



## INSURE & GO INSURANCE SERVICES LIMITED

### 1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

### 2. Whose products do we offer?

- We offer products from a range of insurers.
- We can only offer products from a limited number of insurers.
- Ask us for a list of insurers we offer insurance from.
- We only offer products from a single insurer.

### 3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

### 4. What will you have to pay us for our services?

- A fee.
- No fee.

You will receive a quotation which will tell you about any other fees in relation to any particular insurance policy.

### 5. Who regulates us?

Insure & Go Insurance Services Limited of Maitland House, Warrior Square, Southend-on-Sea, Essex SS1 2JY is authorised and regulated by the Financial Services Authority. Our FSA Register number is 309572. Our permitted business is insurance mediation activities.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register/home.do](http://www.fsa.gov.uk/register/home.do) or by contacting the FSA on 0300 500 5000.

### 6. Ownership

We are neither owned directly or indirectly by an insurance company.

### 7. What to do if you have a complaint

If you wish to register a complaint, please contact us:

#### ...in writing

Write to Insure & Go Insurance Services Limited, Maitland House, Warrior Square, Southend-on-Sea, Essex, SS1 2JY

#### ... by phone

Telephone Number: 0844 888 3935

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

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

We are covered by the Financial Services Compensation Scheme (FSCS). You may be able to get money from the scheme if we cannot meet our financial responsibilities. A claim under this contract of general insurance is covered for 100% of the first £2,000 and 90% of the rest of the claim with no upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

# Virgin Travel Insurance Essentials 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 Booklet 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 Booklet.

Virgin Travel Insurance is a trading name of Insure & Go Insurance Services Ltd. Insure & Go Insurance Services Ltd are authorised and regulated by the Financial Services Authority.

## Insurance Provider

This insurance is underwritten by Europ Assistance Holding Irish Branch. Benefits and services under this policy are provided by Europ Assistance Holdings Limited.

## Purpose of the Insurance

This insurance cover provides financial protection and medical assistance for your trip.

## Significant Product Features, Benefits and Exclusions

The levels of cover and excesses which apply are set out in the Table of Benefits on Page 1 of your Policy Wording Booklet. Certain Sections of your policy carry an excess (unless an increased premium has been paid by you to include an excess waiver) which means that you have to pay the first sum per person, per section, 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 Booklet to make sure that the cover is suitable for you.

The Significant Conditions And Exclusions		Policy Reference
<p>Medical Conditions existing prior to purchasing or renewing this policy</p>	<p>We will not cover claims arising from any person, including those not travelling whose condition may give rise to a claim, if the claim relates to a medical condition or any illness related to a medical condition which you were aware of before you took out this insurance.</p> <p>No cover is available at all if any person including those not travelling, whose condition might give rise to a claim:</p> <ul style="list-style-type: none"> <li>- suffers from, or have suffered from, any diagnosed psychological or psychiatric disorder, anxiety or depression</li> <li>- is receiving or waiting for hospital investigation or treatment for any undiagnosed condition or set of symptoms</li> <li>- is travelling against medical advice or for the purpose of getting medical treatment abroad</li> <li>- has been given a terminal prognosis, which means your condition will lead to your eventual death</li> </ul>	<p>'Health conditions' page 2</p> <p>and</p> <p>General exclusions pages 5 and 6 No (1) and</p> <p>Definitions 'You, Your' page 4</p>
<p>Age Limits</p>	<p>You must be 65 or under at the date you buy the policy. Please note that if you are under 18 reduced cover will apply to certain sections of the policy.</p>	<p>Important information 'Eligible people' page 1</p>
<p>Residency</p>	<p>You must have lived in the United Kingdom, Northern Ireland, the Channel Islands, the Isle of Man or the Republic of Ireland for at least six of the last 12 months before you bought or renewed your policy.</p>	<p>Important information 'Eligible people' pages 1 and 2</p>
<p>Dangerous activities</p>	<p>You must tell Virgin Travel Insurance if you plan to take part in a dangerous activity as cover may not be available. Certain activities are allowed subject to an extra premium being paid, however, these may attract an increased excess and cover may not be available under the Personal Liability Section. Please refer to the Table on pages 11-14 of the Policy Booklet.</p> <p>You may be covered when you take part in certain winter sports if you have paid to extend your cover.</p>	<p>'Dangerous activities' page 2 and pages 11, 12, 13 and 14</p> <p>Winter sports cover pages 10 and 11</p>

Misuse of Drugs or Alcohol	No section of this policy shall apply in respect of any claim arising from using alcohol or drugs (unless the drugs have been prescribed by a doctor).	General exclusions page 6	
Reckless or Malicious Acts	We will not pay for any claim arising or resulting from you being involved in any malicious, reckless, illegal or criminal act.	General exclusions page 6	
Law and jurisdiction	This insurance is governed by the law of England and Wales, unless we agree otherwise.	Important Information 'Law' page 2	
The Significant Covers	Significant Features and Benefits	Policy Limits and Exclusions Applying to Significant Covers	Policy Reference
Medical Expenses. Up to £3,000,000	Provides cover for costs arising in the event of you being unexpectedly injured, ill or death during the trip and where necessary the provision of emergency medical assistance.	To be able to claim, the medical treatment must be required in an emergency and be unable to wait until you have returned to the United Kingdom.  Medical cover does not apply to treatment received in England, Wales, Scotland, the Isle of Man (or the Republic of Ireland if you are a resident of the Republic of Ireland).  An excess of £100 per person, per incident applies.	Table of benefits page 1  Section A – Medical and other expenses page 7
Cancelling or cutting short your holiday. Up to £3,000. <b>Please note this section only applies if you have paid the appropriate premium and it is shown on your validation certificate.</b>	Provides cover for travel and accommodation and excursions, tours and activities that have been pre-paid or you are contracted to pay for and cannot get back if you cancel or cut short your holiday.	To be able to claim, the reason why the trip is being cancelled or cut short must be necessary and unavoidable and must fall into one of the reasons listed in the Policy. For example, if a person insured under this policy becomes ill or is injured or dies. You must also notify your carrier or travel agent as soon as you know the trip is to be cancelled to minimise your loss as far as possible  An excess of £60 per person applies.	Table of benefits page 1  Section D – Cancelling and cutting short your holiday page 9
Your Personal Belongings and Baggage. Up to £1,500. <b>Please note this section only applies if you have paid the appropriate premium and it is shown on your validation certificate.</b>	Provides cover for your own personal luggage and valuables if they are lost, stolen or damaged during your trip. You will be expected to provide evidence of ownership and value (such as receipts) in the event of a claim.	To be able to claim, a written report is required to support the loss/theft/damage. For example, from the local police or from the transport carrier. This must be obtained within 24 hours of discovery.  The amount payable will include an allowance for wear and tear and loss of value.  Your policy has a limit of £150 for each single item (this includes a pair or set).  Your policy has a limit of £150 for valuables overall.  Personal property must not be left unattended at any time unless in your locked accommodation.  Personal property left in vehicles must be in a locked boot or locked and covered luggage compartment. No cover is available for thefts from vehicles between 10pm and 8am.  Valuables are not covered if they are left in an unattended vehicle or are outside your control in transit at any time.  An excess of £60 per person, per incident applies.	Table of benefits page 1  Section C1 – Personal belongings and baggage page 8  Definitions 'Pair or set of items' page 3 Definitions 'Valuables' pages 3 and 4  General exclusions pages 5 and 6  Definitions 'Unattended' page 3 and 'You, Your' page 4
Your Personal Money. Up to £250 (this includes a cash limit of £100 or £25 if aged under 18). <b>Please note this section only applies if you have paid the appropriate premium and it is shown on your validation certificate.</b>	Provides cover for cash and traveller's cheques lost or stolen during your trip. You will be expected to provide evidence of ownership and value in the event of a claim.	To be able to claim, cash must be kept with you at all times or be in a locked safety deposit facility.  A written police report must be obtained within 24 hours to support the loss/theft.  An excess of £60 per person, per incident applies.	Table of benefits page 1  Section C2 – Personal money page 8

Please note: In the event of a claim arising from acts committed for political, religious, ideological or similar purposes, valid claims for Emergency Medical Expenses will still be paid in all circumstances. Other valid claims will be paid for incidents occurring after you have left the UK.

## Period of Insurance

Your holiday or journey must begin and end in the United Kingdom, Northern Ireland, the Channel Islands, the Isle of Man or the Republic of Ireland. Cover cannot start after you have left the United Kingdom, Northern Ireland, the Channel Islands, the Isle of Man or the Republic of Ireland.

Cover for cancellation starts from the date you book your trip or pay the insurance premium, whichever is the later, unless you have bought an annual multi-trip policy in which case cover for cancellation starts at the time you book your trip or the start date shown on your validation certificate, whichever is the later. All other sections commence when you leave your usual place of residence or business, or from the start date shown on your validation certificate, whichever is the later, to commence the journey until the time you return to your usual place of residence or business on completion of your journey, or the end of the period shown on your validation certificate, whichever is the earlier. Cover cannot start more than 24 hours before your booked departure time or end more than 24 hours after your return.

### Single-Trip Policy

The start and end dates of your insurance trip are set out on your validation certificate. The maximum duration for one trip is 31 days.

Cover is provided for trips within the country in which you reside if you have booked accommodation for two or more nights.

### Annual Multi-Trip Policy

This cover entitles you to take as many trips as you like for 12 months from the start date of insurance as shown on your validation certificate provided each trip has a maximum length of 31 days. Cover is provided for trips within the country in which you reside if you have booked accommodation for two or more nights.

By paying an additional premium, cover can be provided for winter sports for up to 17 days in each policy year.

### Annual policy holders - auto-renewal service

To ensure you have continuity of cover under your policy we will endeavour to automatically renew your policy at the end of the period of insurance unless we hear otherwise. Each year we will write to you 21 days before the renewal (anniversary) date of your policy to tell you about any changes to the premium or the policy terms and conditions. If you do not wish to auto-renew your policy, all you need to do is to contact us on 0844 888 3904. Unless you have advised otherwise, the renewal premium will again be collected from your specified credit or debit card.

You should also be aware that we can only guarantee automatic renewal when:

- you have made us aware of any changes to your policy details, if any;
- the credit or debit card details have not changed; and
- the credit or debit card holder has given their explicit consent to his or her card being charged at renewal.

In some instances it may not be possible to automatically renew your policy. We will let you know at renewal if this is the case.

Virgin Travel Insurance are entitled to assume at renewal that your details have not changed and you have the consent of the card holder, unless you inform them otherwise. Insure & Go Insurance Services Ltd does not hold customer payment details. We will instruct the relevant processing bank which holds your payment details to charge your (debit or credit) card the relevant premium on the renewal date.

You may inform us of any changes to your policy details or opt out of automatic renewal at any time by contacting us on 0844 888 3904.

## 'Cooling-Off' Period

If this cover is not suitable for you and you want to cancel your policy, you must write (either by email or letter, which you can post or fax to the number below) to Virgin Travel Insurance within 14 days of buying your policy or the date you receive your policy. In line with the conditions below, they will refund all the premiums you have paid within 30 days of the date you write to them to ask to cancel the policy.

For all single-trip policies with cover of under one months duration there will be no cancellation cooling-off period applicable, and no refund will be payable on these policies.

If you are a single-trip policyholder with cover of one month or more, they will not refund your premium if you have travelled or made a claim during the 14-day period before you asked to cancel the policy.

If you are an annual multi-trip or long-stay policyholder and you have travelled or made a claim before you asked to cancel the policy within the 14-day period, Virgin Travel Insurance will only refund part of the premium.

To get a refund, please contact Virgin Travel Insurance by writing to:

Customer Service Department  
Virgin Travel Insurance  
PO Box 5927  
Warrior Square  
Southend-on-Sea  
Essex SS1 9HU.  
Fax: 0844 888 3933  
E-mail: customer.services@travel.virginmoney.com

## Claim Notification

In the event of a medical emergency, please phone 0207 748 0654. You can make any other claim by calling 0207 748 0655 or by emailing [claims@travel.virginmoney.com](mailto:claims@travel.virginmoney.com) or by writing to:

Virgin Travel Insurance Claims  
PO Box 5927  
Warrior Square  
Southend-on-Sea  
Essex SS1 9HU

## Your Right to Complain

Virgin Travel Insurance always aim to provide a first-class service. However, if you are not satisfied please contact the relevant departments as shown below:

### Sales Department

The Customer Relations Manager  
Virgin Travel Insurance  
PO Box 5927  
Southend-on-Sea  
Essex SS1 9HU  
Telephone: 0844 888 3935  
Email: [complaints@travel.virginmoney.com](mailto:complaints@travel.virginmoney.com)

### Claims Department

The Customer Relations Manager  
Virgin Travel Insurance Claims  
PO Box 5927  
Southend-on-Sea  
Essex SS1 9HU  
Telephone: 0844 888 3935  
Email: [complaints@travel.virginmoney.com](mailto:complaints@travel.virginmoney.com)

We will do our very best to resolve any difficulty with you, but if we are unable to do this to your satisfaction, disputes may be referred to the Financial Ombudsman Service for review:

### The Financial Ombudsman Service

South Quay Plaza  
183 Marsh Wall  
London E14 9SR  
Telephone: 0845 080 1800  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## Financial Services Compensation Scheme

Europ Assistance Holdings Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be able to get money from the scheme if Europ Assistance Holdings Limited cannot meet their financial responsibilities. A claim under this contract of general insurance is covered for 100% of the first £2,000 and 90% of the rest of the claim with no upper limit.

You can get more information by visiting the FSCS's website at [www.fscs.org.uk](http://www.fscs.org.uk) or by writing to:

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

Europ Assistance Holding Irish Branch is regulated by l'Autorite de Controle des Assurances et des Mutuelles (ACAM) and so is not a party to any compensation scheme. The French regulator, in conjunction with the FSA, decides whether or not a customer should be entitled to any benefit under a compensation scheme where relevant.

## The European Union Travel Directive

Under the travel directive issued by the European Union (EU) you are entitled to claim compensation from your carrier if any of the following happen.

- 1 Denied boarding and cancelled flights**  
If you check in on time but are denied boarding because there are too many passengers for the seats available or your flight is cancelled, the airline operating the flight must offer you financial compensation.
- 2 Long delays**  
If a delay of two hours or more is expected by the airline, they must offer you meals and refreshments, hotel accommodation and communication facilities. If the delay is more than five hours, the airline must also offer to refund your ticket.
- 3 Baggage**  
If your checked-in baggage is damaged or lost by an EU airline, you must make a claim to the airline within seven days. If your checked-in baggage is delayed, you must make a claim to the airline within 21 days of its return.
- 4 Injury and death in accidents**  
If injury or death results from an accident on a flight by an EU airline, you may claim from the airline for damages.
- 5 Package holidays**  
If your tour operator fails to provide the services you have booked, for example, any flights or a significant part of your booked package, you may claim for damages from the tour operator.

You can download details from [http://ec.europa.eu/transport/passengers/air/air\\_en.htm](http://ec.europa.eu/transport/passengers/air/air_en.htm)

This insurance is underwritten by Europ Assistance Holding Irish Branch. Europ Assistance Holdings Limited which is authorised and regulated by the Financial Services Authority (FSA number 311883). This information can be checked by visiting the FSA website ([www.fsa.gov.uk/register.home.do](http://www.fsa.gov.uk/register.home.do)).