

raileasy Policy Summary

This Policy Summary is to help you understand the insurance that your Policy provides. It details the key features, benefits, limitations, and exclusions, but you still need to read the Policy Wording for a full description of the terms of the insurance, including the policy definitions, together with the Schedule, and any endorsements, applying to your policy. The levels of cover and excesses which apply to your insurance are detailed in the Summary of Cover on page 1 of your Policy wording. Important information is detailed on page 2 of your Policy Wording. This Policy Summary does not form part of the Policy Wording.

Insurer - raileasy is a trading style of Ferries Trains Planes Ltd. Ferries Trains Planes Ltd are an Appointed Representative of Insure For Travel Ltd for the purposes of selling insurance.

This insurance is administered by Insure For Travel Ltd and has been arranged by Crispin Speers & Partners Ltd. It is underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE.

Purpose of this Insurance – to provide financial protection and emergency assistance for your trip(s).

Period of Cover – as stated on your Policy Schedule.

The Cover -

	Section of Cover	Limits	Excess
1	Cancellation	Up to £500	10% of Cost
2	Travel Delay 4 hours or more	Up to £50 for the loss of pre-booked event tickets - for example tickets for the theatre, sporting events etc.	Nil
	12 hours or more	Up to £75 for additional expenses and accommodation costs or;	Nil
	Abandonment	Up to £500	10% of Cost
	Missed Departure/Connection	Up to £100 for additional expenses to get you to your destination.	
3	Personal Accident (for ages 16-64) Death	Up to £5,000 (15 and Under Up to £2,500)	Nil
	Loss of one or more limbs or eyes	Up to £5,000 (15 and Under Up to £2,500)	Nil
	Permanent Total Disablement	Up to £5,000 (15 and Under Up to £2,500)	Nil
4	Personal Possessions Single Item Limit	Up to £500	£25
	Valuables	£200	
	Cash	£100	
5	Assault Cover Personal possessions/cash	Up to £500	Nil
	Hospital cash (£100 per 24 hours)	Up to £500	Nil
	Convalescence (£25 per day)	Up to £500	Nil

Principal Exclusions and Limitations	Policy Reference
<p>Medical Health Requirements</p> <p>Please note that cover can not be afforded under any section of this insurance policy for any claim arising from or related to a pre-existing medical condition which You or anyone else upon whom Your travel is dependant knew about, or could have reasonably been expected to have know about prior to the purchase of this insurance policy. It is important that You refer to the Pre Existing Medical Conditions Clause and the General Exclusions of the policy.</p>	<p>Pre Existing Medical Conditions – Page 2</p> <p>General Exclusions – Page 5</p>
<p>Personal Possessions & Cash</p> <p>Cover is provided for loss, damage or theft of your Personal Possessions, including Cash. We may, however, take off an amount for wear and tear when settling a claim, depending on the age and condition of the property. Cover is only provided up to maximum amounts for individual items, valuable items and cash within the overall limit. The Policy Wording provides full details of these limits.</p>	<p>Section 4 – Page 6</p>
<p>Excesses</p> <p>Certain sections of cover are subject to an excess applying to each claim. An excess means that you are responsible for the first sum per person per incident when you claim. The amount of any excess is detailed in the Policy Wording and under the Sections to which an excess applies.</p>	<p>Summary of Cover and Limits per Person – Page 1</p>
<p>If you change your mind</p> <p>If, having examined your Policy Wording, you decide the insurance does not meet your needs, you can cancel the insurance within 14 days from the date you receive the Policy Wording, and we will refund the premium provided you have not taken a trip to which the insurance applies, and you have not made a claim. If you wish to cancel your insurance you should contact raileasy.</p>	<p>Cancellation – Page 3</p>
<p>MAKING A CLAIM</p> <p>If You wish to make a claim, on Your return home, write or telephone for a claim form to: Direct Group Services Claims Department, PO Box 1188, Doncaster, DN1 9PQ. Telephone: Tel: 0344 412 4296</p> <p>When contacting Direct Group Services Claims Department to request a claim form, please state your insurance is provided by UK General Insurance Limited and Quote: raileasy – 02421K</p>	

COMPLAINTS PROCEDURE

It is the intention to give You the best possible service but if You do have any questions or concerns about this insurance or the handling of a claim You should follow the complaints procedure below:

COMPLAINTS REGARDING THE SALE OF THE POLICY:

Please contact Your agent who arranged the insurance on Your behalf.
Managing Director of Insure For Travel, Insure For Travel House, 19, May Close, Climping, West Sussex, BN17 5TF Tel: 01903 209 903

If Your complaint about the sale of Your policy cannot be resolved by the end of the third working day, Your agent will pass it to:

The Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ. Tel: 0345 218 2685
E-mail: customerrelations@ukgeneral.co.uk

COMPLAINTS REGARDING CLAIMS:

Direct Group Services Claims Department
Customer Relations
PO Box 1193
DONCASTER
DN1 9PW
Email: customer.relations@directgroup.co.uk
Telephone: Tel: 0344 854 2072

In all correspondence please state Your insurance is provided by UK General Insurance Limited and quote scheme reference: **02421K**

If You are still not satisfied with Our decision after following the above procedure, You may then write to:

The Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR.

Tel: 0800 023 4567 or 0300 123 9123
Email: compliant.info@financial-ombudsman.org.uk

Please note that the Ombudsman will not consider Your case until You have followed the internal complaints procedure by writing to UK General Insurance Limited, as outlined above.

Please quote Your scheme number and/or Your claim number in all Your correspondence to all parties involved with this procedure. This procedure is intended to provide You with a prompt and practical service with any complaint that You may have, and does not affect Your legal rights.

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS) – Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

POLICY WORDING



Raileasy is a trading style of Ferries Trains Planes Ltd. Ferries Trains Planes Ltd are an Appointed Representative of Insure For Travel Ltd for the purposes of selling insurance.

This insurance is administered by Insure For Travel Ltd and has been arranged by Crispin Speers & Partners Ltd. It is underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Insure For Travel Ltd, Crispin Speers & Partners Ltd and UK General Insurance Limited are all authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked on the Financial Services Register by visiting <https://register.fca.org.uk/> or by calling them on 0800 111 6768 or 0300 500 8082.

Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Valid for policies issued between 1st November 2017 to 31st October 2018 for travel between 1st November 2017 to 31st January 2019.

This document gives details of the cover provided under the Coverholder agreement, a copy of which may be viewed at the Coverholders Registered office. In the event of a dispute the terms and conditions of the Coverholder agreement shall prevail.

Summary of Cover and Limits per person			
1	Cancellation	Up to £500	Excesses 10% of Cost
2	Travel Delay 4 hours or more	Up to £50 for the loss of pre-booked event tickets - for example tickets for the theatre, sporting events etc.	Nil
	12 hours or more	Up to £75 for additional expenses and accommodation costs or;	Nil
	Abandonment	Up to £500	10% of Cost
	Missed Departure/Connection	Up to £100 for additional expenses to get you to your destination.	
3	Personal Accident (for ages 16-64) Death	Up to £5,000 (15 and Under Up to £2,500)	Nil
	Loss of one or more limbs or eyes	Up to £5,000 (15 and Under Up to £2,500)	Nil
	Permanent Total Disablement	Up to £5,000 (15 and Under Up to £2,500)	Nil
4	Personal Possessions	Up to £500	£25
	Single Item Limit	£200	
	Valuables	£200	
	Cash	£100	
5	Assault Cover		
	Personal possessions/cash	Up to £500	Nil
	Hospital cash (£100 per 24 hours) Convalescence (£25 per day)	Up to £500 Up to £500	Nil Nil

PRE EXISTING MEDICAL CONDITIONS

Please note that this Insurance contains certain exclusions relating to existing health conditions that affect You, Your travelling companions or anyone else upon whom Your travel plans may depend.

- A)** This Insurance excludes any claim arising directly or indirectly from Your failure to seek medical advice on the advisability of undertaking the Trip when You, Your travelling companions or anyone upon whom Your travel plans may depend has received in-patient hospital treatment during the 12 months prior to effecting this Insurance.
- B)** Please note that there is no cover, if at the time of effecting this Insurance, You, Your travelling companions or anyone else upon whom Your travel plans depend: i) is on a waiting list for in-patient treatment in a hospital or awaiting results of tests and/or medical investigations ii) is travelling against the advice of a Medical Practitioner or for the purpose of obtaining treatment abroad. iii) has received a terminal prognosis.

IMPORTANT POINTS TO HELP YOU:

1. If You must cancel Your Trip, You should contact Your agent without delay.
2. Any loss or damage to Your property while in the custody of the carrier must be immediately reported to the carrier when the loss or damage is discovered and a written report (Property Irregularity Report) obtained.
3. Most claims for theft of property arise when items are left unattended or do not receive proper care. In these circumstances Your claim could be turned down.
4. All losses or theft must be reported to the tour operator within 24 hours of discovery and to the Police at the earliest opportunity after the trip has ended. A written Police report must also be obtained.
5. Your property is covered for the actual cash value of the item at the date of the loss or damage. Therefore age, wear and tear must be taken into account when making Your claim.
6. Your Money is only covered while being carried by You.

N.B. The Baggage and Personal Effects, Valuables and Money cover provided is limited to the amount stated in the Summary of Cover and Limits. We strongly recommend You have full cover for all Your items of value under an extension of a household policy or separate all risks cover.

Residency

This policy is only available to You if You are permanently resident in the United Kingdom and registered with a Medical Practitioner in the United Kingdom.

Consequential Loss

Any other loss, damage or additional expenses following on from the event for which you are claiming is not covered under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following bodily injury or illness.

The above points are only intended to reflect some of the important aspects to note concerning Your travel insurance and are not exhaustive.

MEANING OF WORDS:

ACCIDENT, ACCIDENTAL	A sudden, unexpected, unusual, specific, violent, external event, which occurs at a single identifiable time and place and independently of all other causes, resulting directly, immediately and solely in physical bodily injury which results in a loss.
ADVERSE WEATHER	Weather of such severity that the police (or appropriate authority) warn means of public communications networks (including but not limited to television or radio) that it is unsafe for individuals to attempt to travel via the route originally envisaged by You.
AGE DEFINITION	This policy is only available to customers aged up to 85 at the date of effecting this insurance.
BAGGAGE AND PERSONAL EFFECTS	Means Your suitcases and similar containers, their contents and articles carried or worn by You including Your Valuables (as defined below), but excluding Money (as defined below), stamps, documents, contact or corneal lenses, dentures, hearing aids, fragile articles or business goods and samples.
CANCELLATION COSTS	Means travel and accommodation expenses paid or contracted to be paid by You in respect of Your Trip.
CLOSE BUSINESS COLLEAGUE	Any person employed by the same company as You and resident in the United Kingdom whose absence from work for at least 24 hours necessitates the cancellation or Curtailment of the Trip as certified by a senior director of the company for which You work.
CLOSE RELATIVE	Means Your spouse, common law partner, child, parent, brother, sister, parent-in-law, son/daughter-in-law, grandchild, grandparent or fiancé(e), who are resident in the United Kingdom.
CONSEQUENTIAL LOSS	Any other loss, damage or additional expense following on from the event for which you are claiming is not covered under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following bodily injury or illness.
EXCESS	Means the first amount You and each person named in the Schedule have agreed to pay towards a claim under each section of this policy. The excess applies per person, per section, per claim.
HOME	Your usual place of residence in the United Kingdom.
INSURED PERSON, YOU OR YOUR(S)	Person(s) who are noted in the Schedule as Person(s) to be insured. All persons must be resident in the United Kingdom and registered with a Medical Practitioner in the United Kingdom. Each person is considered to be separately insured.
INTRINSIC VALUE	Means the actual cash value of the item at the time of loss or damage including appropriate deductions for wear and tear.
LOSS OF EYE(S)	Means total and irrecoverable loss of sight from the eye(s).
LOSS OF LIMB(S)	Means loss of a hand or foot by permanent physical severance at or above the wrist or ankle including total and permanent loss of use of a hand or foot.
MEDICAL PRACTITIONER	A registered practicing member of the medical profession who is not related to You or any persons with whom You are travelling.

MONEY	Means Sterling bank notes and coins, cheques, driving licence, travel tickets, credit vouchers being carried by You or whilst in a locked safe or safety deposit box.
PAIR OR SET	Means two or more items of personal effects which are complementary or used or worn together.
PERIOD OF INSURANCE	Means the period of the Trip commencing on the date stated in the Schedule and ending when You arrive at Your final ticketed destination or on expiry of the period of cover whichever is the earlier. However, under Section 1 (Cancellation) the Period of Insurance starts on the date of validation of this document and ends immediately Your Trip commences on the date stated in the Schedule.
PERMANENT TOTAL DISABLEMENT	Means disablement which entirely prevents You from engaging in or attending to any occupation whatsoever for at least 12 months after the date of the accident causing the disablement and at the expiry of that period being beyond hope of improvement.
SCHEDULE	The schedule is proof of insurance and is part of the policy. This document describes You and the insured person(s) who are covered under this policy and the Period of Insurance.
SINGLE ITEM	Means any one article, pair, set or collection.
TRIP (OUTWARD JOURNEY)	Means a period of travel undertaken by You, which starts from Your outward station and ends at the final ticketed and declared destination.
TRIP (RETURN JOURNEY)	Means a period of travel undertaken by You, which commences at the start of Your return ticketed and declared destination and ends at the final ticketed and declared destination.
UNINHABITABLE	Means a property where the habitation is deemed unsafe or not fit to live in by the local authority.
VALUABLES	Means photographic, video, computer, telecommunications equipment including mobile phones, electrical and electronic equipment, all audiovisual equipment and their media, telescopes, binoculars, spectacles, sunglasses, watches, jewellery, furs and articles made of precious stones and metals.
WE, OUR OR US	UK General Insurance Limited on behalf of Great Lakes Insurance SE.

GOVERNING LAW

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which Your main residence is situated.

CANCELLATION

If You decide for any reason, this policy does not meet Your insurance needs then please return it **raileasy** within 14 days of purchase or the day on which You receive Your policy documentation, whichever is the latter. On the condition that You have not travelled and no claims have been made or are pending, We will then refund Your premium in full.

Thereafter You may cancel the policy at any time by informing **raileasy** however no refund of premium is payable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons may include but are not limited to:

- Fraud
- Non-payment of premium
- Threatening and abusive behaviour
- Non-compliance with policy terms and conditions
- You have not taken reasonable care to provide complete and accurate answers to the questions We ask

Where Our investigations provide evidence of fraud or a serious non-disclosure, We may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date You provided Us with incomplete or inaccurate information, which may result in Your policy being cancelled from the date You originally took it out. If We cancel the policy and/or any additional covers You will receive a refund of premiums You have paid for the cancelled less a proportionate deduction for the time We have provided cover, unless the reason for cancellation is fraud and/or We are entitled to keep the premium under the Consumer Insurance (Disclosure and Representations) Act 2012.

COMPLAINTS PROCEDURE

It is the intention to give You the best possible service but if You do have any questions or concerns about this insurance or the handling of a claim You should follow the complaints procedure below:

COMPLAINTS REGARDING THE SALE OF THE POLICY:

Please contact Your agent who arranged the insurance on Your behalf.
 Managing Director of Insure For Travel Ltd
 Insure For Travel House,
 19, May Close,
 Climping,
 West Sussex,
 BN17 5TF
 Tel: 01903 209 903

If Your complaint about the sale of Your policy cannot be resolved by the end of the third working day, Your agent will pass it to:

The Customer Relations Department,
 UK General Insurance Limited
 Cast House,
 Old Mill Business Park,
 Gibraltar Island Road,
 Leeds,
 LS10 1RJ.
 Tel: 0345 218 2685
 Email: customerrelations@ukgeneral.co.uk

COMPLAINTS REGARDING CLAIMS:

Direct Group Services Claims Department, Customer Relations
 PO Box 1193,
 Doncaster, DN1 9PW
 Email: customer.relations@directgroup.co.uk
 Telephone: Tel: 0344 854 2072

In all correspondence please state Your insurance is provided by UK General Insurance Limited and quote scheme reference: **02421K**

If You are still not satisfied with Our decision after following the above procedure, You may then write to:

The Financial Ombudsman Service,
 Exchange Tower,
 London, E14 9SR.
 Tel: 0800 023 4567 or 0300 123 9123
 Email: complaint.info@financial-ombudsman.org.uk

Please note that the Ombudsman will not consider Your case until You have followed the internal complaints procedure by writing to UK General Insurance Limited, as outlined above.

Please quote Your insurance reference number and Your claim number in all parties involved with this procedure. This procedure is intended to provide You with a prompt and practical service with any complaint that You may have, and does not affect Your legal rights.

COMPENSATION SCHEME

Great Lakes Insurance SE are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

DATA PROTECTION ACT 1998

Please note that any information provided to Us will be processed by Us and Our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

We may also send the information, in confidence, for process to other companies acting on their instructions including those located outside the European Economic Area.

GEOGRAPHICAL LIMITS

Area 1 – United Kingdom

GENERAL CONDITIONS OF THIS INSURANCE

The granting of cover and payment of claims under this Insurance is dependant on the following:

- (1) That You observe and fulfil all the terms and conditions of this Insurance by completing anything to be done or complied with by You or anyone acting on Your behalf.
- (2) That You must immediately notify Us in the event of any occurrence likely to give rise to a claim under this Insurance in accordance with the instructions contained in this Insurance but in any event within 31 days of the expiry of the Period of Insurance.
- (3) That You provide at Your own expense all certificates, receipts, information and evidence required by Us or Our appointed representatives.
- (4) That no person will admit liability or make any offer or promise of payment without Our prior written consent.
- (5) That You acknowledge that We may at Our own expense take proceedings in Your name to recover compensation from a third party in respect of any cover provided by this Insurance, and that any amount recovered shall belong to Us.
- (6) That in the event of Your death, We shall have the right to have a post mortem carried out at Our expense.
- (7) That You will take all reasonable and proper care to safeguard against accident or illness or loss of or damage to You or Your property, as if this Insurance was not in force. Failure to do so may prejudice Your position under this Insurance.
- (8) That You may not transfer Your interest in this Insurance.
- (9) That in the event of a false or fraudulent claim being made by You or anyone acting on Your behalf, all cover under this Insurance shall be forfeited.
- (10) That any damaged items must be returned and made available for inspection.
- (11) That You take all reasonable steps to minimise losses.

Exclusions that apply to all Sections of this Insurance

We will not pay for any claim arising directly or indirectly:

- (1) From Your failure to seek medical advice on the advisability of undertaking the Trip when You, Your travelling companions or anyone else upon whom Your travel plans may depend have received in-patient hospital treatment during the twelve months prior to effecting this Insurance.
- (2) If at the time of effecting this Insurance, You, Your travelling companions or anyone else upon whom Your travel plans depend:
 - i) is on a waiting list for in-patient treatment in a hospital or awaiting results of tests and/or medical investigations
 - ii) is travelling against the advice of a Medical Practitioner or for the purpose of obtaining treatment abroad.
 - iii) has received a terminal prognosis.
- (3) From suicide or wilfully self inflicted injury or illness, anxiety, stress or depression, sexually transmitted diseases, alcoholism, drunkenness or the use of drugs (other than drugs taken in accordance with the treatment prescribed and directed by a registered Medical Practitioner but not for the treatment of drug addiction), or any loss arising directly or indirectly from any injury, illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variation thereof however caused.
- (4) From manual work or hazardous occupation, self-exposure to needless peril (except in an attempt to save human life), or You engaging in any criminal or illegal act.
- (5) From any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
- (6) From any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation. We will, however, cover any loss or damage (but not related cost or expense, caused by any act of terrorism provided that such act did not happen directly or indirectly because of biological, chemical, radioactive or nuclear pollution or contamination or explosion.
- (7) Any direct or indirect consequence of:
Irradiation, or contamination by nuclear material; or the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
- (8) From the failure or fear of failure or inability of any equipment or computer programme, whether or not You own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date except under Section 3 Personal Accident.
- (9) From loss or damage in respect of any property more specifically insured elsewhere or any claim recoverable under another insurance.
- (10) From claims increased by Your own act or omission.
- (11) From Consequential Loss of any nature.
- (12) From Your financial incapacity.
- (13) From any losses arising from the financial failure, insolvency, bankruptcy or default of the travel agent.
- (14) From any amount recoverable from the travel agent.
- (15) From You travelling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
- (16) From any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted. For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware. For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

SECTION 1 CANCELLATION

- 1.1 Up to the amount stated in the Summary of Cover and Limits for loss of irrecoverable deposits or payments for unused travel paid in advance or contracted to be paid as a result of Your necessary and unavoidable cancellation of the Trip due to:
 - (a) The death, injury or illness of You, a Close Relative, Close Business Colleague, traveling companion or person with whom You intended to stay.
 - (b) Your presence being requested by the Police following Your Home or business premises being rendered uninhabitable within 7 days of the start of the Trip.
 - (c) Your presence being requested by the Police following burglary or attempted burglary at Your Home or business premises.
 - (d) Redundancy where You qualify for payment under the current redundancy legislation.
 - (e) A call for You to be a witness or for jury service where the postponement has been denied by the court.
 - (f) Official requirements for You to attend emergency duty in British Military, Medical or Public Service.

You are not covered for

1. The first 10% of cost of each and every claim made by You under Section 1.
2. Any losses arising from circumstances, which may give rise to a claim that You are aware of at the time of effecting this insurance.
3. Any expenses payable by the travel agent.
4. Any delay in commencement of the Trip.

5. Any surcharges levied by the travel agent, which increase the prices.
6. Any losses arising from Your failure or delay in notifying the travel agent or provider of service immediately it may be necessary to cancel Your travel arrangements.
7. Any government regulations or currency restriction or act.
8. Any claim, which is not supported by written medical confirmation and clinical reports as well as other proof of the happening of an event causing You to cancel or curtail Your Trip.
9. Any losses arising from unlawful or criminal proceedings against You or any person You are travelling with.

SECTION 2 TRAVEL DELAY, ABANDONMENT AND MISSED DEPARTURE

You are covered:

2.1 Up to the amount stated in the Summary of Cover and Limits in the event that the departure of the train in which You have arranged to travel is delayed on Your outward or return journey by at least 4 hours from the time shown in the official travel itinerary as supplied to You due to strike, industrial action, adverse weather conditions or mechanical breakdown, either:

- a) Up to £50 for the first 4 hours of delay per Insured Person for the loss of use of pre-booked event tickets, for example tickets for the theatre, sporting events etc, or
- (b) £25 for the first 12 hours delay and £25 for each full 12 hours thereafter up to the maximum amount per Insured Person for additional expenses and accommodation, or
- (c) Up to the amount stated in the Summary of Cover and Limits that You cannot recover from any other source if You decide to abandon Your outward Trip after at least 12 hours delay from the time of departure stated in the official travel itinerary.

2.2 We will also pay for additional travel expenses necessary to reach Your ticketed destination should You arrive at Your ticketed departure point too late to commence Your journey as a result of failure of public transport services due to causes stated above in this Section or mechanical breakdown of the vehicle in which You were travelling to reach Your ticketed departure point. We will only pay compensation under 2.1(a) or 2.1(b) or 2.2.

You are not covered for:

1. The first 10% of cost of each and every claim made by You under Section 2.1 (c).
2. Any losses, which are the result of Your failure to check in at the station in accordance with the travel itinerary, supplied to You.
3. Any losses if You fail to obtain written confirmation from the rail line or their agent showing the period and reasons for delay.
4. Any losses arising from strike or industrial action, which commenced or was announced before the date of effecting this Insurance.
5. Any losses arising from a delay ordered by any government, civil authority or other official government body.
6. Any accident involving a motor vehicle, which was the reason for the delay, which cannot be substantiated by the police or a motoring organisation.
7. Any travel delay benefit if You elect to take an alternative route within 12 hours of the delay occurring, and seek indemnity under Section 2 of this Insurance.
8. Any claim under 2.2 as a result of a mechanical breakdown of the vehicle that You were travelling in if the vehicle has not been serviced on a regular basis.
9. Any repair costs to the vehicle in which You are travelling in as a result of a mechanical breakdown or accident.
10. Any claim under 2.2. as a result of an accident or mechanical breakdown of the vehicle that You were travelling in unless substantiated by a garage or a motoring organisation.

SECTION 3 PERSONAL ACCIDENT

You are covered:

Up to the amount stated in the Summary of Cover and Limits if You sustain accidental bodily injury during the Trip caused solely and directly by accidental external violent and visible means and such bodily injury within 180 days of the date of the injury is the sole and direct cause of the death or Loss of Eye(s) or Limb(s) or permanent Total Disablement.

You are not covered for:

- (1) More than £2,500 when Your age is under 16 years at the date of effecting this Insurance.
- (2) Any benefit if Your age is 65 years or over at the date of effecting this Insurance.
- (3) Any claim in excess of the amount stated in the Summary of Cover and Limits in respect of any one Insured Person.
- (4) More than one benefit arising out of any one incident.

SECTION 4 BAGGAGE AND PERSONAL EFFECTS

You are covered:

Up to the amount stated in the Summary of Cover and Limits for loss of or damage to Baggage and Personal Effects which belongs to You during the Trip, subject to proof of ownership for Valuables. We reserve the right to repair, replace or pay the Intrinsic Value of any lost or damaged article. The amount We will pay in respect of any Single Item, Pair or Set is limited to the amount stated in the Summary of Cover and Limits except in respect of Valuables where Our overall payment limit is the amount stated in the Summary of Cover and Limits.

CASH

You are covered:

Up to the amount stated in the Summary of Cover and Limits for loss of Money during the Trip whilst carried by You or whilst in a locked safe or safety deposit box.

You are not covered for:

1. The first £25 of each and every claim.
2. Any loss not reported to the Police within 24 hours of discovery and a written Police Report obtained and sent to Us.
3. Any loss or damage to Your property whilst in the custody of the carrier unless immediately upon discovery of the loss or damage You notify the carrier and obtain and send their Property Irregularity Report (PIR) to Us.
4. Any loss of Baggage or Personal Effects or Valuables, whilst left unattended at any time or left in the custody of a person who does not have legal responsibility for the goods.
5. Any loss of Money whilst left unattended at any time.
6. More than £50 per single item up to a maximum of £200 in total for any one claim if You are unable to provide the original receipt, proof of purchase or an insurance valuation obtained prior to loss.
7. Any loss or damage due to delay or confiscation by customs or other officials.
8. Any loss or damage to contact or corneal lenses, dentures, hearing aids, fragile articles, business goods and samples or satellite navigation equipment
9. Any loss or damage due to wear and tear, deterioration, moth or vermin, climatic or atmospheric conditions or mechanical or electrical breakdown.
10. Any loss or damage due to staining or any process of dyeing or cleaning or powder or liquid or water damage however caused.
11. Any loss or damage to pedal or motorcycles, water craft, prams, buggies, pushchairs or wheelchairs.
12. Any loss of cheques not immediately reported to the local bank or agent of the supplier in accordance with their instructions.
13. Any shortages due to error, omission, exchange or depreciation in value.
14. Any loss resulting from loss or theft of credit cards.
15. Any breakage of fragile articles.

SECTION 5 ASSAULT COVER

You are covered:

Up to the amount stated in the Summary of Cover and Limits in the event of a physical assault on You whilst travelling on a Trip which results in You receiving physical injuries and/or loss or damage to baggage and personal effects.

Any assault, which may result in a claim, must be reported to the Police or Transport Police at the earliest opportunity or immediately upon disembarkation of the train and an official report obtained.

DEMANDS AND NEEDS

This travel insurance policy will suit the Demands and Needs of an individual, or group (where applicable) who have no excluded pre-existing medical conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the unforeseen circumstances/events detailed in this policy booklet.

Subject to terms and conditions and maximum specified claim limits.

IMPORTANT - This policy will have been sold to You on a non-advised basis and it is therefore for You to read this information carefully (paying particular attention to the terms and conditions and exclusions) and ensure that it meets all of Your requirements. You may already possess alternative insurance(s) for some or all of the features and benefits provided by this product; it is Your responsibility to investigate this. If upon reading this policy You find it does not meet all of Your requirements, please refer to the relevant cooling off/policy cancellation section.

MAKING A CLAIM

Direct Group Travel Services

PO Box 1188,

Doncaster,

DN1 9PQ

Email: dgtsnewclaims@directgroup.co.uk

Telephone: Tel: 0344 412 4296

When contacting Direct Group to request a claim form, please state your insurance is provided by UK General Insurance Ltd and Quote:

Scheme name: **raileasy** Scheme ref: **02421K**

**PLEASE DO NOT FORWARD ANY DOCUMENTS UNTIL YOU
SUBMIT THE COMPLETED CLAIM FORM.**

IMPORTANT

To assist You in making Your claim, please refer to the important points set out below the Summary of Cover and Limits per Person. These will help You in deciding whether or not You will be able to claim under the insurance.

Please read the claim form carefully and ensure that You provide all the documentation requested. Failure to fully complete the claim form or forward all the requested documentation in support of Your claim will prevent us from reviewing Your claim. Please note that additional information or documentation may be required to substantiate Your claim if it is considered necessary.

In no event should a claim be notified later than 31 days after the end of the Trip.

UK General Insurance Limited is an insurers agent of Great Lakes Insurance SE and in the matters of a claim act on behalf of Great Lakes Insurance SE