

# About Your Insurance Travel Insurance Policy

Scheme Reference: ROCKMAP26022015

**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 two different insurers as follows:

Policy A - Your Travel Policy by MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros, Sociedad Anonima

Policy B - Optional Gadget Cover by UK General Insurance Limited on behalf of Ageas Insurance 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. In addition, this policy also provides optional cover for Gadget Insurance, which has its own terms and conditions.

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.

The levels of cover and excesses that apply are set out in the Summary of Cover contained in the Policy Wording and in the table below. 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.
- Policies are only available for people aged up to 85 (at the date you buy the policy) and 64 if purchasing an Annual multi-trip policy. 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:

### POLICY A - TRAVEL INSURANCE SUMMARY OF COVER

Description	Gold Cover		Silver Cover	
	Cover Limit	Excess per Insured	Cover Limit	Excess per Insured
<b>Cancellation or Curtailment</b>	Up to £10,000	£75 (£10 Loss of deposit)	Up to £5,000	£75 (£10 Loss of deposit)
Excursions	£400		£200	
<b>Medical Expenses</b>	Up to £10,000,000	£75	Up to £5,000,000	£75
Dental Treatment	£400		£200	
Funeral Expenses/Body Repatriation	£2,000		£1,000	
<b>Hospital Benefit</b>	£60 per day up to £1,200	Nil	£30 per day up to £600	Nil
<b>Personal Accident</b>		Nil		Nil
Loss of limbs or sight (aged 65+)	Not Covered		Not Covered	
Loss of limbs or sight (aged 16-64 inclusive)	£60,000		£30,000	
Loss of limbs or sight (aged under 16)	£60,000		£30,000	
Permanent Total Disablement (aged 65+)	Not Covered		Not Covered	
Permanent Total Disablement (aged 16-64 inclusive)	£60,000		£30,000	
Permanent Total Disablement (aged under 16)	£60,000		£30,000	
Death benefit (aged 65+)	£4,000		£2,000	
Death benefit (aged 16-64 inclusive)	£60,000		£30,000	
Death benefit (aged under 16)	£4,000		£2,000	
<b>Baggage</b>	Up to £3,000	£75	Up to £1,500	£75
Single Item Limit	£500		£250	
Valuables Limit in total	£600		£300	
Delayed Baggage	Up to £400	Nil	Up to £200	Nil
<b>Personal Money</b>	Up to £800	£75	Up to £400	£75
<b>Cash Limit</b>	£500		£250	
<b>Cash (aged under 16)</b>	£100		£50	
<b>Passport</b>	Up to £600		Up to £300	
<b>Personal Liability</b>	Up to £2,000,000	£75	Up to £1,000,000	£75
<b>Delayed Departure</b>	£50 for each full 12 hour delay, up to £500	Nil	£25 for each full 12 hour delay, up to £250	Nil
<b>Abandoning Your Holiday</b>	Up to £10,000	£75	Up to £5,000	£75
<b>Missed Departure</b>	Up to £1,000	£75	Up to £500	£75
<b>Legal Expenses</b>	Up to £50,000 (max £100,000 per policy)	Nil	Up to £25,000 (max £50,000 per policy)	Nil

<b>Hijack</b>	£100 per day up to £1,000	Nil	Not Covered	N/A
<b>Mugging</b>	£40 per day up to £1,000	Nil	Not Covered	N/A
<b>Scheduled Airline Failure</b>	Up to £1,500	£75	Not Covered	N/A
<b>Pet care</b>	Up to £250	Nil	Not Covered	N/A
<b>Catastrophe</b>	Up to £150	Nil	Not Covered	N/A
<b>WINTERSPORTS COVER - AVAILABLE UPON PAYMENT OF AN ADDITIONAL PREMIUM AND SHOWN ON THE VALIDATION CERTIFICATE. LIMITED TO ONE TRIP OF UP TO 17 DAYS DURATION PER POLICY YEAR ON ANNUAL POLICIES</b>				
<b>Ski Equipment</b>				
Owned	Up to £750	£75	Up to £750	£75
Hired	Up to £500		Up to £500	
Single Item Limit	£250		£250	
<b>Ski Hire</b>	£30 per day up to £510	Nil	£30 per day up to £510	Nil
<b>Ski Pack</b>	Up to £600	Nil	Up to £600	Nil
Lift Pass Limit	£300		£300	
<b>Piste Closure</b>	£50 per day up to £500	Nil	£50 per day up to £500	Nil
<b>WEDDING/CIVIL PARTNERSHIP COVER - AVAILABLE UPON PAYMENT OF AN ADDITIONAL PREMIUM AND SHOWN ON THE VALIDATION CERTIFICATE.</b>				
<b>Rings (per person)</b>	Up to £250	£75	Up to £250	£75
<b>Gifts (per couple)</b>	Up to £1,000		Up to £1,000	
<b>Wedding Attire (per person)</b>	Up to £1,500		Up to £1,500	
<b>Photographs/Video Recording</b>	Up to £750		Up to £750	
<b>TRAVEL DISRUPTION COVER - AVAILABLE UPON PAYMENT OF AN ADDITIONAL PREMIUM AND SHOWN ON THE VALIDATION CERTIFICATE.</b>				
<b>Extended Cancellation</b>	Up to £10,000	£75	Up to £5,000	£75
<b>Extended Delayed Departure</b>	£50 for each full 12 hour delay, up to £500	Nil	£25 for each full 12 hour delay, up to £250	Nil
<b>Extended Missed Departure</b>	Up to £1,000	£75	Up to £500	£75
<b>Additional Accommodation &amp; Transport Costs</b>	Up to £10,000	£75	Up to £5,000	£75
<b>BUSINESS COVER - AVAILABLE UPON PAYMENT OF AN ADDITIONAL PREMIUM AND SHOWN ON THE VALIDATION CERTIFICATE.</b>				
<b>Business Equipment</b>	Up to £750	£75	Up to £750	£75
Single Item Limit	£500		£500	
<b>GOLF COVER - AVAILABLE UPON PAYMENT OF AN ADDITIONAL PREMIUM AND SHOWN ON THE VALIDATION CERTIFICATE.</b>				
<b>Green Fees</b>	£75 per day up to £300	Nil	£75 per day up to £300	Nil
<b>Golf Equipment</b>	Up to £1,000	£75	Up to £1,000	£75
<b>Golf Equipment Hire</b>	£20 per day up to £200	Nil	£20 per day up to £200	Nil
<b>CRUISE COVER - AVAILABLE UPON PAYMENT OF AN ADDITIONAL PREMIUM AND SHOWN ON THE VALIDATION CERTIFICATE.</b>				
<b>Extended Baggage</b>	Up to £3,500	£75	Up to £2,500	£75
Single Item Limit	£750		£700	
Valuables Limit in total	£700		£500	
<b>Missed Shore Trip</b>	£50 per trip up to £500	Nil	£50 per trip up to £300	Nil
<b>Stateroom/Cabin Confinement</b>	£100 per day up to £600	Nil	£50 per day up to £300	Nil
<b>Unused Pre-Booked Excursions</b>	Up to £500	£75	Up to £300	£75

## POLICY B - OPTIONAL GADGET COVER SUMMARY OF BENEFITS

Level of Cover	Number of Gadgets Covered	Total Replacement/Repair Value for all Gadgets	Excess
Level 1	3 gadgets	£1,000	Up to £50
	Single Article Limit	£1,000	
	Single Article Limit for Laptop	£1,000	
Level 2	5 gadgets	£2,000	Up to £50
	Single Article Limit	£1,000	
	Single Article Limit for Laptop	£2,000	
Level 3	7 gadgets	£3,000	Up to £50
	Single Article Limit	£1,000	
	Single Article Limit for Laptop	£2,000	

**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.

- Policies are only available for people aged up to 85 (at the date you buy the policy) and 64 if purchasing an Annual multi-trip policy. 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, Wedding/Civil Partnership, Gadget and certain Hazardous Activities. If you are uncertain whether you have chosen the correct upgrades please call ROCK Insurance Group on 0343 658 0210.
- 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.

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#### **Duration of cover**

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

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#### **Your right to cancel**

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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. Please refer to the Policy Wording for full details of the terms and conditions.

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#### **Making a claim under your policy**

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##### **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, 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 02077 851 702 or emailing [gadget.claims@trinitym.co.uk](mailto:gadget.claims@trinitym.co.uk) to obtain a claim form, giving your name and insurance schedule number and brief details of your claim.

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#### **Making a complaint**

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##### **If you want to make a complaint about the sale of 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: 0800 091 3768 or e-mail [info@rockinsurance.com](mailto:info@rockinsurance.com)

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

##### **If you want to make a complaint about a claim, in the first instance please contact:**

The Customer Relations Manager  
Rock Insurance Travel Claims  
PO Box 5775  
Southend-on-Sea  
Essex  
SS1 2JY  
Phone: 0330 400 1387

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:

Exchange Tower, London, E14 9SR  
Telephone: 0800 023 4567.

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#### **Financial Services Compensation Scheme (FSCS)**

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All parties mentioned in this Policy Summary are covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. Further information can be obtained from the Financial Services Compensation Scheme ([www.fscs.org.uk](http://www.fscs.org.uk)) or by contacting: The FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by calling 0800 678 1100.