

Holiday Cancellation and Curtailment Insurance Summary

The following summary does not contain the full terms and conditions of the Contract, which can be found in the insurance Certificate.

ABOUT YOUR INSURANCE

- This insurance is underwritten on behalf of certain Underwriters at Lloyd's
- The insurance Certificate/Schedule will show the actual cover provided.
- The period of Insurance, during which all benefits are operative, will be shown in the Insurance Schedule.
- Please note that no cover is operative until the proposal form and premium have been received by the brokers and confirmation and evidence of insurance is issued.
- This insurance policy is only available to residents of the UK and only covers holidays in the United Kingdom.
- The limit of the Insurers liability shall not exceed the final invoice price for the cost of the rent and Insurers are not liable for administration charges, cost of insurance, other add ons or the cost of providing information to substantiate a claim.
- This insurance policy may only be purchased within 2 weeks of booking the holiday. However, if the holiday was booked more than 2 weeks ago you can still take out a policy as long as the start date of the holiday is more than 1 month away.
- It applies only to persons whose names are given at the time of taking out the insurance.
- If the Insurance does not meet with your requirements and is cancelled within 14 days of the issue date, provided no claims have been made, the premium will be refunded.

MAIN EXCLUSIONS (please see the insurance Certificate for the full terms and conditions)

- Any trip booked or commenced against the advice of any medical practitioner, to get medical treatment or after a terminal prognosis has been given.
- Any set of circumstances or medical condition which could reasonably be expected to give rise to a claim and of which at the time of taking out this insurance the Insured Person was aware.
- The Underwriters shall not be liable for: -
 - (a) Illness, accident, loss, damage, liability or any expense whatsoever resulting directly or indirectly caused by or contributed to by or arising from:
 - (i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or the radioactive toxic plosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
 - (ii) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, civil commotion, rebellion, revolution, insurrection or military or usurped power, or confiscation or detention or nationalization or requisition or destruction of or damage to property by or under the order of any government or other authority.
 - (iii) pressure waves caused by aircraft or other aerial devised travelling at sonic or supersonic speeds.
 - (b) Any claim arising directly or indirectly from any injury, illness, death, loss, expense or other liability attributable to Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivative or variations thereof however caused; and/or any illness categorised as a pandemic by the World Health Organisation.
 - (c) Excluding losses due to adverse weather conditions.
- **Excess – The first £25 of each claim.**
- **The Underwriters will not be liable for any claim involving a person aged 81 or above. This exclusion applies not only to the Insured Persons but other persons for which the insurance provides an indemnity following their death, injury of illness.**
- **Pre-existing medical conditions of a member of the party or close relatives or other persons for whom the cover extends.**

CANCELLATION

If this insurance policy does not meet your needs we will refund your premium, provided you return the policy within 14 days of receiving the insurance. You must not have made any claims or gone on your trip. We cannot refund any part of the premium at any other time.

HOW TO MAKE A CLAIM

You must give written notice to Schofields Underwriting Agencies, as soon as is practicable but within 30 days FIRST, either by telephone on 01204 365080 (between 10 am and 5 pm Monday to Friday) give brief details of your claim and ask for a claim form OR write to Schofields Underwriting Agencies, Holiday Homes Division, Trinity House, 7 Institute Street, Bolton, BL1 1PZ.

PLEASE DO NOT FORWARD ANY DOCUMENTS UNTIL YOU SUBMIT THE COMPLETED CLAIM FORM

COMPLAINTS PROCEDURE

Our aim is at all times to provide a first-class standard of service. However, there may be occasions when you feel that this objective has not been achieved. If you have any questions or concerns about your policy please contact the Managing Director of Schofields Underwriting Agencies, address as detailed in this certificate.

In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to The Compliance Department, Novae Syndicates Limited, 71 Fenchurch Street, London, EC3M 4HH or to the Complaints Team at Lloyd's.

Their address is:

Complaints Team
Market Services
Lloyd's
One Lime Street
London
EC3M 7HA

Tel No: 020 7327 5693

Fax No. 020 7327 5225

E-mail: complaints@lloyds.com

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service.

These procedures do not affect your right to take legal action.

FINANCIAL SERVICES COMPENSATION SCHEME

Lloyds are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if Underwriters are unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme (7th Floor Lloyd's Chambers, Portsoken Street, London, E1 8BN) and on their website: www.fcs.org.uk

THE CONTRACTS (RIGHTS OF THIRD PARTIES) ACT 1999 CLARIFICATION CLAUSE

A person who is not a party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance. However, this does not affect any other rights they may have.

Schofields Limited is authorised and regulated by the Financial Conduct Authority. (FCA Firm Reference Number 118669)

MAIN CONDITIONS:

Please see the Insurance Certificate for the full terms and conditions.

1. Claims Procedure - Any occurrence of loss which may give rise to a claim under this Certificate, should be advised as soon as is practicable and in any event within 30 days to Schofields Underwriting Agencies, Trinity House, 7 Institute Street, Bolton, BL1 1PZ. All certificates, accounts, receipts, information and evidence required by the Underwriters must be provided (at the expense of the Insured Person).
2. Any loss, damage or liability arising under this Certificate where there is any other insurance covering the same loss, damage or liability arising under the Certificate, the Underwriters will pay only their rateable proportion.
3. The Insured Person must exercise reasonable care to prevent accident, injury, loss or damage and at all times act as if uninsured.
4. If the Insured Person or any person acting on his/her behalf shall make any claim or statement knowing the same to be false or fraudulent as regards amount or otherwise then this Insurance shall become void and all claims hereunder shall be forfeited
5. No refund of premium is allowed after the 14-day Money Back Guarantee period following the date of issue of this insurance.