

Certificate Summary

Travel Insurance

Please note that this Summary document does not contain the full terms and conditions of the contract, which can be found in the Certificate document. This Certificate Summary does not form part of the Certificate document.

A copy of the Certificate is available on request.

The certificate is underwritten by Certain Underwriters at Lloyd's managed by Canopus Managing Agents Limited.

Cover applies in respect of a trip commencing within the period of insurance as shown in the schedule.

If your period of insurance is more than one year you may need to review and update this cover periodically to ensure it remains adequate.

The certificate is a travel insurance contract that provides cover for residents of the United Kingdom or usual country of domicile. The sections that apply to your insurance will be stated in the schedule. Subject to your proposal the main features and benefits are:

Significant features, benefits and exclusions

The Section Schedules describe when the contract operates together with the benefits and limits that apply to each person insured.

| Significant cover | Significant features | Limitations and exclusions |
|--|--|---|
| Section 1 Cancellation and Disruption | | |
| Loss of unused travel and accommodation | Up to £/€ 3,000 – Single Trip (Single) Bronze up to £/€ 2,500 Silver up to £/€ 3,750 Gold up to £/€ 5,000 | Conditions known to you when booking the trip or buying the insurance. Claims from events that had occurred, commenced or been announced before you buy the insurance. |
| | } Annual Trip | |
| Expenses following missed departure and transport diversion | Up to £/€ 500 | You must have written confirmation from your carrier or travel agent of delayed departure dates. |
| Travel delay inconvenience following late departure of publicly licensed transport | £/€ 20 for the first 12 hours followed by £/€ 10 per subsequent 12 hour period to a maximum of £/€ 100 | You must obtain garage or motor breakdown reports confirming mechanical breakdown. |
| Additional travel and accommodation expenses for alteration of itinerary | Reasonable additional expenses up to £/€ 1,000 | £/€ 100 excess but doubled if over 65 yrs; £/€ 250 excess if Long Term Secondment. |
| Rejoining the boat | Annual Gold only: up to £/€ 3,000 or crew replacement up to £/€ 1,500 | |
| Section 2 Medical, Repatriation and Other Expenses | | |
| Expenses outside the UK | Up to £/€ 5,000,000 | Costs which would have been foreseen by you at the start of the trip. |
| Hospitalisation daily benefit if confined as a hospital inpatient | £/€ 25 for each completed 24 hours spent as a hospital in-patient to a maximum of £/€ 1,500 | Medical expenses in the UK or 12 months after your accident or illness. |
| Search and Rescue | Single up to £/€15,000 Bronze Excluded Silver up to £/€15,000 Gold up to £/€25,000 | £/€ 100 excess but doubled if over 65 yrs; £/€ 250 excess if Long Term Secondment. |
| Funeral costs | Up to £/€ 5,000 | |

| Significant cover | Significant features | Limitations and exclusions |
|--|--|--|
| Section 3 Personal Accident | | |
| Lump sum following accidental death or an injury resulting in loss of limb, sight or permanent total disablement | <p>Death, loss of 1 limb or 1 eye, Loss of 2 limbs or both eyes and permanent total disablement</p> <p>Single £/€ 20,000 Gold £/€ 50,000 Silver £/€ 30,000 Bronze £/€ 10,000</p> | <p>Accidental death of a person under 16 is limited to £/€ 2,500, all other benefits are reduced by 50%.</p> <p>For persons 65 years of age and over, benefits 2 and 3 are reduced by 50%, benefit 4 (Permanent Total Disablement) is deleted.</p> <p>For persons 75 years of age and over there is no cover under this section.</p> <p>In respect of travel within the UK the benefits are reduced by 50%.</p> |
| Section 4 Baggage and Personal Effects | | |
| Loss of or damage to baggage and personal effects | <p>Single up to £/€ 1,500 £/€ 350/ item Gold up to £/€ 3,000 £/€ 500/ item Silver up to £/€ 2,500 £/€ 350/ item Bronze up to £/€ 1,000 £/€ 250/ item</p> | <p>Hired clothing or equipment, wear and tear, household effects, electrical or mechanical breakdown.</p> <p>You must take reasonable precautions for the safety of your property.</p> |
| Essential clothing and toiletries are mislaid for 12 hours or more | Up to £/€ 100 | <p>£/€ 100 excess but doubled if over 65 yrs; £/€ 250 excess if Long Term Secondment. Nil excess in respect of delayed baggage</p> |
| Section 5 Money, Travel Documents and Credit Cards | | |
| Money and travel documents and Fraudulent use of lost credit cards | <p>Single/ Bronze £/€ 750 Gold £/€ 1,250 Silver £/€ 1,000</p> <p>Cover commences upon collection or receipt up to 72 hours prior to the trip and concludes whilst in your custody up to 72 hours after the trip finishes.</p> | <p>Currency devaluation, errors or omissions, transactional shortages.</p> <p>Loss of theft not reported to the police within 48 hours of discovery.</p> <p>£/€ 100 excess but doubled if over 65 yrs; £/€ 250 excess if Long Term Secondment.</p> |
| Section 6 Legal Expenses and Personal Liability | | |
| Legal expenses in pursuit of a claim against third parties for your death, injury or illness | Up to £/€ 25,000 | <p>Expenses without prior written approval</p> <p>Claims against us or anyone acting for us, travel agents, tour operators or carrier.</p> |
| Personal liability for bodily injury or damage to third party property | <p>Up to £/€ 2,000,000</p> <p>Activities and Person to person bodily injury whilst on board a yacht or motorboat, will be included except where such liability is covered or would be covered by a Yacht or Motorboat Liability Certificate by any other insurer or indemnifying organisation</p> <p>Refer to the Activities and Sports List for activities included under this section.</p> | <p>Bodily injury to a family member or a person under a contract of service or apprenticeship with you.</p> <p>Use of or ownership or possession of aircraft, waterborne craft (other than sailboards, surfboards, canoes, rowing dinghies), and other than person to person bodily injury whilst on board any waterborne craft, firearms, mechanically propelled or horse drawn vehicles, animals, caravans or vehicular trailers.</p> <p>Employer's or Contractual liabilities.</p> <p>Connected with the ownership or occupancy of land or building; carrying on of any trade, business or profession; participant to participant injury; or any fine or penalty.</p> <p>Punitive and exemplary damages in respect of the USA or Canada.</p> <p>Any participant to participant injury whilst participating or practicing for any sporting or similar event.</p> <p>Any fine or penalty.</p> |

| Significant cover | Significant features | Limitations and exclusions |
|---|--|---|
| Section 7 Hi-jack and Kidnap | | |
| | £/€ 50 each day you are detained to a maximum of: Single/ Bronze £/€ 1,000 Gold £/€ 1,500 Silver £/€ 1,250 | |
| Section 8 Winter Sports | | |
| Equipment Hire | £/€ 25 per day to a maximum of £/€ 250 if your skis, poles, snowboards, boots or bindings are lost or delayed for more than 12 hours | As a result of theft. Must have written report from the carrier responsible for the delay or damage. Cover only for the outward or onward trip. |
| Ski Equipment | Up to £/€ 500 for theft or accidental damage to ski equipment | Limit of £/€ 250 - single article or pair. Theft from an unattended public place. Accidental damage whilst in use. £/€ 100 excess but doubled if over 65 yrs; £/€ 250 excess if Long Term Secondment. |
| Lift Pass | Up to £/€ 200 for loss or theft of your lift pass | Calculated on the unexpired period. £/€ 100 excess but doubled if over 65 yrs; £/€ 250 excess if Long Term Secondment. |
| Piste Closure | £/€ 25 per day to a maximum of £/€ 250 for pre-booked ski resort closure due to lack of snow | If the piste closure was public knowledge prior to the trip. Written confirmation from the resort must be obtained. Ski resorts less than 1,000 metres above sea level. |
| Avalanche Cover | £/€ 250 for necessary and reasonable extra travel and accommodation if you are delayed by more than 12 hours | Ski resorts less than 1,000 metres above sea level. £/€ 100 excess but doubled if over 65 yrs; £/€ 250 excess if Long Term Secondment. |
| Section 9 Business Cover | | |
| Business Equipment | Up to £/€ 1,000 for loss, damage or theft | £/€ 100 excess but doubled if over 65 yrs; £/€ 250 excess if Long Term Secondment. |
| Business Money | Up to £/€ 500 for loss, stolen or destroyed | £/€ 100 excess but doubled if over 65 yrs; £/€ 250 excess if Long Term Secondment. |
| Replacement Staff | Up to £/€ 2,500 to send a substitute person if an insured person is injured or becomes ill during the trip | Expenses paid or budgeted to pay before the commencement of the trip. |
| Section 10 Yacht Charter Excess Waiver – Gold, Silver only included – Bronze/Single if supplement paid | | |
| Loss, theft or damage to a chartered yacht | Gold £/€500 per person £/€1,000 in all any one charter or loss Silver £/€350 per person £/€700 in all Any one charter or loss | Maximum 14 days charter and one insurance period Recognised Charter agreement in place £/€ 100 excess but doubled if over 65 yrs; £/€ 250 excess if Long Term Secondment. If racing excess 25% co-insurance clause minimum £/€120 |
| Reciprocal Health Agreements | | |
| If you are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland it is a condition of this policy that You obtain a European Health Insurance Card (EHIC) or equivalent. If you need medical treatment in Australia you must enrol with a local MEDICARE office. | | |
| Activity and Sports List | | |
| Refer to the list for those activities and sports that are covered. | | |

Geographical Areas – as shown in the schedule

AREA 1 - UNITED KINGDOM AND EUROPE

England, Scotland, Wales, Northern Ireland, the Isle of Man, the Channel Islands, Europe including Republic of Ireland, Azores, Canary Islands, Madeira and countries bordering the Mediterranean (excluding trips to and from the Arctic and Antarctica unless you have paid a supplementary premium). Cover only applies if **Your Trip** is outside a 50 mile radius from **Your** home and at least two nights stay in pre-booked accommodation, or where the **Insured Person** is travelling to or from a marina, port or harbour for the purpose of sailing or crewing on any vessel within the United Kingdom waters

AREA 2 - WORLDWIDE excluding USA and CANADA

Anywhere in the world (excluding trips to and from the USA, Canada, Arctic and Antarctica unless you have paid a supplementary premium)

General exclusions that apply to all sections

- War and Terrorism
- Flying other than as a passenger
- Weapons of mass destruction
- Professional sports
- Manual labour
- Affordable Care Act
- Attempting self injury or suicide
- Travelling to a country where Foreign and Commonwealth Office have advised against all but essential travel
- Pregnancy within 10 weeks of the estimated date of delivery, or childbirth
- Winter Sports for Single Trip Travel unless the appropriate additional premium is paid and shown on the schedule
- Health – pre-existing medical conditions as described by exclusion 4 (page 4 of the certificate)
- Trips to the USA in excess of 89 days per continuous trip
- Travelling against medical advise
- Nuclear or radioactive contamination
- Armed Forces operational duties
- HIV and AIDS
- Age limit 79 years inclusive or as specifically agreed and additional premium paid
- Travelling for the purpose of receiving treatment

Travel Period Annual Multi Trip policies

- Maximum trip duration - Bronze 30 days, Silver 45 days, Gold 60 days plus additional periods as may be endorsed on your schedule
- 7 days Winter Sports is provided for Bronze, 17 days for Silver and 21 days for Gold, during any one period of insurance

Conditions

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, and renew your Certificate. Please tell us if there are any changes required to the information set out in your schedule

If the information provided by you is not complete and accurate:

- We may cancel your Certificate and refuse to pay any claim, or
- We may not pay any claim fully, or
- We may revise the premium and/or change any excess, or
- The extent of the cover may be affected

The parties are free to choose the law applicable to the insurance contract. Unless specifically agreed to the contrary this shall be subject to English Law and to the jurisdiction of the courts of England.

Claims notification

On the happening of any occurrence likely to give rise to a claim under the certificate, it is a condition precedent to our liability under the certificate that you will ensure that notice is given to us in writing as soon as reasonably possible after the date of the occurrence and in any event within ninety (90) days. Such notice shall include full particulars of the occurrence.

If **You** need to make a claim, please contact:

| | |
|---|--|
| EMERGENCY Medical Assistance Notification In the event of a serious illness or injury during your trip which will require hospitalisation, in the first instance you must telephone the 24 hour Medical Assistance line +44 (0)20 7111 1100 | NON EMERGENCY All other claims correspondence and supporting documentation should be sent to: Roger Rich & Company, Marston House, Cromwell Park, Chipping Norton, Oxon, OX7 5SR Tel: +44 (0) 1608 641351 Fax: +44 (0) 1608 641176 Email: enquiries@rogerrich.co.uk |
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To help prevent fraudulent claims, **Your** personal details are stored on computer and may be transfer to a centralised system. This information is kept according to the rules of the Data Protections Act.

Cooling-off Period

If the cover does not meet your requirements within fourteen (14) days of the cover starting or the day on which you receive the documents, whichever is the later we will refund all premiums paid provided you have not made a claim.

Cancellation

We will cancel this contract of insurance by giving **You** thirty (30) days' notice in writing. Any return premium due to **You** will depend on how long this contract of insurance has been in force

We will only cancel this contract of insurance or any part of it for a valid reason or if there are serious grounds to do so such as:

- failure to supply requested security documentation;
- **We** have established that **You** have provided us with incorrect information and you have failed to provide a remedy when requested;
- non-payment of premium.

Any premium due to **You** will be calculated on a proportional daily rate basis depending on how long this insurance has been in force. No return of premium will be given if a claim has occurred during the period of insurance.

You can cancel this certificate by giving **Us** seven days' notice

Disputes and Complaints – page 1

We are committed to providing you with a first class service at all times, however, we recognise that occasionally you may be unhappy with some aspect of this service.

If you have cause for complaint in relation to your Certificate or any aspect regarding the standard of the service received, you should in the first instance contact:

Topsail Insurance, 4-6 Octagon Offices, Waterfront, Brighton Marina, East Sussex, BN2 5WB
Tel No: 01273 573727 Fax No: 01273 679261
E-mail: enquiries@topsailinsurance.com

For complaints in relation to medical assistance claims, please contact
CEGA Travel claims, PO Box 127, Chichester, West Sussex, PO18 8WP, Tel: +44 1243 621225
Fax: +44 1243 621035 Email: claims@cegagroup.com

For all other complaints in relation to claims, please contact
Roger Rich & Company, Marston House, Cromwell Park, Chipping Norton, Oxon, OX7 5SR, Tel: +44 (0) 1608 641351
Fax: +44 (0) 1608 641176 E-mail: enquiries@rogerrich.co.uk

If you are not satisfied with the answers provided you can direct your concerns to the Complaints department at Lloyds their address is;

Certificate holder & Market Assistance

Fidentia House, Walter Burke Way, Chatham Maritime, Chatham, Kent. ME4 4RN
Tel No: 020 7327 5693 Fax No: 020 7327 5225
E-mail: complaints@lloyds.com

We will do our best to resolve the complaint quickly and will issue a final response letter to you addressing the issues raised. If we are not able to resolve your complaint to your satisfaction you may be entitled to refer any disagreement to the Financial Ombudsman Service (FOS) to review your case, without affecting your legal right to take action. The address is:

Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall, London, E14 9SR Tel No: 0845 080 1800
www.financial-ombudsman.org.uk

Financial Services Compensation Scheme – page 1

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if We are unable to meet Our obligations under this contract.

Further information about the scheme is available from the Financial Services Compensation Scheme at the below address or on their website: www.fscs.org.uk

7th Floor
Lloyds Chambers
Portsoken Street
London E1 8BN

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