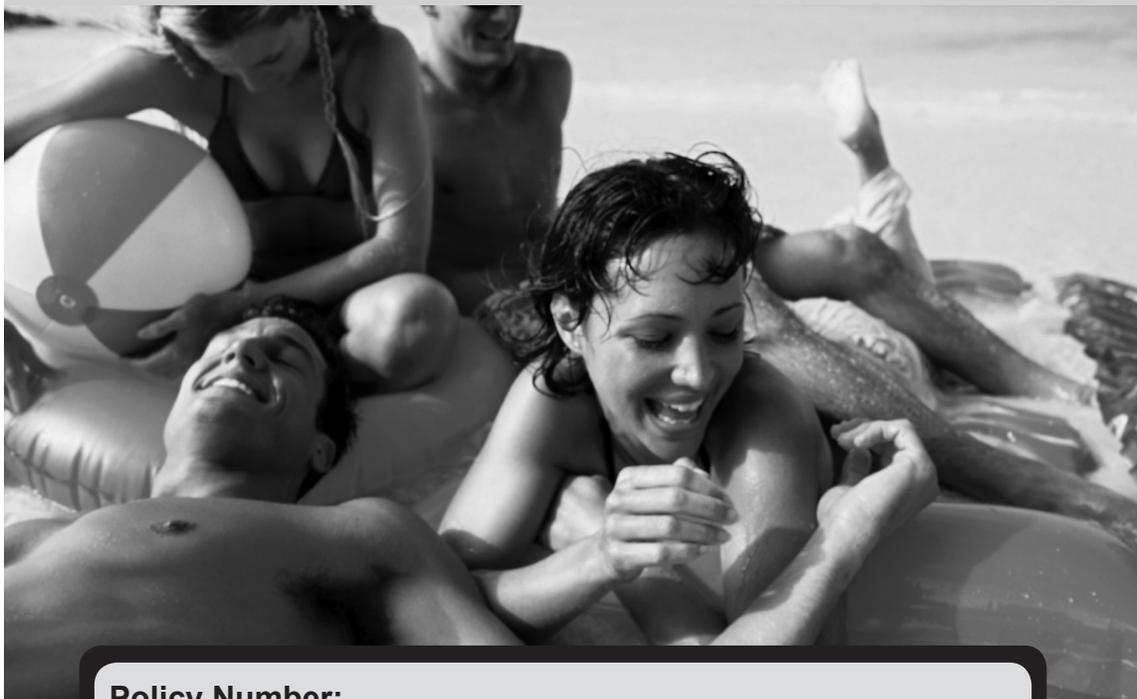


MOTORISTS INSURANCE SERVICES

M.I.S.
Travel

MIS Travel Insurance Cover Premier Policy Summary 2017



Policy Number:

Health Notice

If you or any other person who is travelling has a pre-existing medical condition then you must declare that condition to UK General Insurance Limited on 0344 573 4171. If you have a close family member/relative who has a condition that could give rise to you cancelling/curtailing then you must also contact UK General Insurance Limited.

Broker Stamp

YOUR POLICY SUMMARY

Some important facts about your insurance are summarised below.

This summary does not describe all the terms and conditions of your policy, so please take the time to read the policy document to make sure you understand the cover it provides.

Purpose of the Insurance

This travel policy, subject to the terms, conditions and exclusions contained in the policy document, provides certain financial protection and medical assistance for your trip.

Insurers

UK General Insurance Limited on behalf of Great Lakes Reinsurance SE.

THE SIGNIFICANT CONDITIONS AND EXCLUSIONS		SECTION OF COVER
Pre-Existing Medical Conditions	<p>If you are aware that you or any person whose ill health would force you to cancel or cut short your trip, or have been admitted as an inpatient in the past twenty four months, or have suffered from or received any form of medical advice, treatment or medication for a</p> <ol style="list-style-type: none"> Heart or Circulatory related condition (e.g. Hypertension, Angina, Stroke etc...) Lung or Breathing related condition other than well controlled, mild Asthma, suffered in isolation Cancerous condition <p>Then you must contact the Medical Pre-screening company in order to arrange cover for that condition. Failure to advise the Medical Pre-screening company of a pre-existing medical condition may result in claims for those undisclosed conditions not being paid.</p> <p>Contact the Medical Pre-screening company on 0344 573 4171.</p>	'Pre-existing Medical Conditions' - Page 5
Governing Law	<p>Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the court of England or of the country within the United Kingdom in which your main residence is situated.</p>	'Conditions applicable to all sections of the insurance' - Page 21
Age Limits	<p>Under Single Trip cover, an age limit of 75 years on the date of departure applies; under the Annual Multi-Trip cover, an age limit of 70 years on the date of commencement applies.</p>	'Policy Age Limits' - Page 4
Residency	<p>To be eligible for this insurance policy you must be resident in the United Kingdom and registered with a Medical Practitioner in the United Kingdom.</p>	'Policy Definitions', 'You, Your (Insured)' - Page 10
Acceptable Sports and Leisure Activities	<p>If you are planning to participate in a sport or leisure activity cover may not be available. Please refer to page 5 of the Policy. You may be covered when participating in certain winter sports if you have paid the appropriate additional premium.</p>	'Acceptable Hazardous Activities' - Page 5 Section O - R - Wintersports 'Policy Definition' - Page 10

HOW TO MAKE A CLAIM

If you have a claim, please telephone MIS Claims on 028 90 410220 quoting the scheme name MIS and reference 01758L as soon as possible. Please obtain a claim form not more than 31 days after the event.

COMPLAINTS PROCEDURE

It is the intention to give you the best possible service but if you do have any queries or concerns about this insurance or the handling of the claim you should follow the following procedures and contact:

COMPLAINTS REGARDING SALE OF THE POLICY:

The Managing Director, Motorists Insurance Services Limited, Beechwood House, 37a Comber Road, Dundonald BT16 2AA.
 Tel: 028 9041 8401

COMPLAINTS REGARDING A CLAIM:

The Managing Director, Motorists Insurance Services Limited, Beechwood House, 37a Comber Road, Dundonald BT16 2AA.
 Tel: 028 9041 8401

If your complaint cannot be resolved by the end of the third working day it will be passed to:

Customer Relations Department, UK General Insurance Limited, Cast House,
Old Mill Business Park, Gibraltar Island Road, Leeds LS10 1RJ
Tel: 0345 218 2685 E-Mail: customerrelations@ukgeneral.co.uk

If you are still not happy with the response you have received, you have the right to ask The Financial Ombudsman Service to review your case. You may contact The Financial Ombudsman Service at:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR
Tel: 0800 023 4 567 Tel: 0300 123 9 123 Email: complaint.info@financial-ombudsman.org.uk

Your statutory rights are not affected if you choose to follow the complaint procedures. For further information about Your statutory rights contact Your local Trading Standards Service or Citizens Advice Bureau.

COMPENSATION SCHEME

In the event that Great Lakes Insurance SE is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). Further information can be found in your policy under 'Compensation Scheme' on pages 22 - 23.

THE SIGNIFICANT PRODUCT FEATURES, BENEFITS AND EXCLUSIONS

Section of Cover	Significant Features and Benefits	Policy Limits and Exclusions Applying to Significant Covers	Policy Ref.
Section A - Cancellation and Curtailment Sum Insured (up to) Cover £3000	Provides cover for travel and accommodation that have been pre paid or you are contracted to pay for and cannot get back if you cancel or cut short your holiday.	To be able to claim, the reason why the trip is being cancelled or cut short must be necessary and unavoidable and must fall into one of the reasons listed in the Policy. For example, if a person insured under this policy becomes ill or is injured or dies. An excess of £100 per person applies (£35 in respect of LOD).	Pages 10 - 11
Section B - Emergency Medical Expenses and Repatriation Sum Insured (up to) Cover £5 million	Provides cover for costs arising in the event of illness, injury or death during the trip and where necessary the provision of emergency medical assistance.	To be able to claim, the medical treatment must be required in an emergency and be unable to wait until you have returned to the United Kingdom. Medical cover does not apply to treatment received in the country in which you reside. An excess of £85 per person.	Pages 11 - 12
Section D - Personal Effects and Baggage Sum Insured (up to) Cover £1500	Provides cover for your own personal luggage and valuables if they are lost, stolen or damaged during your trip. You will be expected to provide evidence of ownership and value (such as receipts) in the event of a claim.	To be able to claim, a written report is required to support the loss / theft / damage. For example, from the local police or from the transport carrier. The amount payable will include an allowance for wear and tear and depreciation. Your policy has a limit of £300 for Valuables overall. Valuables are not covered if they are left in an unattended vehicle or are outside your control. An excess of £65 per person, per incident applies.	Pages 12 - 13
Section E1 - Personal Money Sum Insured (up to) Cover £500	Provides cover for cash and traveller's cheques lost or stolen during your trip. You will be expected to provide evidence of ownership and value in the event of a claim.	To be able to claim, cash must be kept with you at all times or be in a locked safety deposit facility. A written police report must be obtained within 24 hours to support the loss / theft. An excess of £65 per person, per incident applies.	Page 13

WINTER SPORTS COVER
(additional cover available upon payment of an additional premium)

Section of Cover	Significant Features and Benefits	Policy Limits and Exclusions Applying to Significant Covers	Policy Ref.
Section O - Ski Equipment Sum Insured (up to) Cover £275	Provides cover for your own or hired ski equipment if lost, stolen or damaged during your trip. You will be expected to provide evidence of ownership and value (such as receipts) in the event of a claim.	To be able to claim, a written report is required to support the loss / theft / damage. For example, from the local police or from the transport carrier. The amount payable will include an allowance for wear and tear and depreciation. Your policy has a limit of £275 for each single item (this includes a pair or set). Items are not covered if they are left in an unattended vehicle or outside your control. An excess of £65 per person, per incident applies.	Pages 16 - 17
Ski Hire Sum Insured (up to) Cover £350	Provides cover for cost of hiring ski equipment during your trip, if yours are lost, stolen, damaged or delayed.	A limit of £35 applies each day. To be able to claim, a written report is required to support the loss / theft / damage / delay. For example, from the local police or from the transport carrier. Ski Equipment is not covered if left in an unattended vehicle or outside your control.	Page 17
Section P - Ski Pack Sum Insured (up to) Cover £200	Provides cover for unused ski pass, ski hire or tuition fees where you are involved in an accident, become sick, lose or have stolen you ski pass.	A limit of £50 applies each day. To be able to claim, a written report is required to support the loss / theft / accident / sickness. For example, from the local police or treating doctor. Ski Pass is not covered if left in an unattended vehicle or outside your control.	Page 17
Section Q - Piste Closure Sum Insured (up to) Cover £350	Provides cover when you are unable to ski for a continuous period in excess of 24 hours between December and March, due to lack of snowfall or adverse weather conditions.	Provides cover when you are unable to ski for a continuous period in excess of 24 hours between December and March, due to lack of snowfall or adverse weather conditions.	Page 17
Section R - Delay Due to Avalanche Sum Insured (up to) Cover £350	Provides cover for additional travel and accommodation expenses as a direct result of an avalanche delaying your outward or return journey by at least 12 hours.	To claim, a written report from the resort management will be required. An excess of £65 per person, per incident applies.	Pages 17 - 18
Other additional cover such as golf and business cover can also be purchased subject to an additional premium. Please refer to the policy wording for further details of the cover provided.			

PERIOD OF INSURANCE

The policy you have purchased will run for the period of insurance shown on your travel insurance certificate.

YOUR RIGHT TO CANCEL

If your cover does not meet your requirements, please notify us within 14 days of receiving your policy 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, we are entitled to 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 and there is no provision for refund.