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Travel Insurance Policy Summary

The purpose of this Policy Summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. You still need to read the Policy Wording for a full description of the terms of the insurance, including the policy definitions.

This Policy Summary does not form part of the Policy Wording.



Insurance Provider

This insurance is underwritten by Chartis Europe Limited.

Purpose of the Insurance

The purpose of this travel insurance policy is to provide cover for losses arising as a result of specified events that occur before or during a trip, including: emergency medical expenses, theft or loss of baggage and cancellation.

The cover provided is subject to certain limits and excesses, as set out in the Table of Benefits (see page 8).

Significant Features, Conditions and Exclusions

The cover provided is subject to certain conditions and exclusions. The table below sets out the significant features of the cover and the conditions and exclusions that apply. To ensure the policy is suitable for you, you are advised to read the Policy Wording which sets out all of the features, conditions and exclusions.

Significant Features	Conditions and Exclusions	Policy Wording Reference
<p>Emergency Medical Expenses</p> <p>The following limits and excesses apply per person, per incident:</p> <p>Barclaycard Travel Insurance cover:</p> <p>Up to £10,000,000 (£100 excess)</p> <p>Barclaycard Travel Insurance Plus cover:</p> <p>Up to £10,000,000 (£50 excess)</p>	<p>The cover provided includes:</p> <ul style="list-style-type: none">• emergency medical, surgical and hospital treatment and ambulance costs;• additional accommodation and travel expenses if you cannot return to the United Kingdom as scheduled; and• repatriation to the United Kingdom if it is medically necessary. <p>Significant Conditions:</p> <ul style="list-style-type: none">• If you need inpatient medical treatment, you must contact the Medical Emergency Assistance Company, Travel Guard, immediately on phone number +44 (0) 1273 400 720; and• Additional accommodation and travel expenses and repatriation costs must be approved in advance by Travel Guard. <p>Significant Exclusions:</p> <ul style="list-style-type: none">• Cover is not provided if:<ul style="list-style-type: none">- the claim relates to a medical condition or an illness related to a medical condition which you knew about at the time you bought this insurance, unless the claim relates to a medical condition listed under the Health conditions section on pages 9 and 10 of the policy wording and you fall within the acceptance criteria listed in the Health conditions section;- you are travelling against medical advice or with the intention of receiving medical treatment;	<p>Pages 28 to 30, Section B1</p> <p>Page 17, 'Medical and Other Emergencies'</p> <p>Pages 9 and 10, 'Health Conditions' and 'Accepted Medical Conditions'</p> <p>Page 24 and 26, General Exclusions, numbers 1 and 23</p>

Significant Features	Conditions and Exclusions	Policy Wording Reference
	<ul style="list-style-type: none"> - you are receiving or waiting for hospital investigation or treatment for any undiagnosed condition or set of symptoms when you buy this insurance and/or at the time of commencing travel or you have been given a terminal prognosis; or - the claim relates to pregnancy or childbirth if you are more than 26 weeks pregnant at the start of or during your trip. <p>If you are an Annual Multi-Trip policyholder and after you have paid your insurance premium you are diagnosed with a medical condition which isn't included amongst those medical conditions outlined in the Health conditions section on pages 9 and 10 of the policy wording, you must contact us by phoning 0845 602 7075. We have the right to alter the terms of cover in line with the change in risk.</p>	
<p>Cancellation and Cutting Your Trip Short</p> <p>The following limits and excesses apply per person, per trip:</p> <p>Barclaycard Travel Insurance cover: Up to £3,000 (£100 excess)</p> <p>Barclaycard Travel Insurance Plus cover: Up to £5,000 (£50 excess)</p>	<p>Cover is provided for loss of travel and accommodation expenses you have paid or have agreed to pay under contract, and which you cannot get back, if it is necessary and unavoidable for you to cancel or cut short your trip for specified reasons, including:</p> <ul style="list-style-type: none"> • you dying, becoming seriously ill or being injured; and • the death, injury or serious illness of a relative, business associate or a person with whom you have booked to travel, or a relative or friend with whom you plan to stay during your trip. <p>Significant Conditions:</p> <ul style="list-style-type: none"> • If it is necessary for you to cut short your trip and return to the United Kingdom, you must contact Travel Guard immediately. <p>Significant Exclusions:</p> <ul style="list-style-type: none"> • Cover is not provided if: <ul style="list-style-type: none"> - the reason for cancellation or curtailment relates to a medical condition or illness which you knew about when you purchased this insurance (unless the claim relates to an accepted medical condition please refer to pages 9 and 10 of the policy wording for details). This would include a medical condition of a relative, business associate, a person who you have booked to travel with or a relative or friend living abroad who you had planned to stay with. 	<p>Pages 27, 28, 32 and 33, Sections A and C</p> <p>Page 17, 'Medical and Other Emergencies'</p> <p>Pages 9 and 10, 'Health Conditions' and 'Accepted Medical Conditions'</p> <p>Page 24, General Exclusions, number 1</p>

Significant Features	Conditions and Exclusions	Policy Wording Reference
<p>Your Personal Belongings and Baggage</p> <p>The following limits and excesses apply per person, per incident</p> <p>Barclaycard Travel Insurance cover:</p> <p>Up to £1,000 Limit for any one item/set or pair of items - £100 Limit for valuables and electronic/other equipment - £100 (£100 excess)</p> <p>Barclaycard Travel Insurance Plus cover:</p> <p>Up to £2,000 Limit for any one item/set or pair of items - £300 Limit for valuables and electronic/other equipment - £300 (£50 excess)</p>	<p>Cover is provided for loss, theft or damage to personal belongings and baggage owned by you (not borrowed or rented) during your trip.</p> <p>Significant Conditions:</p> <ul style="list-style-type: none"> • In the event of a claim an allowance may be made in respect of wear and tear and loss of value; and • In the event of a claim you must provide receipts or other proof of ownership wherever possible for the items being claimed. <p>Significant Exclusions:</p> <ul style="list-style-type: none"> • Cover is not provided if: <ul style="list-style-type: none"> - you do not report the loss or theft of belongings or baggage to the police within 24 hours of discovering it and do not obtain a written police report; - you leave your belongings or baggage unattended in a public place; - the loss, theft or damage occurs whilst your belongings or baggage are in the custody of the airline or transport company unless you report this to the carrier within 24 hours of discovering it and get a written report (a property irregularity report will be required if the loss, theft or damage takes place whilst in the care of an airline); or - the loss, theft or damage to valuables and electronic/other equipment occurs whilst not being carried in your hand luggage while you are travelling on public transport or on an aircraft. 	<p>Pages 35 to 38, Section F1</p> <p>Page 20, General Definitions 'Pair or set of items'</p> <p>Page 21, General Definitions 'Valuables and electronic/other equipment'</p>

Significant Features	Conditions and Exclusions	Policy Wording Reference
<p>Your Personal Money The following limits and excesses apply per person, per incident</p> <p>Barclaycard Travel Insurance cover: Up to £150 (£100 cash limit or £50 if 15 years of age or under, £100 excess)</p> <p>Barclaycard Travel Insurance Plus cover: Up to £300 (£300 cash limit or £50 if 15 years of age or under, £50 excess)</p>	<p>Cover is provided for cash and traveller's cheques lost or stolen during your trip.</p> <p>Significant Conditions:</p> <ul style="list-style-type: none"> • In the event of a claim, you must be able to provide evidence of ownership and value (for example, receipts, bank statements or cash-withdrawal slips). <p>Significant Exclusions:</p> <ul style="list-style-type: none"> • Cover is not provided if: <ul style="list-style-type: none"> - you do not report the loss or theft of personal money to the police within 24 hours of discovering it and do not obtain a written police report; or - if, at the time of loss or theft, the personal money was not carried with you or held in a locked safety deposit facility. 	<p>Pages 36 to 38, Section F3</p>

Limitations		Policy Wording Reference
Excluded Countries	The geographical area which you are entitled to travel to is shown on your policy schedule. No cover is provided under this policy for any trip in, to or through Afghanistan, Cuba, Liberia or Sudan. No cover is provided for claims arising as a direct result of the situation highlighted by the Foreign and Commonwealth Office (FCO) where you have travelled to a specific country or to an area where, prior to your trip commencing, the FCO have advised against all (but essential) travel.	Pages 14 and 15, 'Geographical Areas' and Pages 24 and 25, General Exclusions, numbers 4 and 13
Age Limits	To be eligible for cover, all persons must be 59 years of age or under at the date of buying this insurance except for where you have purchased a Barclaycard Travel Insurance Plus policy, in which case all persons must be 74 years of age or under at the date of buying this insurance. The person buying this insurance must be 18 years of age or over at the date of purchase.	Page 13, 'Age Limits'
Residency	You and all other insured persons must have your main home in the UK, have a UK National Insurance number (if 16 years of age or over) and be registered with a doctor in the UK at the time you buy or renew this policy. Residents of the Channel Islands and Isle of Man must have their main home in the Channel Islands or the Isle of Man respectively and be registered with a local doctor.	Page 11, 'Residency'
Sports and Activities	You must contact us on 0845 602 7075 or by e-mailing barclaycardtravelinsurance@chartisinsurance.com if you are planning to participate in a sport or activity which is not shown in the list of covered activities on pages 55 to 59 of the policy wording. Please note that if using a two-wheeled motor vehicle as a driver or passenger you must wear a crash helmet and the driver must hold a licence permitting him or her to drive the two-wheeled motor vehicle under the laws of the country in which you are travelling (if such a licence is required under the laws of that country).	Pages 11 and 55 to 59, 'Sports and Activities' and Page 24, General Exclusions, number 10
Upgrades	By paying an additional premium you are entitled to upgrade your policy to include Winter sports cover or Natural Catastrophe cover. If you are a Barclaycard Travel Insurance Plus policyholder, by paying an additional premium your policy can be upgraded to include Golf cover, Business cover or Wedding cover. Please call 0845 602 7075 for further details.	Page 14, 'Upgrades' and Pages 42 to 53, Sections L to U
Law and Jurisdiction	This policy will be governed by English law and you and we agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it, unless you reside in Scotland, Northern Ireland or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction, unless agreed to the contrary by us before the start date of your policy. The terms and conditions of this policy will only be available in English and all communication relating to this policy will be in English.	Page 6, 'Law and Jurisdiction'

Period of Insurance

Cover for cancellation starts at the time you book the trip or pay the insurance premium, whichever is later. If you have arranged an Annual Multi-Trip policy, cover for cancellation starts at the time that you book the trip or the first day of the period of cover as shown on your policy schedule, whichever is later. For all types of policies cover for cancellation ends as soon as you start your trip.

Cover under all other sections starts when you leave your home address in the United Kingdom (but not earlier than 24 hours before the booked departure time) or from the first day of the period of cover as shown on your policy schedule, whichever is the later.

Cover ends when you return to your home address in the United Kingdom (but not later than 24 hours after your return to the United Kingdom) or at the end of the period of cover as shown on your policy schedule, whichever is earlier.

Cover cannot start after you have left the United Kingdom.

Each trip must begin and end in the United Kingdom and does not include cover for one-way journeys.

If you have purchased a Single Trip you are covered for one trip of up to 31 days if you are a Barclaycard Travel Insurance policyholder or up to 45 days if you are a Barclaycard Travel Insurance Plus policyholder. The start and end dates of your trip are set out on your policy schedule.

If you have purchased an Annual Multi-Trip policy, you are covered to travel as many times as you like within the period of cover provided no single trip lasts longer than 31 days if you are a Barclaycard Travel Insurance policyholder or no more than 45 days if you are a Barclaycard Travel Insurance Plus policyholder.

Cover is only provided in the United Kingdom if you stay in accommodation which you have paid for in advance of the date you depart on your trip or if you have paid for public transport or air fares in advance of the date of departure to enable you to reach your destination in the United Kingdom. All trips within the United Kingdom must be for at least two nights away from where you usually live.

'Cooling-Off' Period and Your Right to Cancel Your Policy

If this cover is not suitable for you and you want to cancel your policy, you must contact Barclaycard Travel within 14 days of buying your policy or the date you receive your policy documents. In line with the conditions below we will refund the premium you have paid within 30 days of the date you contact Barclaycard Travel to ask to cancel the policy.

If you are a Single Trip policyholder, we will not refund your premium if you have travelled or made a claim before you asked to cancel the policy within the 14-day period.

If you are an Annual Multi-Trip policyholder and you have travelled or made a claim before you asked to cancel the policy within the 14-day period, we will only refund a proportionate amount of your premium.

To obtain a refund, please write to **Barclaycard Travel Insurance, PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH**, e-mail barclaycardtravelinsurance@chartisinsurance.com or phone **0845 602 7075**.

Claim Notification

You can make a claim for all sections apart from section K by contacting:

Barclaycard Travel Insurance Claims Department, PO Box 60108, London SW20 8US

Phone: 0845 602 7078

Fax: 01273 376 935

E-mail: barclaycardtravelclaims@travelguard.com

You can make a claim under section K by contacting:

IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR

Phone: 020 8776 3752

E-mail: info@ipplondon.co.uk

Website: www.ipplondon.co.uk (a claim form may be downloaded from this site)

Your Right to Complain

Every effort is made to ensure you receive a high standard of service. If you are not satisfied with the service you have received, please contact:

In relation to sales and administration matters:

The Customer Services Manager, Barclaycard Travel Insurance, PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH

Phone: 0845 602 7075

E-mail: barclaycardtravelinsurance@chartisinsurance.com

In relation to claims for all sections apart from section K:

The Customer Care Manager, Barclaycard Travel Insurance Claims Department, PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH

Phone: 0845 602 7078

E-mail: barclaycardtravelclaims@travelguard.com

In relation to claims under section K:

The Claims Manager, IPP Claims Office, IPP House 22-26 Station Road, West Wickham, Kent BR4 0PR

Phone: 020 8776 3752 E-mail: info@ipplondon.co.uk

To help us to deal with your comments quickly, please quote your policy schedule/claim number and the policyholder/insured person's name.

If you are still not satisfied with the outcome of your complaint, you may be entitled to refer the matter to the Financial Ombudsman Service. This will not affect your right to take legal action against us.

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR

Phone: 0800 023 4567 from a landline or 0300 123 9 123 from a mobile

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

Are we covered by the Financial Services Compensation Scheme (FSCS)?

Chartis Europe Limited is covered by the FSCS. If we are unable to meet our financial obligations you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

For this type of insurance, 90% of your claim is covered, without any upper limit. Further information about compensation scheme arrangements is available at www.fscs.org.uk and on 0207 892 7300 or 0800 678 1100.

Tables of benefits

* Excess

When claiming under certain sections listed in the following tables, you have to pay the first part of a claim. The excess will apply to each person claiming, and to each incident and to each section of the policy under which a claim is made.

Table of benefits for Single Trip and Annual Multi-Trip cover

Section	Benefits	Barclaycard Travel Insurance cover		Barclaycard Travel Insurance Plus cover	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*
A	Cancelling your trip	£3,000	£100	£5,000	£50
B1	Medical and other expenses outside of the United Kingdom	£10,000,000	£100	£10,000,000	£50
	Emergency dental treatment	£200	£50	£400	£50
B2	Expenses within the United Kingdom	£5,000	£100	£10,000	£50
B3	Hospital benefit	Nil	Nil	£30 for each 24 hour period up to £2,000	Nil
B4	Mugging benefit	Nil	Nil	£100 for each 24 hour period up to £5,000	Nil
C	Cutting your trip short	£3,000	£100	£5,000	£50
D1	Missed departure	£300	£100	£1,000	£50
D2	Missed connection	£300	£100	£500	£50
E1	Travel delay	£10 for each full 12 hour delay up to £150	Nil	£20 for the first 12 hours, £10 for each further full 12 hour delay up to £250	Nil
E2	Abandoning your trip	£3,000	£100	£5,000	£50
F1	Personal belongings and baggage	£1,000	£100	£2,000	£50
	Including: One item/pair or set of items limit	£100		£300	
	Including: Valuables and electronic/other equipment limit	£100		£300	
F2	Delayed baggage	£50 after each 12 hour delay up to £150	Nil	£50 after each 12 hour delay up to £400	Nil
F3	Personal money	£150	£100	£500	£50
	Including: Cash limit	£100		£300	
	Including: Cash limit if 15 years of age or under	£50		£50	
F4	Passport, driving licence and travel documents	£150	£100	£700	£50
G	Personal accident:				
	Death Benefit if 18 years of age or over	£10,000	Nil	£25,000	Nil
	Death Benefit if 17 years of age or under	£2,000	Nil	£5,000	Nil
	Loss of limb or sight	£10,000	Nil	£25,000	Nil
	Permanent total disablement	£10,000	Nil	£25,000	Nil
H	Personal liability	£500,000	£250	£2,000,000	£250
I	Legal expenses	£5,000	£250	£50,000	£250
J	Hijack	Nil	Nil	£100 per day up to £1,000	Nil
K	Scheduled airline failure	Nil	Nil	£1,500	Nil

Table of benefits for Winter sports cover

Winter sports cover is only available if you pay the required extra premium.

Section	Benefits	Barclaycard Travel Insurance cover		Barclaycard Travel Insurance Plus cover	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*
L1	Winter sports equipment	£500	£100	£1,000	£50
	Including: One item/pair or set of items	£100		£250	
L2	Winter sports equipment hire	£25 per day up to £200	Nil	£30 per day up to £300	Nil
L3	Lift pass	£200	£100	£300	£50
M	Ski pack	£20 per day up to £200	Nil	£250 per week up to £500	Nil
N	Piste closure	£20 per day up to £200	Nil	£35 per day up to £350	Nil
O	Avalanche closure	£200	£100	£250	£50

Table of benefits for Business cover

Business cover is only available if you pay the required extra premium.

Section	Benefits	Barclaycard Travel Insurance cover		Barclaycard Travel Insurance Plus cover	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*
P1	Winter sports equipment	Nil	Nil	£1,000	£50
	Including: One item/pair or set of items	Nil		£500	
	Business samples	Nil	Nil	£500	£50
	Including: One item/pair or set of items	Nil		£500	
P2	Emergency courier expenses	Nil	Nil	£200	£50
P3	Business equipment hire	Nil	Nil	£50 per day up to £500	Nil
P4	Business money	Nil	Nil	£500	£50
	Including: Cash limit	Nil	Nil	£300	
Q	Replacing staff	Nil	Nil	£3,000	Nil

Table of benefits for Golf cover

Golf cover is only available if you pay the required extra premium.

Section	Benefits	Barclaycard Travel Insurance cover		Barclaycard Travel Insurance Plus cover	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*
R1	Golf equipment	Nil	Nil	£1,500	£50
	Including: One item/pair or set of items	Nil		£250	
R2	Golf equipment hire	Nil	Nil	£20 per day up to £200	£50
S	Green fees	Nil	Nil	£75 per day up to £300	Nil

Table of benefits for Wedding cover

Wedding cover is only available if you pay the required extra premium.

Section	Benefits	Barclaycard Travel Insurance cover		Barclaycard Travel Insurance Plus cover	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*
T1	Ceremonial attire	Nil	Nil	£2,000 per person	£50
T2	Wedding gifts	Nil	Nil	£1,500 per couple	£50
	Including: One item/pair or set of items	Nil	Nil	£250	
T3	Wedding rings	Nil	Nil	£1,000	£50
	Including: Limit for each ring	Nil	Nil	£500	

* Excess

If you need to make a claim under certain sections listed in the tables on pages 1 to 4, we will deduct the amount shown in respect of the policy excess from the sum we pay you for any valid claim. The excess will apply to each person claiming, and to each incident and to each section of the policy under which a claim is made.

Table of benefits for Natural catastrophe cover

Natural catastrophe cover is available to both Barclaycard Travel Insurance and Barclaycard Travel Insurance Plus policyholders if you pay the required extra premium. The following cover is provided for each insured person in the event your outward or return journey is disrupted for more than 24 hours due to a natural catastrophe.

No excess will apply to claims made under sections U1 to U8.

Section	Benefits	Barclaycard Travel Insurance cover	Barclaycard Travel Insurance Plus cover
		Sum insured up to:	Sum insured up to:
U1	Cancellation	£5,000	£5,000
Cover for the following additional costs:			
U2	Stranded at the United Kingdom departure	£100	£100
U3	To reach your intended destination	£200	£200
U4	Stranded on an international connection	£150 for each 24 hours up to £750	£150 for each 24 hours up to £750
U5	Stranded on your return journey home	£150 for each 24 hours up to £750	£150 for each 24 hours up to £750
U6	Travel expenses to get home	£2,000	£2,000
U7	Car parking	£50 for each 24 hours up to £250	£50 for each 24 hours up to £250
U8	Kennel or cattery fees	£50 for each 24 hours up to £250	£50 for each 24 hours up to £250

This insurance is underwritten by Chartis Europe Limited which is authorised and regulated by the Financial Services Authority (FSA number 202628). This information can be checked by visiting the FSA website (www.fsa.gov.uk/register).

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About our insurance services



Chartis Europe Limited
The Chartis Building
58 Fenchurch Street
London
EC3M 4AB

Initial Disclosure Document

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers.
- We only offer products from a single insurer, Chartis Europe Limited, for travel insurance.

3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a recommendation from us for travel insurance. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice on how to proceed.

4. What will you have to pay us for our services?

- An administration fee of £15 is payable if this insurance policy is cancelled after the 14 day cooling off period.
- No fee for travel insurance.

5. Who regulates us?

Chartis Europe Limited is authorised and regulated by the Financial Services Authority (FSA Registered number 202628). This information can be checked by visiting the FSA website (www.fsa.gov.uk/register). Registered in England: company number 1486260. Registered address: The Chartis Building, 58 Fenchurch Street, London EC3M 4AB.

6. Ownership

Chartis Europe Limited is 100% owned by Chartis Inc. incorporated in the United States of America.

7. What to do if you have a complaint

If you wish to register a complaint, please contact us:

In relation to sales and administration matters:

The Customer Services Manager, Barclaycard Travel Insurance, PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH

Phone: 0845 602 7075

E-mail: barclaycardtravelinsurance@chartisinsurance.com

In relation to claims matters for all sections apart from section K:

The Customer Care Manager, Barclaycard Travel Insurance Claims Department, PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH

Phone: 0845 602 7078

E-mail: barclaycardtravelclaims@travelguard.com

In relation to claims matters under section K:

The Claims Manager, IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR

Phone: 020 8776 3752

E-mail: info@ipplondon.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

8. Are we covered by the Financial Services Compensation Scheme (FSCS)?

Chartis Europe Limited is covered by the FSCS. If we are unable to meet our financial obligations you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

For this type of insurance, 90% of your claim is covered, without any upper limit. Further information about compensation scheme arrangements is available at www.fscs.org.uk and on 0207 892 7300, or 0800 678 1100.

Chartis Europe Limited

Registered in England: company number 1486260.

Registered address: The Chartis Building, 58 Fenchurch Street, London, EC3M 4AB.

