

## Specialist sport and recreation travel insurance

### Summary of Cover 2016/17

This is a summary of cover only. Full terms and conditions can be found in the policy wording, which you should also read carefully.

#### 1. Who provides your insurance cover ?

Howden is a trading name of Howden UK Group Limited, part of the Hyperion Insurance Group.

This insurance is arranged by P J Hayman & Company Limited.

For Sections 1 to 9 and 11 - White Horse Insurance Ireland dac. Registered Office: First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland.

White Horse Insurance Ireland dac is authorised and regulated by the Central Bank of Ireland. You can check this with the Central Bank of Ireland by visiting their website [www.centralbank.ie](http://www.centralbank.ie)

For section 10 - cover is provided by International Passenger Protection Limited and underwritten by Certain Underwriters at Lloyd's.

Registered Office: IPP House, 22-26 Station Road, West Wickham, Kent BR4 OPR. Registered in England 2498563.

#### 2. What does my insurance cover me for ?

This policy is designed to offer protection for your travel arrangements as described in the summary of cover table below.

### Summary of Cover

The following is only a summary of the main cover limits. You should read the policy for the full terms and conditions.

Section & Cover	Limit per person (up to)	Event Excess*
<b>Part A</b>		
<b>1. Medical &amp; Emergency Expenses**</b>	<b>£10,000,000</b>	<b>£100</b>
Emergency dental treatment (for relief of pain only)	£300	
Burial Costs / Body Repatriation	£3,500	
<b>Hospital Inconvenience Benefit</b>	<b>£400 (£20 per day)</b>	<b>Nil</b>
<b>Search &amp; Rescue costs</b>	<b>£50,000 (£10,000 in home area)</b>	<b>£500</b>
<b>2. Personal Accident</b>	<b>£5,000***</b>	<b>Nil</b>
<b>3. Personal Liability</b>	<b>£2,000,000</b>	<b>Nil (£200 property damage)</b>
<b>4. Activity Equipment</b>	<b>£1,000****</b>	<b>£75</b>
Single items, pair or set limit	£600****	
<b>Delayed Activity Equipment (over 12 hours)</b>	<b>£200</b>	<b>Nil</b>
<b>Activity Equipment Hire</b>	<b>£300</b>	<b>Nil</b>
<b>5. Legal Expenses</b>	<b>£25,000</b>	<b>Nil</b>
<b>6. Curtailment †</b>	<b>£2,000</b>	<b>£100</b>
<b>Part B</b>		
<b>7. Possessions, Personal Effects, Money &amp; Documents</b>		
<b>Personal Possessions</b>	<b>£2,000</b>	<b>£75</b>
Single items, pair or set limit	£300	
Valuables limit	£300	
<b>Delayed Possessions (over 12 hours)</b>	<b>£200</b>	<b>Nil</b>
<b>Loss of Personal Money</b>	<b>£300</b>	<b>£75</b>
<b>Loss of Travel Documents including Passport</b>	<b>£1,000</b>	<b>£75</b>
<b>8. Cancellation, Loss of Deposit or Curtailment</b>	<b>£5,000*****</b>	<b>£100 (£25 loss of deposit)</b>
<b>9. Unexpected Events</b>		
<b>Travel Disruption (costs to reach destination)</b>	<b>£1,000</b>	<b>Nil</b>
<b>Travel Delay</b>	<b>£120 (£30 each 12 hours)</b>	<b>Nil</b>
or		
<b>Abandonment (after 12 hours delay)</b>	<b>£5,000*****</b>	<b>£100</b>
<b>10. End Supplier Failure</b>	<b>£2,500</b>	<b>Nil</b>
<b>Part C</b>		
<b>11. Optional Independent Traveller</b>		
Extended Cancellation or Curtailment	£5,000	£100
Extended Travel Delay	£120 (£30 each 12 hours)	Nil
Extended Travel Disruption (costs to reach destination)	£1,000	Nil
Accommodation	£5,000	£100

\* The event excess on Parts A, B & C is the first amount of each claim, per section, for each separate incident, payable for each insured person.

\*\* Cover under Section 1, Part A, is not available in your home area.

\*\*\* Cover under Section 2, Part A, is reduced to **£2,500** if you are aged under **16**.

\*\*\*\* Under a Single Trip policy, Section 4, Part A, the sums insured for activity equipment / single items, pair or set limit may be increased to a maximum of **£10,000** per person (**£1,500** single items, pair or set limit). Details of the cover you have chosen is shown on your schedule.

\*\*\*\*\* Under a Single Trip policy, the sums insured for Section 8, Part B, Cancellation / Curtailment and Section 9, Part B, Abandonment cover may be increased to a maximum of **£10,000** per person. Details of the cover you have chosen is shown on your schedule.

† Following an accident whilst you are participating in an insured activity.

### 3. What else do I need to know about my insurance policy?

A summary of the main cover limits is shown on page 1. You should read the policy for the full terms and conditions.

### 4. What is the duration of the contract ?

Your policy will run from the dates shown on your schedule once your policy is issued.

### 5. Do I need to do anything after I have purchased the policy ?

Please remember that it is your responsibility to regularly review your level of cover to ensure it remains adequate. Before you travel you must tell us about any change in your circumstances which may affect your cover. It is very important to tell us about any changes in medical conditions.

### 6. What cancellation rights do you have ?

If the terms or conditions of your policy do not meet your requirements, please notify us within **14** days of receiving your policy and schedule and return all your documents for a refund of your premium. If during this **14** day period you have travelled, made a claim, or intend to make a claim then we can recover all costs that you have used for those services. Please note that your cancellation rights are no longer valid after this initial **14** day period.

### 7. Am I covered for medical treatment in a private hospital?

There is no cover under this policy for in-patient medical & treatment expenses incurred in a private hospital, unless specifically authorised by our Emergency Assistance Service.

### 8. How do I make a claim?

- If you are abroad and need medical assistance, please call our 24-hour Medical Emergency Assistance Service on: **+44 1733 224 892**

- For Sections 1 to 9 and 11  
Telephone: **01733 416099**; or  
Write to: White Horse Administration Services Limited, PO Box 5633, Walsall WS6 9BB; or  
Email: **claims@white-horse.ie**

When contacting us to request a claim form please state your insurance is provided by White Horse Insurance Ireland dac and quote scheme reference WHIIL/ADVEN/10/2016.

The notification must be made within **31** days or as soon as possible thereafter following any bodily injury, illness, incident, event, redundancy or the discovery of any loss or damage which may give rise to a claim under this policy.

- For Section 10 - End Supplier Failure only, you must notify us, at the following address, of any occurrence which may give rise to a claim and should be advised as soon as reasonably practicable and in any event within **14** days to:  
International Passenger Protection Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR.
  - by telephone: **+44 (0)20 8776 3752**
  - by fax: **+44 (0)20 8776 3751**
  - by e mail: **info@ipplondon.co.uk**

### 9. What to do if you have a complaint?

Should you wish to make a complaint about a decision we have made, you may write to:

- If your complaint is regarding your policy, you need to contact:  
The Customer Services Manager, P J Hayman & Company Limited, Stansted House, Rowlands Castle,  
Hampshire PO9 6DX  
Email: **customerservices@pjhayman.com**

Alternatively, if you purchased your policy online, you can submit a complaint through the Online Dispute Resolution (ODR) platform: <http://ec.europa.eu/odr>

If we have given you our final response and you are still dissatisfied you may refer your case to the Financial Ombudsman Service (Ombudsman).

The FOS is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after we have provided you with written confirmation that our internal complaints procedure has been exhausted.

The Ombudsman can be contacted at:

Insurance Division, Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR

Telephone: 0300 123 9123 (freephone number for mobile users) or

Telephone: 0800 023 4567 (freephone number for a landline)

E mail: **complaint.info@financial-ombudsman.org.uk**

Referral to the FOS will not affect your right to take legal action against us.

- If your complaint is regarding a claim on your policy under Sections 1 to 9 or 11, you need to contact:  
The Customer Experience Manager, White Horse Insurance Ireland dac, First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland.  
Email: **complaints@white-horse.ie**

If we have given you our final response and you are still dissatisfied, you may refer your case to the Financial Services Ombudsman's Bureau.

The Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House Lincoln Place, Dublin 2, Republic of Ireland.

Email: **enquiries@financialombudsman.ie**

Web: **www.financialombudsman.ie**

Please note the Ombudsman will not consider your case until a final response letter has been issued.

- If your complaint is regarding a claim on your policy under Section 10 - End Supplier Failure, you need to contact IPP:  
Tel: 020 8776 3750  
Fax: 020 8776 3751  
Email: **info@ipplondon.co.uk**  
Or write to:

The Customer Services Manager, International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR

Having followed the above procedure, if you are not satisfied with the response you may write to:

Policyholder and Market Assistance, Lloyd's, One Lime Street, London EC3N 7HA

Email: **complaints@lloyds.com**

### 10. Is the insurer covered by the Financial Services Compensation Scheme (FSCS)?

For your added protection, the insurers are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100, or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk)