



This Summary is to help **you** understand the insurance that **your** certificate provides. It details the key features, benefits, limitations, and exclusions, but **you** still need to read the certificate wording for a full description of the terms of the insurance, including the definitions, the schedule, and any endorsements, applying to **your** certificate . The levels of cover and **excess** which apply to **your** insurance are detailed in the Schedule (on **your** insurance certificate) and below.

Important Exclusions and Important Notices are detailed on **pages 1-2 and 9** of **your** certificate wording. The General Exclusions are detailed on **page 9** and the General Conditions are detailed on **page 10**, these apply to every section of this insurance.

This Policy Summary does not form part of the certificate wording.

This insurance is administered by Export & General Insurance Services Ltd in accordance with the authority granted by Sirius International Insurance Corporation (publ.) under Binding Authority Agreement B0524CSPXXX41117.

The purpose of this insurance is to provide financial protection and emergency assistance for **your trip(s)**.

The **Period of Insurance** is stated on **your** Schedule

YOU SHOULD CHECK YOUR SCHEDULE TO CONFIRM THE COVER YOU HAVE

TABLE OF BENEFITS - SINGLE TRIP AND ANNUAL COVER LIMITS (GBP)				
SECTION	COVER	EXCESS	Section No	Page
CANCELLATION	£3,000	£100 (£30 for loss of deposit)	1	5
CURTAILMENT	£3,000	£100	2	6
MISSED DEPARTURE	£500	Nil	3	6
TRAVEL DELAY	£30 for the first 12 hours £20 for each 12 hours after up to £150	Nil	4	4
ABANDONMENT	Up to £3,000	£100		
PERSONAL ACCIDENT			5	6
Death	£10,000	Nil		
Loss of Limb / Sight	£15,000	Nil		
Permanent Total Disablement	£15,000	Nil		
MEDICAL EMERGENCY EXPENSES, REPATRIATION AND ASSOCIATED EXPENSES	£2,000,000	£100	6	6
MEDICAL INCONVENIENCE BENEFIT	£25 for each 24 hours up to £500	Nil	7	7
UNITED KINGDOM EXPENSES	£500	Nil	8	7
PERSONAL PROPERTY		£100	9	7
Personal baggage	Up to £1,500			
Including: Single Article Limit	£200	£100		
Including: valuables Limit	£300	£100		
Sunglasses/Prescription Spectacles	£125	Nil		
Delayed Baggage	£100	Nil		
Personal Money	Up to £300	£100		
	Cash limited to £200 cash	£100		

Under 16	Cash limited to £50	Nil		
LOSS OF PASSPORT EXPENSES	£300	Nil	10	8
PERSONAL PUBLIC LIABILITY	£2,000,000	Nil	11	8
SKI EQUIPMENT		£100	12	8
Ski Equipment	£1,000			
Single Article Limit	£250	£100		
Ski Hire	£30 for each 24 hours up to £300	Nil		
Delayed Ski Equipment	£30 for each 24 hours up to £300	Nil		
SKI PACK	£100 per week up to £300	Nil	13	9
PISTE CLOSURE	£20 for each 24 hours up to £200	Nil	14	9
LEGAL COSTS AND EXPENSES	£25,000 (maximum £50,000 all insured persons)	Nil	15	9
BUSINESS TRAVEL EXTENSION			16	10
Staff Replacement	£3,000	£100		
Business Equipment	£1,000	£100		
Computers	£1,000	£100		
Single Article Limit	£500	£100		
Samples	£250	Nil		
Business Equipment Hire	£150 per day up to £500	Nil		
Business Money	£250	£100		

PRINCIPAL CONDITIONS AND EXCLUSIONS

Eligibility (Important Notes page 3)

This insurance is only available to **resident(s)** of the **United Kingdom**. A **resident of the United Kingdom** is a person who has a registered mailing address in the **United Kingdom** and who is also registered with a **United Kingdom Medical Practitioner** (doctor).

Pre-Existing Conditions(s) (Important Exclusions page 3 and Definitions page 4)

This insurance does not provide cover for any claims arising directly or indirectly from any **pre-existing medical condition(s)** (Please see Important Exclusions Page 1 and Definition for **pre-existing medical condition(s)**).

Immediate Relative (Important Notices- page 2)

Restrictions in cover apply if a claim is made relating to a medical condition, illness, or injury of the Insured Person(s), or any person, travelling with you, or who **your** travel depends on, which **you** or they knew about before **you** bought this insurance, or which develops before the travel to which this insurance applies begins

Sports and Activities (Covered Activities - page 13 & 14 and Activities which are NOT covered - page 15)

We will not pay any claim directly or indirectly resulting from participation in certain activities, professional or organised sports, racing, speed or endurance tests.

We may be prepared to offer cover for certain sports or activities, so if **you** require such cover **you** should contact **your** travel representative who arranged **your** insurance for advice.

Personal Property & Personal Money (Section 9 - page 8)

Cover is provided for loss, damage, or theft of **your** Personal Property, including Personal Money and Loss of Documents.

We may, however, take off an amount for wear and tear when settling a claim, depending on the age and condition of the property. Cover is only provided up to maximum amounts for individual items, valuable items, and cash within the overall limit. The wording provides full details of these limits (please see section 9 - page 8).

Excesses (Definitions - page 4)

Certain sections of cover are subject to an **excess** applying to each claim. An **excess** means that **you** are responsible for the first sum per person per incident when **you** claim. The amount of any **excess** is detailed in **your** insurance certificate and schedule. (Please see Definition for **Excess** and as specified in **your** Schedule).

Duration of Cover (Important Notes - page 3)

All trips must start and end from the **United Kingdom** if this is **your** country of residence, including the Isle of Man and Channel Islands. The certificate must cover the whole duration of the **trip**, and cannot be effected once travel has commenced. Under **your** Annual Multi-Trip certificate a maximum duration of any one **trip** applies.

If you change your mind

If, having examined **your** Certificate, **you** decide the insurance does not meet **your** needs, **you** can cancel the insurance within 14 days from the date **you** receive **your** insurance certificate and **we** will refund the premium, provided **you** have not taken a trip to which the insurance applies, and **you** have not made a claim.

HOW TO MAKE A CLAIM

1. If **you** need to make a claim please obtain a claim form by telephoning or writing to the appropriate claims service below within 28 days of **your** return, quoting MyTravelVisa (MTV) and which section of the certificate **you** are claiming under.
 - a. **Global Response** Regus House, Falcon Drive, Cardiff CF10 4RU
 - b. Telephone: 02920 468796 - Please quote scheme name MTV

NB. Calls may be monitored or recorded for quality purposes
2. Return **your** completed claim form to the claims service together with **your** original certificate and schedule, confirmation of booking, all original receipts and police reports (which must be obtained within 48 hours of discovery in the event of loss, burglary or theft of money, valuables or any items of personal baggage) and any other evidence requested on the claim form.

HOW TO MAKE A COMPLAINT

Our aim is to provide **you** with a first class standard of service at all times. Nevertheless, there may be an occasion when **you** may feel this objective has not been achieved by **us**. In the unlikely event of this happening, should **you** have any complaint or query regarding the service provided by **us** under **your** certificate, then please contact one of **our** customer service advisors in the first instance.

Export and General Insurance Services Ltd

Telephone (UK): 08444 113456

Fax : 0871 2668717

E-mail: complaints@exportandgeneral.co.uk

They will try and resolve **your** complaint.

For complaints about claims **you** should contact:

The Claims Director

Global Response Regus House, Falcon Drive, Cardiff CF10 4RU

Tel: +44 (0) 2920 468500

Fax: +44 (0) 2920 468797

Email: assistance@global-response.co.uk

If **you** are unhappy with the response, **you** are advised to write explaining the nature of **your** query or complaint to:

The General Manager

Sirius International Insurance Corporation (publ.)

Level 4, 20 Fenchurch Street

London

EC3M 3BY

Please quote **your** certificate number and give full information regarding the query or complaint. Also include details of where **you** can be contacted. **We** will send a written acknowledgment of receipt and give **you** details of who is handling **your** complaint and how to contact him or her.

We will resolve, or issue a final response to **your** complaint within 8 weeks of receiving the complaint.

In the unlikely event **you** are not satisfied with **our** final response, **you** may refer eligible complaints within 6 months to the Financial Ombudsman Service (FOS) if **you** are: a personal customer, or a business customer with a turnover under £ 1 million per year. The FOS can be contacted at:

The Financial Ombudsman Service

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London E14 9SR

Complaint.info@financial-ombudsman.org.uk

Phone: 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile

You can visit the Financial Ombudsman Service website at www.fos.org.uk If **you** take any of the action mentioned above, it will not affect **your** right to take legal action.

Financial Services Compensation Scheme

Sirius International Insurance Group Ltd, are covered by the Financial Services Compensation Scheme (FSCS).

If we fail to carry out our responsibilities under this certificate , you may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at www.fscs.org.uk or by phone on 0800 678 1100 or 0207 741 4100.