

Drakefield Insurance Services Limited
t/a Go Travel Insurance

West Wing
6 Miles Gray Road
Basildon
Essex
SS14 3HJ

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 only offer products from a limited number of insurers.
 - We offer products arranged by UK Underwriting Limited on behalf of Fortis Insurance Limited, and International Passenger Protection Limited (IPP)
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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 for travel insurance. 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.
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4. What will you have to pay us for this service?

- A fee of £3.50 applies to customers buying online who request a printed policy and certificate.
 - No fee.
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You will receive a quotation which will tell you about any fees relating to any particular insurance.

5. Who regulates us?

Drakefield Insurance Services Limited, West Wing, 6 Miles Gray Road, Basildon, Essex, SS14 3HJ is authorised and regulated by the Financial Services Authority. Our FSA Register number is 312317.

Our permitted business is insurance mediation services.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register/ or by contacting the FSA on 0845 606 1234.

6. What to do if you have a complaint

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

... in writing Write to Service and Claims, Operations Manager, Go Travel Insurance, West Wing, 6 Miles Gray Road, Basildon, Essex, SS14 3HJ

... by phone Service +44 (0) 844 482 0881

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

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

Drakefield Insurance Services Limited is covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

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

Travel Insurance Policy Summary

Annual Multi Trip Cover

This is a summary of the Go Travel Insurance Policy which is underwritten by UK Underwriting Limited on behalf of Fortis Insurance Limited and International Passenger Protection Limited. It does not contain the full terms and conditions of cover, but highlights the main 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 products offered by other companies. Full details are in the policy booklet. A specimen policy booklet is available to download from our website, or on request, and will be sent to you automatically if you choose to take out a policy. It is important that you read the policy booklet carefully when you receive it.

Type of Insurance and Cover

Go Travel Insurance for annual multi trips is appropriate for a customer travelling abroad who requires cover for the costs of medical, cancellation and other similar expenses incurred throughout the duration of the policy.

Conditions

- It is essential that you refer to the Health conditions section on page 4 in the policy wording as failure to comply with these conditions may jeopardise your claim or cover.
- You must tell us as soon as possible of any changes to your circumstances that may affect your travel insurance policy. If you do not tell us about relevant facts or changes, your policy may not be valid.
- If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.

Special conditions apply to each section of your policy, please refer to the policy wording for further details.

Significant features and benefits

The table overleaf shows the maximum benefits you can claim. Some sections are optional – please refer to your validation certificate for your cover levels chosen.

Policy excesses

Your policy has an excess which applies to each claim, per section, per insured person for each separate incident. The policy excess, applicable to the cover purchased is shown in the schedule of benefits, limits and exclusion overleaf and on pages 2 and 3 of your policy wording.

Significant exclusions and limitations

Activities and practices shown in paragraphs 9 and 14 of the Exclusions which apply to your whole policy are excluded unless shown on your validation certificate.

- Travelling against Foreign Office advice or where it is deemed unsafe for you to travel.
- Wilful, self inflicted injury or illness or suicide or attempts to commit suicide.
- Solvent abuse or being under the influence of alcohol or drugs.
- Annual multi trip cover is not available to anyone aged over 64 years.
- Engaging in any illegal or criminal act.
- Damage to, or loss or theft of your personal effects or baggage, if they have been left: (a) unattended in a public place (b) in an unattended motor vehicle, unless they have been taken from a locked boot between 8am-8pm local time and there is evidence of forced entry, which is confirmed by a police report (c) in your hotel room or apartment unless forcible and/or violent entry into or from your hotel room or apartment has occurred.

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From you travelling against any health requirement stipulated by the carrier, their handling agents or any other public transport provider

Section A1 - Cancellation and curtailment

- Redundancy which is not notified during the period of insurance.

Section B - Medical expenses

- Any medical, hospital or treatment expenses, which in the opinion of the insurer's medical advisor's, are not essential or can be reasonably delayed until your return home to the UK.
- Any medication or drugs which you know that you will need at the start of the trip.

Section C1 - Hospital benefits

- You are an in-patient at a hospital or clinic, which has not been authorised and arranged by the Medical Emergency Assistance service.

Section D - Personal effects, travel documents and delayed baggage

- Claims for theft of your personal effects and baggage if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number.
- Any property held or used for any business or professional purposes.
- Loss, theft or damage to valuables, which at the time of such loss, theft or damage were located in checked-in luggage or an unattended motor vehicle.
- Contact or corneal lenses, hearing aids, dentures, bridgework, sports equipment and other items are excluded – *please refer to your policy wording for the full list.*

Section E - Personal money

- Loss or theft of personal money that is a) not on your person b) not deposited in a safe, safety deposit box or similar locked fixed container in your trip accommodation.
- Loss or theft of traveller's cheques, if the issuer provides a replacement service.

Section F1 - Travel delay

- Any delay which is due to strike or industrial action which has started or was announced before you took out this policy.

Section I - Personal liability

- The pursuit of trade, business or profession
- Claims arising directly or indirectly from, happening through or in consequence of ownership, possession or use of any vehicle, automobile, aircraft, watercraft, or any mechanically propelled conveyance; or your participation in any Category 2-4 hazardous sport or leisure activity.

Section J - Legal expenses

- Claims incurred for any legal costs pursuant to a legal action against a travel agent, tour operator, carrier, the Insurer, the claims handler, the assistance company, the pacing broker or the insurance company.

Section K - Ski equipment (optional cover)

- Any claim for loss or theft of ski equipment if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number.

Sections P, Q and R - Business Cover (optional cover)

- Any claim for theft or loss of your own business equipment if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number.

Sections S and T - Golf Cover (optional cover)

- Damage to, or loss or theft of golf equipment if it has been left unattended in a public place or left in an unattended motor vehicle or in the custody of a person who does not have an official responsibility for the safekeeping of the property.

Period of insurance

Cover under the cancellation section of your policy, starts from the date the certificate is issued and ends at the start of the trip. Cover under all other sections of your policy, starts at your trip departure and ends on your return home or expiry of the policy, whichever is first.

Money Back Guarantee

If for any reason the terms and conditions of the insurance do not meet your requirements in the expected cover and protection afforded, then simply return it to the issuing agent within 14 days of the date of issue for a full refund of premium, provided that you have not commenced travel and no claim has occurred.

Making a claim

For all claims except Legal Expenses and Financial Failure Holiday Protection, call us on 0844 482 0886.

For Legal Expenses claims call 0797 626 5211.

For Financial Failure Holiday Protection claims call International Passenger Protection Limited on 020 8776 3752 or email info@iplondon.co.uk

Notification of any claim must be within 31 days of the event which gives rise to a claim.

Complaints

Any complaint you have should in the first instance be addressed to the claims office or helpline as applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to: The Head of Claims, UK Underwriting Limited, 2 Gibraltar House, Bowcliffe Road, Leeds, LS10 1HB. Complaints can subsequently be referred to the Financial Ombudsman Service. Full details can be found on page 21 your policy wording.

Section	Description	Limit of Cover	Excess
A1	Cancellation and Curtailment Loss of deposit	Up to £3,000	£75* £20 loss of deposit
A2	Catastrophe Cover	Up to £1,000	£75*
A3	Withdrawal of Services £50 per day	Up to £500	N/A
B	Medical Expenses Including assistance services	£10,000,000	£75*
C1	Hospital Benefit £15 per day	Up to £600	N/A
C2	Taxi Benefit £15 per day	Up to £150	N/A
C3	Mugging Benefit £40 per day	Up to £400	N/A
C4	Unused Excursions	Up to £100	N/A
D	Personal Effects and Baggage Single Article, Pair or Set of Articles Limit Valuables Limit in total Travel Documents Delayed Baggage £50 per day	Up to £1,500 £300 £300 £250 Up to £300	£75* N/A
E	Personal Money Cash limit Cash limit (aged 18 and under)	Up to £500 £200 £50	£75*
F1	Travel Delay £20 per 12 hours	Up to £300	N/A
F2	Holiday Abandonment	Up to £3,000	£75*
F3	Kennel Fees £20 per day	Up to £100	N/A

Section	Description	Limit of Cover	Excess
G	Missed Departure	Up to £3,000	£75*
H	Personal Accident Loss of limbs or sight (aged under 66) Permanent Total Disablement Death benefit (aged 18-65) Death benefit (aged under 18) All benefits (aged 66 and over)	Max. Benefit £25,000 £25,000 £25,000 £5,000 £2,500 £2,500	N/A
I	Personal Liability	Up to £2,000,000	£250
J	Legal Expenses	Up to £25,000	£250
Wintersports Cover (Effected when additional premium is paid)			
K	Ski Equipment - owned - hired Single Article, Pair or Set of Articles Limit	Up to £1,000 Up to £500 £250	£75* £75*
L	Ski Equipment Hire £20 per day	Up to £200	N/A
M	Ski Pack Up to £50 per day	Up to £300	N/A
N	Piste Closure £20 per day	Up to £300	N/A
O	Delay Due to Avalanche	Up to £300	£75*
Business Cover (Effected when additional premium is paid)			
P	Business Equipment Single Article, Pair or Set of Articles Limit Computer Equipment Single and Total Item Limit Samples Delayed Business Equipment £100 per day Emergency Courier of Essential Business Equipment	Up to £2,000 £750 £1,500 £500 Up to £300 Up to £500	£75* £75* £75* N/A £50
Q	Business Equipment Hire £150 per day	Up to £750	N/A
R	Business Money Cash Limit	Up to £1,000 £500	£75*
Golf Cover (Effected when additional premium is paid)			
S	Golf Equipment	Up to £1,000	£75*
T	Golf Equipment Hire £30 per day	Up to £300	N/A
U	Non-refundable Golfing Fees £75 per day	Up to £300	N/A

*Child excess = £50 Full details of policy cover can be found on pages 9 to 21 of the Policy Booklet.



Financial Failure Holiday Protection

Please note that this is a summary only and full cover, exclusions, claims and complaints are detailed in the policy wording which is available by calling 0845 092 0608.

WHAT ARE THE MAIN FEATURES AND BENEFITS OF MY POLICY?

Covers up to £5,000 per Insured person for in the event of the insolvency of a pre-booked end supplier for either:

Prior to Departure – the irrecoverable lost sums paid in advance to the insolvent end supplier.

After Departure -

- additional costs in replacing that part of the travel arrangements to a similar standard to that originally booked, or
- cost of return travel home to a similar standard to that originally booked.

ARE THERE ANY EXCLUSIONS OR LIMITATIONS TO MY POLICY?

In the case of a) or b) above, where practicable, the Insured Person shall have obtained the prior approval of IPP prior to incurring costs by contacting IPP.

Financial Failure of:

- any travel or accommodation supplier in Chapter 11 (or equivalent) or any threat of insolvency being known at the date of issue of the policy.
- any travel or accommodation provider who is bonded elsewhere (even if the bond is insufficient to cover the claim)
- any travel agent, tour operator or consolidator with whom the insured booked travel or accommodation.

WHAT IF I CHANGE MY MIND ABOUT CONTINUING WITH THIS POLICY?

For a Travel Insurance policy of less than one month's duration, you have no right to cancel on or after the stated departure date. However we will give a full refund if you cancel within 14 days of the date of purchase of this policy and prior to the stated departure date.

For a Travel Insurance policy of longer duration, you have the right to cancel the cover within 14 days from your receipt of your policy documentation, or our receipt of your payment, whichever is later (the 'cooling off' period). You will be entitled to a full refund of your premium if you cancel during the cooling off period. If a claim has been made during this period then you will be entitled to a full refund of your premium but you will need to reimburse us with the full amount of the claim. If you choose to cancel your policy (after the 'cooling off' period) you must return your documents to Go Travel Insurance and must not, in any event, make any further claims under the cancelled cover.

WHAT IF I NEED TO MAKE A CLAIM?

If you wish to make a claim please telephone 020 8776 3752 or email info@ipplondon.co.uk

WHAT DO I DO IF I AM UNHAPPY WITH THE SERVICE I RECEIVE?

If you wish to register a complaint regarding a claim please contact:

In writing
Operations Manager
Drakefield Insurance Services Limited
West Wing
6 Miles Gray Road
Basildon
Essex
SS14 3HJ

By phone 0844 482 7246

By fax 0844 482 0822

If you are not satisfied with the way your complaint has been handled or the outcome, please call (quoting Go Travel Insurance, your policy number and claims reference) International Passenger Protection Limited on 020 8776 3750.

Your insurer is a member of the Financial Ombudsman Service. If you cannot settle your complaint with them you may be entitled to refer it to the Financial Ombudsman Service (FOS). The address is South Quay Plaza, 183 Marsh Wall, London, E14 9SR, Telephone 0845 080 1800.

IS THERE ANY PROTECTION FOR ME IF MY INSURER IS UNABLE TO MEET ITS LIABILITIES?

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. (Maximum 90% of the claim with no upper limit after 31/12/09). For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme www.fscs.org.uk.

Provided by International Passenger Protection Ltd. Registered address: IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR. Registered Number 02498563. Underwritten by a consortium of Association of British Insurers member Companies & Lloyds Syndicates. IPP are authorised and regulated by the Financial Services Authority.

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