



OAK

PART OF THE RSA GROUP

PRIVATE CLIENT
ANNUAL TRAVEL INSURANCE
POLICY SUMMARY

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ANNUAL TRAVEL INSURANCE POLICY SUMMARY



The policy is only available to Oak Underwriting Home Insurance policyholders resident in the United Kingdom or Channel Islands.

The Insured persons must be aged 74 or under at the time of applying for cover (whether as an additional adult or as a principal insured).

The standard premium is based on up to two insured adults (aged under 70) and up to three dependent children under the age of 21 years of age. We will consider requests to insure additional children, adults or persons between 70 and 74 at additional cost.

Where cover is provided for persons aged 70 or above there is an increased premium and for those insured persons 75 or over when travelling there is an increased excess for Overseas Medical Expenses and Cancellation/Curtailment claims which will be shown in the Schedule.

The policy contains an exclusion of pre-existing medical conditions but we offer all insured persons (or prospective insured persons) the opportunity to call our Medical Screening Service (Medi Quote) on 0208 865 3128 who will provide recommendations to Oak Underwriting so that we can offer extended cover when it is appropriate to do so. Their lines are open Monday to Friday (excluding Public Holidays between 0900 and 1730).

The maximum duration of any one trip is 90 days other than for winter sports holidays where the maximum duration is 31 days in any one year of insurance. There is no limit to the number of trips you can make. There is no cover for any trip which is longer than the maximum durations stated and these cannot be extended other than as provided for within the policy wording.

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these benefits and all the terms and conditions that apply you should read the policy wording, a copy of which will be provided on completion of your contract or at any time on request. On receipt of your policy documentation, you will have 14 days to decide if you wish to cancel the policy – see 'Your cancellation rights' for more information.

ANNUAL TRAVEL INSURANCE

The following features and benefits will automatically be included in your policy:

FEATURES AND BENEFITS

Cover

We will provide worldwide travel cover for the insured persons during the period of insurance as set out in the following sections.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

We will not pay for claims arising from

- I or related to the investigation, diagnosis or treatment of an insured person or any other person on whose health the trip may depend for any
 - i malignant disease such as cancer
 - ii breathing difficulties other than stable, well-controlled asthma
 - iii heart-related condition, including angina
 - iv other medical condition, which, in the 12 months before effecting, renewing or extending this insurance or booking a trip, has required
 - a continuing medication (unless both the condition and medication levels have been normally stable and well controlled for at least 12 months)
 - b medical treatment or surgery which was known to any insured person at the time of booking the trip

FEATURES AND BENEFITS

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- 2 any insured person who
 - i has booked or has undertaken the trip
 - a against the advice of a medical practitioner
 - b knowing that medical treatment will be needed during the trip
 - c in order to obtain medical treatment outside the United Kingdom
 - ii is on a waiting list for in-patient treatment or surgical treatment or investigation
 - iii has been diagnosed with a terminal condition
 - iv has any previously diagnosed psychiatric or psychological disorder
 - v is expected to give birth within 9 weeks of the end of the trip
 - vi is aware of any other circumstances that could reasonably be expected to give rise to a claim
- 3 any insured person who, at the time of effecting or renewing this insurance, was aged 70 years or older unless we have specifically agreed to extend the cover and the appropriate additional premium is paid
- 4 suicide, wilfully self-inflicted injury or illness, venereal disease, alcoholism or drunkenness and/or the use of any drugs (other than drugs taken in accordance with the treatment prescribed and directed by a registered medical practitioner who is not the insured person but not for the treatment of drug addiction)
- 5 an insured person's criminal act or deliberate act
- 6 wilful exposure to danger except in an attempt to save human life
- 7 the participation of any insured person in
 - i mountaineering or rock climbing normally requiring the use of guides or ropes
 - ii pot-holing and other underground activity
 - iii racing (other than swimming or on foot)
 - iv sports tours and competitions (other than those organised by schools)
 - v professional sports
 - vi ice hockey
 - vii wet-biking
 - viii white water rafting
 - ix scuba diving to depths of more than 30 metres
 - x flying (other than as a fare-paying passenger in a licensed aircraft)
 - xi parachuting or bungee jumping
 - xii free flight, including hang gliding
 - xiii hunting
 - xiv driving or riding on motorcycles over 100cc
 - xv military serviceunless we have specifically agreed to extend the cover and the appropriate additional premium is paid.

FEATURES AND BENEFITS

Overseas medical and other expenses

If an insured person is ill or has an accident, we will pay for emergency medical and travel expenses up to £10,000,000 per person per trip.

This cover also includes a hospital benefit of £50 per day if an insured person is admitted to hospital for more than 24 hours, up to a maximum of £1,500 per person.

United Kingdom expenses

If an insured person is ill or has an accident, we will pay additional travel and hotel expenses up to £2,000 per person per trip.

Cancellation and curtailment

If an insured person loses their deposit or any advance payments or have to pay additional transport and accommodation costs because they have to cancel or cut short their holiday, we will pay these costs in the event of accidental injury, illness, bereavement, redundancy and other specified events, up to £7,500 per person per trip.

Delay and detour

If the aircraft, sea vessel, coach or train is delayed or cancelled because of adverse weather conditions, industrial action, mechanical breakdown and other specified events we will pay

- 1 for the outward journey only, up to £7,500 per insured person per trip for irrecoverable charges paid or contracted to be paid if the insured person chooses to cancel the trip after 12 hours of delay (or 24 hours for travel from the Channel Islands or Isle of Man)
- 2 for any stage of travel, £50 for the first 8 hours, £50 for each further 12 hours up to a maximum of £500 per person per trip.

Hijack, kidnap, internment and detention

We will compensate the insured person if they are hijacked, kidnapped, interned or detained during a trip and held for more than 24 hours £100 per insured person per day up to a maximum of £5,000 per trip. In addition, we will extend the period of the cover required for the insured person to complete the trip by up to 12 months.

Missed departure

If an insured person arrives at a port, airport or station too late because of adverse weather conditions, industrial action, accident, mechanical breakdown and other specified events, we will pay for additional transport and accommodation costs, up to £1,000 per insured person per trip.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- The first £100 of any claim is excluded.
 - Excludes claims for treatment or surgery
 - i that is cosmetic, elective or experimental
 - ii carried out in the United Kingdom or more than 12 months after the end of the trip.
 - Excludes claims for further expenses incurred following an insured person's refusal to be repatriated.
 - Excludes claims for the cost of replacing or repairing false teeth or of any dental work involving the use of precious metals.
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- The first £100 of any claim is excluded.
 - Excludes claims unless the trip was pre-booked for a minimum of 2 nights and included either the travel arrangements or accommodation.
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- The first £250 of any claim is excluded.
 - Excludes claims for cancellation charges greater than those levied at the time the trip was cancelled.
 - Excludes claims arising from disinclination to travel or an insured person not enjoying a trip.
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- The first £250 of any claim for cancellation is excluded.
 - Excludes claims where the insured person failed to notify the travel agent, tour operator or the providers of transport and/or accommodation immediately the insured person chose to cancel the trip completely.
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- The first £100 of any claim is excluded.
 - Claims resulting from industrial action that had commenced or had been scheduled before the trip was booked.
 - Claims where an insured person has failed to allow sufficient time to arrive at the departure point at the time specified.

FEATURES AND BENEFITS

Delayed baggage

If an insured person's baggage is temporarily lost in transit for more than 12 hours, we will pay up to

- 1 £250 per insured person per trip for emergency purchases
- 2 £50 per day (up to a maximum of £500) per insured person per trip for the temporary hire of sports equipment.

Loss of documents

We will, following loss of or damage to travel tickets, passes, passports, visas and other specified documents, pay up to £500 per insured person per trip for

- 1 the actual and provable cost of replacement and/or restoration
- 2 any travel and accommodation expenses incurred in obtaining replacements.

Personal accident

We will pay up to a maximum of £30,000 per person if, during a trip, an insured person suffers a sudden, unexpected and identifiable physical injury that results, within 2 years, in

- 1 death
- 2 loss of a limb
- 3 loss of sight in one or both eyes
- 4 permanent total disablement.

Car hire excess waiver

We will pay up to £250 per insured person per trip for any excess or other monetary loss that an insured person is legally required to pay as a result of loss or damage to a car hired by an insured person during a trip.

Winter sports

This section is only operative if shown to be so in the schedule.

The cover applies to all sections and is operative for a total of 31 days in any one period of insurance.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- Claims where the insured person has failed to
 - i notify the carrier or handling agent
 - ii obtain a Property Irregularity Report.

- Claims where an insured person has failed to report the loss or damage to the police as soon as possible and to obtain a report to support the claim.

- Where an insured person is less than 16 years of age at the date of the accident, the amount payable for death will be £5,000.
- Physical injury arising during any trip within the United Kingdom unless accommodation of two or more consecutive nights has been arranged prior to leaving your home or place of business in the United Kingdom.

We will not pay for claims arising from

- 1 the participation of any insured person in
 - i skijoring
 - ii ski-jumping
 - iii ski-flying
 - iv ski-aerobatics, acrobatics or stunting
 - v ice hockey
 - vi freestyle skiing
 - vii training for or participating in ski racing (other than those races arranged by ski schools for their pupils)
 - viii the use of skeletons or bobsleighs
 - ix parapenting
 - x skiing or snowboarding on-piste or off-piste in areas designated as unsafe by resort management unless we have agreed specifically to extend the cover and the appropriate additional premium is paid
- 2 where an insured person has failed to
 - i take all necessary precautions to safeguard any equipment left unattended
 - ii report any losses to the police as soon as possible and to obtain a report to support the claim.

FEATURES AND BENEFITS

In addition, we will pay

1 **Ski pack**

If an insured person is medically certified as being unable to ski or snowboard due to accidental injury or illness, we will pay up to £500 per insured person per trip for the costs of the part of the ski pack (including ski passes, hire and tuition) that is not used

2 **Hiring replacement ski and snowboard equipment**

If an insured person's own, hired or borrowed ski and snowboarding equipment is lost or damaged during a trip, we will pay up to £100 per day per insured person per trip for the hire of replacement equipment

3 **Loss or damage to hired ski and snowboard equipment**

If an insured person's hired ski or snowboarding equipment (for which the insured person is responsible under the terms of the hire agreement) is lost or damaged during a trip, we will pay up to £250 per insured person per trip

4 **Piste closure**

If, during the official ski season at the resort where the insured person is staying, the insured person is unable to ski or snowboard for a period of more than 12 normal daylight skiing hours due to a lack of snow or as a result of an avalanche or risk of an avalanche, we will pay up to £50 per day (up to a maximum of £500) per insured person per trip.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- Claims where the resort is less than a thousand metres above mean sea level.
- Claims where the insured person arranged the trip within 14 days of departure and, at that time, conditions at the resort were such that there would be insufficient snow for skiing or snowboarding.
- Claims that are not substantiated by a signed report from the resort management.

GENERAL CONDITIONS AND EXCLUSIONS

These apply to the policy as a whole regardless of the specific sections of cover you have selected. For full details of these, other exclusions and limits please refer to the policy document.

EXCESSES AND LIMITS

Certain covers of your policy are subject to an excess as noted in the covers above. These excesses may vary by underwriting criteria. In addition, certain limits may apply. These will both be shown in your policy documentation.

YOUR CONTRACT

Oak's Annual Travel policy is an optional addition to the Home Insurance policy and is therefore only available if you have a home policy with us. Your policy will normally run for 12 months although the length of the contract may be altered upon request – your quotation or schedule will state the period. As the Annual Travel policy is charged as a flat rate, the premium will remain the same, irrespective of the length of the contract for the Home Insurance policy. The policy is renewable on an annual basis.

MAKING A CLAIM

Oak Underwriting will provide you with an understanding approach if you are unfortunate enough to suffer a medical emergency and/or loss or damage.

24-hour medical and emergency service

If you have a medical problem or any other emergency whilst travelling, please contact Specialty Assist Limited on **+44 (0)207 902 7128** advising them that you are insured with Oak Underwriting and quoting your policy number.

Submitting a claim

Should you need to make a claim under your insurance policy you should contact your insurance intermediary or call us on **0333 456 7004** during business hours.

When calling to report a loss or damage, please provide: your name, address and contact telephone numbers, personal details necessary to confirm your identity, policy number (or information to enable us to identify this if not immediately to hand), the date of the incident that you are reporting, the names of the insured persons and details of the circumstances of the injury, loss or damage.

CANCELLATION BY YOU

If you find that your insurance policy does not meet your requirements, please return it to us or your insurance intermediary within 14 days of receiving it. On receipt, we will refund your premium in full provided you have not had a claim.

COMPLAINTS

We, at Oak Underwriting, are proud of our commitment to a first class service and will provide every assistance to ensure your needs are handled as smoothly as possible. If we do not meet your expectations please, in the first instance, discuss the matter with your insurance intermediary. If you remain dissatisfied, please contact our Customer Relations Manager at the address below, remembering to quote your policy number. He will acknowledge your complaint within 2 working days and respond fully within 10 working days. If he is unable to fully respond within 10 working days, he will tell you in writing but will provide a full response within 30 working days.

Customer Relations Manager

Oak Underwriting Plc
Cromwell Park
Chipping Norton
Oxfordshire
OX7 5DF

THE FINANCIAL OMBUDSMAN SERVICE (FOS)

If we are unable to resolve your complaint to your satisfaction following receipt of our final response letter, you can ask the FOS to formally review your case. You must contact the FOS within six months of our final response at the following address:

Financial Ombudsman Service

Exchange Tower
Harbour Exchange Square
London
E14 9SR

T: **0800 023 4567** – free for people phoning from a 'fixed line' (for example, a landline at home)
0300 123 9123 – free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02
E: **complaint.info@financial-ombudsman.org.uk**

This is a free and impartial service and will not affect your legal rights.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

Oak Underwriting Plc, as part of Royal & Sun Alliance Insurance Plc, is covered by the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations to you.

Further information is available at www.fscs.org.uk.

ANNUAL TRAVEL INSURANCE OTHER IMPORTANT INFORMATION



PREMIUMS AND PAYMENTS

Premiums are shown with and without Insurance Premium Tax.

You may pay for your policy either annually or by adding the premium for the Annual Travel policy to your monthly instalments under your Home Insurance policy. Annual premiums may be paid by our direct debit option or by cheque to your insurance intermediary. Monthly instalments can only be paid by direct debit.

RENEWING YOUR POLICY

At least 21 days prior to each policy renewal date we will tell you, via your insurance intermediary, the premium and terms and conditions that will apply for the following period of insurance. If you wish to change or cancel the cover then please tell us before the renewal date. If you pay by direct debit, we will renew the policy automatically and continue collecting premiums unless you notify us that you wish to cancel the policy. For payment by cheque, you must submit a further payment if you wish to renew the policy.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in 'Your cancellation rights'.

CANCELLING YOUR POLICY

After the period detailed under 'Your cancellation rights', you may cancel your policy at any time by writing to your insurance intermediary. A refund of premium will not be provided.

If we cancel your insurance policy, we will give you 14 days notice by recorded delivery letter to the address shown on your schedule. A refund of premium will not be provided.

THE LAW AND LANGUAGE APPLICABLE TO THE POLICY

Unless some other law is agreed in writing, this policy is governed by English law or the law of where your home is within the United Kingdom. If there is a dispute, it will be dealt with in the courts of England or of the country within the United Kingdom in which your home is situated.

The language used in this policy and any communications relating to it will be English.

FINANCIAL SANCTIONS

We will not provide any cover or be liable to provide any indemnity, payment or other benefit under a policy where doing so would breach any prohibition or restriction imposed by law or regulation.

If any such prohibition or restriction takes effect during the period of insurance, we may cancel a policy immediately by recorded delivery letter to the correspondence address shown in the schedule. No refund of premium will be provided.

COMPANY REGISTRATION AND REGULATION

Oak Underwriting Plc, a member of the Royal & Sun Alliance Group of Companies, is registered in England and Wales under company number 03899586 at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

Royal & Sun Alliance Insurance Plc is registered in England and Wales under company number 93792 at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

Both companies are authorised and regulated by the Financial Conduct Authority and this can be checked by visiting the FCA website at www.fsa.gov.uk/register/home.dob.

ANNUAL TRAVEL INSURANCE NOTES



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Authorised and regulated by the Financial Conduct Authority.

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