

# About Your Insurance Travel Insurance Policy

Scheme Reference: RTWRT4006 A&B

**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 underwritten by Travel Insurance Facilities and insured by Union Reiseversicherung AG, UK.

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.

## 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 does not cover pre-existing medical conditions. You will need to declare ALL your pre-existing medical condition to Travellers Health Check. 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 86 years on a single trip policy at the date of purchase or 80 years on an annual multi trip policy at the start date. If you are purchasing the Winter Sports option, you must not have reached the age of 66 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

Rock Trade Travel Insurance	Standard Cover		Premier Cover		Premier Plus Cover	
Policy A - Cover Section	Cover	Excess	Cover	Excess	Cover	Excess
A1 - If you are unable to go on your trip	£1,000	£130	£2,000	£110	£5,000	£100
Policy B - Cover Section	Cover	Excess	Cover	Excess	Cover	Excess
B1 - If your Travel Plans are Disrupted						
If your departure is delayed by twelve hours	£10	Nil	£20	Nil	£20	Nil
for each additional 12 hour delay	£10	Nil	£20	Nil	£20	Nil
If your departure is delayed total cover	£100	Nil	£200	Nil	£200	Nil
If you choose to cancel after a 24 hour delay	£750	£130	£1,000	£110	£5,000	£100
Missed Departure	£500	£130	£750	£110	£1,000	£100
B2 - If you need emergency medical attention	£3,000,000	£135	£5,000,000	£125	£10,000,000	£100
Emergency Dental Treatment	£250	£130	£250	£110	£500	£100
Public hospital inconvenience benefit	£500	Nil	£500	Nil	£500	Nil
Public hospital inconvenience benefit per 24 hours	£25	Nil	£25	Nil	£25	Nil
B3 - If you need to come home early	£1,000	£130	£2,000	£110	£5,000	£100
B4 - If your possessions are lost, stolen or damaged	£750	£130	£1,000	£110	£2,000	£100
Single article limit	£100	Nil	£150	Nil	£300	Nil
Valuables limit	£100	Nil	£150	Nil	£300	Nil
If your possessions are delayed	£100	Nil	£150	Nil	£150	Nil
If your possessions are delayed per 12 hours	£50	Nil	£75	Nil	£75	Nil
B5 - If your cash is lost or stolen						
Cash	£100	£130	£100	£100	£200	£100
Passport	£150	£130	£150	£100	£250	£100

B6 - If you are mugged	£300	Nil	£300	Nil	£500	Nil
If you are mugged per day of inpatient treatment	£30	Nil	£30	Nil	£50	Nil
B6 - If you are hijacked	£1,000	Nil	£1,000	Nil	£1,000	Nil
If you are hijacked per day	£100	Nil	£100	Nil	£100	Nil
B7 - Personal liability	£1,000,000	£130	£2,000,000	£110	£2,000,000	£100
<b>B8 - Death and disability benefit</b>						
Accidental death benefit	£10,000	Nil	£10,000	Nil	£25,000	Nil
Permanent loss of sight or limb	£10,000	Nil	£10,000	Nil	£25,000	Nil
Permanent total disablement	£10,000	Nil	£10,000	Nil	£25,000	Nil
B9 - If you need legal advice	£15,000	£130	£25,000	£110	£25,000	£100
B10 - If a natural disaster occurs	Nil	Nil	Nil	Nil	£500	Nil
B11 - Withdrawal of Services	£200	Nil	£200	Nil	£300	Nil
Withdrawal of Services per day	£20	Nil	£20	Nil	£25	Nil
B12 - Domestic Pets	£150	Nil	£150	Nil	£300	Nil
Domestic Pets per day	£25	Nil	£25	Nil	£25	Nil
<b>Optional Extensions - Upon payment of an additional premium</b>						
<b>B13 - Cruise Extension (Optional)</b>						
Missed Port Departure	£2,000	£130	£2,000	£110	£2,000	£100
Unused Cruise Excursions	£500	£130	£500	£110	£500	£100
Cruise Itinerary Change	£300	Nil	£300	Nil	£300	Nil
Per port	£100	Nil	£100	Nil	£100	Nil
Cabin Confinement	£500	Nil	£500	Nil	£500	Nil
Per 24 hours	£25	Nil	£25	Nil	£25	Nil
<b>B14 - Wedding Extension (Optional)</b>						
If your wedding rings are lost, damaged or stolen	£500	£130	£500	£110	£500	£100
Single Article Limit	£250	£130	£250	£110	£250	£100
If your wedding gifts are lost or stolen	£1,500	£130	£1,500	£110	£1,500	£100
Single Article Limit	£200	£130	£200	£110	£200	£100
If your wedding photographs are lost, stolen or damaged	£500	£130	£500	£110	£500	£100
If your wedding attire is lost or damaged	£2,000	£130	£2,000	£110	£2,000	£100
Single Article Limit	£300	£130	£300	£110	£300	£100
<b>B15 - Golf Extension (Optional)</b>						
Golf equipment	£1,500	£130	£1,500	£110	£1,500	£100
Single article limit	£250	£130	£250	£110	£250	£100
Green fees	£300	Nil	£300	Nil	£300	Nil
Green fees per 24 hours	£75	Nil	£75	Nil	£75	Nil
Hired	£200	Nil	£200	Nil	£200	Nil
Hired per day	£20	Nil	£20	Nil	£20	Nil
<b>B16 - Business Extension (Optional)</b>						
If your business equipment is lost or stolen	£1,000	£130	£1,000	£110	£1,000	£100
Business equipment single article limit	£500	£130	£500	£110	£500	£100
Samples	£500	Nil	£500	Nil	£500	Nil
If your business samples and/or equipment is delayed by 12 hours	£200	£130	£200	£110	£200	£100
If your business money is lost or stolen	£1,000	£130	£1,000	£110	£1,000	£100
Cash Limit	£500	£130	£500	£110	£500	£100
Emergency Courier	£200	£130	£200	£110	£200	£100
Hiring equipment	£500	Nil	£500	Nil	£500	Nil
Hiring equipment per 24 hours	£50	Nil	£50	Nil	£50	Nil
Extra Baggage Delay	£500	Nil	£500	Nil	£500	Nil
Extra Baggage Delay per 24 hours	£100	Nil	£100	Nil	£100	Nil
<b>B17 - Travel Disruption Cover (Optional)</b>						
Extended Cancellation and curtailment	£1,000	£130	£1,000	£110	£1,000	£100
Extended Travel Delay						
Public Transport	£100	Nil	£100	Nil	£100	Nil

Public Transport first 12 hours	£20	Nil	£20	Nil	£20	Nil
Public Transport following 12 hours	£10	Nil	£10	Nil	£10	Nil
Accommodation	£1,000	£130	£1,000	£110	£1,000	£100
Extended Missed Departure	£500	£130	£500	£110	£500	£100
Extended Disaster Cover	£1,000	£130	£1,000	£110	£1,000	£100
<b>C1 Gadget Cover (Optional)</b>	<b>Number of gadgets covered</b>		<b>Total Replacement/Repair Value for all Gadgets</b>		<b>Excess</b>	
Level 1	3 gadgets Single Article Limit Single Article Limit for Laptop		£1,000 £1,000 £1,000		Up to £50	
Level 2	5 gadgets Single Article Limit Single Article Limit for Laptop		£2,000 £1,000 £2,000		Up to £50	
Level 3	7 gadgets Single Article Limit Single Article Limit for Laptop		£3,000 £1,000 £2,000		Up to £50	

**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. If you have chosen to increase your excess or waive your excess, this will be shown on your insurance certificate.**

### 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 86 years on a single trip and 80 years on an annual multi trip at the commencement of the period of insurance. If you are purchasing the Winter Sports option, you must not have reached the age of 66w 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 Travellers Health Check, prior to the commencement of the trip and they are accepted in writing (See DISCLOSURE OF MEDICAL CONDITIONS & IMPORTANT INFORMATION in your policy wording).
- We only provide cover under sections A1, B2 and B3 of this policy, for claims that come from complications of pregnancy and childbirth
- You must obtain prior authorisation from Emergency Assistance Facilities if you have to return to the UK under section A1 - (If you are unable to go on your trip) or section B2 (If you need emergency medical attention) or B3 (If you need to come home early) before incurring any costs.
- No section of this policy shall apply in respect of any claim arising directly or indirectly from you, your travelling companion, close relative or business associate being under the influence of drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction), alcohol (a blood alcohol level that exceeds 0.19% – approximately four pints or four 175ml glasses of wine) or solvents or anything relating to you or your close relatives or business associate prior abuse of alcohol or solvents.
- 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.
- 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.
- You will need to upgrade your policy to cover the following, Excess Waiver, Double Excess, Cruise, Golf, Business, Winter Sports, Travel Disruption, Gadget 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 +44 (0) 845 260 3260 or +44 (0) 1732 85 33 33

Claims forms can be obtained by calling the claims helpline on Travel Claims Facilities on + 44 (0) 845 370 7 133 , 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), 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 your policy, in the first instance please contact:

The Compliance Manager  
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](mailto: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:

Exchange Tower, London, E14 9SR  
Telephone: 00 44 (0) 800 023 4 567

Rock Insurance Services Limited 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](http://www.fscs.org.uk).