



## Affinity Solutions

### Personal Accident & Travel Policy Summary

This summary of cover provides a guide to the cover provided under the policy by setting out the significant features, benefits, limitations and exclusions. This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document, a copy of which is available upon request. It is important that you take time to read the policy document carefully when you receive it to make sure you understand the cover it provides. The cover is underwritten for risks situated within UK and other countries excluding the EEA by Aviva Insurance Limited. Risks situated within EEA by Aviva Insurance Ireland Designated Activity Company.

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations	To find further details
<b>Travel</b>		
<ul style="list-style-type: none"> <li>Cover applies to any person who has booked a package tour or trip with European Study Tours Limited</li> </ul>		
<b>Medical and Emergency Travel Expenses</b> <ul style="list-style-type: none"> <li>Medical Expenses incurred outside the United Kingdom or Country of Residence including emergency travel and repatriation costs up to the sum insured in the schedule.</li> <li>The necessary travel and accommodation costs to transport a relative or friend to be with, to remain with or escort an Insured Person home.</li> <li>Access to Emergency Medical Assistance: 24 hours a day, 365 days a year.</li> <li>Foreign Coma benefit.</li> <li>Funeral expenses - up to a maximum of £10,000.</li> <li>Hospital expenses - £50 for each complete 24 hour period as an inpatient, up to a maximum of 365 days.</li> <li>Continuing Medical Charges - up to a maximum of £50,000.</li> <li>Search and Rescue expenses.</li> </ul>	<b>This section does not cover:</b> <ul style="list-style-type: none"> <li>War in the Country of Residence</li> <li>When the specific purpose of the journey is to receive medical treatment or advice</li> <li>Travelling against medical advice or where a terminal prognosis has been given</li> <li>Being a full time member of the armed forces</li> <li>Suicide or self harm</li> <li>Criminal acts</li> <li>Being insane</li> <li>Countries the FCO advise against all travel to</li> </ul> Policy age limit – up to and including 85	Cover  Pages 18 & 19  Exclusions Page 35
<b>Personal Belongings</b> <ul style="list-style-type: none"> <li>Loss, theft or damage to personal belongings whilst on a insured journey up to the sum insured in the schedule.</li> <li>Temporary Loss of Personal Belongings.</li> <li>Loss of keys.</li> </ul>	<b>This section does not cover:</b> <ul style="list-style-type: none"> <li>The first £20 of each and every claim</li> <li>The first £50 in respect of sports equipment</li> <li>Breakage of brittle articles</li> <li>Loss of money</li> <li>Losses where a written police report is not obtained within 24 hours</li> <li>Losses caused by mechanical and electrical breakdown, gradual deterioration, cleaning, dyeing, restoring, repairing and alteration</li> </ul>	Cover Page 20  Exclusions Pages 36

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	<ul style="list-style-type: none"> <li>- Theft from unattended vehicles unless kept in a locked boot or compartment and there is evidence of a break in</li> <li>- Loss or damage to sports equipment whilst in use</li> <li>- Loss or damage following confiscation or detention by customs or government officials</li> <li>- Electronic gadgets of any kind</li> </ul>	
<b>Money</b> <ul style="list-style-type: none"> <li>- Loss, theft or damage to money whilst on a insured journey up to the sum insured in the schedule.</li> <li>- Maximum cash limit is £2,000.</li> <li>- includes cover for loss of, or damage to, a passport or visa during, or up to 7 days prior to, an insured journey.</li> <li>- Lost or damaged documents covered to £1,500 for any insured journey.</li> </ul>	<b>This section does not cover:</b> <ul style="list-style-type: none"> <li>- The first £20 of each and every claim</li> <li>- Losses where a written police report is not obtained within 24 hours.</li> <li>- Errors and omissions in receipts, or depreciation in value.</li> <li>- Theft from unattended vehicles unless kept in a locked boot or compartment and there is evidence of a break in.</li> <li>- Theft of credit/debit and bankers cards unless the Insured Person has complied with all the terms and conditions.</li> </ul>	Cover Page 21  Exclusions Page 36
<b>Cancellation, Curtailment or Change of Itinerary</b> <ul style="list-style-type: none"> <li>- Reimbursement for all non-recoverable deposits, advance payments and other charges paid or due to be paid for travel and/or accommodation if the trip needs to be cancelled, up to the sum insured in the schedule.</li> <li>- Cost of additional travel and accommodation expenses and reimbursement of any pre-booked accommodation and travel expenses if the trip needs to be curtailed.</li> <li>- Cost of sending replacement Insured Person to assume the duties of an Insured person who has to return home.</li> <li>- Evacuation cover from any cause outside your control.</li> </ul>	<b>This section does not cover:</b> <ul style="list-style-type: none"> <li>- The first £25 of each and every claim</li> <li>- Disinclination to travel.</li> <li>- Travelling against medical advice or for the purpose of obtaining medical treatment.</li> <li>- Financial circumstances of the Insured or Insured Persons.</li> <li>- Redundancy of an Insured Person.</li> <li>- Financial failure of any provider of transport or accommodation.</li> <li>- Failing to check in.</li> <li>- Any journey cancelled where the FCO advice at the time the trip was booked is against all travel to the destination.</li> <li>- Any cancellation, curtailment or change of itinerary because of Covid 19, Coronavirus or any variant of</li> </ul>	Cover Page 22 & 23  Exclusions Page 37
<b>Travel Delay</b> <ul style="list-style-type: none"> <li>- Payments if the Insured Persons departure or return is delayed for over 4 hours but not exceeding the amount paid in respect of fares for such delayed travel or the amount as per the policy schedule (whichever is the lesser) due to the mode of transport being delayed due to strike, industrial action, adverse weather conditions, mechanical breakdown.</li> </ul>	<b>This section does not cover:</b> <ul style="list-style-type: none"> <li>- Failing to check in.</li> <li>- Failure to obtain written confirmation from the carriers of, and the reasons for, the delay.</li> <li>- Failure to obtain alternative equivalent means of transport.</li> <li>- Delay where compensation is recoverable from the airline or other carrier.</li> </ul>	Cover Page 24  Exclusions Pages 38
<b>Missed Departure</b> <ul style="list-style-type: none"> <li>- Additional accommodation and transport expenses incurred due to late arrival at any departure point due to public transport being delayed or the car the Insured Person is travelling in breaking down or being involved in an accident up to the sum insured in the schedule.</li> </ul>	<b>This section does not cover:</b> <ul style="list-style-type: none"> <li>- Car breakdown unless a repairers report is obtained of brittle articles.</li> <li>- Accident unless a police or Insurers accident report form has been obtained.</li> </ul>	Cover Page 24  Exclusions Page 38
<b>Hijack and Kidnap and Ransom:</b> <ul style="list-style-type: none"> <li>- A daily benefit in the event the Insured Person is kidnapped or hijacked whilst on a insured journey, up to the sum insured in the schedule.</li> </ul>	<b>This section does not cover:</b> <ul style="list-style-type: none"> <li>- Any claim within the Insured Persons normal country of domicile.</li> <li>- Countries the FCO advise against all travel to.</li> </ul>	Cover Page 25

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<ul style="list-style-type: none"> <li>- Consultants costs as a direct result of Kidnap and Ransom.</li> <li>- Expenses incurred by our Security Consultants Red24 for evacuation following a Life Threatening Situation up to a maximum of £10,000.</li> </ul> <p>Maximum total limit £250,000 for any one period of insurance.</p>	<ul style="list-style-type: none"> <li>- Any criminal or fraudulent act of the Insured or the Insured Person.</li> <li>- Any life threatening situation due to any unpaid debt or criminal or fraudulent act.</li> <li>- Deliberate exposure to undue peril.</li> <li>- An Insured Journey exceeding 30 days.</li> </ul>	<p>Exclusions Page 38</p>
<p><b>Personal Liability</b></p> <ul style="list-style-type: none"> <li>- Legal liability for costs and expenses as a result of accidental death or bodily injury to any other person or accidental loss or damage to material property of any other person, up to the limit of indemnity in the schedule.</li> </ul>	<p><b>This section does not cover:</b></p> <ul style="list-style-type: none"> <li>- Bodily injury in course of employment.</li> <li>- Bodily injury to Insured Person's immediate family.</li> <li>- Liability arising from ownership or use of mechanical vehicles aircraft or watercraft.</li> </ul>	<p>Cover Page 26</p> <p>Exclusions Pages 39</p>
<p><b>Legal Expenses</b></p> <ul style="list-style-type: none"> <li>- Legal liability for costs and expenses as a result of accidental death or bodily injury to any other person or accidental loss or damage to material property of any other person resulting from an incident for which you are not at fault.</li> </ul>	<p><b>This section does not cover:</b></p> <ul style="list-style-type: none"> <li>- Claims relating to driving a vehicle without valid licence or insurance.</li> <li>- Death illness or bodily injury not caused by a specific sudden event.</li> <li>- Claims for Deep Vein Thrombosis.</li> <li>- Claims for libel or slander.</li> <li>- Claims and expenses incurred prior to our written acceptance of claim.</li> <li>- Fines penalties compensation or damages which the Insured Person is ordered to pay for by a court or other authority.</li> <li>- Claims deliberately or intentionally caused by the Insured Person.</li> </ul>	<p>Cover Pages 27</p> <p>Exclusions Page 40</p>
<p><b>Winter Sports</b></p> <p><b>Winter Sports Equipment</b></p> <ul style="list-style-type: none"> <li>- If Your winter sports equipment is lost, stolen or damaged by accident during Your trip, We will pay for their replacement or repair, which ever is the lower, after making an allowance for wear and tear and loss of value up to £500</li> <li>- If You hire winter sports equipment and it is lost, stolen or damaged by accident during Your trip, We will pay for its replacement or repair. The most We will pay is £400 for each Insured Person.</li> </ul> <p><b>Delay due to Avalanche</b></p> <ul style="list-style-type: none"> <li>- We will cover you for extra travel and accommodation if an avalanche delays your arrival at or departure from the resort up to £200</li> </ul> <p><b>Piste Closure</b></p> <ul style="list-style-type: none"> <li>- £20 per day, up to £300 to move to another resort for piste closure</li> <li>- £30 per day, up to £300 if your resort stays closed</li> </ul> <p><b>Ski Pack</b></p> <ul style="list-style-type: none"> <li>- If, due to illness or injury, You are medically certified as being unable to ski or board We will pay the proportionate cost of Your non-refundable ski pack up to £300</li> </ul>	<p><b>This section does not cover:</b></p> <ul style="list-style-type: none"> <li>- The first £50 of each and every claim</li> <li>- Not taking reasonable care to keep equipment safe</li> <li>- Equipment that is damaged by an authority, transport company or hotel and no written confirmation from them being obtained</li> <li>- Equipment that is damaged by an airline and failure to get a property irregularity report, written notice of the claim to the airline and failure to keep travel tickets and tags</li> <li>- Deliberate or malicious damage by You</li> <li>- Wear and tear and loss of value</li> <li>- Loss from motor vehicles</li> <li>- Damage from use</li> </ul> <ul style="list-style-type: none"> <li>- Closures outside the period 1<sup>st</sup> December to 15<sup>th</sup> April within the UK and Europe</li> </ul> <ul style="list-style-type: none"> <li>- Failure to provide evidence of piste closure Policyholder or resort management</li> </ul> <ul style="list-style-type: none"> <li>- Failure to obtain a medical report from a doctor to confirm the dates you were unable to ski</li> </ul>	

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### Duration of Policy

The policy will remain in force for 12 months from date of commencement and annually renewable.

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### Right of Cancellation

We may also cancel this policy at any time by sending not less than 30 days notice in writing to the Policyholder's last known address.

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### How to Claim

If you need to make a claim please call our claims line on **08000 516 583**. Our line operates 9am to 5pm, Monday to Friday.

Please have your policy number to hand when calling.

If the claim is for a medical emergency whilst overseas please call our emergency assistance provider on **+44 (0)1243 621066** who are available 24 hours a day, 365 days a year.

For our joint protection telephone calls may be recorded and/or monitored.

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### Complaints Procedure

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact your insurance adviser or usual Aviva point of contact.

If you remain unhappy with the decision received, you may write to

Chief Executive UK Insurance,  
Aviva,  
8 Surrey Street,  
Norwich,  
NR1 3NS

Or e-mail details of your complaint to [ukgiceo@aviva.co.uk](mailto:ukgiceo@aviva.co.uk)

Aviva 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. Following the complaints procedure does not affect your right to take legal action.

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### Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations, depending on the type of insurance and circumstances of your claim.

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