

## MARINER'S TRAVEL POLICY SUMMARY

Should you have any queries about this cover please contact your broker who will be pleased to help you

Some important facts about your Travel insurance are summarised below. This policy summary does not contain the full terms and conditions of the contract. Please read the full policy document to make sure you understand the cover it provides.

### Insurer

The insurance for this policy is provided by Ageas Insurance Ltd and administered by UK Underwriting Ltd and Towergate Underwriting Travel (a trading name of Towergate Underwriting Group Ltd) on their behalf.

### Type of insurance

This travel insurance policy covers trips abroad for mariners up to the maximum duration as stated on the policy schedule.

### Duration

The insurance policy will either remain in force for the duration of a specific trip or remain in force for a period of 12 months from inception date, as detailed in the policy schedule.

### Cancellation rights

We hope that you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of inception or receipt of policy documentation, whichever is the later, without giving any reasons. If that happens, your premium will be refunded to you, after deduction of a charge for the cover provided from the beginning of the contract to the date of cancellation, and in the event that a claim has not been made that would be considered as having completed the contract.

### Making a claim

If you need to make a claim, you should notify Direct Group Travel Services, quoting reference 04124.

Direct Group Travel Services  
Claims Department  
PO Box 800  
Halifax HX1 9ET

Or telephone the Claims Hotline on  
0844 412 4296

### How to make a complaint

We hope that you will be pleased with the service provided. However, if you need to make a complaint about our service or about a claim, please contact us at Complaints Manager, Towergate Underwriting Travel, The Octagon, Middleborough, Colchester CO1 1TG, quoting your policy number.

In the event that you remain dissatisfied and wish to make a complaint you can do so to Customer Relations Manager, UK Underwriting Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.

If you are still unhappy with the response you have received, you have right to ask the Financial Ombudsman Service to review your case.

### Compensation scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. **You** can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

**Significant features and benefits**
**Significant or unusual exclusions or limitations**

Section	AMT Premier (excess in brackets)	AMT Classic (excess in brackets)	Single Trip (excess in brackets)	Significant or unusual exclusions or limitations	
A1	Cancellation & Curtailment	£5000 (nil)	£3000 (nil)	£3000 (nil)	- any excluded or undeclared medical condition - our prior approval is required for curtailment claims
A2	Add. Travel & Accommodation	£5000 (nil)	£1000 (nil)	£1000 (nil)	- air travel costs in excess of a return economy class ticket - accommodation costs other than the cost of the room
B1	Medical Expenses	£5,000,000 (£35)	£5,000,000 (£50)	£5,000,000 (£50)	- any excluded or undeclared medical condition - medical expenses claims without our prior approval - treatment expenses within the UK
B2	Add. Travel & Accommodation	£5000 (nil)	£1000 (nil)	£1000 (nil)	- air travel costs in excess of a return economy class ticket - accommodation costs other than the cost of the room - air travel costs in excess of a return economy class ticket for each child to be repatriated
B3	Rejoining the Boat Crew Replacement	£3000 (nil) £1500 (nil)	n/a n/a	n/a n/a	- claims without our prior approval - air travel costs in excess of a return economy class ticket - accommodation costs other than the cost of the room - any excluded or undeclared medical condition
C	Hospital Benefit (£25 per 24 hrs)	£1500 (nil)	£1500 (nil)	£1500 (nil)	- cover for in-patient stays is for accidental injury or for illnesses covered under Section B
D1	Travel Delay (£20 for the first 12 hrs & £10 each subsequent 12 hr period)	£100 (nil)	£100 (nil)	£100 (nil)	- cover is for international outward and return scheduled air, rail or sea trips
D2	Holiday Abandonment	£5000 (nil)	£3000 (nil)	£3000 (nil)	- you must check in according to the itinerary supplied to you
D3	Missed Departure	£500 (nil)	£500 (nil)	£500 (nil)	- claims relating to internal flights - claims for vehicle failure must be substantiated by a written report from a rescue service or garage
E	Personal Accident Death & Disablement Loss of Limbs Loss of Sight Permanent & Total Disablement PA Claims for Insured persons under 16	£30,000 (nil) £30,000 (nil) £30,000 (nil) £30,000 (nil) £2500 (nil)	£20,000 (nil) £20,000 (nil) £20,000 (nil) £20,000 (nil) £2500 (nil)	£20,000 (nil) £20,000 (nil) £20,000 (nil) £20,000 (nil) £2500 (nil)	- participation of a hazardous sport or leisure activity unless cover is confirmed on your insurance schedule - if your death, injury or loss occurs after 180 days of the accident - claims for permanent total disablement if you are over the statutory age of retirement and not in full time paid employment - contracting any disease or illness - injecting or ingesting any substance - events which exacerbate a previously existing bodily injury
F	Personal Liability	£2,000,000 (nil, or £200 for Holiday Accommodation)	£2,000,000 (nil, or £200 for Holiday Accommodation)	£2,000,000 (nil, or £200 for Holiday Accommodation)	- the first £200 of all claims for loss or damage to temporary holiday accommodation - in respect of any person engaged in your service, or any family member or anyone you are travelling with - in respect of any profession, occupation or business - in respect of watercraft (other than manually propelled ones) or any other vehicle or attached trailer/caravan - incidents in the UK
G	Legal Expenses	£25,000 (nil)	£25,000 (nil)	£25,000 (nil)	- our prior approval is required for legal expenses claims
H	Personal Effects, Baggage & Business Documents Single Item Limit	£3000 (£35) £500 (£35)	£1500 (£50) £500 (£50)	£1500 (£50) £500 (£50)	- within 24 hours of discovery of theft or loss you must obtain a written police report and crime reference number, or a written report from the carrier or handling agent if loss or theft occurs whilst in the custody of an airline or other carrier - without the original receipt, proof of purchase or an insurance valuation obtained prior to loss, cover is limited to £50 per single item up to a max. of £150 for any one claim - wear, tear or depreciation - damage to goods whilst they are in use
I	Personal Money	£750 (£35)	£750 (£50)	£750 (£50)	- within 24 hours of discovery of theft you must obtain a written police report and crime reference number, or a written report from the carrier or handling agent if theft occurs whilst in the custody of an airline or other carrier - currency changes - money not on your person or in a safe or similar locked fixed container in your trip accommodation
J	Hijack (£50 per day)	£1000 (nil)	£1000 (nil)	£1000 (nil)	- you must supply evidence to support any claim

Towergate Underwriting Travel is a trading name of Towergate Underwriting Group Limited

Registered in England No. 4043759 Registered Address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent, ME14 3EN

Authorised and regulated by the Financial Services Authority; this can be checked on the Financial Services Authority website at [www.fsa.gov.uk](http://www.fsa.gov.uk)

**Significant features and benefits**
**Significant or unusual exclusions or limitations**

Section	AMT Premier (excess in brackets)	AMT Classic (excess in brackets)	Single Trip (excess in brackets)	Significant or unusual exclusions or limitations	
<b>Wintersports (included with AMT cover. Available on Single Trip cover upon payment of an additional premium)</b>					
K	Ski Equipment	£500 (£35)	£500 (£50)	£500 (£50)	- an amount is deducted for equipment depending on its age - there is no cover for equipment you own aged over 5 years - within 24 hours of discovery of theft or loss you must obtain a written police report and crime reference number, or a written report from the carrier or handling agent if loss or theft occurs whilst in the custody of an airline or other carrier - if you cannot provide the original receipt, proof of purchase or an insurance valuation obtained prior to the loss, cover is limited to £200 per single item up to a maximum of £500 for any one claim - items must not be left unattended in a vehicle or public place
L	Ski Hire (£25 per day)	£300 (£35)	£300 (£50)	£300 (£50)	- within 24 hours of discovery of theft or loss you must obtain a written police report and crime reference number, or a written report from the carrier or handling agent if loss or theft occurs whilst in the custody of an airline or other carrier
M	Ski Pack (£50 per day)	£300 (£35)	£300 (£50)	£300 (£50)	- within 24 hours of discovery of theft or loss you must obtain a written police report and crime reference number, or a written report from the carrier or handling agent if loss or theft occurs whilst in the custody of an airline or other carrier
N	Piste Closure (£20 per day)	£200 (£35)	£200 (£50)	£200 (£50)	- you must be skiing in a pre-booked wintersports resort 1000m or more above sea level - there is no cover if a reasonable alternative is available
O	Delay Due to Avalanche	£250 (£35)	£250 (£50)	£250 (£50)	- you must provide a written report from the resort management

**Pre-existing medical conditions**

A pre-existing medical condition is any medical condition which has been suffered, or for which medical advice, treatment or medication has been received prior to the date of issue of the policy. The details must be declared when taking out this policy, and any disclosure will pertain only to this policy: any subsequent policies will require a new disclosure to be made, even the renewal of an existing policy for which a disclosure may previously have been given. If there is a significant change in your medical condition or if you develop a new condition (after you have taken out this insurance, but before you travel) you must declare this. Please contact your broker for details.