

This is a travel insurance policy summary only and does not contain the full terms and conditions of the contract. Full terms and conditions can be found in the policy booklet, a copy of which is available from the website www.travel4scuba.co.uk or direct from P J Hayman & Company Limited on behalf of the British Sub Aqua Club

Insurers

The insurer is Ageas Insurance Limited apart from section 14 where the insurer is DAS Legal Expenses Insurance Company Limited.

Travel Insurance

The insurance policy covers Personal Travel insurance (including winter sports cover if you have purchased the additional activities cover) and can be extended to include wheel chair cover for an additional premium. Your travel insurance schedule and policy booklet form the basis of the contract.

Single Trip and Annual Multi-Trip Cover

This travel insurance can be purchased as a single trip or an annual multi-trip policy.

The single trip policy will provide cover for one specific trip, which can be up to a maximum duration of 6 months depending upon the length of the trip. The policy schedule will show when the policy starts and finishes.

An annual multi-trip policy provides cover for any number of trips in the 12-month period shown on your schedule. The policy will cover trips up to a maximum of 31 days duration or 45 days duration if you have paid the appropriate additional premium.

Page 3 of the policy gives further information.

Significant Features and Benefits

The policy booklet outlines the features and benefits of the cover provided under Personal Travel Insurance. Full details of each section can be found from pages 4 through to 9 of your policy booklet.

Details of winter sports cover, which is provided if you have taken out the activities cover, can be found on pages 9 and 10 of your policy booklet.

Details of wheelchair cover, which is provided if you have paid the additional premium, can be found on page 10 of your policy booklet.

The following table is a summary of the benefits available.

Section	Sum Insured
1 Cancellation & Curtailment	£5,000*
2 Medical Expenses	£10,000,000*
3 Hospital Benefit	£1,000
4 Personal Accident	£25,000
5 Personal Belongings	£3,000*
6 Temporary loss of Belongings	£300
7 Diving Equipment	£3,000*
8 Diving Equipment Hire	£300
9 Dive Pack	£250
10 Money & Documents	£500*
11 Loss of Passport	£250
12 Missed Departure	£1,000
13 Personal Liability	£2,000,000**
14 Legal Expenses	£25,000
15 Delay	£150
16 Mugging	£500

Items marked with a * are subject to a £50 excess

Items marked with a** are subject to a £100 excess

Principal Exclusions or Limitations

Health

Health restrictions apply to some sections of this policy. See sections 1, 2, 3 (pages 4 and 5), 9 (page 6), and section C of the winter sports section (page 9). You must refer to the Declaration on page 1 of the policy. If you cannot agree with the Declaration you must contact the Health Line. If you do not do this, your claim may not be met. See the Declaration on page 1 of the policy.

If, after purchasing this insurance, there is a change in health and you can no longer agree to the Declaration, you must contact the Health Line to see if cover can continue. If we cannot continue cover you may claim for the cost of cancelling your trip at that time.

Your policy does not cover you if you are travelling against medical advice or to get medical treatment.

See sections 1, 2, 3 (pages 4 and 5), 9 (page 6), and section C of the winter sports section (page 9).

Dangerous Activities

Your travel insurance policy does not automatically cover you for all activities. The policy can provide cover for activities as listed on page 3 of the policy if you have paid the appropriate additional premium. Please ensure you declare the sports or activities you will be participating in.

See page 3 of the policy.

Personal Belongings, Money and Documents

Your policy provides cover for loss, damage or theft of your personal belongings, money and documents; however for personal belongings we may take an amount off for wear and tear. The policy also contains maximum amounts that can be claimed for individual items, valuable items and cash. Your policy provides full details of these limits.

See Sections 5, 6 and 10 of the policy.

What happens if I take out cover and then change my mind?

You can cancel this policy within 14 days from the date you receive the policy wording and policy schedule. We will then refund your premium in full. Please note that, for a single trip policy, a refund of premium is only available if the period from the date of issue of the policy to the scheduled return date home is greater than 28 days. No refund of premium is available after the 14-day period. See page 2 of the policy.

How to make a claim

Telephone the Ageas Onecall service on **0845 122 3280**. This line is open 24 hours a day, 365 days a year. Please have your policy details available. We may ask for documentation to support your claim. See page 10 of the policy. If you need help in a medical emergency please call **+44 23 8064 4633**. See page 11 of the policy.

What to do if you have a complaint

If you have experienced a problem with any part of our service, we will sort this out as quickly and fairly as possible.

What you should do first

- If your complaint is about the way your policy was sold to you, please contact P J Hayman & Company Limited on 023 9241 9071
- If you have a complaint about a claim, please call your claim handler first. You will find the claim handler's name and phone number on any letters they have sent you.

If your problem has still not been sorted out

Step 1

Contact our Customer Service Advisor who will make sure that your complaint is dealt with at a senior level. You can write to us at the address below or e-mail us through our website at: www.ageas.co.uk. (Please include your policy number and claim number if appropriate).

Customer Service Advisor

Ageas Insurance Limited

Ageas House

Tollgate

Eastleigh

Hampshire

SO53 3YA

If your complaint is concerning DAS Legal Expenses Insurance Company Limited, please contact them direct at:

Customer Relations Department

DAS Legal Expenses Insurance Company Limited

DAS House

Quay Side

Temple Back

Bristol

BS1 6NH

Telephone: 0117 934 0066

Fax: 0117 934 2095

e-mail: customerrelations@das.co.uk

Step 2

If this matter has still not been sorted out, you can write to Mark Cliff, Managing Director, at the same Ageas address, unless your complaint relates to Legal Expenses Insurance, in which case, please contact DAS Chief Executive Officer at DAS House, Quay Side, Temple Back, Bristol BS1 6NH.

Step 3 If you are not satisfied with our final decision, you can write to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London, E14 9SR

Please be advised that the use of this complaints procedure does not affect your right to take legal proceedings.

Financial Services compensation scheme

We are covered by the Financial Services compensation scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation under the scheme. The scheme covers at least 90% of any claim with no upper limit.

For further information see www.fscs.org.uk or telephone 020 7892 7300

Ageas Insurance Limited

Registered address

Ageas House

Tollgate

Eastleigh

Hampshire

SO53 3YA

Email: talkback@ageas.co.uk

Website: www.ageas.co.uk

Registered number 354568

Ageas Insurance Limited is authorised and regulated by the Financial Services Authority