

# About Your Insurance Travel Insurance Policy

keyfacts®

Scheme Reference: Diamond/2013 13Q07, 13Q08, 13Q09

**This policy summary does not contain the full terms and conditions of the cover.**

**Full terms and conditions can be found in the policy document.**

## Insurer

Your policy has been arranged by ROCK Insurance Group. ROCK Insurance Group is a trading style of Rock Insurance Services Limited, through four different insurers as follows:

Section A - Your Travel Policy by SOLID Försäkringar

Section B - Scheduled Airline Failure by International Passenger Protection Limited

Section C - Optional Gadget Cover by Jubilee Insurance, Lloyd's Syndicate 5820

Section D - Optional Car Hire Excess Cover by Halo Insurance Services Limited

## Type of insurance and cover provided

This is a policy of personal travel insurance which provides cover, subject to certain terms and conditions, for losses as a result of specified events which may occur before or during a trip including, but not limited to, cancellation, loss of baggage and medical expenses.

## Statement of Demands and Needs

This policy will suit the demands and needs of an individual or group of people (where applicable) who are travelling to countries included within the policy terms and who wish to insure themselves against the full financial impact of specified unforeseen circumstances/events relating to or occurring during their trip. Full details of these circumstances/events, levels of cover and terms and conditions can be found within this policy wording.

This policy will cover certain pre-existing medical conditions contained within the waived conditions list. However if the pre-existing condition is not listed in the waived conditions, then You will need to declare Your pre-existing medical condition to medical screening. Cover for any such medical condition will not be in place unless You have declared the condition, had it accepted in writing, and paid an additional premium.

The full Statement of Demands and Needs can be found on the website. You should read the important conditions and exclusions to ensure that this policy is right for You. You will not receive advice or a recommendation from us in relation to this policy. You will need to make your own decision as to whether it suits your needs.

## Eligibility requirements

The levels of cover and excesses that apply are set out in the Schedule of Benefits contained in the Policy Document. Certain Sections of your Policy carry an excess which means that you have to pay the first sum per person, per incident if you claim. The excess amount varies according to the Section you are claiming under. The table below sets out the significant benefits and exclusions of your Policy. The policy includes many other benefits, conditions and exclusions. Please read your Policy Wording to make sure that the cover is suitable for you.

To be eligible for this insurance, the following requirements must be met:

- You must habitually reside in the UK Area (i.e. have Your main home in the UK Area for 6 months prior to issue of the policy and are registered with a local doctor).
- You must not have reached the age of 75 years if you are purchasing Single Trip policies or 65 years if purchasing Annual Multi-Trip policies. You must not have reached the age of 46 years if you are purchasing Backpacker policies. If You are purchasing the Winter Sports option, you must not have reached the age of 65 years.

## Significant features and benefits

Your policy includes the following benefits which are explained in detail in the policy document:

Cover (per person unless otherwise shown)	Standard Cover Limits up to	Excess*	Premier Cover Limits up to	Excess*	Backpacker Limits up to	Excess*
1. Personal Assistance Services	£250 per Trip	Nil	£250 per Trip	Nil	£250 per Trip	Nil
2. Medical Emergency & Repatriation	£5,000,000	£200	£10,000,000	£150	£5,000,000	£200
3. Emergency Dental Treatment	£350	£200	£350	£99	£350	£200
4. Additional Accommodation & Travelling Cost	£1,000	Nil	£2,000	Nil	£1,000	Nil
5. Hospital Daily Benefit	N/A	N/A	£25 per complete 24 hours of inpatient treatment; maximum of £100	Nil	N/A	N/A
6. Cancellation & Curtailment	£2,000	£200/£20 for Loss of Deposit	£5,000	£99/£20 for Loss of Deposit	£2,000	£200/£20 for Loss of Deposit
7. Travel Delay						
- Delay	N/A	N/A	£20 for the first full 12 hours delay then £10 for each subsequent full 12 hours; maximum of £300	Nil	N/A	N/A
- Abandonment	N/A	N/A	£5,000	£99/£20 for Loss of Deposit	N/A	N/A
- Transport Cancellation	N/A	N/A	£500	Nil	N/A	N/A
8. Missed Departure on the Outward Journey	N/A	N/A	£800	£99	N/A	N/A
9. Personal Luggage	£1,000	£200	£2,000	£99	£1,000	£200
10. Luggage Delay on Your Outward Journey	N/A	N/A	£50 per complete 24 hours; maximum of £100	Nil	N/A	N/A
11. Money	£200	£200	£350	£99	£200	£200
12. Personal Liability	£2,000,000 per policy	£200	£2,000,000 per policy	£99	£2,000,000 per policy	£200
13. Personal Accident						
- Death	£5,000	Nil	£5,000	Nil	£5,000	Nil
- If the Insured Person is aged under 18 or over 65	£1,000	Nil	£1,000	Nil	£1,000	Nil
- Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes	£10,000	Nil	£25,000	Nil	£10,000	Nil
- Permanent Total Disablement	£10,000	Nil	£25,000	Nil	£10,000	Nil
- If the Insured Person is aged over 65	£1,000	Nil	£1,000	Nil	£1,000	Nil

14. Legal Protection	£10,000 per policy	£200	£15,000 per policy	£99	£10,000 per policy	£200
15. Withdrawal of Services	N/A	N/A	£500	Nil	N/A	N/A
16. Catastrophe	N/A	N/A	£1,000	Nil	N/A	N/A
17. Pet Care	N/A	N/A	£20 per complete 24 hours; maximum of £200	Nil	N/A	N/A
18. Hijack	N/A	N/A	£50 per complete 24 hours; maximum of £350	Nil	N/A	N/A
<b>Optional Winter Sports Cover</b>						
19. Cancellation & Curtailment	£2,000	£200/£20 for Loss of Deposit	£5,000	£99/£20 for Loss of Deposit	N/A	N/A
20. Skis, Ski Equipment & Ski Pass	£350	£200	£1,000	£99	N/A	N/A
- Single Article Limit (owned)	£350	£200	£1,000	£99	N/A	N/A
- Single Article Limit (hired)	£200	£200	£500	£99	N/A	N/A
- Ski Pass	£75 per complete 24 hours; maximum of £300	£200	£75 per complete 24 hours; maximum of £450	£99	N/A	N/A
21. Piste Closure	£20 per complete 24 hours; maximum of £200	Nil	£20 per complete 24 hours; maximum of £300	Nil	N/A	N/A
22. Avalanche or landslide	£20 per complete 24 hours; maximum of £200	Nil	£20 per complete 24 hours; maximum of £300	Nil	N/A	N/A
23. Ski Equipment Delay	£20 per complete 24 hours; maximum of £200	Nil	£20 per complete 24 hours; maximum of £300	Nil	N/A	N/A
<b>Optional Golf Cover</b>						
24. Golf Equipment	£1,000	£200	£1,000	£99	N/A	N/A
	£500	£200	£500	£99	N/A	N/A
25. Golf Equipment Hire	£20 per complete 24 hours; maximum of £100	Nil	£20 per complete 24 hours; maximum of £100	Nil	N/A	N/A
26. Green Fees	£75 per complete 24 hours; maximum of £300	£200	£75 per complete 24 hours; maximum of £300	£99	N/A	N/A
<b>Optional Scuba Diving Cover</b>						
27. Scuba Equipment	£1,000	Nil	£1,000	Nil	N/A	N/A
- Single Article Limit	£250	Nil	£250	Nil	N/A	N/A
- Scuba Equipment Hire	£20 per complete 24 hours	Nil	£20 per complete 24 hours	Nil	N/A	N/A
- Pre-booked Diving Days	£20 per complete 24 hours; maximum of £200	Nil	£20 per complete 24 hours; maximum of £200	Nil	N/A	N/A
<b>Optional Prepaid Booking Upgrade</b>						
28. Cancellation & Curtailment	£2,000	£200/£20 for Loss of Deposit	£5,000	£99/£20 for Loss of Deposit	N/A	N/A
<b>Optional Additional Handbag Cover</b>						
29. Handbag Cover	N/A	N/A	£300	Nil	N/A	N/A
<b>Optional Buggy Cover Upgrade</b>						
30. Buggy Cover	N/A	N/A	£300	Nil	N/A	N/A

#### Section B - Scheduled Airline Failure

Cover (per person unless otherwise shown)	Standard Cover Limits up to	Excess	Premier Cover Limits up to	Excess	Backpacker Limits up to	Excess
1. Scheduled Airline Failure Cover	Nil	Nil	£1,500	Nil	N/A	N/A

#### Section C - Optional Gadget Cover

Cover (per person unless otherwise shown)	Standard Cover Limits up to	Excess	Premier Cover Limits up to	Excess	Backpacker Limits up to	Excess
1. Level 1 (Up to 3 Gadgets per Policy)	£1,000	£50	£1,000	£50	N/A	N/A
2. Level 2 (Up to 5 Gadgets per Policy)	£2,000	£50	£2,000	£50	N/A	N/A
3. Level 3 (Up to 7 Gadgets per Policy)	£3,000	£50	£3,000	£50	N/A	N/A

#### Section D - Optional Car Hire Excess Cover

Cover (per person unless otherwise shown)	Standard Cover Limits up to	Excess	Premier Cover Limits up to	Excess	Backpacker Limits up to	Excess
1. Car Hire Excess Insurance	£3,000	Nil	£3,000	Nil	N/A	N/A
- Single Article Limit	£2,000	Nil	£2,000	Nil	N/A	N/A
2. Lock Out	£100	Nil	£100	Nil	N/A	N/A
3. Vehicle key Replacement	£300	Nil	£300	Nil	N/A	N/A
4. Baggage	£300	Nil	£300	Nil	N/A	N/A
5. Single Article limit	£150	Nil	£150	Nil	N/A	N/A

**Certain sections of your policy carry an excess (unless additional premium has been paid), that is the amount of any claim that you have to pay yourself. Policy excesses are applied under each section of the policy separately.**

**\* Please note that if you have chosen to reduce your premium by taking the double excess option, the policy excess amount shown above will be doubled, and you will have to pay the higher excess as the first part of every claim.**

#### Significant or unusual exclusions and limitations

There are some situations which you are not covered for. These generally involve anything you already know about or that is caused by deliberate or careless acts on your part. Full details of these are given in the policy document.

The most significant exclusions of this policy are set out below. There may be other exclusions that are significant to you, so you need to check the policy document for full details.

- You must declare to Us all Material Facts that are likely to affect this insurance. Failure to do so may prejudice entitlement to claim. Please refer to the definition of a 'Material Fact' in the Meaning of Words (See Page 6 in the Policy Wording).

- This policy contains restrictions on what cover is in place for claims arising from terrorist activity. Only valid claims for emergency medical expenses and Personal Accident will be paid (See condition 19 of the General Exclusions section on Page 17 of the Policy Wording).
- This policy will NOT cover any claims under section 6 (Cancellation & Curtailment - see Page 9/10 of the Policy Wording) arising directly or indirectly from any Pre-existing Medical Condition, (known to You prior to the commencement of the Period of Insurance) affecting any:
  - Close Relative, who is not travelling as an insured person under this policy; or
  - travelling companion or Business Associate who is not insured under this policy; or
  - person with whom You intend to stay whilst on Your Trip
- No Section of this policy shall apply in respect of any claim arising directly or indirectly from your drug addiction or solvent abuse, excessive alcohol intake, or being under the influence of alcohol or drug(s).
- No Section of this policy shall apply in respect of any person who has reached the age of 75 years at the commencement of the Period of Insurance if you bought Single Trip cover or 65 years if you have bought Annual Multi-Trip cover. If You have bought Backpacker cover, no section of the policy shall apply in respect of any person who has reached the age of 46 years or above (See You/Your definition in the Meaning of Words on Page 7 of the Policy Wording).
- No claim arising directly or indirectly from any Pre-existing Medical Condition affecting any person travelling under this insurance will be covered unless You declare ALL conditions to Our Medical Screening Helpline, prior to the commencement of the Trip and they are accepted in writing (See Important - Medical Health Declaration on Page 2 of the Policy Wording).
- To be covered:
  1. You must be healthy, fit to travel and to undertake Your planned Trip;
  2. The insurance will NOT cover You when You are travelling against the advice of a Medical Practitioner (or would be travelling against the advice of a Medical Practitioner had You sought his/her advice);
  3. The insurance will NOT cover You when You are travelling with the intention of obtaining medical treatment or consultation abroad;
  4. The insurance will NOT cover You if You have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which You are awaiting investigations/consultations, or awaiting results of investigations, where the underlying cause has not been established).
 See Important Health Requirements on Page 4 of the Policy Wording.
- This policy contains strict limits on the length of time You can spend travelling abroad on each Trip. Please refer to the definition of the 'Trip' in the Meanings of Words. IF YOU TRAVEL FOR MORE THAN THE NUMBER OF DAYS FOR WHICH YOU HAVE PAID FOR COVER, YOU WILL NOT BE COVERED AFTER THE LAST DAY FOR WHICH YOU HAVE PAID. Trips must commence and end in Your Home Country and a return ticket must have been booked prior to departure.
- In the event of a medical emergency you must contact us as soon as possible. You MUST contact us before incurring expenses in excess of £500. If you are physically prevented from contacting us immediately, you or someone designated by you must contact us within 48 hours ((See Section 2 Medical Emergency & Repatriation on Page 8 of the Policy Wording).
- No cover is given under Sections 2, 3, 4, 5 and 6 of this policy in respect of any claim arising from pregnancy within 8 weeks (or 16 weeks in the case of a known multiple pregnancy) of the estimated date of delivery (See also Pregnancy and Childbirth in the Important Notes on Page 4 of the Policy Wording).
- Personal Property Claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear and depreciation bearing in mind the age of the items. Payment of any claims in respect of any one article or Pair or Set of articles will be limited to £50 unless satisfactory proof of ownership is submitted. Evidence of replacement value is not sufficient (See Section 9 Personal Luggage on Page 10 of the Policy Wording).
- We will not pay for any claim arising from any deliberately careless or deliberately negligent act or omission by You, nor for any claim arising or resulting from Your own illegal or criminal act.

## Duration of cover

This policy of insurance will run for the period shown on your policy certificate. Maximum trip limits are as shown in the Meaning of Words section on Page 7 of the Policy Wording.

## Your right to cancel

Unless Your trip will be completed within 14 days of buying this insurance, You have the right to cancel any policy of insurance within 14 days from the date of issue or receipt of policy terms and conditions, whichever is the later, provided that you have not yet travelled, have made no claims and there has been no occurrence of an incident that is likely to give rise to a claim. We will refund to you any premium you have paid and will recover from you any payments we have made.

You should contact:

Customer Services,  
 Rock Insurance Group,  
 Suite A, 3rd Floor, Griffin House, 135 High Street, Crawley, West Sussex RH10 1DQ  
 Telephone: 0844 482 0660  
 or e-mail admin@rockinsurance.com

## Making a claim under your policy

### Claims relating to Section A - Your Travel Policy

In the event of an emergency please telephone 00 44 (0) 843 658 0343 or 00 44 (0) 1293 652842

Claims forms can be obtained by calling the claims helpline on 00 44 (0)843 658 0345 to obtain a claim form, giving Your name and Certificate number and brief details of your claim.

### Claims relating to Section B - Scheduled Airline Failure

Claims forms can be obtained by calling the claims helpline on 020 8776 3752 to obtain a claim form, giving Your name and Certificate number and brief details of your claim.

### Claims relating to Section C - Optional Gadget Cover Upgrade

Claims forms can be obtained by calling the claims helpline on 0844 875 1538 to obtain a claim form, giving Your name and Certificate number and brief details of your claim.

### Claims relating to Section D - Optional Car Hire Excess Cover Upgrade

Claims forms can be obtained by calling the claims helpline on 0844 826 6563 to obtain a claim form, giving Your name and Certificate number and brief details of your claim.

## Making a complaint

### If you want to make a complaint about your policy, in the first instance please contact:

The Compliance Manager  
 Rock Insurance Group  
 Suite A, 3rd Floor, Griffin House, 135 High Street, Crawley, West Sussex RH10 1DQ  
 or telephone: 0844 482 0660 or e-mail diamond@insurefor.com

Please quote Your policy number or claim reference number and give us full details of Your complaint.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body at:

South Quay Plaza, 183 Marsh Wall, London, E14 9SR  
 Telephone: 00 44 (0) 845 080 1800.