

SIS Holiday Travel Insurance

Policy Summary

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This document provides a guide to the cover provided. It is however only a summary of the terms of cover and does not contain full details of the Insurance policy terms, conditions and exclusions which are contained in the insurance policy itself. **You** should refer to **Your** own policy document, **Your** policy certificate and any endorsements that apply to **Your** policy for full detail of your cover.

Your Insurance is provided by:

Tokio Marine Europe Insurance Limited (TMEI), Registered in England and Wales No. 00989421,
Registered Office: 60 Gracechurch Street, London, EC3V 0HR. www.tokiomarine.co.uk.

TMEI is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

You will not receive advice or recommendation from TMEI. **We** may ask **You** some questions to narrow down the selection of cover options that **We** will provide details on. You will then need to make your own choice about how to proceed. Should **You** require personal advice or recommendations, **You** should contact **Your** Insurance Broker. This statement does not constitute advice or a personal recommendation of this holiday travel insurance.

Summary of Benefits

Section	Cover	Limit	Excess*
1	Medical and Other Expenses 1. Journeys Outside Spain 2. Journey within Spain	€7,500,000 €5,000	€75 per person €75 per person
2	Cancellation or Curtailment	€5,000	€75 per person
3	Personal Accident	€25,000 (€1,000 for persons aged under 16 years)	
4	Personal Baggage (if shown as included on policy certificate) (Limited to €300 for valuables, €300 per single article, pair or set)	€1,500	€75 per person
5	Personal Money (if shown as included on policy certificate)	€450	€75 per person
6	Loss of Passport	€450	€75 per person
7	Personal Liability	€1,500,000	€250 per person
8	Delayed Baggage	€300	
9	Travel Delay 1. Compensation (€30 per full 12 hours delay up to Limit) 2. Cancellation (If Insured Person(s) wants to cancel after 24 hours delay on initial outward leg of Journey)	€300 €5,000	€75 per person
10	Missed Departure	€750	
11	Hospitalisation/Unprovoked Assault/Hijack and Kidnap Benefit	€900	

Optional Winter Sports Extension

12	Ski Equipment (€300 limit on hired ski equipment €300 per article, set or pair)	€750	€75 per person
13	Ski Equipment Hire Charges	€300	
14	Piste Closure (Limited to ski resort peak season, per day limits apply)	€300	
15	Unused Ski Pack	€375	

*Limited to €75 per Insured Person per claim incident irrespective of the number of sections involved

Significant Limitations, Conditions & Exclusions

For full details of these sections, please refer to the policy wording – please also read in conjunction with General Conditions and General Exclusions section.

Non-Disclosure(s):

Means a failure to disclose or provide accurate information which is likely to influence the extent of cover **We** are willing to provide. This includes the medical history of any **Insured Person** or that of a travelling companion, **Relative** or **Close Business Colleague** or other person on whose state of health a decision by **You** to cancel or curtail **Your** trip depends. This also includes the change in health of any **Insured Person**, **Relative** or **Close Business Colleague** after buying the policy or booking a trip (whichever is later).

This includes, but is not limited to, non-routine hospital consultation, awaiting tests, test results, investigations, change in

dosage of medication, new medication being prescribed or new condition being diagnosed. **Non-Disclosure** includes:

1. failure to disclose the medical history of all **Insured Person(s)**;
2. failure to disclose the medical history of all travelling companions. These may be insured elsewhere, but the state of their health is relevant information
3. failure to disclose the medical history of all non-travelling **Relatives** or **Close Business Colleagues** whose state of health may affect a decision to cancel or curtail **Your** holiday; or
4. failure to disclose, after purchasing the policy any change in the state of health of any of the above whose state of health may affect **Your** decision to cancel or curtail **Your** holiday.

A change in the state of health includes, but is not limited to:

- A. a referral of the **Insured Person**, travelling companion or non-travelling **Relative** or **Close Business Colleague** to a doctor or consultant for investigation of an undiagnosed condition; or
- B. diagnosis of any new condition.



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Section 1 – Medical & Other Expenses and Section 2 – Cancellation and Curtailment

This insurance contains certain exclusions and conditions about the state of health of all Insured Persons covered by this insurance, traveling companion and Insured Person(s) relatives or close business colleague whose state of health a decision by you to cancel or curtail your journey depends.

If you are in any doubt as to what information should be disclosed, you should contact Spanish Insurance Solutions on telephone number +34 96 646 2307 or email: admin@sisspain.com. Your call will be handled confidentially.

Section 4 – Personal Baggage, Section 5 – Personal Money, Section 6 – Loss of Passport and Section 12 – Ski Equipment

There is no cover for personal belongings, money and documents left unattended or loss due to confiscation or detention by Customs or other officials. Any loss or theft must be reported to the local police and a report obtained from them.

Any payment made will be after deduction of a suitable allowance for wear and tear and depreciation. Valuables covered up to a maximum of €300 in total as part of the €1,500 Personal Baggage limit. Valuables are only covered if carried by hand or under the personal supervision of the insured or within a safe or safe deposit box. There is no cover for sports equipment whilst in use.

Section 7 – Personal Liability

There is no cover for liability arising from any business, profession, contract of service or apprenticeship or ownership, possession, control or use of any premises, land or buildings (except occupation of temporary holiday accommodation), mechanically propelled vehicle, aircraft or other aerial or Aerospatiale device, hovercraft or watercraft (other than the use [but not ownership] on inland waterways of pontoons hand propelled watercraft or watercraft less than five metres long powered by sail or an unmodified outboard engine rated by the original manufacturer at not more than 10hp), animal or firearm. This Section will not cover jet skiing, sailing and yachting, skidooring or snowmobiling.

See table of Main Features and Benefits for Sections where the excess is applicable.

The maximum excess payable by each Insured Person named in the policy certificate in respect of any one occurrence or incident resulting in a claim will be limited to €75 irrespective of the number of Sections being claimed under.

Leisure Holiday activities covered

In respect of each **Insured Person** the following activities are covered as part of their leisure holiday during the **Period of Insurance**:

Abseiling, angling, aerial safaris, American football, archery (properly supervised), badminton, banana boating, baseball, basketball, beach games, bowls, bungee jumping with a licensed operator, camel riding, clay pigeon shooting (under supervision), cricket, croquet, curling, cycling (excluding BMX stunt riding), deep sea fishing, elephant riding/trekking (supervised), fencing, fell running, fell walking, fishing, football (amateur), gliding, go karting, golf, gymnastics (non-competitive), hang gliding, high diving (from a purpose built diving board over a man made pool), high ropes (through a licensed operator), hiking (established, documented, paths/tracks/mapped routes) hockey, hot air ballooning, horse riding (protective headgear to be worn, excluding jumping trials, hunting, jumping and competitive riding), ice skating, jet boating (as a passenger), jet skiing, marathon running, mountain biking (protective headgear to be worn and excluding competitions), netball, paragliding, parasailing (towed by boat), parachuting (static line only, excluding sky diving), pedalo, polo, pony trekking (protective headgear to be worn), quad biking (protective headgear to be worn and booked with licensed operator), river canoeing, kayaking and rafting (in calm water not sea or white water above grade 3), rambling, roller blading, rounders, rowing, rugby, safaris (provided that the **Insured Person** will not be using a firearm), sail boarding, sailing and yachting (inshore/coastal waters – within 12 miles of coastline), scuba diving (as long as not flying within 24 hours of last dive) up to a depth of 10 metres as standard or up to a depth of 30 metres maximum (as long as PADI qualified or equivalent to that depth), sand surfing, sand safaris, skating, skin diving, snorkelling, soccer, squash, surfing, swimming, table

tennis, ten pin bowling, tennis, trekking (established, documented, paths/tracks/mapped routes) tug-of-war, underground activities (as part of an organised excursion or tour), via ferrata, volleyball, war games, water polo, water skiing (excluding jumping), weightlifting and wind surfing.

Wintersports cover under this will also include:

Bobsleighbing, cross country skiing (on recognised paths), curling, ice hockey (other than on an indoor ice rink), off piste skiing (in areas considered safe by the ski resort management), ski boarding, skidooring, sledging, sleigh riding (through a licensed operator), snowboarding, snowshoeing, snow skiing, and snowmobiling.

There is no cover under Section 7 – Personal Liability for jet skiing, sailing and yachting, skidooring or snowmobiling.

Type of Insurance

Single Trip travel insurance: provides cover for one specific trip up to a maximum duration of 365 days for Insured Persons aged 70 years and under. The policy certificate will show the start and finish date of the policy.

For persons aged 71 to 85 years, the maximum trip duration is limited to 31 days. Maximum age limit is 85 years at date of issue of the policy.

Annual multi-trip travel insurance: provides cover for any number of trips in the 12 months period shown on your policy certificate. The policy will cover trips up to a maximum duration of 31 days. The policy certificate will show when the 12 month period starts.

The maximum age limit is 75 years at the date of issue of the policy.

Your right to cancel: You have 14 days from the date you received your policy document to cancel this policy and receive a refund of premium providing you have not taken a trip, made a claim or intend making a claim. Page 3 of the policy wording gives further information. Cancellation by you at any other time will mean you are not entitled to a refund of premium.

How to make a claim: for all Sections telephone our claims handler, Insurance Administration Services, on +44(0)845 812 3441 and please have your policy details available.

Page 14 of the policy wording gives further information on how to make a claim.

Emergency Assistance whilst abroad: for emergency medical assistance while on a trip, telephone Global Response on: +44 (0)2920 474131 or Fax +44 (0)2920 468797 or Email: assistance@global-response.co.uk

How to Complain

We aim to provide the best possible products and services. However, **We** are aware that despite **Our** commitment, things may not always go as planned.

We take complaints very seriously at Tokio Marine Europe and aim to deal with them in a quick and efficient manner, and to **Your** satisfaction. If **You** wish to complain, **You** may do so in writing to the insurance advisor from whom **You** purchased this policy, or

The Complaints Manager, Tokio Marine Europe
60 Gracechurch Street, London EC3V 0HR

You may also complain via email to travel@tokiomarine.co.uk

Please state the nature of **Your** complaint, the scheme reference **SIS Travel**, the policy and/or claim number, the name of any claim handling organisation with whom **You** have been dealing and their reference number. **We** will aim to answer **Your** complaint as quickly as possible, and hope to resolve **Your** issue by the close of the working day following **Your** complaint. If this cannot be done, **We** will follow the procedure laid out below: **We** will acknowledge **Your** complaint within five working days, and hope to include in this letter a resolution to **Your** complaint. If a more detailed investigation is required, **We** will aim to return to **You** within four weeks of **Your** initial complaint with **Our** resolution. If this is not possible, **We** will write to **You** within those four weeks and explain why the issue has not yet been resolved, and give **You** a likely timescale of when **Our** investigation will be concluded. If **Your** complaint requires a particularly complex investigation, **We** may



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need a further four weeks to conclude **Our** investigation. **We** will return to **You** by the end of the eight weeks and explain the decision made on **Your** complaint.

If **You** are unhappy with the outcome of **Your** complaint or the way **We** have handled it, or if **Our** investigation has taken more than eight weeks, **You** may be able to refer the matter to the Financial Ombudsman Service. The contact details for the Financial Ombudsman Service are:

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR, Website: www.financial-ombudsman.org.uk

Email: complaint.info@financial-ombudsman.org.uk Telephone: 0300 123 9123 or 0800 023 4567

The Financial Ombudsman Service offers a free and independent service to **You**, to help settle disputes between businesses

providing financial services and their customers. Tokio Marine Europe is a member of the Financial Ombudsman Service, and **We** will fully co-operate with their investigation to help reach a resolution. The existence of this complaints procedure does not affect any right of legal action **You** may have against Tokio Marine Europe Insurance Limited.

Financial Services Compensation Scheme (FSCS):

Tokio Marine Europe Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). This means that You may be entitled to compensation from the scheme if We cannot meet Our obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation is available from the FSCS at www.fscs.org.uk or telephone 0800 678 1100.

Member of the Association of British Insurers

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority Firm Reference Number 202574
Registered Office: 60 Gracechurch Street, London EC3V 0HR Registered Number: 989421 England

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