

Travel Insurance Summary

EUI Limited, Ty Admiral, David Street, Cardiff CF10 2EH.

Statement of Demands and Needs

We have not provided you with a personal recommendation as to whether these products are suitable for your needs.

These products meet the demands and needs of those who wish to insure against specific events while travelling away from home.

Our three products are: Admiral, Admiral Gold and Admiral Platinum. Each product has unique features and benefits and different levels of cover.

IMPORTANT

Pre-existing Medical Conditions: If you or any insured person have, at the time of taking out this insurance (or prior to any trip if you have bought an Annual Multi-trip policy), a pre-existing medical condition or your health has changed since your last medical declaration, then you must tell us about it or it may affect your cover or ability to make a claim.

Excess: This is the amount you must pay towards any claim and is per person.

No excess is payable for medical costs abroad if you use a European Health Insurance Card (EHIC) or any other reciprocal healthcare arrangement, for example in Australia or New Zealand.

There are different excesses for Admiral, Admiral Gold and Admiral Platinum policies. Your Travel Insurance Policy Schedule will show the excess that applies to your chosen policy.

Policy Summary

The information provided in this Policy Summary is key information you should read.

This Policy Summary does not contain the full terms and conditions of your Travel Insurance policy. These can be found in the Guide to your Admiral Travel Insurance cover which is available on the Existing Customers page at admiral.com.

The Significant features and benefits table show the different travel insurance policies that we offer and the main cover included in them.

If you have any questions about your policy or the availability of optional cover, please call us on 0333 234 9913.

Duration of the Contract

The duration of cover for your trip is detailed on your Travel Insurance Policy Schedule included within your Welcome Pack and does not exceed 12 months.

If you purchased a single trip policy, cover for trip cancellation begins from the date the policy was issued. If you purchased an annual multi-trip policy, all cover begins from your chosen policy start date.

Cancellation Rights - Travel Insurance Policy

Single Trip

If the policy does not meet your requirements:

- (for policies that end within 28 days of purchase) you may cancel at any point, but no refund of premium will be due.
- (for policies that end 29 days after purchase, or later) you may cancel within 14 days of the date of purchase or when you receive your policy documents, whichever is later and receive a full refund. No refund will be due after 14 days, or once you make a claim or start your trip, whichever comes first.

Annual multi-trip

If the policy does not meet your requirements, you may cancel within 14 days from the date of purchase or when you receive your policy documents, whichever is later. As long as you have not started a trip and no claim has been made, you will receive a full refund. No refund will be due after 14 days, or once you make a claim or start your trip, whichever comes first.

Claim Information

If you need to make a claim you can call our Claims department on **0333 234 9914**. If you have a medical emergency please call our 24 hour helpline on **+44 (0)292 010 777**.

Renewal - annual multi-trip policies only

We will write to you before your policy ends to confirm your renewal premium and policy terms. We may offer to renew it for you automatically using the payment details you have already given. If you decide not to renew your policy, you must call us before your renewal date to let us know.

Significant Features and Benefits			
What is covered?	Admiral	Admiral Gold	Admiral Platinum
Emergency Medical & Repatriation	£10M	£15M	£20M
Cancellation or cutting short your trip	£1,000	£2,500	£5,000
Personal belongings	£1,000	£1,500	£2,500
Delayed or missed departure	£1,000	£2,500	£5,000
Money and documents	£300	£400	£500
Personal accident	£10,000	£15,000	£25,000
Personal liability	£2M	£2M	£2M
Legal assistance	£10,000	£15,000	£25,000
Catastrophe		£1,000	£1,500
Hijack			£1,000
Cruise cover	Optional	Optional	✓
Winter sports	Optional	Optional	Optional
Golf cover		Optional	Optional
Gadget cover		Optional	Optional

Summary of Cover Limits

The table below outlines the key features of our Travel Insurance and the optional covers that can be included.

Policy limits are per person per trip. Excess is per person per claim.						
Sections of Cover	Admiral		Admiral Gold		Admiral Platinum	
	Policy Limits	Excess	Policy Limits	Excess	Policy Limits	Excess
Emergency Medical & Repatriation						
Overall limit	£10,000,000	£100	£15,000,000	£75	£20,000,000	£50
Emergency medical treatment	£10,000,000		£15,000,000		£20,000,000	
Emergency dental pain relief	£350		£350		£350	
Associated travel and accommodation expenses outside UK	£1,000		£1,000		£1,000	
Emergency medical treatment (under EHC or reciprocal healthcare)	£10,000,000	Nil	£15,000,000	Nil	£20,000,000	Nil
Burial/cremation outside the UK	£5,000		£5,000		£5,000	
Repatriation of remains from outside the UK	£5,000		£5,000		£5,000	
Repatriation of remains within the UK	£2,500		£2,500		£2,500	
Cancellation or cutting your trip short						
Overall limit	£1,000	£100	£2,500	£75	£5,000	£50
Unused excursions and activities limit	£250		£250		£250	
Personal belongings						
Overall limit	£1,000	£100	£1,500	£75	£2,500	£50
single item limit	£200		£300		£400	
valuables limit	£200		£300		£400	
Baggage delay (12 hours or more)	£50	Nil	£100	Nil	£150	Nil
Delayed or missed departure						
Overall limit	£1,000	£100	£2,500	£75	£5,000	£50
Missed international departure (travel & accommodation)	£500		£750		£1,000	
Abandoned departure(outbound only over 24 hours)	£1,000		£2,500		£5,000	
Delayed international departure (£25 for each 12 hour delay)	£250	Nil	£250	Nil	£250	Nil
Money & Documents						
Overall limit	£300	£100	£400	£75	£500	£50
Personal Accident						
Death benefit	£5,000	Nil	£7,500	Nil	£12,500	Nil
loss of sight or limbs	£10,000		£15,000		£25,000	
Permanent total disablement	£10,000		£15,000		£25,000	
Personal liability						
Overall limit	£2,000,000	£100	£2,000,000	£75	£2,000,000	£50
Legal assistance						
Overall limit	£10,000	£100	£15,000	£75	£25,000	£50
Catastrophe						
Overall limit	X		£1,000	£75	£1,500	£50
Unused excursions limit			£250		£250	
Hijack						
Hijack benefit (£100 per day - over 24hrs)	X		X		£1,000	Nil
Missed or interrupted return journey (travel/accommodation)					£500	£50
Cruise cover						
	Optional		Optional		Standard	
Missed port departure (travel & accommodation)	£750	£100	£750	£75	£750	£50
Cruise interruption (travel costs to rejoin ship if ill)	£500		£500		£500	
Unused excursions due to accident or illness	£250		£250		£250	
Medical confinement to cabin (£50 each 24 hours)	£500	Nil	£500	Nil	£500	Nil
Itinerary change (missed port visits £100 per port)	£500		£500		£500	
Winter sports						
	Optional		Optional		Optional	
Ski equipment Lost, damaged, stolen	£500	£100	£750	£75	£1,000	£50
One item or part of set limit	£250		£250		£250	
Replacement sports equipment hire (£25 per day)	£250	Nil	£250	Nil	£250	Nil
Cost of unused ski pack due to illness or injury £250 a week)	£500		£500		£500	
Piste closure more than 24 hours (£20 per day)	£200		£200		£200	
Delay caused by avalanche (travel & accommodation)	£200		£200		£200	
Golf cover						
	X		Optional		Optional	
Lost, damaged or stolen equipment			£1,500	£75	£1,500	£50
Replacement cover for hired equipment (£50 per day)			£500	Nil	£500	Nil
Lost green fees (£50 per day)			£500		£500	
Gadget cover						
	X		Optional		Optional	
Overall limit (up to 3 gadgets)			£1,000	£75	£1,000	£50
Single item limit			£500		£500	
Unauthorised calls/data downloads			£250		£250	

Significant Conditions, Exclusions or Limitations

The following information can be found in the Guide to your Admiral Travel Insurance Cover under each relevant section mentioned.

<p>Pre-existing medical conditions before buying this policy (See Medical Declaration)</p>	<p>It is essential that you refer to the medical declaration stated in the policy conditions of the Guide to your Travel Insurance, as failure to comply with these conditions could harm your cover or ability to claim. If you need to disclose any medical conditions, or are unsure whether you are covered, please call us.</p>	<p>Personal belongings (See Section 3)</p>	<p>Excludes winter sports equipment, unless optional winter sports cover has been purchased.</p>
<p>Age limit at policy start</p>	<p>You must be 75 or under for annual multi trip cover. You must be 79 or under for a single trip.</p>	<p>Delayed or missed departure (See Section 4)</p>	<p>A claim for missed departure, delayed departure or abandoned departure can only be made if it is for one of the reasons listed in this section of cover, for example if you miss your departure because of an accident or breakdown of the vehicle in which you were travelling to get there.</p>
<p>Terms of Eligibility (See Important Information)</p>	<p>You must be a permanent resident of the UK and registered with a Medical Practitioner in the UK. Your trip should begin and end in the UK and have not yet started. You are not aware of any reason why the trip could be cancelled or cut short.</p>	<p>Money and documents (See Section 5)</p>	<p>To claim for loss or theft, you must report it to the police within 24 hours, or as soon as reasonably possible and show proof of the amount claimed for.</p>
<p>Trip length (See Important Information)</p>	<p>Single trip length will be as shown on your policy schedule. Annual multi trips are limited to 31 days per trip (extended trips may be available on request subject to underwriting approval and payment of an additional premium).</p>	<p>Personal accident (See Section 6)</p>	<p>Some sports and leisure activities exclude personal accident cover and these are listed in the Guide to your Admiral Travel Insurance cover. Personal accident cover for winter sports activities is excluded, unless you have included the optional cover for winter sports.</p>
<p>Sports and leisure activities (See Sports and leisure activities)</p>	<p>You are covered for a range of activities as standard, but some activities may exclude personal accident or personal liability cover. See the Guide to your Travel Insurance cover for details. Optional cover for Winter Sports or Hazardous Activities can be included for an additional premium.</p>	<p>Personal liability (See Section 7)</p>	<p>Excludes taking part in winter sports activities, unless optional winter sports cover has been purchased and the activity is one permitted by the policy.</p>
<p>Hazardous activities (See Hazardous activities)</p>	<p>Cover is optional for certain activities. Personal accident and personal liability cover are excluded. We will not cover any sport or activity undertaken professionally.</p>	<p>Legal assistance (See Section 8)</p>	<p>Cover is limited to personal injury relating to the trip insured, but also includes a legal helpline for any legal problem in connection with your trip.</p>
<p>FCO travel advice (See General Exclusions)</p>	<p>The policy does not provide any cover if you choose to travel despite FCO advice against 'all travel' or 'all but essential travel'.</p>	<p>Catastrophe (See Section 9)</p>	<p>A claim cannot be made where the local or national authorities have confirmed it is safe for you to travel or stay at your destination.</p>
<p>Emergency medical and repatriation (See Section 1)</p>	<p>If you have a medical emergency, please contact our emergency assistance service as soon as possible on +44 (0)292 010 777.. Medical treatment must be required as an emergency and unable to be delayed until you return home. Claims resulting from winter sports activities are excluded unless optional winter sports cover has also been purchased.</p>	<p>Hijack (See Section 10)</p>	<p>Cover is included as standard for Admiral Gold and Admiral Platinum policies.</p>
<p>Cancelling or cutting short your trip (See Section 2)</p>	<p>A claim for cancellation or cutting short your trip can only be made if it is for one of the reasons listed in this section of cover, for example if you are seriously injured and unable to travel. We will not pay any claim related to a pre-existing medical condition of other people your trip depends upon, if they had it at the start of your policy, or when you book a trip (whichever is later). You are not covered for cancelling or cutting short your trip due to the Foreign and Commonwealth Office (FCO) advising against 'all travel' or 'all but essential travel'.</p>	<p>Policy upgrades (See Optional Cover)</p>	<p>Any benefit of optional cover will only apply if you have paid the appropriate additional premium for it and your policy schedule confirms you have this cover.</p>
		<p>Cruise cover (See Section 11)</p>	<p>Cover is optional but Premier policies include it as standard. You must include this cover if you intend going on a sea cruise, or you will not be covered by the policy.</p>
		<p>Winter sports cover (See Section 12)</p>	<p>Cover is optional. Cover is excluded for persons over the age of 65. You must include this cover if you intend going on a winter sports trip, or you will not be covered by the policy.</p>
		<p>Golf cover (See Section 13)</p>	<p>Cover is optional. You must own the golf equipment being covered.</p>
		<p>Gadget cover (See Section 14)</p>	<p>Cover is optional. Each gadget must be purchased as new by you, or in the case of refurbished items directly from the manufacturer. A maximum of 3 gadgets per trip can be claimed for.</p>

Terms and Conditions

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use the following 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 only offer products from single insurers.
We can only offer Travel insurance provided by EUI Limited and underwritten by Admiral Insurance (Gibraltar) Limited.

We can only offer Cruise cover, Winter sports cover, Golf cover and Gadget cover provided by EUI Limited and underwritten by Admiral Insurance (Gibraltar) Limited.

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: Admiral, Admiral Gold or Admiral Platinum travel insurance policies

Cruise cover may be added to Admiral or Admiral Gold policies. It is included as standard on Admiral Platinum policies.

Winter sports cover may be added to Admiral, Admiral Gold or Admiral Platinum policies.

Golf cover may be added to Admiral Gold or Admiral Platinum policies.

Gadget cover may be added to Admiral Gold or Admiral Platinum policies.

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

- A fee
- No fee

We will not apply any charges to arrange your policy, but changes may incur administration charges which are payable to EUI Limited for handling the administration of your policy. Details of these charges are shown below:

- £9.95 for mid-term adjustments (plus any premium change)
- £4.95 for documents by post
- A charge for cancellation (please refer to the cancellation rights section in this booklet for further details)

5. Who regulates us?

Admiral is a trading name of EUI Limited, Ty Admiral, David Street, Cardiff CF10 2EH which is authorised and regulated by the Financial Conduct Authority (Registration number 309378).

Our permitted business is:

- Arranging (bringing about) deals in non-investment insurance contracts
- Making arrangements with a view to transactions in non-investment insurance contracts
- Dealing as agent in non-investment insurance contracts.
- Assisting in the administration and performance of a non-investment insurance contract
- Carrying on a regulated activity

You can check the Financial Services Register by visiting www.fca.org.uk/register or by contacting them on **0800 111 6768**.

6. Ownership

EUI Limited is a 100% owned subsidiary of Admiral Group plc. Admiral Group plc also owns 100% of the share capital of Admiral Insurance (Gibraltar) Limited (which is a regulated insurance company).

7. What to do if you have a complaint

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

In writing: The Quality Manager, Ty Admiral, David Street, Cardiff CF10 2AA

Tel: 0330 333 5888

Email: quality@admiral.com

Fax: 0330 333 5886

Complaint about your claim

In writing: Claims Quality Manager, Admiral, Claims Department, Ty Admiral, David Street, Cardiff CF10 2AA

Tel: 0330 333 5887

Email: claimsquality@admiralgroup.co.uk

Fax: 0333 222 5770

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 FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

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