



**Underwritten by
SOLID Försäkringsaktiebolag**

AllSafe Insurance is a trading name of Intermediated Services limited who are authorised and regulated by the Financial Conduct Authority
Financial Services Firm Reference No: 50179

Policy summary – AllSafe Travel Insurance – SOLID Försäkringsaktiebolag

This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording.

This insurance is underwritten by SOLID Försäkringsaktiebolag.

This insurance is provided by AllSafe Insurance a trading style of Intermediated Services Ltd, Financial Services Firm Reference No: 501719.
Company House No: 06902336

Where a heading is underlined in this policy summary full detail can be found in your policy wording under the same heading.

Type of insurance and cover

Travel insurance for single or annual multi trips – *Please refer to your policy schedule for your selected cover.*

There are five cover options, being Super Economy, Economy, Standard, Premier and Premier Plus- *Your policy schedule will show which cover option you have selected.*

Various optional covers may also be included – *Your policy schedule will show if you selected these options.*

Age eligibility

This policy is not available to anyone aged 71 or over if annual multi trip cover is selected. If you reach the age of 71 during the period of insurance, cover will continue until the next renewal date but not after that.

If single trip cover is selected, this policy is not available to anyone aged 71 or over.

Conditions

- It is essential that you refer to the important conditions relating to health in the policy wording, as failure to comply with these conditions may jeopardise your claim or cover.
- 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 full details.*

Significant features and benefits

- War risks, civil commotion and terrorism – cover for these events is provided under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident (unless caused by nuclear, chemical or biological attack) – *Please see paragraph 1. in the What is not covered - applicable to all sections of the policy in the policy wording for full details.*
- The table below shows the maximum benefits you can claim for each insured person (unless otherwise stated). There are several cover options - *Your policy schedule will show which cover option you have selected.*
- Some sections are optional and these are marked* - *Your policy schedule will show if you selected any of these options.*

Schedule of Benefits and Excesses											
Section	Super Economy	Excess	Economy	Excess	Standard	Excess	Premier	Excess	Premier Plus	Excess	
A	Cancellation or curtailment*	£1,000	£150 (£20 loss of deposit)	£1,500	£150 (£20 loss of deposit)	£2,000	£150 (£20 loss of deposit)	£5,000	£50 (Loss of Deposit £20)	£10,000	Nil
B	Emergency medical and other expenses	£10,000,000	£150	£10,000,000	£150	£10,000,000	£150	£10,000,000	£50	£10,000,000	Nil
	Emergency dental treatment	Nil	Nil	£350	£150	£350	£150	£350	£50	£350	Nil
	Additional accommodation and travelling costs	£1,000	Nil	£2,000	Nil	£2,000	Nil	£2,000	Nil	£2,000	Nil
	Funeral expenses abroad	£750	£150	£750	£150	£750	£150	£1,500	£50	£1,500	Nil
	UK Prescriptions	Nil	Nil	£50	Nil	£50	Nil	£50	Nil	£75	Nil
	UK Physiotherapy & Chiropractic	Nil	Nil	£300	Nil	300	Nil	£300	Nil	£500	Nil

Section		Super Economy	Excess	Economy	Excess	Standard	Excess	Premier	Excess	Premier Plus	Excess
C	Hospital benefit	Nil	Nil	Nil	Nil	£25 per complete 24 hours of inpatient treatment; maximum £100	Nil	£25 per complete 24 hours of inpatient treatment; maximum £300	Nil	£25 per complete 24 hours of inpatient treatment; maximum £300	Nil
D	Personal accident										
	Permanent Total Disablement	Nil	Nil	£5,000	Nil	£15,000	Nil	£25,000	Nil	£50,000	Nil
	Loss of one or more limbs, or total and irrecoverable Loss of Sight in one or both eyes	Nil	Nil	£5,000	Nil	£15,000	Nil	£25,000	Nil	£50,000	Nil
	Death benefit (aged 18 – 65)	Nil	Nil	£2,500	Nil	£7,500	Nil	£12,500	Nil	£25,000	Nil
	Death benefit (aged under 18)	Nil	Nil	£1,000	Nil	£1,000	Nil	£1,000	Nil	£1,000	Nil
	All benefits (aged 66 and over)	Nil	Nil	£1,000	Nil	£1,000	Nil	£1,000	Nil	£1,000	Nil
E	Baggage*	£1,000	£150	£1,500	£150	£1,500	£150	£2,000	£50	£3,000	Nil
	Single article limit	£150	£150	£150	£150	£150	£150	£200	£50	£300	Nil
	Total for all valuables (limited to £75 if Insured Person is under 18 years)	£150	£150	£150	£150	£150	£150	£200	£50	£300	Nil
	Emergency replacement of baggage	Nil	Nil	Nil	Nil	£50 per day up to £200	Nil	£75 per day up to £300	Nil	£100 per day up to £400	Nil
F	Personal money*	Nil	Nil	£250	£150	£250	£150	£350	£50	£525	Nil
	Cash Limit	Nil	Nil	£250	£150	£250	£150	£350	£50	£525	Nil
	Cash Limit (aged under 18)	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	£50	Nil
	Passport & Travel documents (limited to £100 if Insured Person is under 18)	£100	Nil	£100	Nil	£100	Nil	£125	Nil	£200	Nil
G	Personal liability	£1,000,000	£150	£2,000,000	£150	£2,000,000	£150	£2,000,000	£50	£3,000,000	Nil
H	Delayed departure after 12 hours delay	Nil	Nil	Nil	Nil	£20 for first 12 hour period £10 for each additional 12 hour period up to £300	Nil	£20 for first 12 hour period £10 for each additional 12 hour period up to £400	Nil	£30 for first 12 hour period £15 for each additional 12 hour period up to £500	Nil
	Abandonment of trip after 12 hours delay	£1,000	£150 (£20 loss of deposit)	£1,500	£150 (£20 loss of deposit)	£2,000	£150 (£20 loss of deposit)	£5,000	£50 (Loss of Deposit £20)	£10,000	Nil
I	Missed departure on your outward journey	Nil	Nil	Nil	Nil	£750	£150	£1,000	£50	£1,500	Nil
J	Catastrophe	Nil	Nil	Nil	Nil	£1,000	Nil	£1,500	Nil	£2,500	Nil
K	Legal expenses and assistance	Nil	Nil	Nil	Nil	£15,000	£150	£25,000	£50	£50,000	Nil
L	Withdrawal of services	Nil	Nil	Nil	Nil	£500	Nil	£750	Nil	£1,000	Nil
M	Pet care	Nil	Nil	Nil	Nil	£15 per day up to £150	Nil	£25 per day up to £250	Nil	£50 per day up to £500	Nil
*Optional Sections of cover – only valid when shown on schedule of cover and additional premium paid											
Winter Sports Cover*		Super Economy	Excess	Economy	Excess	Standard	Excess	Premier	Excess	Premier Plus	Excess
N1	Ski equipment	Nil	Nil	£200	£100	£500	£75	£1,000	£50	£2,000	Nil
	Single article limit – Owned	Nil	Nil	£100	£100	£250	£75	£500	£50	£1,000	Nil
	Single article limit – Hired	Nil	Nil	£100	£100	£250	£75	£500	£50	£1,000	Nil
N2	Ski equipment hire	Nil	Nil	£10 per day to £100	Nil	£25 per day up to £250	Nil	£50 per day up to £500	Nil	£100 per day up to £1,000	Nil
N3	Ski pack	Nil	Nil	£50 per day to £200	Nil	£75 per day up to £300	Nil	£75 per day up to £300	Nil	£100 per day up to £400	Nil
N4	Piste closure	Nil	Nil	£10 per day to £100	Nil	£20 per day up to £200	Nil	£20 per day up to £300	Nil	£20 per day up to £400	Nil
N5	Avalanche closure	Nil	Nil	£10 per day to £100	Nil	£20 per day up to £200	Nil	£20 per day up to £300	Nil	£20 per day up to £400	Nil

***Optional Sections of cover – only valid when shown on schedule of cover and additional premium paid**

Golf Cover*		Super Economy	Excess	Economy	Excess	Standard	Excess	Premier	Excess	Premier Plus	Excess
O1	Golf equipment	Nil	Nil	Nil	Nil	£1,000	£75	£1,500	£50	£2,000	Nil
	Single article limit	Nil	Nil	Nil	Nil	£500	£75	£500	£50	£1,000	Nil
O2	Golf equipment hire	Nil	Nil	Nil	Nil	£20 per day up to £100	Nil	£20 per day up to £150	Nil	£30 per day up to £250	Nil
O3	Non refundable golf fees	Nil	Nil	Nil	Nil	£100	£75	£100	£50	£150	Nil
Business Cover*		Super Economy	Excess	Economy	Excess	Standard	Excess	Premier	Excess	Premier Plus	Excess
P1	Business equipment	Nil	Nil	Nil	Nil	£1,000	£75	£1,000	£75	£1,500	Nil
	Single article limit	Nil	Nil	Nil	Nil	£500	£75	£500	£75	£500	Nil
	Computer equipment single article limit	Nil	Nil	Nil	Nil	£1,000	£75	£1,000	£75	£1,500	Nil
	Samples limit	Nil	Nil	Nil	Nil	£500	£75	£500	£75	£500	Nil
	Delayed business equipment	Nil	Nil	Nil	Nil	£500	£75	£500	Nil	£500	Nil
	Emergency courier of essential business equipment	Nil	Nil	Nil	Nil	£100	£75	£100	£75	£100	Nil
P2	Business equipment hire	Nil	Nil	Nil	Nil	£30 per day up to £300	Nil	£50 per day up to £500	Nil	£100 per day up to £1,000	Nil
P3	Business money	Nil	Nil	Nil	Nil	£500	£75	£1,000	£75	£1,000	Nil
	Cash Limit	Nil	Nil	Nil	Nil	£250	£75	£500	£75	£500	Nil
P4	Replacement employee	Nil	Nil	Nil	Nil	£1,000	£75	£1,000	£75	£1,000	Nil

Significant or unusual limitations or what is not covered

- The standard excesses will be shown within your policy wording. Any increased excess or excess waiver will be shown on the policy schedule with any increased amount you have agreed to pay.
- Under annual multi trip policies there is no cover for trips over 17 days if you have selected Super Economy, Economy or Standard cover, or 31 days if you have selected Premier or Premier Plus cover. For single trips policies you should refer to your policy schedule.
- Any trip that has already begun when you purchase this insurance will not be covered, except where this policy replaces or you renew an existing annual multi trip policy which fell due for renewal during the trip.

What is not covered applicable to all sections of the policy

- War risks, civil commotion, terrorism, (except under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination.
- There are a number of sports, activities and winter sports that are not covered - Please see paragraphs 4, 5, and 6 in What is not covered - applicable to all sections of the policy in the policy wording.
- Climbing on or jumping from vehicles, buildings or balconies regardless of the height.
- Wilful, self inflicted injury, suicide, drug use or solvent abuse.
- You drinking too much alcohol resulting in a claim.
- Unlawful actions and any criminal proceedings brought against you.
- Travel to a country, specific area or event which the Travel Advice Unit of the Foreign and Commonwealth Office (FCO) has advised against all travel or all but essential travel.

What is not covered under Section A – Cancellation or curtailment charges

- Redundancy caused by misconduct, resignation, voluntary redundancy, entering into a compromise agreement, or where you received a warning or notification of redundancy before you purchased this insurance or at the time of booking any trip.
- Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to result in a claim.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.

What is not covered under Section B – Emergency medical and other expenses

- Treatment or surgery which in the opinion of the Emergency Assistance Service, can wait until your return to your home area.
- Medication, which prior to departure is known to be required.
- Expenses incurred as a result of a tropical disease where you have not had the NHS recommended inoculations and/or taken the NHS recommended medication.

What is not covered under Section C – Hospital benefit

- Hospitalisation, compulsory quarantine or confinement to your accommodation as a result of a tropical disease where you have not had the NHS recommended inoculations and/or taken the NHS recommended medication.

What is not covered under Section E – Baggage

- Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Baggage contained in an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – Please see the definition of secure baggage area in the Definitions in the policy wording.
- Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment, golf equipment and other items are excluded - See your policy wording for the full list.
- Business goods, samples or tools used in connection with your occupation.

What is not covered under Section F – Personal money, passport and documents

- Personal money or your passport or visa left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.

- Loss or theft of traveller's cheques where you have not complied with the issuing agents conditions.

What is not covered under Section G – Personal liability

- Pursuit of any trade, business or profession, or the ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft.

What is not covered under Section H – Delayed departure

- Strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.
- Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.
- Any costs incurred by you which are recoverable from the public transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
- Any travel and accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements.

What is not covered under Section I – Missed departure

- Strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
- Your failure to arrive at the departure point in time to board any connecting public transport after your departure on the initial international outbound and return legs of the trip.
- Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.

What is not covered under Section M – Legal expenses and assistance

- Any claim where in our opinion there is insufficient prospect of success in obtaining reasonable compensation.
- Legal costs and expenses incurred prior to our written acceptance of the case.

What is not covered under Sections N– Winter sports cover

- Ski equipment contained in or stolen from an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – *Please see the definition of secure baggage area in the Definitions in the policy wording.*
- A deduction for wear, tear and depreciation will be made on ski equipment – see table in Section N1 – Ski equipment.

What is not covered under Sections O– Golf cover

- Golf equipment contained in or stolen from an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – *Please see the definition of secure baggage area in the Definitions in the policy wording.*
- A deduction for wear, tear and depreciation will be made on ski equipment – see table in Section O1 – Golf equipment.

What is not covered under Sections P– Business cover

- Business equipment contained in or stolen from an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – *Please see the definition of secure baggage area in the Definitions in the policy wording.*
- A deduction for wear, tear and depreciation will be made on ski equipment – see table in Section P1 – Business equipment.
- Business money left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Loss or theft of traveller's cheques where you have not complied with the issuing agents conditions.

Duration

If this policy is an annual multi trip policy it lasts for a period of 12 months after which it automatically expires, or it is for a single trip – *Please refer to your policy schedule for your selected cover.*

Cancellation

Statutory cancellation rights

You may cancel this policy within 14 days of receipt of the policy documents (new business) and for annual policies the renewal date (the **cancellation period**) by writing to AllSafe Insurance at Intermediated Services Ltd at the address shown below during the **cancellation period**. Any premium already paid will be refunded to **you** providing **you** have not travelled, no claim has been made or is intended to be made and no incident likely to result in a claim has occurred.

AllSafe Insurance at Intermediated Services Ltd,
Digital House,
Threshelfords Business Park,
Feering,
Colchester,
Essex
CO5 9SE

allsafeinsurance@intermediatedservices.co.uk

Cancellation outside the statutory period

You may cancel this policy at any time after the **cancellation period** by writing to AllSafe Insurance at Intermediated Services Ltd at the above address. If **you** cancel after the **cancellation period** no premium refund will be made.

We reserve the right to cancel the policy by providing 21 days notice by registered post to **your** last known address. No refund of premium will be made.

Claim notification

To make a claim contact:

Intana Claims Ltd
Sussex House
Perrymount Road
Haywards Heath
West Sussex
RH16 1DN

Tel: 0208 865 3456

Email: mail@intana-assist.com

Making a complaint

Any complaint you may have about a claim should in the first instance be addressed to Intana at the contact details above.

If your complaint is about your policy in the first instance please contact

If **your** complaint relates to **your** policy, please contact AllSafe Insurance at Intermediated Services Ltd by mail or email at;

AllSafe Insurance
C/O Intermediated Services Ltd,
Digital House,
Threshelfords Business Park,
Feering,
Colchester,
Essex
CO5 9SE

Telephone 0843 459 1695 or email allsafeinsurance@intermediatedservices.co.uk

(Please be aware that calls to this number cost 7 ppm plus your network access charges.)

If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the [Making a complaint](#) section of the policy wording.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).