess applicable under certain sections of the policy is per person, per section, per incident</li> </ul>
	Winter sports pack	£300	
	Piste closure	£300	
Section 14	<b>Sports &amp; Activities</b>	Refer to Policy Wording for list of activities covered	
Section 15	<b>Uninhabitable Accommodation</b>	£1,500	
Section 16*	<b>Natural Catastrophe</b>		
	Cancellation & curtailment	£5,000	
	Travel delay	£50 after first 12 hours	
	Abandonment	£5,000	
	Additional Accommodation expenses	500	

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	<ul style="list-style-type: none"> <li>Cover applies to trips within the United Kingdom where there is a minimum of one nights pre-booked accommodation or air travel is involved</li> </ul>
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## Duration of Policy

Unless the policy is cancelled by Millstream or your employer, the policy will run for the duration shown on your policy schedule or Confirmation of Cover Document, if different.

## Right of Cancellation

You can cancel your policy within 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later. You will be entitled to a full refund of the premium paid provided you have not travelled and there has been no claim or incident likely to give rise to a claim.

## Emergency Medical Assistance while you are abroad

Should you require medical treatment while abroad, or you need to return home early, you will need to contact our 24 hour Emergency Medical Assistance provider immediately. Their contact details are:

Telephone: +44 (0)207 183 3751  
e-mail: [assistance@mstream.co.uk](mailto:assistance@mstream.co.uk)

They can be contacted anytime, day or night, every day.

They will take charge of your enquiries 24 hours a day 365 days a year. Their experienced multi-lingual staff can talk to doctors and hospitals in their own language to discuss your treatment and guarantee any fees.

## How to Claim

Should you wish to make a claim under this policy you will need to contact our Travel Claims Department as soon as reasonably possible. You can:

- download a claim form by visiting [www.csal.co.uk](http://www.csal.co.uk)
- email [claims@mstream.co.uk](mailto:claims@mstream.co.uk)
- phone them on 0330 660 0549
- write to them at Millstream Underwriting Limited, 308 -314 London Road, Hadleigh, SS7 2DD.

## Telephone Call Recording

For our joint protection, telephone calls may be recorded or monitored.

## Financial Services Compensation Scheme

In the event the company is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme. Their contact details are **Financial Services Compensation Scheme 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU**

## Complaints

Any issue arising in a complaint should be addressed to: The Managing Director, Millstream Underwriting Limited, 150 Leadenhall Street, London, EC3V 4QT or e-mail: [policies@mstream.co.uk](mailto:policies@mstream.co.uk)

We are covered by the Financial Ombudsman Service (FOS). If you have complained to us and we have been unable to resolve your complaint, you may refer it to the FOS. Following the complaints procedure does not affect your right to take legal action.

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### Data Protection

Information about your policy may be shared between AWP P&C SA. AWP Assistance UK Limited. Please note that sensitive health and other information you provide may be used by us, our governing bodies and regulators to process your insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). We have taken steps to ensure that your information is held securely. Information we hold will not be shared with third parties for marketing purposes. You have the right to access your personal records.

### Governing Law

Unless otherwise agreed, English law will apply and all communications and documentation in relation to this policy will be in English.

### Details About Our Regulator

This policy is underwritten by Millstream Underwriting Limited on behalf of AWP P&C SA. AWP Assistance UK Limited is the appointed administrator in the United Kingdom. Millstream Underwriting Limited (FCA Firm ref: 308584) and AWP Assistance UK Limited (FCA Firm reference number: 311909) are authorised and regulated by the Financial Conduct Authority (FCA)

Millstream Underwriting Limited. Registered in England and Wales No 3896220. Registered office: 150 Leadenhall Street, London EC3V 4QT. AWP Assistance UK Limited. Registered in England Registration No. 1710361. Registered office: PO Box 74005, 60 Gracechurch Street, London EC3P 3DS

AWP P&C SA are duly authorised in France and the United Kingdom, and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority. Their registration can be checked with the Financial Conduct Authority by visiting [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on 0300 500 8082.

Millstream Underwriting Limited and AWP Assistance UK Limited will act as an agent for AWP P&C SA with respect to the receipt of customer money and for the purpose of settling claims and handling premium refunds.