



Euroferries Travel Insurance POLICY SUMMARY

The purpose of this Policy Summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. You still need to read the Policy Wording for a full description of the terms of the insurance, including the policy definitions.

This Policy Summary does not form part of the Policy Wording.

Significant Features	Conditions and Exclusions	Policy Wording Reference
	<ul style="list-style-type: none"> - you are travelling against medical advice or with the intention of receiving medical treatment; - you are receiving or waiting for hospital investigation or treatment for any undiagnosed condition or set of symptoms or you have been given a terminal prognosis; or - the claim relates to pregnancy if you are more than 26 weeks pregnant at the start of or during your trip. <p>If there is a change in your health or the health of anyone travelling with you, a relative or a close business associate, which happens after you have bought your ticket with Euroferries and before you travel, you should contact Euroferries customer services by phoning 0845 604 2373. We have the right to alter the terms of cover in line with the change in risk.</p>	
<p>Cancellation and cutting short your holiday</p> <p>Up to £1,500</p> <p>An excess of £50 per person, per trip applies</p>	<p>Cover is provided for loss of travel and accommodation expenses you have paid or have agreed to pay under contract, and which you cannot get back, if it is necessary and unavoidable for you to cancel or cut short your trip for specified reasons, including:</p> <ul style="list-style-type: none"> • you dying, becoming seriously ill or being injured; and • the death, injury or serious illness of a relative, close business associate or a person with whom you have booked to travel, or a relative or friend living abroad with whom you plan to stay. <p><u>Significant Conditions:</u></p> <ul style="list-style-type: none"> • If it is necessary for you to cut short your trip and return to your usual country of residence in the EU, you must contact AIG Travel Assist immediately. <p><u>Significant Exclusions:</u></p> <ul style="list-style-type: none"> • Cover is not provided if: <ul style="list-style-type: none"> - the reason for cancellation or curtailment relates to a medical condition or illness which you knew about at the time you bought your ticket with Euroferries and/or at the time of commencing travel. This applies to you, a relative, a close business associate, a person you are travelling with and any person upon whom the trip may depend. 	<p><i>Pages 4, 5 and 6, Sections A and C</i></p> <p><i>Page 3, Medical and Other Emergencies</i></p> <p><i>Page 2, 'Health Conditions'</i></p> <p><i>Page 4, General Exclusions, number 1</i></p>

Significant Features	Conditions and Exclusions	Policy Wording Reference
<p>Your Personal Belongings and Baggage</p> <p>Up to £1,500 Limit for any one item, set or pair – £200 Valuables Limit – £250</p> <p>Thefts from unattended vehicles – £100 per person</p> <p>An excess of £50 per person, per incident applies</p>	<p>Cover is provided for loss, theft or damage to personal belongings and baggage owned by you (not borrowed or rented) during your trip.</p> <p><u>Significant Conditions:</u></p> <ul style="list-style-type: none"> In the event of a claim an allowance may be made in respect of wear and tear and loss of value; and In the event of a claim you must provide receipts or other proof of ownership wherever possible for the items being claimed. <p><u>Significant Exclusions:</u></p> <ul style="list-style-type: none"> Cover is not provided if: <ul style="list-style-type: none"> you do not report the loss or theft of belongings or baggage to the police within 24 hours of discovering it and do not obtain a written police report; you leave your belongings or baggage unattended in a public place; or the loss, theft or damage to valuables occurs whilst not being carried in your hand luggage while you are travelling. 	<p><i>Pages 6 and 7, Section F1</i></p> <p><i>Page 3, General Definitions, ‘pair or set of items’ and ‘valuables’</i></p>
<p>Your Personal Money</p> <p>Up to £500 Cash limit – £250 (or £50 for children aged under 16) An excess of £50 per person, per incident applies</p>	<p>Cover is provided for cash and traveller’s cheques lost or stolen during your trip.</p> <p><u>Significant Conditions:</u></p> <ul style="list-style-type: none"> In the event of a claim, you must be able to provide evidence of ownership and value (for example, receipts, bank statements or cash-withdrawal slips). <p><u>Significant Exclusions:</u></p> <ul style="list-style-type: none"> Cover is not provided if: <ul style="list-style-type: none"> you do not report the loss or theft of personal money to the police within 24 hours of discovering it and do not obtain a written police report; or if, at the time of loss or theft, the personal money was not carried with you or held in locked safety deposit facilities. 	<p><i>Page 7, Section F2</i></p>

Limitations		Policy Wording Reference
Eligible Persons	Cover is provided under this policy for each person who has bought a ferry ticket to travel onboard a Euroferries crossing provided each person is 75 years of age or under at the date of buying their ticket with Euroferries.	<i>Page 2, 'Age Limits'</i>
Residency	You and all other persons insured on this policy must have lived in the EU for at least six of the last 12 months before you bought your ticket with Euroferries.	<i>Page 2, 'Residency'</i>
Sports and Activities	You must contact Euroferries customer services on 0845 604 2373 or e-mail euroferriestravelinsurance@aig.com if you are planning to participate in a sport or activity which is not shown in the list of covered activities on page 2 of the policy wording. Please note that for certain sports and activities cover under section G (Personal accident) and section H (Personal liability) will not apply.	<i>Page 2, 'Sports and Activities'</i>
Law and Jurisdiction	This insurance will be governed by English Law, and you and we agree to submit to the exclusive jurisdiction of the courts of England and Wales, unless you reside in Scotland, Northern Ireland or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction.	<i>Page 1, 'Law'</i>

Period of Insurance

Cover under section A (Cancelling your trip) starts at the time you pay for your ticket with Euroferries.

Cover under all other sections starts when you leave your home address in your usual country of residence in the EU (but not earlier than 24 hours before the booked departure time) or from the time you pay for your ticket with Euroferries, whichever is the later.

Cover ends when you return to your home address in your usual country of residence in the EU (but not later than 24 hours after your return to your usual country of residence in the EU) or the return date as shown on your ticket with Euroferries, whichever is earlier.

Please note that if your trip is for longer than 8 days, cover will cease on the 8th day of your trip.

'Cooling-Off' Period and Your Right to Cancel Your Policy

If this cover is not suitable for you and you want to cancel your policy, you must contact Euroferries customer services by e-mailing **euroferriestravelinsurance@aig.com** or by phoning **0845 604 2373** within 14 days of the date you buy your ticket with Euroferries.

Claim Notification

You can make a claim by contacting:

Euroferries Claims Department,
AIG Travel Assist, PO Box 60108,
London SW20 8US
Phone: 0845 603 9892
Fax: 01273 376 935
E-mail: travelassistclaims@aig.com

Please note that from 1 December 2009 AIG Travel Assist will be called Travel Guard and can be contacted on the same e-mail and phone number.

Your Right to Complain

Every effort is made to ensure you receive a high standard of service. If you are not satisfied with the service you have received, please contact:

In relation to sales matters:
The Customer Services Manager,
AIG Travel Assist, PO Box 2157,
Shoreham by Sea, West Sussex BN43 9DH
Phone: 0845 604 2373
E-mail: euroferriestravelinsurance@aig.com

In relation to claims matters:
The Customer Care Manager,
Euroferries Claims Department,
AIG Travel Assist, PO Box 2157,
Shoreham by Sea,
West Sussex BN43 9DH
Phone: 0845 603 9892
E-mail: travelassistclaims@aig.com

To help us to deal with your comments quickly, please quote your Euroferries ticket number/claim number and the policyholder/insured person's name.

If you are still not satisfied with the outcome of your complaint, you may be entitled to refer the matter to the Financial Ombudsman Service. This will not affect your right to take legal action against us. The address is:

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR
Phone: 0845 080 1800 E-mail: complaint.info@financial-ombudsman.org.uk

Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our financial obligations. A claim under this contract of general insurance is covered for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit.

Further information can be obtained upon request, by visiting the FSCS's website at: www.fscs.org.uk or by writing to the following address:

Financial Services Compensation Scheme, 7th Floor Lloyds Chambers, Portsoken Street, London, E1 8BN.

TABLE OF BENEFITS

Section	Benefit	Cover provided up to:	Excess*
A	Cancelling your trip	£1,500	£50
B1	Medical and other expenses	£10,000,000	£50
B2	Hospital benefit	£10 for every 24 hours up to £100	Nil
C	Cutting your trip short	£1,500	£50
D	Missed departure	£600	£50
E1	Travel delay	£15 for the first complete 12 hour delay and then £10 for each complete 12 hour period of delay up to £100	Nil
E2	Abandoning your trip	£1,500	£50
F1	Personal belongings and baggage Including: single article limit/pair or set of items limit Including: valuables limit	£1,500 £200 £250	£50
F2	Personal money Including: cash limit	£500 £250	£50
F3	Passport and travel documents	£200	Nil
G	Personal accident: Loss of limb or sight Permanent total disablement Accidental death	£5,000 £5,000 Nil	Nil Nil Nil
H	Personal liability	£1,000,000	£50
I	Legal expenses	£15,000	£50
J	Catastrophe	£500	£50

* When claiming under certain sections listed in the Table of benefits, you have to pay the first part of a claim. The excess will apply to each person claiming, and to each incident and to each section of the policy which a claim is made under.

This insurance is underwritten by AIG UK Limited which is authorised and regulated by the Financial Services Authority (FSA number 202628). This information can be checked by visiting the FSA website (www.fsa.gov.uk/register). AIG UK Limited is a member of the Association of British Insurers and a member company of American International Group, Inc.

Registered in England: company number 1486260.

Registered address: The AIG Building, 58 Fenchurch Street, London, EC3M 4AB.