

Home and Legacy Multi-Trip Travel Insurance – Policy Summary

This is a policy summary only and does not contain the full terms and conditions of the contract. It does not form part of the contract between you and us. Full terms can be found in the Multi-Trip travel policy wording, a copy of which is available on request. If you take out a policy with us you will receive a full policy wording.

How long does the cover last?

The cover lasts for 12 months, or for the period of insurance stated on the insurance schedule.

What type of cover is provided?

Multi-Trip travel insurance is available as optional additional cover with Home & Legacy's home insurance policies: Principal Home, Prestige Home and Ultra Home. The insurance is designed to protect you and all members of your household living with you, who are in good health up to the age of 79. ***(Please refer to the section headed 'Health declaration and exclusions' below which indicates the medical conditions i.e. diseases, illnesses or injuries that you must tell us about).*** It covers multiple trips of up to 61 days (excluding winter sports) anywhere in the world (including the USA) and within the United Kingdom. The cover provides protection against a number of events including medical emergencies, delayed departures and cancellation or curtailment of trips. Cover can also be extended at additional cost to include hazardous sporting and leisure activities and winter sporting activities. Cover for winter sporting activities can be provided for up to 31 days during the period of insurance.

The cover that you chose is shown on your insurance schedule. Under most Sections of the policy you will not be covered for the first £100 of any claim. You will also not be covered for personal money or personal possessions that are damaged, stolen lost or destroyed on your trip(s) – cover for these items is or can be provided under your Home & Legacy home insurance policy.

Who is providing the insurance*?

The insurance is underwritten by Mondial Assistance Europe N.V who is authorised by De Nederlandsche Bank (DNB) in the Netherlands and regulated by the Financial Services Authority for the conduct of United Kingdom business.

The insurance is administered on behalf of the insurer in the United Kingdom by Mondial Assistance (UK) Limited, Registered in England No 1710361, Registered Office: Mondial Assistance (UK) Limited, Mondial House, 102 George Street, Croydon CR9 1AJ. Mondial Assistance (UK) Limited are authorised and regulated by the Financial Services Authority (FSA).

***Please Note** – During 2011, Mondial Assistance Europe NV is merging with AGA International SA. Mondial Assistance Europe NV insurance policies will be automatically transferred to the new insurer AGA International SA and all terms and conditions of the policy will remain unchanged. Mondial Assistance (UK) Limited will continue as the Insurers appointed administrator in the United Kingdom. AGA International SA is authorised by Autorité de Contrôle Prudentiel in France and is regulated by the Financial Services Authority for the conduct of business in the UK.

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

The policy provides you with a 14 day reflection period, either from the day of purchase or renewal of the contract or the day on which you receive your policy documentation whichever is the later, to decide whether you wish to continue for the full policy year. We will return any premium paid in full provided that you have not travelled, made or intend to make a claim. Details are shown in the full policy wording which is available on request.

If you cancel the policy after the initial period of reflection you will not be entitled to a refund of the premium paid.

Please note – If you cancel your Home & Legacy Home insurance policy any Multi-Trip travel insurance you have included as optional additional cover will be cancelled by us at the same time.

Health declaration and exclusions – full details can be found in this section of the policy wording

You will not be covered for any directly or indirectly related claims arising from the following:

- a) if you have been prescribed any medication, received any treatment or had a consultation with a medical practitioner or hospital specialist in the past 12 months for any medical condition;
- b) if prior to taking out the insurance you have ever been diagnosed with or treated for any of the following:
 - any cardiovascular problems for example, heart attack, angina, chest pain or palpitations;
 - any other heart condition;
 - hypertension (raised blood pressure);
 - blood clots;
 - raised cholesterol; or
 - any cerebrovascular problems for example stroke, transient ischaemic attack (TIA) or brain haemorrhage.
- c) if you are awaiting treatment for any medical condition or the results of any medical tests or investigations.

Unless

You have declared any existing medical conditions to us and we have accepted cover.

Significant features and benefits	Significant exclusions or limitations	Location in Policy
<p>Loss of Passport Cover is provided for transport and accommodation costs to get a temporary passport, and the equivalent value of the remaining unexpired period if it is lost or stolen on your trip.</p>	Cover is limited to £300 .	Section 5
<p>Personal Liability Covers your liability to others in a personal capacity. Please Note: If you are insuring the contents of your home under a Home & Legacy home insurance policy you can only make a personal liability claim under one policy.</p>	<p>Cover is limited up to £2,000,000 for any one event. A deductible of £100 applies for claims relating to loss of or damage to the accommodation you are using on your trip. Liability arising out of your employment, profession, business, or the ownership, possession or use of vehicles, aircraft or watercraft is excluded.</p>	Section 6
<p>Delayed departure If your departure is delayed by at least 12 hours we will pay £50 after the first full 12 hours of delay and £50 after each extra delay of 12 hours up to £400 in total. Abandonment If you chose to abandon your trip, cover is provided for any travel costs that you are unable to recover up to a maximum of £7,000.</p>	<p>Cover is not provided if the reason for the delayed departure is due to a strike or industrial action which commenced or was announced before the date of issue of the tickets/booking. A deductible of £100 applies for abandonment claims.</p>	Section 7
<p>Missed departure The cost of extra accommodation and transport to get to your destination or back home if you are delayed getting to your departure point in time due to:</p> <ul style="list-style-type: none"> • public transport (including scheduled flights) not running to timetable; • accident or breakdowns ahead of you on a motorway/dual carriageway; or • the vehicle you are travelling in being involved in an accident or breaking down. 	<p>Cover is limited up to a maximum of £500 for any one event. Cover is not provided if the delayed departure is due to a strike or industrial action which commenced or was announced before the date of issue of the tickets/booking.</p>	Section 8
<p>If winter sports cover is selected the following additional covers are also included; Ski Pack Costs Cover for ski pack costs you have paid for that cannot be recovered, if you:</p> <ul style="list-style-type: none"> • have to cancel or curtail your trip or • cannot ski because of an injury or illness during your trip. <p>Delayed ski equipment Covers the hire of ski equipment if yours is temporarily lost or stolen on your outward journey for more than 12 hours from when you arrived at your destination.</p>	<p>Cover is limited to £500. Cover is limited to £50 each 24-hour period and up to £500 in total.</p>	Section 9
<p>Overseas Legal Expenses Covers legal costs and expenses up to £25,000 if an insured person suffers death, illness or personal injury during the trip.</p>	If there is more than one insured person the maximum amount payable for all claims will be limited to £50,000 .	Section 10

What are the significant exclusions and policy limitations?

The key information about each Section of cover is set out under the respective headings below. This includes the most significant and unusual exclusions or limitations to the cover and where to find them in the full policy wording. It is important that you read the full policy wording. A copy is available from Home & Legacy on request.

How do I make a claim?

In an emergency you should check that the circumstances are covered by the policy.

Full details of how to claim are stated in the policy wording under – how to make a claim.

- Phone **020 8603 9958**, text phone **020 8666 9562**
The claim line is available 8am-6pm Monday to Friday and 9am-12 noon Saturday
- For 24 hour Emergency Medical Assistance, from outside of the UK phone **+44 20 8686 1666**,
Text phone **+44 20 8666 9562**, Fax **+44 20 8603 0204** or if calling from within the UK phone **020 8686 1666**,
Text phone **020 8666 9562**, Fax **020 8603 0204**.

How do I make a complaint?

If you have a complaint please contact:

The Customer Satisfaction Manager
Home and Legacy Insurance Services Limited,
500 Avebury Boulevard,
Milton Keynes, MK9 2LA
Telephone: 0844 863 8360

Full details of our complaints procedure can be found in the policy wording. If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service who offers a free independent service for resolving disputes about most financial matters. The Financial Ombudsman Service can be contacted at:

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

Telephone: **0800 0234 567** free for people phoning from a "fixed line" (for example, a landline at home)
0300 123 9 123 free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02.
Email: complaint.info@financial-ombudsman.org.uk

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

Would I receive compensation if insurers were unable to meet their liabilities?

In the event that insurers are unable to meet their liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). Further information about the compensation scheme is available from the FSCS.

The FSCS can be contacted at:

Financial Services Compensation Scheme,
7th floor, Lloyds Chambers,
Portsoken Street,
London E1 8BN
Telephone: 0800 678 1100 or 0207 741 4100
Email: enquiries@fscs.org.uk

This policy summary can be made available in large print, audio or Braille. Please contact Home & Legacy on 0844 893 8360 who will be pleased to organise an alternative for you.

Home and Legacy Insurance Services Limited is authorised and regulated by the Financial Services Authority (FSA), Register number 307523 and you can check this on the FSA's register by visiting the FSA's website www.fsa.gov.uk/Pages/register/ or by contacting the FSA on **0845 606 1234**.
Please note that telephone calls may be recorded for our joint protection, training and/or monitoring purposes.