



off on your travels



Your Discoverer **Travel Policy Summary**



Travel Insurance
...a summary of your cover



direct line

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keyfacts[®]

Policy Summary

Please read this document carefully to ensure it meets your needs. Full terms and conditions can be found within the policy document.

Features of a Direct Line Discoverer Travel Insurance Policy

The policy you have purchased is underwritten by Direct Line Insurance plc and will run for the period shown on your Travel Insurance Policy Schedule. This document does not form part of the contract between us.



Sections of cover	What is covered	What is not covered
1 Personal belongings	Up to £1,000 per person if your personal possessions are damaged, lost, stolen or destroyed. £250 is the maximum you can claim for a single article and is also the total amount claimable for all your valuables.	<ul style="list-style-type: none"> • Any items left unattended unless left in your personal accommodation or stored in a locked safety deposit box/safe. • Any loss not reported to the police within 24 hours of discovering it. • Any loss not supported by a police report. • Sports equipment in use.
2 Personal money	Up to £500 if your personal money is lost or stolen while on your journey. Be aware the cash or bank note limit is £250 for each adult and £100 for each child.	<ul style="list-style-type: none"> • Any loss not reported to the police within 24 hours of discovering it. • Any loss not supported by a police report.
3 Emergency medical and travel expenses abroad	Up to £5,000,000 for continuous medical and travel expenses incurred abroad, including £2,500 for funeral expenses.	<ul style="list-style-type: none"> • Any loss where you were travelling against medical advice or specifically to get treatment. • Any treatment or help where, given your physical or mental condition you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to booking or taking your trip, about whether or not it was appropriate to travel. • An anticipated event.

Sections of cover	What is covered	What is not covered
<p>4 Cancellation or Cutting Short (curtailment) a journey</p>	<p>Up to £3,000 if you need to cancel your journey or cut short (curtail) your trip.</p>	<ul style="list-style-type: none"> • You must not be waiting for medical treatment as a hospital inpatient or day-patient before booking any journey unless we know about it and have agreed it in writing. • You must not book a journey if you have reason to believe it may be cancelled. • Any incident where you do not have a medical certificate from the doctor treating you abroad that says you need to return home early. • Any costs not agreed by the Assistance company. • The transport operator or their agents refusing to transport you, a member of your immediate family or your travelling companion because they consider that you or they are not fit to travel. • Any treatment or help where, given your physical or mental condition you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to booking or taking your trip, about whether or not it was appropriate to travel. • An anticipated event.

Sections of cover	What is covered	What is not covered
5 Personal accident	<p>Benefit 1 – £10,000 if your injury leads to death or total or permanent loss of sight or physical loss of limb.</p> <p>Benefit 2 – £25,000 if you are permanently disabled and cannot carry out any paid work at all after two years from the date of the accident because of this injury.</p>	<ul style="list-style-type: none"> • More than one benefit for the same incident. • Any more than £1,500 for Benefit 1 if you are under 16 years of age at the time of the accident.
6 Personal liability	<p>Up to £2,000,000 per policy for personal liability for an incident that you caused during your journey that results in: death, physical injury, accident, loss or damage to the property.</p>	<ul style="list-style-type: none"> • Any claim in relation to your employment or that of a member of your family. • Any claim resulting from you owning or using a firearm, an aircraft or a horse-drawn, waterborne, motorised, mechanical or towed vehicle.
7 Loss of passport	<p>Up to £250 for reasonable extra travel and accommodation costs while you arrange a replacement.</p>	<ul style="list-style-type: none"> • Any costs unless the loss is reported to the police within 24 hours.
8 Legal assistance	<p>We provide a 24 hour helpline for practical UK legal advice in connection with your journey and for reporting a claim.</p> <p>We will pay up to £50,000 for legal costs to help you claim damages or compensation: for injury, illness or death, which happens during your journey; or following a dispute about an agreement you have for your journey. If you are arrested or held abroad we will pay up to £250 for the first consultation that you arrange with a local solicitor.</p>	<ul style="list-style-type: none"> • Claims reported more than 180 days after the date you knew or should have known about the incident leading to the claim. • Any claim resulting from any illness or injury that develops gradually or is not caused by a specific or sudden accident. • Legal costs and expenses that you have paid or will have to pay before we have agreed to them.

Sections of cover	What is covered	What is not covered
<p>9</p> <p>Disaster cover</p>	<p>The most we will pay for each claim is £1,000. This is a new section of cover and is not shown on your schedule. The excess is £50 for each person.</p> <p>If, during your trip, you can no longer stay at your pre-booked and prepaid accommodation because of:</p> <ul style="list-style-type: none"> • fire; • lightning; • explosion; • earthquake; • tidal wave; • storm; • avalanche; • hurricane; • flood; or • medical epidemic or pandemic. <p>we will pay the necessary extra travel and accommodation expenses to allow you to continue with your trip, or return to the UK if you cannot continue with your trip.</p>	<ul style="list-style-type: none"> • you changing your mind to travel or continue with your trip when the local or national authorities confirm that it is safe to stay; or • expenses you can recover from elsewhere.
<p>10</p> <p>Travel, accommodation and other end supplier failure cover</p>	<p>This cover is provided and administered by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom ("IPP"), who are regulated and authorised by the FSA (FSA registration: 311958) and is underwritten by Groupama, Novae and Sagicor.</p>	<p>Exclusions</p> <p>The Insurer will not pay for costs arising from:</p> <ul style="list-style-type: none"> – the insolvency or other financial failure of the travel, accommodation or other end supplier whose services were not booked from within the UK; – the insolvency or other financial failure of:

Sections of cover	What is covered	What is not covered
<p>10 Continued</p>	<p>The Insurer will pay up to £5,000 in total for each insured person named on the invoice for:</p> <ol style="list-style-type: none"> 1. Irrecoverable sums paid in advance and prior to departure in the event of the insolvency or other financial failure of the travel, accommodation or other end supplier where such sums do not form part of an inclusive holiday, <p>Or</p> 2. In the event of the insolvency or other financial failure of any travel, accommodation or other end supplier after departure: <ol style="list-style-type: none"> a) additional proportionate costs you incur in replacing that part of the arrangements to a similar standard to that originally booked, <p>or</p> <ol style="list-style-type: none"> b) the cost of return transportation to the UK of a similar standard to that originally booked if the cutting short of a journey (curtailment) is unavoidable. <p>PROVIDED THAT in the case of a) and b) above, where practicable you shall have obtained the approval of IPP prior to incurring the relevant costs.</p>	<ol style="list-style-type: none"> a) any travel, accommodation or other end supplier (or that of a provider of any other component part of your journey) where at the time of the booking or taking out of this insurance (whichever is later) you could have reasonably been expected to know of a reason why the service could not be provided due to the end supplier's insolvency or other financial failure. (For example, where there is significant media coverage in the UK about the provider's insolvency or other financial failure or where you find out about the insolvency or other financial failure prior to booking.) b) any travel, accommodation or other end supplier who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim) c) any travel agent, tour organiser, booking agent or consolidator with whom the insured has booked travel, accommodation or the services of any other end supplier – any loss for which a third party is liable or which can be recovered by other legal means, for example under the Consumer Credit Act.

General Conditions and Exclusions

Please refer to your policy document for full details

- We will not pay for any claims under this policy unless you are a resident of the UK and aged 54 or under at the start of the policy.
- We have the right to refund only a proportion of your premiums and charge an administration fee of £10 inclusive of insurance premium tax where applicable if you want to cancel the policy before it ends.
- No journey must last for more than 365 days for Europe and 550 days for Worldwide.
- We will not pay for any claim under this policy in connection with or caused in any way by you using a two wheeled motor vehicle as a rider or passenger unless wearing a helmet and in all circumstances unless the rider is a holder of a full UK motorcycle licence.
- We will not pay for any claims caused by terrorism. This exclusion does not apply to Section 3 – emergency medical and travel expenses abroad or Section 5 – Personal accident except where nuclear, chemical or biological weapons, devices or agents are used.
- We will not pay for any claims caused by you climbing, jumping or moving from one balcony to another, regardless of the height of the balcony.
- We will not pay for any claims caused by you committing suicide, deliberately injuring yourself, making yourself ill or putting yourself in needless danger, sexually transmitted diseases, insanity, alcohol or drugs or solvent abuse.
- After you have paid for this policy, you must tell us if you are diagnosed with:
- any heart condition, any circulatory condition (problems with blood flow, including high blood pressure) or any breathing condition (including asthma);
- any type of cancer;
- any joint and bone condition;
- any gastrointestinal (stomach) condition; or
- diabetes.

We will then decide if we can provide you with cover on your existing terms. We may ask you to pay an extra premium, add special conditions to the policy or exclude cover for that medical condition.

If we cannot provide cover for the medical condition diagnosed after you paid for the policy, or if you do not want to pay the extra premium, you can call us on 0845 246 0415 and make a cancellation claim if you have booked and paid for a journey that you have not yet made. Or, you can cancel your policy and we will send you a pro-rata refund, as long as you have not travelled or made a claim.

- We have the right to reject any claim which is in any way connected with a pre-existing medical condition that:
 - You or your travelling companion(s) suffer from; and
 - You did not tell us about; and
 - Cover for it was not agreed in writing by us

Excess information

An excess of £50 will apply per person per incident, unless otherwise stated.

Your right to cancel

If this cover does not meet your requirements, please return all your documents within 14 days of receipt. We will return any premium paid in full provided you have not travelled or made any claims during that time.

How to complain

Should there ever be an occasion where you need to complain, please call us on **0845 246 0489**. If your complaint relates to a claim please contact your Claims handler whose details will be shown in your claims documentation.

If you wish to write, then address your letter for:


- Claims complaints to the Regional Customer Service Manager at the address shown on your claims documentation
- All other complaints to the Head of Sales and Customer Services at the address shown on your Policy Schedule.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). The address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone **0845 080 1800**.

How to make a claim

If you wish to make a claim, please call us on **0845 246 0415**. Under all sections of cover, documentary evidence in support of any claim will be required.

If you require assistance abroad, please call us on our 24 hour Emergency Assistance as follows:

In USA & Canada call toll free	 1 877 350 69 68
In Central & South America and Caribbean	905 816 2565 (Canada)
From anywhere else in the world	+44 870 241 4628 (UK)
In the UK	0870 241 4628

Details about our Regulator

Direct Line Insurance plc is authorised and regulated by the Financial Services Authority (FSA). You can visit the FSA website, which includes a register of all regulated firms, at **www.fsa.gov.uk**, or you can phone the FSA on

0845 606 1234.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme **www.fscs.org.uk**.



Travel Customer Hotline: 0845 246 0489

Travel Claims Hotline: 0845 246 8585

24 Hour Emergency Assistance

In USA & Canada call toll free  **1 877 350 6968**

In Central & South America & Caribbean call collect **(Canada) 905 816 2565**

From anywhere else in the world **(UK) +44 870 241 4628**

Or in the UK **0870 241 4628**

directline.com

Calls may be recorded. Maximum call charge from a BT landline is 3p per minute. Calls from other networks may vary.

Direct Line Insurance plc. Registered in England number 01810801. Registered Office: Direct Line House, 3 Edridge Road, Croydon, Surrey CR9 1AG. Authorised and regulated by the Financial Services Authority. Lines open 8am-9pm Monday-Friday, 9am-5pm Saturday and 11am-5pm Sunday.

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