

# About Your Travel Insurance Policy

keyfacts®

Scheme Reference: Admiral 16ADM01, 16ADM02

**This policy summary does not contain the full terms and conditions of the cover.**

**Full terms and conditions can be found in the policy document.**

## Insurer

Your policy has been arranged by ROCK Insurance Group, which is a trading style of Rock Insurance Services Limited, through four different insurers as follows:

Section A - Your Travel Policy by MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros, Sociedad Anonima

Section B - Scheduled Airline Failure by MGA Cover Services Limited

Section C - Optional Gadget Cover by UK General Insurance Ltd on behalf of Ageas Insurance Limited

Section D - Optional Car Hire Excess Cover by EUROP ASSISTANCE S.A.

## Type of insurance and cover provided

This is a policy of personal travel insurance which provides cover, subject to certain terms and conditions, for losses as a result of specified events which may occur before or during a trip including, but not limited to, cancellation, loss of baggage and medical expenses. In addition, this policy also provides optional cover for Scheduled Airline Failure, Car Hire Excess and Gadget Insurance which have their own terms and conditions.

## Statement of Demands and Needs

This policy will suit the demands and needs of an individual or group of people (where applicable) who are travelling to countries included within the policy terms and who wish to insure themselves against the full financial impact of specified unforeseen circumstances/events relating to or occurring during their trip. Full details of these circumstances/events, levels of cover and terms and conditions can be found within the policy wording.

This policy will cover You for pre-existing medical conditions You have declared to Us and which We have accepted in writing. To declare Your pre-existing medical conditions please contact Our Medical Screening Helpline on 0343 658 0267.

The full Statement of Demands and Needs can be found on the website. You should read the important conditions and exclusions to ensure that this policy is right for You. You will not receive advice or a recommendation from us in relation to this policy. You will need to make your own decision as to whether it suits your needs.

## Eligibility requirements

The levels of cover and excesses that apply are set out in the Schedule of Benefits contained in the policy wording. Certain Sections of your policy carry an excess which means that you have to pay the first sum per person, per incident if you claim. The excess amount varies according to the Section you are claiming under. The table below sets out the significant benefits and exclusions of your policy. The policy includes many other benefits, conditions and exclusions. Please read your policy wording to make sure that the cover is suitable for you.

To be eligible for this insurance, the following requirements must be met:

- You must habitually reside in the UK Area (i.e. have Your main home in the UK Area for 6 months prior to issue of the policy and are registered with a local doctor).
- You must not have reached the age of 80 years if you are purchasing Single Trip policies or 65 years if purchasing Annual Multi-Trip policies. You must not have reached the age of 46 years if you are purchasing Backpacker policies. If You are purchasing the Winter Sports option, you must not have reached the age of 65 years.
- Your holiday or journey must begin and end in the UK Area, unless you have arranged cover for a one-way trip. Cover cannot start after you have left the UK Area.

## Significant features and benefits

Your policy includes the following benefits which are explained in detail in the policy document:

### Section A - Travel Insurance Summary of Cover

Cover (per person unless otherwise shown)	Economy Cover Limits up to	Excess	Standard Cover Limits up to	Excess	Premier Cover Limits up to	Excess	Backpacker Limits up to	Excess
1. Medical Emergency & Repatriation	£10,000,000	£200	£10,000,000	£100	£10,000,000	£75	£10,000,000	£100
2. Emergency Dental Treatment	£350	£200	£350	£100	£500	£75	£350	£100
3. Additional Accommodation & Travelling Cost	£1,000	Nil	£1,500	Nil	£2,000	Nil	£1,500	Nil
4. Cancellation & Curtailment	£1,000	£150/£20 for Loss of Deposit	£2,000	£75/£20 for Loss of Deposit	£5,000	£50/£20 for Loss of Deposit	£2,000	£75/£20 for Loss of Deposit
5. Travel Delay								
- Delay	£20 for the first full 12 hours delay then £10 for each subsequent full 12 hours; maximum of £200	Nil	£20 for the first full 12 hours delay then £10 for each subsequent full 12 hours; maximum of £300	Nil	£20 for the first full 12 hours delay then £10 for each subsequent full 12 hours; maximum of £400	Nil	£20 for the first full 12 hours delay then £10 for each subsequent full 12 hours; maximum of £300	Nil
- Abandonment	£1,000	£150	£2,000	£75	£5,000	£50	£2,000	£75
- Transport Cancellation	£500	£150	£500	£75	£500	£50	£500	£75
6. Missed Departure on the Outward Journey	£500	Nil	£750	Nil	£1,000	Nil	£750	Nil
7. Personal Luggage	£2,000	£150	£2,500	£75	£3,000	£50	£2,500	£75
- Single Item Limit	£200	£150	£350	£75	£500	£50	£350	£75
- Valuables Limit in Total	£200	£150	£350	£75	£500	£50	£350	£75
8. Luggage Delay on Your Outward Journey	£25 for every 12 hours for purchases made up to £50	Nil	£50 for every 12 hours for purchases made up to £100	Nil	£100 for every 12 hours for purchases made up to £200	Nil	£50 for every 24 hours for purchases made up to £100	Nil
9. Money	£300	£150	£500	£75	£500	£50	£500	£75
- Cash Limit	£200	£150	£250	£75	£300	£50	£250	£75
- Cash Limit (aged under 18)	£50	£150	£50	£75	£50	£50	£50	£75
- Passport and Travel Documents	£200	Nil	£300	Nil	£500	Nil	£300	Nil

Cover (per person unless otherwise shown)	Economy Cover Limits up to	Excess	Standard Cover Limits up to	Excess	Premier Cover Limits up to	Excess	Backpacker Cover Limits up to	Excess
10. Personal Liability	£2,000,000 per policy	£150	£2,000,000 per policy	£75	£2,000,000 per policy	£50	£2,000,000 per policy	£75
11. Personal Accident								
- Death	£5,000	Nil	£5,000	Nil	£5,000	Nil	£5,000	Nil
- If the Insured Person is aged under 18 or over 65	£1,000	Nil	£1,000	Nil	£1,000	Nil	£1,000	Nil
- Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes	£10,000	Nil	£25,000	Nil	£50,000	Nil	£25,000	Nil
- Permanent Total Disablement	£10,000	Nil	£25,000	Nil	£50,000	Nil	£25,000	Nil
- If the Insured Person is aged over 65	£1,000	Nil	£1,000	Nil	£1,000	Nil	£1,000	Nil
12. Legal Protection	£10,000 per policy	Nil	£25,000 per policy	Nil	£50,000 per policy	Nil	£25,000 per policy	Nil
13. Withdrawal of Services	£500	Nil	£750	Nil	£1,000	Nil	£750	Nil
14. Catastrophe	£1,000	Nil	£1,500	Nil	£2,000	Nil	£1,500	Nil
15. Pet Care	£20 per complete 24 hours; maximum of £200	Nil	£20 per complete 24 hours; maximum of £300	Nil	£20 per complete 24 hours; maximum of £400	Nil	£20 per complete 24 hours; maximum of £300	Nil
16. Hijack	£20 per complete 24 hours; maximum of £200	Nil	£50 per complete 24 hours; maximum of £300	Nil	£50 per complete 24 hours; maximum of £400	Nil	£50 per complete 24 hours; maximum of £300	Nil
<b>Optional Winter Sports Cover</b>								
17. Skis, Ski Equipment & Ski Pass	£500	£150	£500	£75	£1,000	£50	N/A	N/A
- Single Article Limit (owned)	£250	£150	£500	£75	£1,000	£50	N/A	N/A
- Single Article Limit (hired)	£250	£150	£250	£75	£500	£50	N/A	N/A
- Ski Pass	£75 per complete 24 hours; maximum of £300	Nil	£75 per complete 24 hours; maximum of £300	Nil	£75 per complete 24 hours; maximum of £450	Nil	N/A	N/A
18. Piste Closure	£20 per complete 24 hours; maximum of £200	Nil	£20 per complete 24 hours; maximum of £200	Nil	£20 per complete 24 hours; maximum of £300	Nil	N/A	N/A
19. Avalanche or landslide	£20 per complete 24 hours; maximum of £200	Nil	£20 per complete 24 hours; maximum of £200	Nil	£20 per complete 24 hours; maximum of £300	Nil	N/A	N/A
20. Ski Hire	£25 per complete 24 hours; maximum of £250	Nil	£25 per complete 24 hours; maximum of £250	Nil	£25 per complete 24 hours; maximum of £500	Nil	N/A	N/A
<b>Optional Golf Cover</b>								
21. Golf Equipment	£1,000	£150	£1,000	£75	£1,000	£50	N/A	N/A
- Single Article Limit	£500	£150	£500	£75	£500	£50	N/A	N/A
22. Golf Equipment Hire	20 per complete 24 hours; maximum of £100	Nil	£20 per complete 24 hours; maximum of £100	Nil	£20 per complete 24 hours; maximum of £100	Nil	N/A	N/A
23. Green Fees	£50 per complete 24 hours; maximum of £200	Nil	£50 per complete 24 hours; maximum of £200	Nil	£50 per complete 24 hours; maximum of £200	Nil	N/A	N/A
<b>Optional Business Cover</b>								
24. Business Equipment	£1,000	£150	£1,000	£75	£1,000	£50	N/A	N/A
- Single Article Limit	£500	£150	£500	£75	£500	£50	N/A	N/A
- Business Samples	£500	Nil	£500	Nil	£500	Nil	N/A	N/A
- Computer Equipment Limit	£1,000	£150	£1,000	£75	£1,000	£50	N/A	N/A
- Business Equipment Delay	£50 per complete 24 hours; maximum of £500	Nil	£50 per complete 24 hours; maximum of £500	Nil	£100 per complete 24 hours; maximum of £500	Nil	N/A	N/A
25. Business Equipment Hire	£30 per complete 24 hours; maximum of £300	Nil	£30 per complete 24 hours; maximum of £300	Nil	£50 per complete 24 hours; maximum of £500	Nil	N/A	N/A
26. Business Money	£500	£150	£500	£75	£1,000	£50	N/A	N/A
27. Emergency Courier Expenses	£1,000	£150	£1,000	£75	£1,000	£50	N/A	N/A
<b>Optional Travel Disruption</b>								
28. Extended Travel Delay	£1,000	£150	£1,000	£75	£1,000	£50	N/A	N/A
29. Extended Missed Departure	£500	£150	£500	£75	£500	£50	N/A	N/A
30. Extended Catastrophe	£1,000	£150	£1,000	£75	£1,000	£50	N/A	N/A
<b>Optional Cruise Pack</b>								
31. Missed Departure	£1,000	£150	£1,000	£75	£1,000	£50	N/A	N/A
32. Unused Cruise Excursion	£500	£150	£500	£75	£500	£50	N/A	N/A
33. Cruise Itinerary Change	£100 per port up to £500	Nil	£100 per port up to £500	Nil	£100 per port up to £500	Nil	N/A	N/A
34. Cabin Confinement	£100 per day up to £1,000	£75	£75 per day up to £1,000	£75	£100 per day up to £1,000	£50	N/A	N/A

#### Section B - Scheduled Airline Failure Summary of Benefits

Cover (per person unless otherwise shown)	Economy Cover Limits up to	Excess	Standard Cover Limits up to	Excess	Premier Cover Limits up to	Excess	Backpacker Cover Limits up to	Excess
1. Scheduled Airline Failure Cover	Nil	Nil	Nil	Nil	£3,000	Nil	N/A	N/A

## Section C - Optional Gadget Cover Summary of Benefits

Level of Cover	Number of Gadgets Covered	Total Replacement/Repair Value for all Gadgets	Excess
Level 1	3 gadgets	£1,000	Up to £50
	Single Article Limit	£1,000	
	Single Article Limit for Laptop	£1,000	
Level 2	5 gadgets	£2,000	Up to £50
	Single Article Limit	£1,000	
	Single Article Limit for Laptop	£2,000	
Level 3	7 gadgets	£3,000	Up to £50
	Single Article Limit	£1,000	
	Single Article Limit for Laptop	£2,000	

## Section D - Optional Car Hire Excess Cover Summary of Benefits

Vehicle	Excess Reimbursement	Tyres, Windscreen, Underbody	Towing
Car	£5,000	£5,000	£500

Certain sections of your policy carry an excess (unless additional premium has been paid), that is the amount of any claim that you have to pay yourself. Policy excesses are applied under each section of the policy separately.

\* Please note that if you have chosen to reduce your premium by taking the double excess option, the policy excess amount shown above will be doubled, and you will have to pay the higher excess as the first part of every claim.

## Significant or unusual exclusions and limitations

There are some situations which you are not covered for. These generally involve anything you already know about or that is caused by deliberate or careless acts on your part. Full details of these are given in the policy document.

The most significant exclusions of this policy are set out below. There may be other exclusions that are significant to you, so you need to check the policy document for full details.

- This policy contains restrictions on what cover is in place for claims arising from terrorist activity. Only valid claims for Medical and Repatriation Expenses and Personal Accident will be paid.
- This policy will NOT cover any claims under Section 4 (Cancellation & Curtailment) arising directly or indirectly from any Pre-existing Medical Condition (known to You prior to the commencement of the Period of Insurance) affecting any Close Relative.
- No Section of this policy shall apply in respect of any claim arising directly or indirectly from your drug addiction or solvent abuse, excessive alcohol intake, or being under the influence of alcohol or drug(s).
- No Section of this policy shall apply in respect of any person who has reached the age of 80 years at the commencement of the Period of Insurance if you bought Single Trip cover or 65 years if you have bought Annual Multi-Trip cover. If You have bought Backpacker cover, no section of the policy shall apply in respect of any person who has reached the age of 46 years or above.
- No claim arising directly or indirectly from any Pre-existing Medical Condition affecting any person travelling under this insurance will be covered unless You declare ALL conditions to Our Medical Screening Helpline, prior to the commencement of the Trip and they are accepted in writing (See Important - Medical Health Declaration on Page 3 of the Policy Wording).
- To be covered:
  1. You must be fit to undertake Your planned Trip;
  2. You must not travel against medical advice or with the intention of obtaining medical treatment or consultation abroad.
  3. We will cover You for pre-existing medical conditions You have declared to Us and which We have accepted in writing. To declare Your pre-existing medical conditions please contact Our Medical Screening Helpline on 0343 658 0267.
  4. We will not cover You for any pre-existing conditions which do not appear in the "Medical Screening letter".
  5. We will not cover You if Your state of health was worse than You declared to Us at the time You purchased this policy.
  6. Please check that the information set out in the "Medical Screening letter" is correct. If it is not, You must contact the Medical Screening Team on 0343 658 0267.
- This policy contains strict limits on the length of time You can spend travelling abroad on each Trip. Please refer to the definition of the 'Trip' in the Meanings of Words. IF YOU TRAVEL FOR MORE THAN THE NUMBER OF DAYS FOR WHICH YOU HAVE PAID FOR COVER, YOU WILL NOT BE COVERED AFTER THE LAST DAY FOR WHICH YOU HAVE PAID. Trips must commence and end in the United Kingdom and a return ticket must have been booked prior to departure.
- Personal Property Claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear and depreciation bearing in mind the age of the items.
- We will not pay for any claim arising from any deliberately careless or deliberately negligent act or omission by You, nor for any claim arising or resulting from Your own illegal or criminal act.

## Duration of cover

This policy of insurance will run for the period shown on your policy certificate. Maximum trip limits are as shown in the Meaning of Words section on Page 4-6 of the Policy Wording.

## Your right to cancel under Section A

Unless Your trip will be completed within 14 days of buying this insurance, You have the right to cancel any policy of insurance within 14 days from the date of issue or receipt of policy terms and conditions, whichever is the later, provided that you have not yet travelled, have made no claims and there has been no occurrence of an incident that is likely to give rise to a claim. We will refund to you any premium you have paid and will recover from you any payments we have made.

You should contact:

Customer Services

ROCK Insurance Group  
3rd Floor  
Griffin House  
135 High Street  
Crawley  
West Sussex  
RH10 1DQ

Telephone: 0800 091 3768

or e-mail [admin@rockinsurance.com](mailto:admin@rockinsurance.com)

## **Making a claim under your policy**

### **Claims relating to Section A - Your Travel Policy**

In the event of an emergency please telephone 00 44 (0) 203 362 2410

Claims forms can be obtained by calling the claims helpline on 0203 362 2411, giving Your name and Certificate number and brief details of your claim. Please quote the correct reference number below relating to the Insurance Policy You have purchased:

For Single Trip policies, please quote 16ADM01

For Annual Multi-Trip policies, please quote 16ADM02

### **Claims relating to Section B - Scheduled Airline Failure**

Claims forms can be obtained by calling the claims helpline on 020 3 540 4422 or emailing [claims@mgacs.com](mailto:claims@mgacs.com), giving Your name and Certificate number and brief details of your claim.

### **Claims relating to Section C - Optional Gadget Cover Upgrade**

Claims forms can be obtained by calling the claims helpline on 02077 851 702 or emailing [gadget.claims@trinitym.co.uk](mailto:gadget.claims@trinitym.co.uk), giving Your name and Certificate number and brief details of your claim.

### **Claims relating to Section D - Optional Car Hire Excess Cover Upgrade**

Claims forms can be obtained by calling the claims helpline on 0333 3230 095 or +44 1634 382 574 (Outside UK) or emailing [assistance@orchard-administration.co.uk](mailto:assistance@orchard-administration.co.uk), giving Your name and Certificate number and brief details of your claim.

## **Making a complaint**

### **If you want to make a complaint about the sale of your policy please contact:**

The Compliance Manager  
ROCK Insurance Group  
3rd Floor, Griffin House, 135 High Street, Crawley, West Sussex, RH10 1DQ  
or telephone: 0800 091 3768 or e-mail [admiral@rockinsurance.com](mailto:admiral@rockinsurance.com)

### **If you have a complaint about a claim please write to:**

The Customer Relations Manager  
1 Victoria Street  
Bristol Bridge  
Bristol  
BS1 6AA  
Phone: 0330 400 1387  
E-mail: [complaints@travelclaimsservices.com](mailto:complaints@travelclaimsservices.com)

Please quote Your policy number or claim reference number and give us full details of Your complaint.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body at:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR  
Phone: 0800 023 4 567  
E-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## **Financial Services Compensation Scheme**

ROCK Insurance Group Ltd is covered by the Financial Services Compensation Scheme (FSCS). You may be able to get money from the scheme if we cannot meet our financial responsibilities.

MAPFRE Asistencia is covered under the Financial Services Compensation Scheme. This provides compensation in case any of its members are unable, in specified circumstances, to meet any valid claims under their policies. 90% of the claim will be met with no upper limit. Compensation is only available to commercial customers in limited circumstances.

You can get more information by visiting the FSCS's website at [www.fscs.org.uk](http://www.fscs.org.uk) or by writing to:

Financial Services Compensation Scheme  
10th Floor  
Beaufort House  
15 St Botolph Street  
London  
EC3A 7QU