

Post Office Money® Travel Insurance – Policy Summary

This is a Policy Summary and does not contain the full terms and conditions of Your insurance. You should read the Policy Wording carefully to make sure it provides the cover You need.

Insurer

Post Office Money Travel Insurance is underwritten by Great Lakes Insurance SE, UK Branch, and administered by Collinson Insurance Services Limited.

Post Office Money Travel Insurance

This Policy is available to persons who have their main home in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man (and have not spent more than 6 months abroad in the year prior to purchasing the Policy) and are registered with a GP in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.

Significant Features & Benefits

There are five levels of cover available – Super Economy, Economy, Standard, Premier and Premier Plus. The Schedule of Benefits on pages 10 to 13 of the Policy Wording shows the cover available under the Policy. The limits of cover shown are the most that You can claim under each section per person, per incident, unless otherwise shown.

Optional cover is available for an additional premium and these include Winter Sports cover, Cruise cover, Golf cover, Business cover, Excess waiver and Trip extension. Pages 12 to 13 of the Policy Wording show the options available for each cover level.

Significant Exclusions and Limitations

Travel Insurance does not cover everything. The Policy contains General Exclusions and Conditions that apply to the whole Policy and other Exclusions and Conditions that apply to each individual section of cover.

Medical Health Declaration

It is very important that You fully declare any existing medical conditions as You will not be covered for anything that arises from, is related to, or has been caused by ANY Pre-existing Medical Conditions unless You have told Us about the condition(s) and We have agreed to cover it/them in writing. You must contact the Medical Screening Service on 0330 123 3690 as soon as possible to declare any Pre-existing Medical Conditions. Additional premiums and/or endorsements may apply.

Cancellation or Curtailment Cover for Non-Insured Persons

A Close Relative who is not travelling with You, a travelling companion not insured by this Policy, or the person You are intending to stay with, may have a Pre-existing Medical Condition. In some cases, if their state of health deteriorates greatly, You may want to cancel or curtail Your Trip.

Subject to all the other terms and conditions, such claims are covered if the person's Medical Practitioner can confirm in writing that at the time You bought this Policy, he/she would have seen no substantial likelihood of his/her patient's condition deteriorating to such a degree that this would become necessary. If the Medical Practitioner will not confirm this, Your claim is not covered.

Baggage

This Policy provides cover for loss, damage or theft of Your Baggage. There are some important limitations to cover that will apply to single articles, Valuables and also items lost or stolen from a beach/poolside or where satisfactory proof of ownership cannot be provided. If You are planning to take expensive items such as cameras, e-readers, games consoles, laptops, mobile/smartphones, tablets, jewellery, watches or other Valuables with You then You should check that You have adequate personal possessions cover, under a Home Contents or other insurance Policy. Baggage claims are paid based on the original value of the goods less a deduction for wear and tear and loss of value based on the age of the goods at the time that they are lost. Claims are not settled on a 'new for old basis' or replacement cost basis.

Sports & Activities

This Policy automatically covers You to participate in certain Sports and Activities. Cover for some other Sports and Activities can be purchased for an additional premium. Please refer to the list of Sports and Activities on pages 32 to 34 of the Policy Wording for full details.

Cover is provided as long as You are participating in the listed Sports & Activities on a recreational, non-competitive and non-professional basis. For some Sports and Activities there is no cover for Personal Accident or Personal Liability claims.

Cover for Winter Sports is available for an additional premium, which will cover You for the entire duration of a Single-Trip or for up to 17 days under Annual Multi-Trip during the Policy year.

There is **no** cover for:

- riding motorcycles unless it is 1500cc or less, You have a valid and full UK motorcycle licence, wear a helmet and ride on recognised roads only
- quad biking, racing, motor rallies, competitions, time trials, endurance events or any sort of riding off-road
- any sport or activity not listed in the Policy Wording, unless authorised by Us. If You are planning to take part in a Sport or Activity which is not listed in the Policy Wording or not sure if cover will apply, please call the Customer Care team on 0330 123 3690

Policy Excess

Certain sections of Your Policy have an excess. This means that You will be responsible for paying the first part of the claim up to the excess value per Insured Person, each and every incident, each and every section of cover.

Please see the Schedule of Benefits on pages 10 to 13 of the Policy Wording for details of the excesses that apply to each cover level.

Duration of Cover

This Travel Insurance can be purchased as a Single-Trip Policy, Backpacker or an Annual Multi-Trip Policy.

Single-Trip

The Single-Trip Policies will cover You for one Trip up to:

- 365 days for persons aged up to and including age 70
- 90 days for persons aged between 71 and 75
- 31 days for persons aged between 76 and 85

Annual Multi-Trip

The maximum age for an Annual Multi-Trip is 75.

Our Annual Multi-Trip Policy provides cover for any number of trips in the 12-month period shown on Your Policy Certificate (up to a maximum of 183 days travel, in total, during the Policy year).

If You have purchased Super Economy, Economy or Standard cover, each Trip is covered for a maximum of 17 days' duration, unless You have paid an additional premium for the Trip extension cover options to extend the maximum duration to 31, 45 or 60 days per Trip.

If You have purchased Premier or Premier Plus cover, each Trip is covered for a maximum of 31 days' duration, unless You have paid an additional premium for the Trip extension cover options to extend the maximum duration to 45 or 60 days per Trip.

Trips solely in the UK are only covered if You have pre-booked at least two consecutive nights' paid accommodation.

Backpacker

The Backpacker Policy provides cover for persons aged up to 60 for one Trip of up to 18 months' duration. Super Economy and Economy cover only available. The Policy enables You to return Home for a visit on three occasions, for a maximum of 7 days on each occasion. There is no cover under the Policy while You are on a Home visit.

Period of Insurance

If You have already booked Your Trip, cancellation cover for Annual Multi-Trip policies starts from the start date shown in Your Policy Certificate, or for Single-Trip and Backpacker Policies, it starts when You pay Your insurance premium.

Cover for all other sections of Your Policy will start from the start date shown on Your Policy Certificate or, if later, when You leave from Your usual place of residence or business at the start of Your Trip.

Cover for any Trip ends on the earliest of:

- the end date shown on Your Policy Certificate; or
- the date You return to Your usual place of residence or business at the end of Your Trip; or
- the date when the maximum number of days cover shown in Your Policy has been reached.

What happens if I take out cover and then change my mind?

You have a right to cancel up to 14 days from the date You receive:

- The Policy document at the start of Your insurance; or
- The renewal Policy documentation for subsequent periods of insurance

Should You decide to exercise this cancellation right, You will be entitled to a refund of premium provided that You have not started a Trip to which the insurance applies and You have not made a claim.

Following the expiry of Your 14-day cancellation period, You continue to have the right to cancel Your Policy at any time during its term by contacting Us, but no refund of premium will be available.

For Annual Multi-Trip Policies, the 14-day cancellation period is extended up to the start date of Your Policy.

Cancellation by Us: If You fail to satisfy the terms of Your Policy, We may choose to cancel Your Policy during the Period of Insurance:

- by giving You 7 days' written notice of cancellation to the last address You provided Us with; or
- immediately if we have spoken directly to You

Examples of when We might do this includes You not paying a Premium when due, Us discovering that You are no longer eligible for cover. For example, You not meeting the eligibility requirements or Us not being able to offer You cover for Your Pre-existing Medical Conditions) etc.

If We cancel the Policy, You may not be entitled to a refund of the premium paid.

How to make a claim

Telephone the Claims Helpline on 0333 333 9702 to obtain a claim form, giving Your name and Policy Certificate number, and brief details of Your claim.

For claims relating to Legal Protection only: Telephone the Legal Helpline on 0333 333 9703.

For claims relating to End Supplier Failure only: Telephone: +44 (0)20 8776 3752. Please see the Policy Wording for full contact details.

We may ask for documentation to support Your claim. See pages 49-50 of the Policy Wording for the full claims procedure.

If You need help in a medical emergency, please call +44 (0) 208 865 3074. See page 6 of the Policy Wording.

What to do if You have a complaint

If Your complaint relates to the sales literature, the way in which Your Policy was sold to You over the telephone or online, the Medical Screening Service or regarding the information about Your Policy, please contact:

- Post Office Money Travel Insurance, City Park, 368 Alexander Parade, Glasgow, G31 3AU.
Telephone: 0330 123 1382

Any written correspondence should be headed 'COMPLAINT' and You may include copies of supporting material.

If Your complaint relates to a claim, or assistance You received whilst travelling, please contact:

- Quality Department, Intana, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN or email: quality@intana-assist.com

Our promise of service

We will aim to provide You with a full response within four weeks from the date We receive Your complaint and Our response will be Our final decision based on the evidence presented. If for any reason there is a delay in completing Our investigations, We will explain why and tell You when We hope to reach a decision.

In any event, should You remain dissatisfied or fail to receive a final answer within eight weeks of Us receiving Your complaint, You may have the right to refer Your complaint to an independent authority for consideration. That authority is the Financial Ombudsman Service (FOS) at: Exchange Tower, Harbour Exchange Square, London, E14 9SR. Telephone: 0800 0234 567 or 0300 1239 123.

Please note that if You wish to refer this matter to the FOS You must do so within 6 months of Our final decision. You must have completed the above Procedure before the FOS will consider Your case.

Your legal rights are not affected.

Financial Services Compensation Scheme (FSCS)

Great Lakes Insurance SE, UK Branch, and Collinson Insurance Services Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if any of these firms are unable to meet their obligations. More information can be obtained from the www.fscs.org.uk website.

Status Disclosure

Post Office Money[®] Travel Insurance is arranged by Post Office Limited and Post Office Management Services Limited. Post Office Limited is an appointed representative of Post Office Management Services Limited which is authorised and regulated by the Financial Conduct Authority. The Financial Services Register Number for Post Office Management Services is 630318. Post Office Management Services is registered in England and Wales. Registered number 08459718. Registered office: Finsbury Dials, 20 Finsbury Street, London EC2Y 9AQ. You can check this on the FCA's register by visiting www.fca.org.uk or by contacting the FCA on 0800 111 6768.

Whose products do we offer?

We can only offer Travel Insurance products underwritten by Great Lakes Insurance SE, UK Branch, and administered by Collinson Insurance Services Limited. We will hold premiums you pay to us only as their agent. We are not authorised by them to hold any other monies on their behalf.

Which service will we provide you with?

You will not receive advice or a recommendation from Post Office Limited for Travel Insurance. We will provide You with the information You need to decide whether this Travel Insurance Policy meets Your needs and circumstances. You will need to make Your own choice about how to proceed.

Your demands and needs

This product meets the demands and needs of those who wish to insure against specific events whilst travelling away from home. Full terms and conditions can be found in the Policy Wording, a copy of which is available from Post Office before purchase, if required.

Post Office Money[®] Travel Insurance is arranged by Post Office Limited and Post Office Management Services Limited. Post Office Limited is an appointed representative of Post Office Management Services Limited which is authorised and regulated by the Financial Conduct Authority, FRN 630318. Post Office Limited and Post Office Management Services Limited are registered in England and Wales. Registered numbers 2154540 and 08459718 respectively. Registered office: Finsbury Dials, 20 Finsbury Street, London EC2Y 9AQ. Post Office Money and the Post Office Money logo are registered trademarks of Post Office Limited. Post Office Money[®] Travel Insurance is underwritten by Great Lakes Insurance SE, UK Branch, and administered on their behalf by Collinson Insurance Services Limited.

Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. Registered number HRB 230378 in the commercial register. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority under FRN 769884. Details about the extent of its regulation by the Financial Conduct Authority and Prudential Regulation Authority is available on request.

Collinson Insurance Services Limited, registered number: 758979; registered in England and Wales; registered office: Cutlers Exchange, 123 Houndsditch, London, EC3A 7BU. Collinson Insurance Services Limited is authorised and regulated by the Financial Conduct Authority, FRN 311883.

The above details can be checked on the Financial Services Register by visiting the Financial Conduct Authority website and searching by Firm Reference Number (FRN).