

About Your Insurance Travel Insurance Policy

Scheme Reference: ROCKMAP01022013

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. ROCK Insurance Group is a trading style of Rock Insurance Services Limited, through three different insurers as follows:

Policy A - Your Travel Policy by Mapfre Asistencia Compania trading as Mapfre Asistencia

Policy B - Optional Gadget Cover by Jubilee Insurance, Lloyd's Syndicate 5820

Policy C - Optional Car Hire Excess Cover by Halo Insurance Services Limited

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 cancellation, loss of baggage and medical expenses.

Statement of Demands and Needs

This policy will suit the demands and needs of an individual or group of people who want financial protection and medical assistance cover for their trip(s). 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.

This policy will cover certain pre-existing medical conditions contained within the waived conditions list. However if the pre-existing condition is not listed in the waived conditions, then you will need to declare ALL your pre-existing medical condition to our Medical Screening Helpline. Cover for any such medical condition will not be in place unless you have declared the condition, had it accepted in writing, and paid an additional premium.

Eligibility requirements

The levels of cover and excesses that apply are set out in the Summary of Cover 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 have lived in the United Kingdom or the Channel Islands for at least 6 of the last 12 months.
- You must not have reached the age of 80 years. If you are purchasing the Winter Sports option, you must not have reached the age of 65 years.

Significant features and benefits

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

Section	Benefit	Standard		Premier		Premier Plus	
		Maximum amount insured (for each person insured)	Excess (for each person insured)	Maximum amount insured (for each person insured)	Excess (for each person insured)	Maximum amount insured (for each person insured)	Excess (for each person insured)
1	Cancelling and cutting short your holiday	£1,000	£95	£2,000	£85	£5,000	£60
2	Medical and other expenses	£3,000,000	£100	£5,000,000	£100	£10,000,000	£60
3	Emergency dental treatment	£250	£95	£250	£85	£500	£60
4	Hospital benefit	£25 per complete day of inpatient treatment: up to £500	Nil	£25 per complete day of inpatient treatment: up to £500	Nil	£25 per complete day of inpatient treatment: up to £500	Nil
5	Personal accident:						
	Permanent disability	£10,000	Nil	£10,000	Nil	£25,000	Nil
	Loss of limbs or sight	£10,000	Nil	£10,000	Nil	£25,000	Nil
	Death benefit (aged under 18)	£2,500	Nil	£2,500	Nil	£2,500	Nil
	Death benefit (aged 18 - 65)	£10,000	Nil	£10,000	Nil	£25,000	Nil
	Death benefit (66 and over)	£2,500	Nil	£2,500	Nil	£2,500	Nil
6A	Personal belongings and baggage	£750	£95	£1,000	£85	£2,000	£60
	Single article limit	£100	Nil	£150	Nil	£300	Nil
	Valuables (limited to £100 if insured person is under 18)	£100	Nil	£150	Nil	£300	Nil
	Baggage delay	£50 per complete day: up to £100	Nil	£75 per complete day: up to £150	Nil	£75 per complete day: up to £150	Nil
6B	Personal money	£500	£85	£500	£85	£500	£60
	Cash limit (limited to £50 if insured person is under 18)	£100	£85	£100	£85	£200	£60
6C	Passport and travel documents	£150	£85	£150	£85	£250	£60
7A	Abandoning your holiday	£750	£95	£1,000	£85	£5,000	£60
7B	Delayed departure	£10 for each full 12 hour delay: maximum £100	Nil	£20 for each 12 hour period up to £200	Nil	£20 for each 12 hour period up to £200	Nil
7C	Return travel cancellation	£500	£95	£500	£85	£500	£60
8	Missed departure	£500	£95	£750	£85	£1,000	£60
9	Personal liability	£1,000,000	£95	£2,000,000	£85	£2,000,000	£60
10	Legal expenses	£15,000	£95	£25,000	£85	£25,000	£60
11	Hijack	£100 per complete day: up to £1,000	Nil	£100 per complete day: up to £1,000	Nil	£100 per complete day: up to £1,000	Nil
12	Catastrophe	Nil	Nil	Nil	Nil	£500	Nil

13	Pet care	£25 per complete day: up to £150	Nil	£25 per complete day: up to £150	Nil	£25 per complete day: up to £300	Nil
14	Withdrawal of services	£20 per complete day: up to £200	Nil	£20 per complete day: up to £200	Nil	£25 per complete day: up to £300	Nil
15	Mugging	£30 per complete day of inpatient treatment: up to £300	Nil	£30 per complete day of inpatient treatment: up to £300	Nil	£50 per complete day of inpatient treatment: up to £500	Nil
Winter sports cover is only available if you pay the appropriate extra premium.							
16	Winter sports equipment (owned)	£500	£85	£500	£85	£1,000	£60
	Single article, pair or set limit (owned)	£250	£85	£250	£85	£500	£60
	Hired total	£250	£85	£250	£85	£300	£60
17	Ski hire	£20 per day, up to £200	Nil	£20 per day, up to £200	Nil	£50 per day, up to £500	Nil
18	Ski pack	£75 per day, up to £300	Nil	£75 per day, up to £300	Nil	£75 per day, up to £450	Nil
19	Piste closure	£20 per day, up to £200	Nil	£20 per day, up to £200	Nil	£40 per day, up to £400	Nil
20	Avalanche cover	£250	Nil	£250	Nil	£250	Nil
Golf cover is only available if you pay the appropriate extra premium.							
21	Equipment (Owned)	£1,500	£95	£1,500	£85	£1,500	£60
	Single Article (Owned)	£250	£95	£250	£85	£250	£60
22	Hired	£20 per complete day: up to £200	Nil	£20 per complete day: up to £200	Nil	£20 per complete day: up to £200	Nil
23	Green Fees	£75 per complete day: up to £300	Nil	£75 per complete day: up to £300	Nil	£75 per complete day: up to £300	Nil
Business cover is only available if you pay the appropriate extra premium.							
24	Equipment	£1,000	£95	£1,000	£85	£1,000	£60
	Single Article	£500	£95	£500	£85	£500	£60
	Samples	£500	Nil	£500	Nil	£500	Nil
	Equipment Delay	£200	£95	£200	£85	£200	£60
25	Hiring equipment	£50 per complete day: up to £500	Nil	£50 per complete day: up to £500	Nil	£50 per complete day: up to £500	Nil
26	Business Money	£1,000	£95	£1,000	£85	£1,000	£60
	Cash Limit	£500	£95	£500	£85	£500	£60
27	Emergency Courier	£200	£95	£200	£85	£200	£60
28	Extra Baggage Delay	£100 after the first 12 hours £500 after 24 hours	Nil	£100 after the first 12 hours £500 after 24 hours	Nil	£100 after the first 12 hours £500 after 24 hours	Nil
Travel disruption cover is only available if you pay the appropriate extra premium.							
29	Extended Cancellation & Curtailment Cover	£1,000	£95	£1,000	£85	£1,000	£60
30	Extended Travel Delay	£20 after the first 12 hours and then £10 per 12 hours after to a maximum of £100	Nil	£20 after the first 12 hours and then £10 per 12 hours after to a maximum of £100	Nil	£20 after the first 12 hours and then £10 per 12 hours after to a maximum of £100	Nil
	Public Transport						
	Accommodation	£1,000	£95	£1,000	£85	£1,000	£60
31	Extended Missed Departure Cover	£500	£95	£500	£85	£500	£60
32	Extended Disaster Cover	£1,000	£95	£1,000	£85	£1,000	£60

Policy B - Optional Gadget Cover

Section	Standard Cover Limits up to	Excess	Premier Cover Limits up to	Excess	Premier Plus Cover Limits up to	Excess
1. Up to 3 Gadgets per policy	£1,000	£50	£1,000	£50	£1,000	£50
2. Up to 5 Gadgets per policy	£2,000	£50	£2,000	£50	£2,000	£50
3. Up to 7 Gadgets per policy	£3,000	£50	£3,000	£50	£3,000	£50

Policy C - Optional Car Hire Excess Cover

Section	Standard Cover Limits up to	Excess	Premier Cover Limits up to	Excess	Premier Plus Cover Limits up to	Excess
1. Car hire excess insurance	£3,000	Nil	£3,000	Nil	£3,000	Nil
- Single article limit	£2,000	Nil	£2,000	Nil	£2,000	Nil
2. Lock out	£60	Nil	£60	Nil	£60	Nil
3. Vehicle key replacement	£500	Nil	£500	Nil	£500	Nil
4. Baggage	£300	Nil	£300	Nil	£300	Nil
5. Single article limit	£150	Nil	£150	Nil	£150	Nil

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.

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.

- 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 are purchasing the Winter Sports option, you must not have reached the age of 65 years.
- You must be resident in the United Kingdom or the Channel Islands and have been for at least 6 months prior to the time of arranging this insurance.
- 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 2 of the Policy Wording).

- We only provide cover under sections 1, 2 and 4 of this policy, for claims that come from complications of pregnancy and childbirth
- You must obtain prior authorisation from the medical emergency service if you have to return to the UK under section 1 (Cancellation and cutting short your trip) or section 2 (Medical and other expenses) before incurring any costs.
- 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).
- 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.
- 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 Definitions section of the Policy Wording.
- 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.
- This policy will not cover you if you are travelling to a country, or parts of countries, or specific areas or events to which the Foreign and Commonwealth Office has advised persons not to travel.
- You are not covered for any disinclination to travel.
- An excess is payable per person, per claim unless an Excess Waiver has been purchased. Please note that an Excess Waiver cannot be added to a policy at a later date.
- You will need to upgrade your policy to cover the following, Excess Waiver, Double Excess, Cruise, Golf, Business, Winter Sports, Travel Disruption, Gadget, Car Hire Excess and certain Dangerous Activities. If you are uncertain whether you have chosen the correct upgrades please call Rock Insurance on 0844 482 0660.
- Any information provided to the Underwriters regarding the insured person(s) will be processed by the Underwriters, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

Duration of cover

This policy of insurance will run for the period you have chosen shown on your validation certificate.

Your right to cancel

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 that have been made.

Making a claim under your policy

Claims relating to Policy 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 to obtain a claim form, giving your name and validation certificate number and brief details of your claim.

Claims relating to Section B - Optional Gadget Cover Upgrade

Claims forms can be obtained by calling the claims helpline on 0844 875 1538 to obtain a claim form, giving your name and insurance schedule number and brief details of your claim.

Claims relating to Section C - Optional Car Hire Excess Cover Upgrade

Claims forms can be obtained by calling the claims helpline on 0844 826 6563 to obtain a claim form, giving Your name and Certificate number and brief details of your claim.

Making a complaint

If you want to make a complaint about your policy, in the first instance please contact:

The Managing Director
 Rock Insurance Group
 Suite A, 3rd Floor, Griffin House, 135 High Street, Crawley, West Sussex RH10 1DQ
 or telephone: 0844 482 0660 or e-mail info@rockinsurance.com

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

Rock Insurance Services is 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:

South Quay Plaza, 183 Marsh Wall, London, E14 9SR
 Telephone: 0800 023 4567.

Rock Insurance Services is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we are unable to meet Our obligations. This depends on the type of business, and circumstances of the claim. Insurance arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information can be obtained from the Financial Services Compensation Scheme by visiting their website at www.fscs.org.uk.