

# Travel insurance from Ecclesiastical

INSURING YOU HAVE THE PERFECT HOLIDAY - VERSION 1



**ECCLESIASTICAL**  
INSURANCE YOU CAN BELIEVE IN

We will always communicate with you as clearly as possible in English.

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Travel safely with  
Ecclesiastical's great  
value travel insurance

# Policy Summary of Cover

## keyfacts

This information is a summary of the cover provided by the Ecclesiastical Insurance Office plc Right Travel Insurance policy.

This product provides the option to insure for Annual or Single Trip cover.

The summary highlights the main features and benefits and significant exclusions to help you decide if the policy meets your needs. A significant exclusion is something which may affect your decision as to whether the policy is suitable for you, it may also be unusual compared to other products in the market. These exclusions are marked with an **X** under significant exclusions and limitations throughout.

In addition there are 'Conditions applying to the whole policy' and 'Exclusions applying to the whole policy' detailed in the policy document. For example you have a duty to take reasonable steps to protect your property from loss or damage and losses caused by war and terrorism are excluded.

It is important to note that this summary does not contain all the terms and conditions that may apply, this information can be found in the policy document.

A copy of the policy document will be sent to you after you have taken out the policy but is available beforehand from us on request or you can download it from our website at [www.ecclesiastical.co.uk/travel](http://www.ecclesiastical.co.uk/travel). When you take out cover with us we will issue you with a schedule, this document details the cover chosen and the persons insured.

# Annual Cover

## Features and benefits

Cover for multiple trips per year Worldwide.  
Choose between standard cover or standard excluding portable possessions – premiums are shown at the back of this leaflet.

- Children –  
Under 2 years – FREE  
3 to 16 years – 50% off the adult premiums shown at the back of this leaflet.

- Winter Sports - included.

- More Annual cover is shown on page 5 of this summary.

## Significant exclusions and limitations

**Maximum duration of any one trip is 31 days. This can be extended to 45 days for an additional premium. Maximum 90 days in any one period of insurance**

**✗ Excludes persons over the age of 75 at the start or renewal of the policy – see page 7 of the policy**

**✗ Excludes children travelling alone. Children must be accompanied by an insured adult – see page 7 of the policy**

**Maximum 17 days in any one period of insurance**

**✗ Excludes some activities such as off-piste skiing, ski or bob racing and bobsleighing – see page 8 of the policy for a full list**

# Single Trip Cover

## Features and benefits

Cover for one continuous trip.

Choose from a duration of 1-17 or 18-31 days and destination to either UK, Europe, Worldwide (excluding USA & Canada) and Worldwide (including USA & Canada).

Further weeks can be covered for an additional premium.

Standard cover or standard cover excluding portable possessions is available.

Premiums are shown at the back of this leaflet.

- Children –
  - Under 2 years – FREE
  - 3 to 16 years – 50% off the adult premiums as shown at the back of this leaflet.
  
- Winter Sports – cover available as an optional extra for an additional premium.
  
  
  
  
  
  
  
  
  
  
- More Single Trip cover is shown on page 5 of this summary.

## Significant exclusions and limitations

**Maximum duration of any one trip is 3 months**

**✗ Excludes persons over the age of 75 throughout the duration of travel – see page 7 of the policy**

**✗ Excludes children travelling alone. Children must be accompanied by an insured adult – see page 7 of the policy**

**✗ Excludes some activities such as off-piste skiing, ski or bob racing and bobsleighing – see page 8 of the policy for a full list**

# Annual and Single Trip Cover *continued...*

## Features and benefits

- Cancelling or cutting short your trip.  
We will pay for lost deposits and extra expenses arising if you have to cancel because someone close to you dies, or your home is damaged by fire, storm or flood, or you are made redundant.

Medical and emergency expenses incurred:

In the UK

All other areas

Maximum for all persons insured under the policy in total.

- Hospital benefit  
In-patient treatment abroad.
- Personal Liability.
- Personal accident.  
Death  
Loss of limb(s)  
Loss of eye(s)  
Permanent disablement

## Significant exclusions and limitations

**Limit – £5,000**

**Excess – you will need to pay the first £25 of a claim for each insured person**

**Limits –**

**£1,000**

**£5,000,000**

**£10,000,000**

**Limit – £15 per day  
(up to a maximum of £300)**

**Limit – £2,000,000**

**Limit – £15,000  
(Children under 16 £2,000)**

**£25,000**

**£25,000**

**£25,000**

# Annual and Single Trip Cover *continued...*

## Features and benefits

- Loss of passport or driving licence.  
Includes extra accommodation and travel costs you have to pay to obtain a replacement.
  
- Portable possessions  
(can be excluded if not required)  
Any one article  
Each insured person

## Significant exclusions and limitations

**Limit – £250 for each insured person**

**✗ *Theft from unattended vehicles is only covered if the items are hidden away and the vehicle locked – see page 11 of the policy***

**Limit – £250**

**Limit – £2,500**

**Excess – you will need to pay the first £25 of a claim**

**✗ *Theft from unattended vehicles is only covered if the items are hidden away and the vehicle locked – see page 12 of the policy***

**✗ *Excludes items such as contact lenses, dentures and hearing aids – see page 5 of the policy***

## Features and benefits

### ■ Delayed baggage.

If your luggage is delayed for more than 12 hours on the outward journey we will pay for the purchase of essential items.

### ■ Delayed departure.

If you are delayed for over 12 hours at the port, station or airport we will pay the benefits stated.

If you are delayed at the port, station or airport for more than 24 hours and you decide to cancel your trip as an alternative to the above we can pay for the additional travel and accomodation cost you incurred.

### ■ Money and credit/debit card loss.

Includes currency and travellers cheques from 72 hours before the trip.

## Significant exclusions and limitations

**Limit – £250 for each person insured**

**Excess – you will need to pay the first £25 of a claim**

**Limit – £25 per insured person for each 12 hour delay, up to a maximum of £100 per person**

**Limit – £5,000 for each insured person**

***✗ Any strike action which happened or was expected to happen before taking out insurance - page 16 of the policy***

**Limit – £300 each insured person**

***✗ Providing you report the loss to the police and the issuers of travellers cheques, credit and payment cards within 24 hours – see page 18 of the policy***

# Annual and Single Trip Cover *continued...*

## Features and benefits

### ■ Missed departure.

If you miss your departure because the public transport service you are travelling on is affected by strike, bad weather, breakdown or accident or your car breaks down or is involved in an accident, we will pay for extra travel and accommodation expenses that arise.

## Significant exclusions and limitations

**Limit – £500 each insured person**

- ✗ *Not covered for your failure to check in on time – see page 17 of the policy***
- ✗ *Any strike action which happened or was expected to happen before taking out insurance – see page 17 of the policy.***

The following are some of the general exclusions applying to the whole policy for Annual and Single Trip cover - see page 10 of the policy unless otherwise shown.

- ✗ *Claims arising from pregnancy or birth (although we will pay for emergency treatment up to the final 2 months of pregnancy)***
- ✗ *Suicide, drugs or alcohol abuse***

## Significant exclusions and limitations

- X Working during the trip (unless carrying out clerical, managerial or commercial duties)**
- X High risk sports and activities for example scuba-diving, mountaineering, rock climbing or hang gliding**
- X Using mopeds or motorcycles without wearing a helmet**
- X Using mopeds or motorcycles over 125cc during the insured trip unless the driver holds the appropriate UK motorcycle licence**
- X Any theft, loss, malicious damage or misuse of credit card claims where it has not been reported to the police, travellers cheque or card issuer within 24 hours of the discovery and a police report obtained - page 18 of the policy**
- X War and terrorism - page 19 of the policy**

# How long does the policy cover me for?

**Single Trip** – for Single Trip cover the policy is valid for the duration of the trip. (For cancellation cover, from the time you take out the insurance until the trip is completed.)

**Annual** – for Annual cover the policy is valid for 12 months from the start date indicated on your policy schedule. You should receive notice from us that your policy is approaching renewal at least 21 days before the due date.

# What if I want to cancel the policy?

You cannot cancel the policy unless it covers a period of at least 28 days from the time the policy is taken out. For policies covering 28 days or more the following 'cooling-off' right applies.

If after insuring with us and receiving the full policy documentation including the schedule you subsequently change your mind you have 14 days to write to the sender confirming that you do not wish to continue. No charge will be made and any premium you have already paid will be refunded. After this there is no refund for the cancellation of this policy.

# What if I need to make a claim?

If you need to report a claim you can call us on 01452 528 533 – 24 hours a day, 7 days a week.

For 24 hour emergency assistance in the event of an insured person becoming ill or injured outside the United Kingdom, Ecclesiastical can provide immediate help through Europ Assistance on 0044 144 444 2800.

# What if I have a complaint?

At Ecclesiastical Insurance customer service is our number one priority. We always aim to provide a very high standard of service. However, if you have any reason to complain about the advice or service you have received you should contact Ecclesiastical Insurance Group.

You can make your complaint in writing or verbally to the Compliance Officer or Chief Claims Manager at:

Ecclesiastical Insurance Group  
Beaufort House  
Brunswick Road  
Gloucester  
GL1 1JZ

Tel: 01452 528 533  
Fax: 01452 423 557  
Email: [complaints@eigmail.com](mailto:complaints@eigmail.com)

- We will acknowledge all complaints within 5 working days.
- All complaints will be investigated independently at a senior level within Ecclesiastical Insurance.
- We will aim to respond formally to your complaint within 4 weeks, but we shall endeavour to report to you within 10 working days whenever possible.
- If after 4 weeks we have not completed our investigation we will write to you to tell you the progress of the investigation. We will then write to you again within 8 weeks of receiving your complaint with our response, or to inform you of the progress being made.
- If you are not satisfied with our response, or we have not completed our investigation after 8 weeks, we will inform you of your right to take the complaint to the Financial Ombudsman Service at the following address:

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR.

***This complaints procedure does not affect your right to take legal proceedings.***

## What is the Financial Services Compensation Scheme (FSCS) and when might I need it?

As with all Financial Services Authority (FSA) regulated companies, should a situation arise where Ecclesiastical Insurance were unable to pay claims against it you may be entitled to compensation from the FSCS. For further information on the scheme you can visit the website at [www.fscs.org.uk](http://www.fscs.org.uk) or write to Financial Services Compensation Scheme, 7th floor, Lloyds Chambers, Portsocken Street, London E1 8BN. Tel: 020 7892 7300

The scheme was set up under the terms of the Financial Services and Markets Act 2000. They are an independent, non-profit making organisation and cover deposits, insurance and investments. FSCS may arrange to transfer your policy to another insurer, provide a new policy or, if these actions are not possible, provide compensation. The maximum level of compensation you can receive from the Scheme for a claim against an insurance firm depends on the type of insurance policy. ~~For non-compulsory insurance the first £2,000 of a claim or policy is protected in full. Above this amount, 90% of the rest of the claim or value of unused premiums will be met.~~

Policy Summary of Cover ends.

# How to apply

It couldn't be easier to take out Travel cover with Ecclesiastical Insurance.

1. Choose whether you need annual or single trip insurance and check the premium rate applicable. (Remember to include the premium due for each additional child, if applicable.)
2. Complete the relevant sections of the application form and sign the declaration.
3. Complete the method of payment form. If you choose Annual cover and you want to pay by 5 monthly instalments, please call 0845 777 3322 for a Direct Debit instruction.
4. Return your completed application form to Ecclesiastical and if applicable, your payment.
5. On receipt of your completed application form and payment, Ecclesiastical will forward your policy document to you.



**For more information  
or to purchase cover  
call now on  
0845 777 3322**

Open Monday to Friday 8am-6pm

Calls may be monitored or recorded

# Application form

Please complete form and return it to: Direct Customer Services, Ecclesiastical Insurance, FREEPOST (GR1717), Gloucester GL1 1BR. (no stamp required)

## 1. Applicant details

Name

Mr/Mrs/Miss/Ms/Dr/Revd.

Address

Postcode

Telephone  
number (inc STD)

## 2. Name of person(s) to be insured:

Person 1

Full name

Date of Birth

Occupation\*

Person 2

Full name

Date of Birth

Occupation\*

Person 3

Full name

Date of Birth

Occupation\*

Person 4

Full name

Date of Birth

Occupation\*

Person 5

Full name

Date of Birth

Occupation\*

Person 6

Full name

Date of Birth

Occupation\*

\*If Applicable

### 3. Choose whether you require Single Trip or Annual cover

We only offer our own travel insurance product with the cover options below. You select the cover you want after reading the summary of cover.

#### Single trip

 Family Individual No. of additional children \_\_\_  No. of additional weeks \_\_\_ Premium: 

TOTAL PREMIUM DUE £ \_\_\_\_\_

Country visiting:  Area band:  (See over)

Number of days holiday  (Full travel time from and to home address)

Beginning on:  Ending on:

Do you require winter sports cover? Yes  No

#### Annual cover

 Family Individual No. of additional children \_\_\_  No. of additional weeks \_\_\_ Premium: 

TOTAL PREMIUM DUE £ \_\_\_\_\_

Do you require portable possessions cover? Yes  No

Are any of the persons to be insured travelling against the advice of a qualified medical practitioner? Yes  No

If 'YES', please give details: \_\_\_\_\_

A doctors note/certificate may be required

Are you or any of the persons to be insured:

i) aware of any reason which could cause the holiday journey to be cancelled or curtailed. Yes  No

If 'YES', please give details: \_\_\_\_\_

ii) awaiting or receiving treatment as a hospital in-patient or have been diagnosed as terminally ill? Yes  No

If 'YES', please give details: \_\_\_\_\_

A doctors note/certificate may be required

We believe that this policy meets the needs of someone requiring travel insurance at the level of cover you have selected.

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#### 4. Method of payment

I enclose my cheque for  made payable to Ecclesiastical Insurance Office plc.

#### 5. Declaration

I confirm that as far as I am aware, the information given above is true and complete and all journeys will start and finish in the United Kingdom.

Signature

Date

#### DATA PROTECTION ACT

The information supplied will be treated as confidential and used for the purpose of Insurance Administration by the Ecclesiastical Insurance Office. The information may be passed to other members of the Ecclesiastical Group of companies or their agents in their role as Data Processors and for general business administration purposes. We may contact you from time to time with details of other products and services available from the Group or their agents, which we believe may be of interest to you. However, if you do not wish to receive this information please tick the box(es) below. I do not want to receive marketing information:  By mail  By telephone  By email

# Premium tables

Annual		Worldwide	
		Including USA & Canada	
		Adult	Family
	Standard	£122.79	£183.54
	Standard excluding portable possessions	£87.89	£146.06
Additional weeks		Adult	Family
Each extra week or part of any holiday over 31 days up to a max. of 45 days	Standard	£32.32	£45.24
	Standard excluding portable possessions	£25.85	£38.78

Single trip		UK		Europe		Worldwide Excluding USA & Canada		Worldwide Including USA & Canada	
		Adult	Family	Adult	Family	Adult	Family	Adult	Family
0 – 17 days	Standard	£11.64	£36.19	£24.56	£73.68	£49.12	£146.06	£73.68	£219.73
	Standard excluding portable possessions	£9.05	£28.44	£19.39	£56.87	£34.90	£105.99	£58.17	£174.49
18 – 31 days	Standard	£15.51	£45.24	£29.73	£89.19	£59.46	£179.66	£89.19	£268.84
	Standard excluding portable possessions	£11.64	£36.19	£24.56	£73.68	£49.12	£146.06	£73.68	£219.73
Additional weeks		Adult	Family	Adult	Family	Adult	Family	Adult	Family
Each extra week or part of any one trip up to 3 months	Standard	£6.47	£20.68	£14.22	£41.36	£27.15	£81.43	£41.36	£122.79
	Standard excluding portable possessions	£5.17	£16.81	£10.34	£32.32	£21.98	£64.63	£32.32	£98.23

## Any questions?

If you have any questions please call us on:

**0800 33 66 22**

or email us at:

insurance@eigmail.com and we'll direct you to someone who can help

## We provide

- Savings and Investments
- Life Assurance
- Protection
- Personal Pension Plans
- Mortgages
- Home insurance
- Car insurance
- Travel insurance
- Wedding insurance
- Church insurance
- Church Hall insurance
- Charity insurance
- Churches Purchasing Scheme:  
([www.cpsonline.co.uk](http://www.cpsonline.co.uk))



# ECCLESIASTICAL

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[www.ecclesiastical.co.uk](http://www.ecclesiastical.co.uk)

Ecclesiastical Insurance Office. (EIO) Reg. No. 24869. Ecclesiastical Life Ltd. (ELL) Reg. No/ 243111. Allchurches Investment Management Services Ltd. (AIMS) Reg. No. 2170173. Allchurches Mortgage Company Ltd. (AMC) Reg. No.1974218. All companies are registered at the above office address. EIO is a member of the General Insurance Standards Council until 14 January 2005, the Financial Ombudsman Service (FOS), is authorised and regulated by the Financial Services Authority (FSA) . EIO & ELL are members of the Association of British Insurers. ELL & AIMS are members of the FOS and the Ecclesiastical Group and are authorised and regulated by the FSA for life assurance, pensions and OEIC (investment funds) and the adopted stakeholder pension of another provider. AIMS is a member of the Investment Management Association. AMC is a member of the Council of Mortgage Lenders and subscribes to the Mortgage Code Compliance Board.



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