

keyfacts[®]

TRAVEL POLICY SUMMARY

Some important facts about the Allianz Travel Policy are summarised below. This summary does not describe all the terms and conditions of the Policy, so please take time to read the Policy to make sure you understand the cover it provides. A copy of the Policy is available from the Company on request.

This is a 12-month contract of insurance. For details of your period of cover, please refer to your Policy Schedule.

FEATURES/BENEFITS OF THE POLICY

		Annual Limit* (up to)
Personal Luggage	Covered	£2,000
Valuables	Covered	£650
Personal Money	Covered	£325
Foreign Currency	Covered	£325
Fraudulent Use of Credit Cards	Covered	£650
Loss of Passport	Covered	£400
Medical Expenses	Covered	£2.5 million
Hospital Benefit	Covered	£600
Repatriation Expenses	Covered	£4,000
Cancellation and Curtailment	Covered	£4,000
Personal Accident	Covered	£30,000
Public Liability	Covered	£1.3 million
Delay	Covered	£105
Missed Departure	Covered	£500
Abandonment	Covered	£4,000
Legal Expenses	Covered	£6,000
Catastrophe	Covered	£500
Pet Care	Covered	£100
Mugging Benefit	Covered	£250
Optional Covers:		
Winter Sports Equipment	Optional	£500
Winter Sports:	Optional	
Ski Hire		£325
Unused Ski Pack		£325
Avalanche		£300
Piste Closure		£450
Golf Cover:	Optional	
Golf Equipment		£1,250
Return of Prepaid Green Fees		£450
Wedding Attire	Optional	£1,000

*Daily limits and single article limits apply to some covers; these details are included on the schedule of insurance.

An excess applies to some covers and this is also included on the schedule of insurance.

SIGNIFICANT EXCLUSIONS OF THE POLICY

COVER

Personal Luggage and Valuables

Personal Money

Loss of Passport

Medical Expenses

Cancellation and Curtailment Charges

Personal Accident

Public Liability

Delay/Missed Departure/Abandonment

Legal Expenses

Catastrophe

Pet Care

Mugging Benefit

Optional Covers:

Winter Sports

Winter Sports Equipment

Golf Cover:

Golf Equipment

Wedding Attire

WE WILL NOT PAY FOR:

Any Personal Luggage and Valuables left unattended in a public place.

Personal Money or Credit Cards not carried on Your person, including losses from unattended vehicles, and whilst in transit outside Your immediate control, unless held in a locked safety deposit box.

Any claim for loss of a passport, if the loss has not been reported to the relevant Consular Authority within 24 hours of discovery of the loss.

For medical treatment that the Insured Person has travelled Abroad to receive.

Any claim where there were circumstances known to You prior to the Period of Insurance or prior to the date that the Insured Journey was initially booked that were likely to cause You to cancel or curtail the Insured Journey.

Any more than £6,000 in respect of each benefit for any Insured Person under 18 years of age.

Liability arising out of any profession, trade or business.

Any claim resulting from or contributed to by any strike or industrial action which commenced (or for which an officially stated intent had been given) on or prior to the booking date of the Insured Journey or prior to the period of insurance.

Any costs incurred in pursuit of any claim against a Travel Agent, Tour Operator, Carrier or Us.

Any expenses that you can get back from Your Travel Agent, Tour Operator or provider of transport or accommodation or other service provider.

Any costs if Your Pet does not exceed the prebooked period of accommodation.

We will not pay if You have not been hospitalised as an inpatient as a direct result of the Mugging.

Any claim where there were circumstances known to You prior to the Period of Insurance or prior to the date that the Insured Journey was initially booked that were likely to cause You to cancel the Insured Journey.

Any Ski Equipment left in a public place.

Any Golf Equipment left in a public place.

Any Wedding Attire left in a public place.

Claims

If you need to make a claim, please telephone us on + 353 1 2611540 or contact us at Allianz Travel Claims Services, c/o OSG Travel Claims, Merrion Hall, Strand Road, Merrion, Dublin 4.

The claims service for this policy is administered and managed by OSG Outsource Services Group Limited (OSG) on the Company's behalf. Registered in Ireland No 195663. OSG Outsource Services Group Ltd is authorised by the Financial Regulator in Ireland and is subject to limited regulation by the Financial Services Authority.

Details about the extent of our regulation by the Financial Services Authority are available from us on request.

Right of Cancellation

You have a right to cancel this insurance, provided You have not made a claim. This right extends for 14 days from the later of:

- The date on which cover is incepted
- The date on which You receive the full terms and conditions of your Policy

To exercise this right You must send written notice to Us, at Allianz House, 21 Linenhall Street, Belfast, BT2 8AB. We will apply a pro rata charge for the period You were on cover plus £20 to cover our operational costs.

Complaints

We aim to deliver the very highest standards of customer care. If you have any enquiry or complaint, please contact a manager at Allianz.

If after contacting the above you need further help please write to:

Head of Customer Focus,
Allianz p.l.c.,
Allianz House,
21 Linenhall Street,
Belfast BT2 8AB
Tel: +028 90895600
Email: info@allianz-ni.co.uk

If you remain dissatisfied with our final response to your complaint, you can refer your complaint to the Financial Ombudsman Service. You must do this within six months of the date of our final decisions.

The contact details are:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Telephone: 0845 080 1800

E-mail: enquiries@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Compensation

Please note that, in the event of Allianz being unable to pay a claim, you may be entitled to compensation from the Financial Services Compensations Scheme.