

Policy Summary: Key Information You the Customer need to be aware of



Basics Policy Summary

This is a Policy Summary only and does not contain the full terms and conditions of the contract. Full terms, conditions and exclusions can be found in the Policy Document, which you should also read carefully.

1. Who provides your insurance cover?

Staysure.co.uk Basics travel insurance is underwritten by Mondial Assistance Europe N.V. Mondial Assistance (UK) Limited is the underwriters UK administrator. Our contact address is Mondial Assistance (UK) Limited, Mondial House, 102 George Street, Croydon, CR9 1AJ.

2. What does Staysure.co.uk Basics travel insurance cover me for?

The policy is designed to insure those who wish to insure themselves when travelling for medical emergencies, lost or stolen possessions and loss of travel money with an option to include cover for cancellation & curtailment and personal liability.

The policy will run for the period shown on your certificate.

If you have purchased an **Annual Multi-Trip** policy and are aged 65 or under, no trip must last more than 50 days (100 days when the extra premium has been paid to extend this limit). No trip must last more than 35 days if you are aged between 66 and 80.

3. What else do I need to know about my Staysure.co.uk Basics travel insurance policy?

Important information about existing medical conditions	Significant exclusions or limitations	Policy section
<p>The policy excludes claims directly or indirectly arising if at the time your policy was issued you:</p> <ul style="list-style-type: none"> are being prescribed regular medication; have received treatment for or had a consultation with a doctor or hospital specialist in the past 6 months; are being referred to, treated by or under the care of a doctor or a hospital specialist; are awaiting treatment or the results of any tests or investigations. <p>Unless:</p> <ul style="list-style-type: none"> you have completed full online medical screening for every pre-existing condition and have had cover accepted (subject to payment of any necessary extra premium) <p>Or:</p> <ul style="list-style-type: none"> you are aged 80 and under and have been fully discharged from any post operative follow ups and the medical condition appears on the website drop down list of conditions accepted by us and this is confirmed on your certificate. <p>If you are not sure whether a medical condition is relevant, you should tell us anyway. If you do not tell us, we have the right to reject any claims relating to the condition(s).</p> <p>If there is any change in the medical condition(s) or their treatment before you travel, you need to tell us.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> Any claim if you travel against the advice of a doctor. Any claim if you know you will need medical treatment while you are away. Any claim if you have been given a terminal prognosis. Any claim if you were awaiting medical treatment as a hospital in-patient or been under investigation when your policy was issued. Any claim arising from a medical condition of a person upon whose health the journey depends if you know of the medical condition when your policy was issued. 	Health declaration and health exclusions
<p>Significant features and benefits (all benefits are per person unless otherwise stated)</p> <p>Emergency medical and associated expenses We will pay up to £5 million if you are taken into hospital or you need to come home early or extend your journey because of illness or accident.</p>	<p>Significant exclusions or limitations</p> <p>Cover is not provided for:</p> <ul style="list-style-type: none"> Any claim where you do not comply with the Health declaration and health exclusions. Travelling on a motorcycle, unless the rider holds an appropriate valid licence and all insured persons are wearing crash helmets. Services or treatments you receive within the UK. 	1
<p>Personal possessions You are covered for up to £200 in total if your personal possessions are damaged lost or stolen on your journey. Where you have receipts, £100 is the most you can claim for a single article. £100 is the total amount that you can claim for all your valuables.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> Valuables unless they are with you or are locked in a safe or safety deposit box or locked in the accommodation you are using. Valuables left in a motor vehicle. Anything which you cannot provide a receipt or proof of ownership for. Valuables carried in an unattended suitcase. Damaged items if you do not keep the items for repair or inspection. Any claim not reported to the police within 24 hours and a report obtained. No more than £50 in total for cigarette and alcohol products. No more than £100 for sunglasses or spectacles. No more than £100 for items where you do not have receipts. 	2
<p>Personal money You are covered for up to £200 if your personal money is lost or stolen while on your journey. Be aware that the limit for cash is £200 (£50 if you are age 17 or under) while carried on you. We will also help in providing you with contact numbers for your credit card companies, if your cards are lost or stolen while away.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> Any claim not reported to the police within 24 hours and a report obtained. Any claim unless you provide currency exchange receipts showing the amount. Loss or theft of personal money unless it is with you, locked in a safe or safety deposit box, or locked in your accommodation. 	3

Continued overleaf...

Optional extra covers		
Significant features and benefits (all benefits are per person unless otherwise stated)	Significant exclusions or limitations	Policy section
Cancellation & curtailment We will pay up to £5,000 if you cancel your journey before it begins, or you cut your journey short, due to certain necessary circumstances. The circumstances covered are listed in the Policy Document.	Cover is not provided for: <ul style="list-style-type: none"> Any claim where you do not comply with the Health declaration and health exclusions. You not wanting to travel or not enjoying your journey. The failure of your tour operator or airline to provide you with transport or accommodation. Any incident where you do not have a medical certificate from the doctor treating you abroad that says you need to return home early. 	4
Personal liability We will pay up to £2 million to cover costs that you are legally liable for due to any of the following that you cause during your journey: <ul style="list-style-type: none"> bodily injury of another person loss of or damage to property which you do not own and you or a relative have not hired, loaned or borrowed. 	Cover is not provided for: <ul style="list-style-type: none"> Any claim if you admit liability. Any accidents caused by your possession of any motorised or mechanical vehicles and any trailers attached to them. Anything which happens to anyone employed by you or a relative and is caused by the work they are employed to do. 	5
Features	What is not covered	Policy section
Excess	<ul style="list-style-type: none"> Under some sections of the policy, you will have to pay an excess. This means that you will be responsible for paying the first part of the claim for each incident. We will deduct one excess for each person insured, for each section for each claim incident as appropriate. The excess amount is £65 (Section 4 reduced to £25 for deposit only claims). 	Various
Consequential expenses	<ul style="list-style-type: none"> Any loss caused as a direct or indirect result of anything you are claiming for, including loss of earnings or loss of enjoyment. 	General exclusions

4. What is the duration of the contract?

Your policy will run from the dates shown in your certificate once the 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 I have?

If your cover does not meet your requirements, please notify Staysure.co.uk within 14 days of receiving your certificate and return all your documents for a refund of your premium.

You can write to Staysure.co.uk at Lakeview House, 53 Tanfield Lane, Rushmere, Northampton NN1 5RN. Telephone 0845 508 9886 Email info@staysure.co.uk

If during this 14 day period you have travelled, made a claim, or intend to make a claim then we are entitled to 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. How do I make a claim?

If you need medical assistance, please call our 24 hour medical emergency service within the UK on 020 8666 9305 textphone 020 8666 9562, outside the UK on +44 20 8666 9305 textphone +44 20 8666 9562.

To obtain contact numbers for your credit card companies in order to report lost / stolen cards, please call our helpline within the UK on 020 8666 9325, textphone 020 8666 9562, outside the UK on +44 20 8666 9325 textphone +44 20 8666 9562.

For all other claims, please call 020 8666 9306 textphone 020 8666 9562 and ask for a claim form.

8. What to do if you have a complaint?

Should you wish to express a complaint about this policy then please write to:

The Quality Standards Manager, Mondial Assistance (UK) Limited, Mondial House, 102 George Street, Croydon, CR9 1AJ.

If you are not satisfied with our final response you can refer the matter to the Financial Ombudsman Service for independent arbitration.

9. 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 circumstances of the claim.

Insurance cover is limited up to 100% of the first £2,000 and 90% of the remainder of the claim, without any 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 phone 0845 508 9886 email info@staysure.co.uk
and we will be pleased to organise an alternative version for you.