Unity Insurance Services

Girlguiding UK
girls in the lead

Policy Summary - UK Travel Insurance

keyfacts®

Please note that this Summary does not contain the full terms and conditions of the contract, which can be found in the Policy document. You should refer to your Policy for full details of the Sums Insured and Limitations.

Your **Insurer** is Certain Underwriters at Lloyd's of London.

Cover
The Policy covers any person who is named as an **Insured Person** in the Policy Schedule whilst undertaking a trip or trips in connection with authorised guiding activities (or as otherwise agreed with Unity Insurance Services) within the Geographical Limits for which the Insurance was purchased.

Duration
The Policy provides cover for the duration of a single trip. Cover under the cancellation section commences as soon as the Insurance is purchased or when the trip is booked, whichever is the later. Cover under the other sections commences as soon as the **Insured Person** leaves home to commence the trip and ends when the **Insured Person** returns home on completion of the trip.

The main features and benefits of the Insurance are:

Section 1 – Personal Accident provides a lump-sum payment following accidental death or injury resulting in loss of limb, sight or permanent total disablement.

Section 2 – Medical Expenses provides cover for medical and repatriation expenses outside the United Kingdom including 24-hour emergency help-lines.
Excess (being the first amount of each and every claim that you pay) £20.
Cover not applicable under UK Travel Insurance

Section 3 – Hospital Stay Benefit Abroad provides a daily benefit if you are confined as a hospital in-patient outside the UK or Isle of Man.
Cover not applicable under UK Travel Insurance

Section 4 – Supplementary Travel and Accommodation Expenses provides cover for:
a) Funeral costs.
b) Travel and accommodation expenses incurred in returning you to your home if you have an accident or illness.

Section 5 – Your Personal Belongings provides cover for:
a) Loss of or damage to baggage and personal effects. There are limits for single items or pairs or sets of items.
b) In addition, if any items of essential clothing or toiletries are mislaid for 12 hours or more, an amount is claimable for the amount of any reasonable replacement.
Excess £35.

Section 6 – Money provides cover for loss of money and travel documents.
Excess £20.

Section 7 – Credit Card Misuse provides cover for fraudulent use of lost credit cards.

Section 8 – Emergency Replacement of Passport provides cover for loss of passport and additional expenses if you are unable to obtain a replacement passport during your trip.
Cover not applicable under UK Travel Insurance

Section 9 – Disruption provides cover for loss of unused travel and accommodation. There is a limit for the total amount that can be claimed in respect of all Insured Persons travelling on any one trip.

Section 10 – Travel Delay provides:
a) An inconvenience benefit following late departure of publicly licensed transport.
b) A benefit if you are forced to abandon your trip following a delay of more than 24 hours on your outward journey from the UK.
Cover not applicable under UK Travel Insurance

Section 11 – Missed Departure provides cover for additional travel and accommodation expenses for alteration of itinerary.
Cover not applicable under UK Travel Insurance

Section 12 – Personal Liability provides cover for Personal Liability for bodily injury to third parties and/or damage to their property.
Limits apply in respect of any one occurrence or series of occurrences arising out of any one cause.

Section 13 – Legal Expenses provides cover for legal expenses if you sustain bodily injury or illness that is caused by a third party during a trip.

Section 14 – Rescue Plus provides cover for mountain rescue services for non-medical emergencies. Cover only applies under this Section if the appropriate additional premium has been paid.

Section 15 – Piste Closure provides a benefit to cover for the cost of transport to an alternative site if skiing facilities in your resort are closed due to lack of snow.
Cover not applicable under UK Travel Insurance

Detailed below are significant and unusual **exclusions** to your insurance:

Section 5 – Your Personal Belongings
Hired clothing and hired equipment, wear and tear or gradual deterioration, household effects, electrical or mechanical breakdown, 'valuables' (as defined in the Certificate) in your baggage in the custody of a carrier.

Section 6 – Money
Currency devaluation or monetary transaction shortages due to errors or omissions.
Loss or theft not reported to the police or transport carrier within 48 hours of discovery.
Money in your baggage in the custody of a carrier.

Section 5 – Your Personal Belongings and Section 6 – Money
Confiscation or detention by customs or other authority.

Section 9 – Disruption
Conditions known to you at the time of booking the trip or buying the insurance that could give rise to a claim.
Claims arising out of events that had occurred, commenced or been announced before you buy the insurance.

Section 12 – Personal Liability
Liability for bodily injury to your employees or to any member of your family or household.
Loss of or damage to property belonging to you or your family or household members.
Liability due to the use of aircraft, aerospatial device or hovercraft; waterborne craft; mechanically propelled or horse-drawn vehicle; caravan or vehicular trailer; firearm or animals or ownership or occupation of land or buildings.
Employer's liability.
Contractual liability.
Liability arising out of or incidental to the practice of a profession or occupation or to the supply or goods or services.
Liability that is covered under any other insurance.

General Exclusions that apply to all Sections

Persons aged 80 or over.
Professional sportspersons or professional entertainers.
Insanity, suicide, anxiety, depression, nervous or mental disorders.
Intentional self injury or needless self exposure to danger (except in an attempt to save human life).
Flying other than as a passenger unless as part of an authorised Guiding activity.
Full time members of the armed forces or a member of any reserve forces
called out for permanent service.
War and travelling to a country at war in its own borders.
The influence of alcohol, drug addiction, solvent abuse, any addictive disorder.
Participating in competitive winter sports, ski or ski bob racing or ski jumping.
Travelling on a motorcycle over 125cc.
Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
An Insured Person's own criminal act.
HIV or AIDS and/or any HIV or AIDS related illness.
Nuclear, chemical and biological weapons of mass destruction.

Detailed below are significant and unusual **limitations** to your insurance:

Section 5 – Your Personal Belongings and Section 6 – Money
You must take all reasonable precautions for the safety of baggage, personal effects and money.

Section 7 – Credit Card Misuse
Loss due to the fraudulent use of cheques, charge, bankers' or credit cards is subject to your compliance with the conditions of use and other terms under which they have been issued.

Section 9 – Disruption
The total amount that can be claimed in respect of all Insured Persons travelling on any one trip is £75,000.

Section 12 – Personal Liability and Section 13 – Legal Expenses
You must not admit any liability nor offer agreement to settle any claim without our prior written consent.

Section 14 – Rescue Plus
You must comply with local regulations.

Conditions

All material facts should be disclosed. (These are facts which are likely to influence our acceptance or assessment of your insurance). If you are in any doubt about facts considered material you should disclose them.

You may find it helpful to keep an independent record of the information you supply in connection with your proposal, including copies of any relevant letters.

You and we are free to choose the legal system that will apply to this insurance. Unless we specifically agree to the contrary, this insurance will be subject to English law.

Claims Procedure

You must advise ONE Claims Limited of any event likely to give rise to a claim. You will find their contact details in the Certificate wording.

Cancellation Rights

We may cancel this Group Policy by sending 30 days notice to the **Group Policyholder** at their last known address. You may cancel this insurance within 14 days of receipt of the Policy provided that no claims have been incurred.

Complaints

We are dedicated to providing you with a high quality service and we want to ensure that we maintain this at all times. If you feel that we have not offered you a first class service please write and tell us and we will do our best to resolve the problem.

If you have any questions or concerns about your insurance or the handling of a claim you should, in the first instance, contact Unity Insurance Services.

If you have a problem concerning any aspect of your insurance please contact Unity Insurance Services.

Contact details are:
Lancing Business Park, Lancing, West Sussex, BN15 8UG.
Telephone: 0845 0945 704 Facsimile: 01903 751044
E-mail:guiding@unityins.co.uk

Retail customers: in the event you remain dissatisfied and wish to make a complaint you can do so at any time by referring the matter to the Complaints Department at Lloyd's.

Commercial customers: in certain circumstances, it may be possible for you to refer the matter to the Complaints Department at Lloyd's.

Their address is:
Policyholder and Market Assistance, Lloyd's, One Lime Street London EC3M 7HA.
Telephone: 020 7327 5693 Facsimile: 020 7327 5225
E-mail: complaints@lloyds.com

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service.

Further details will be provided at the appropriate stage of the complaints process.

Financial Services Compensation Scheme

Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme (7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN) and on their website (www.fscs.org.uk).

Lloyd's

This Insurance is underwritten by Lloyd's Syndicate Number 570 managed by Atrium Underwriters Ltd at Lloyd's which are authorised and regulated by the Financial Services Authority. Registration No. 204834. You can check this on the Financial Services Authority's Register by visiting the Financial Services Authority website www.fsa.gov.uk/register or by contacting the Financial Services Authority on 0845 606 1234.

Unity Insurance Services, Lancing Business Park, Lancing, West Sussex, BN15 8UG.
Tel: 0845 0945 704 Fax: 01903 751044 E-mail: guiding@unityins.co.uk www.guidinginsurance.co.uk