



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
<p>Your Personal Belongings and Baggage</p> <p>Up to £1,500 Limit for any one item, set or pair – £200</p> <p>Valuables and electronic/other equipment 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 and electronic/other equipment 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 and electronic/other equipment’</i></p>
<p>Your Personal Money</p> <p>Up to £500 Cash limit – £250 (or £50 for children aged under 16)</p> <p>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@chartisinsurance.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. If using a two-wheeled motor vehicle you must wear a crash helmet and the driver must hold an appropriate driving licence.	<i>Page 2, 'Sports and Activities' and Page 4, General Exclusions, number 9</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 and ends as soon as you start your trip.

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@chartisinsurance.com** or by phoning **0845 604 2373** or by writing to **Euroferries Travel Insurance, Travel Guard, PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH** within 14 days of the date you buy your ticket with Euroferries.

Claim Notification

You can make a claim by contacting:
Euroferries Claims Department,
Travel Guard, PO Box 60108,
London SW20 8US
Phone: 0845 603 9892
Fax: 01273 376 935
E-mail: uk.claims@travelguard.com

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,
Euroferries Travel Insurance,
Travel Guard, PO Box 2157,
Shoreham by Sea,
West Sussex BN43 9DH
Phone: 0845 604 2373
E-mail: euroferriestravelinsurance@chartisinsurance.com

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

To help us to deal with your comments quickly, please quote your Euroferries ticket number/claim number and the 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 FSCS. If we are unable to meet our financial obligations you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

For insurance required by law, 100% of your claim is covered, without any upper limit. For all other types of insurance, 90% of your claim is covered, without any upper limit. Further information about compensation scheme arrangements is available www.fscs.org.uk and on 0207 892 7300 or 0800 678 1100.

Table of Benefits

The following cover is provided for each insured person. It is important that you refer to the terms and conditions of the policy for full details of cover.

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 and electronic/other equipment 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 Chartis Insurance 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).

Registered in England: company number 1486260.

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