

# About Your Leisure Guard Travel Insurance Policy

Scheme Reference LGL/16/0103

**keyfacts**<sup>®</sup>

**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 on behalf of Leisure Guard Insurance. ROCK Insurance Group is a trading style of Rock Insurance Services Limited, through a number of different insurers as follows:

Section A - Your Travel Policy by EUROP ASSISTANCE S.A.

Section B - End Supplier Failure by CBL Insurance Europe Ltd.

Section C - Optional Gadget Cover by UK General 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. In addition, this policy also provides optional cover for Gadget Insurance, which have their own terms and conditions.

This policy will suit the demands and needs of an individual or group of people who want to cover their travel plans and who can meet the medical criteria contained within the Health and Pre-Existing Medical Conditions Section of this policy. 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 Leisure Guard in relation to this policy. You will need to make Your own decision as to whether it suits Your needs.

The levels of cover and excesses that apply are set out in the Schedule of Benefits contained in the Policy Document. 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 habitually reside in the United Kingdom (i.e. have Your main home in the United Kingdom for 6 months prior to issue of the policy and are registered with a local doctor).
- You must not be over 75 years of age for trips to Europe, or over 65 years of age for trips worldwide at the commencement of the Period of Insurance for Single trip policies. You must not be over 65 years of age at the commencement of the Period of Insurance for Annual Multi-Trip Policies. If you are purchasing the Winter Sports option, you must not have reached the age of 66 years. Please read Your Policy Wording to make sure that the cover is suitable for You.
- You must be in the UK at the time of purchase.

## Significant features and benefits

Your policy includes the following benefits which are explained in detail in the policy document:

Cover (per person unless shown otherwise)	STANDARD	Excess per person	PREMIER	Excess per person	PREMIER PLUS	Excess per person
Cancellation and Curtailment	£1,500	£100/£25 LOD*	£3,500	£85	£10,000	Nil
Medical Expenses Emergency Repatriation	Up to £5,000,000	£100	Up to £10,000,000	£85	Up to £20,000,000	Nil
Dental Expenses	£50	£100	£200	£85	£550	Nil
Hospital Benefit	£15 per day up to £150	Nil	£50 per day up to £500	Nil	£50 per day up to £1,500	Nil
Personal Effects and Baggage	£750	£100	£2,000	£85	£3,000	Nil
Single Item Limit	£100	£100	£200	£85	£300	Nil
Valuables Limit	£100	£100	£200	£85	£300	Nil
Delayed Baggage	N/A	N/A	£300	£85	£300	Nil
Money & Cash	£300	£100	£500	£85	£525	Nil
Cash Limit	£100	£100	£250	£85	£525	Nil
Travel Delay	N/A	N/A	£20 for each full 12 hour period up to up to £200	Nil	£30 for each full 12 hour delay maximum £500	Nil
<b>Personal Accident</b>						
Permanent Total Disablement	£5,000	Nil	£30,000	Nil	£50,000	Nil
Loss of Limb(s)/Eye(s)	£5,000	Nil	£30,000	Nil	£50,000	Nil
Death	£5,000	Nil	£30,000	Nil	£30,000	Nil
Death <18/>65	£1,000	Nil	£7,500	Nil	£7,500	Nil
Personal Liability	£1,000,000	Nil	£1,000,000	Nil	£2,500,000	Nil
Legal Expenses	£5,000	Nil	£15,000	Nil	£50,000	Nil
<b>Wintersports coverage – subject to the payment of an additional premium</b>						
Ski Equipment - owned	£300	£100	£1,000	£85	£2,000	Nil
Single Item Limit	£150	£100	£500	£85	£1,000	Nil
Ski Equipment - hired	£150	£100	£250	£85	£250	Nil
Single Item Limit	£150	£100	£250	£85	£250	Nil
Ski Hire	15 / 150	Nil	50 / 500	Nil	50 / 500	Nil
Ski Pack	15 / 150	Nil	50 / 500	Nil	50 / 500	Nil
Piste Closure	10 / 100	Nil	50 / 500	Nil	50 / 500	Nil
Delay due to Avalanche	£50	Nil	£50	Nil	£50	Nil
<b>Golf coverage – subject to the payment of an additional premium</b>						
Golf Equipment	£1,000	£100	£2,000	£85	£2,000	Nil
Single Article Limit	£250	£100	£250	£85	£500	Nil
Golf Equipment - hired	20 / 200	Nil	75 / 300	Nil	75 / 300	Nil

Green Fees	75 / 300	Nil	100 / 400	Nil	100 / 400	Nil
Hole in One	£100	Nil	£150	Nil	£150	Nil
<b>Wedding Cover – subject to the payment of an additional premium</b>						
Wedding Rings	£250 per ring	£100	£500 per ring	£85	£500 per ring	Nil
Wedding Gifts	£1000 per couple	£100	£2000 per couple	£85	£2000 per couple	Nil
Wedding Attire	£1000 per couple	£100	£2000 per couple	£85	£3000 per couple	Nil
Photographs & Videos	£750 per couple	£100	£1500 per couple	£85	£1500 per couple	Nil
<b>Business coverage – subject to the payment of an additional premium</b>						
Business Equipment	£1,000	£100	£1,000	£85	£1,500	Nil
Single Article Limit	£500	£100	£500	£85	£500	Nil
Business Samples	£500	£100	£500	£85	£500	Nil
Computer Equipment Limit	£1,000	£100	£1,000	£85	£1,500	Nil
Business Equipment Delay	£150	Nil	£200	Nil	£500	Nil
Business Equipment Hire	30 / 300	Nil	50 / 500	Nil	1000 / 500	Nil
Business Money	£1,000	£100	£1,000	£85	£1,000	Nil
Cash Limit	£500	£100	£500	£85	£500	Nil
Emergency Courier Expenses	£200	£100	£200	£85	£200	Nil
Replacement Employee	£1,000	£100	£1,500	£85	£1,500	Nil
<b>Cruise coverage – subject to the payment of an additional premium</b>						
Missed Port Departure	£1,000	£50	£1,000	£50	£1,000	Nil
Cabin Confinement	100 / 500	Nil	100 / 500	Nil	100 / 500	Nil
Itinerary Change	100 / 500	Nil	100 / 500	Nil	100 / 500	Nil
Unused Excursions	£300	£50	£300	£50	£300	Nil
Cruise Interruption	£1,000	£50	£1,000	£50	£1,000	Nil

\* LOD means Loss of Deposit

### Section B - End Supplier Failure Cover

Cover (per person unless otherwise shown)	Standard Cover Limits up to	Excess	Premier Cover Limits up to	Excess	Premier Plus limits up to	Excess
1. End Supplier Failure Cover	N/A	N/A	£3,000	Nil	£3,000	Nil

### Section C - Optional Gadget Cover

Level of Cover	Number of Gadgets Covered	Total Replacement/Repair Value for all Gadgets	Excess
2. Level 1	3 gadgets	£1,000	Up to £50
	Single Article Limit	£1,000	
	Single Article Limit for Laptop	£1,000	
3. Level 2	5 gadgets	£2,000	Up to £50
	Single Article Limit	£1,000	
	Single Article Limit for Laptop	£2,000	
4. Level 3	7 gadgets	£3,000	Up to £50
	Single Article Limit	£1,000	
	Single Article Limit for Laptop	£2,000	

### 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.

- This policy contains restrictions on what cover is in place for claims arising from terrorist activity. Only valid claims for emergency medical expenses and Personal Accident will be paid.
- This policy contains restrictions regarding Pre-existing Medical Conditions. Please refer to Important Health Requirements in the policy document.
- This policy will NOT cover any claims under section 5 (Cancellation, Curtailment or Trip Interruption) arising directly or indirectly from any Pre-existing Medical Condition, (known to You prior to the commencement of the Period of Insurance or the booking of any trip) affecting any:
  - Close Relative, who is not travelling as an insured person under this policy; or
  - travelling companion or Business Associate who is not insured under this policy; or
  - person with whom You intend to stay whilst on Your Trip.
- No Section of this policy shall apply in respect of any claim arising directly or indirectly from Your drug addiction or solvent abuse, excessive alcohol intake, or being under the influence of alcohol or drug(s).
- No Section of this policy shall apply in respect of any person who has reached the age of 76 years for trips to Europe, or 66 years for trips worldwide at the commencement of the Period of Insurance for Single trip policies. No section of this policy shall apply in respect of any person who has reached the age of 66 years at the commencement of the Period of Insurance for Annual Multi-Trip Policies. The Winter Sports option shall not apply in respect of any person who has reached the age of 66 years at the commencement of the Period of Insurance.
- This policy contains strict limits on the length of time You can spend travelling abroad on each Trip. Please refer to the definition of the 'Trip' in the Meanings of Words. IF YOU TRAVEL FOR MORE THAN THE NUMBER OF DAYS FOR WHICH YOU HAVE PAID FOR COVER, YOU WILL NOT BE COVERED AFTER THE LAST DAY FOR WHICH YOU HAVE PAID. Trips must commence and end in the United Kingdom and a return ticket must have been booked prior to departure.
- In the event of a medical emergency You must contact the Medical Assistance company as soon as possible. You MUST contact the Medical Assistance company before incurring expenses in excess of £500. If You are physically prevented from contacting Us immediately, You or someone designated by You must contact the Medical Assistance company within 24 hours.

- 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. Payment of any claims in respect of any one article or Pair or Set of articles will be limited to £50 unless satisfactory proof of ownership is submitted. Evidence of replacement value is not sufficient.
- 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.

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**Duration of cover**

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This policy of insurance will run for the period shown on Your policy certificate.

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**Your right to cancel**

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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 we have made.

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**Making a claim under Your policy**

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**Claims relating to Section A - Your Travel Policy.**

In the event of an emergency please telephone +44 (0) 343 658 0303

Claims forms can be obtained by calling the claims helpline on +44 (0) 343 658 0302 giving Your name and Certificate number and brief details of Your claim.

**Claims relating to Section B - End Supplier Failure Cover**

Claims forms can be obtained by emailing [claims@mgacs.com](mailto:claims@mgacs.com), giving Your name and Certificate number and brief details of your claim.

**Claims relating to Section C - Optional Gadget Cover Upgrade**

Claims forms can be obtained by calling the claims helpline on 01285 626020 or emailing [claims@trent-services.co.uk](mailto:claims@trent-services.co.uk).

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**Making a complaint**

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**If You want to make a complaint about the sale of Your policy, in the first instance please contact:**

The Compliance Manager,  
ROCK Insurance Group,  
Griffin House,  
135 High Street,  
Crawley,  
West Sussex  
RH10 1DQ

Telephone 0333 300 2160

Email: [info@leisureguardsupport.com](mailto:info@leisureguardsupport.com)

Please quote Your policy number or claim reference number and give Us full details of Your complaint. If You want to make a complaint about a claim, please refer to Your policy wording.

We are 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: 0800 023 4 567.

You can visit the Financial Ombudsman Service website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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**Financial Services Compensation Scheme (FSCS)**

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All parties mentioned in this Policy Summary are covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. Further information can be obtained from the Financial Services Compensation Scheme ([www.fscs.org.uk](http://www.fscs.org.uk)).