



A T BELL INSURANCE BROKERS INITIAL DISCLOSURE DOCUMENT

Who regulates us? A T Bell Insurance Brokers are authorised and regulated by the Financial Services Authority (FSA) - FSA registered number is 306737. 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 products are right for you.

What products do we offer? Our permitted business is arranging general insurance. You can check this on the FSA's register by visiting the FSA website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234

Whose products do we offer? We offer products insured by Union Reiseversicherung AG who are authorised in Germany by BaFin and regulated in the United Kingdom by the Financial Services Authority and in the Republic of Ireland by the Insurance Regulator.

Which service will we provide you with? You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products we might offer you. You will then need to make your own choice as to how to proceed

How does our policy work? You have two policies - the first is your **Pre-travel** policy which starts on the day you requested cover to commence after you paid the premium and remains in force until you leave home to start your trip. The second, your **Travel** policy, provides cover while you are on your trip from the time you leave home on the booked date of departure until the date of booked return. If you return home early the cover on that trip will cease on that date instead.

Can I cancel my policy? If, having read the policies, you do not feel the terms and conditions meet your needs and an alternative is available that does, provided you have not travelled or made a claim, you can return your policies to the seller with a copy of your alternative policy within 14 days of purchase and obtain a full refund.

Where can I make a claim? If you need to make a claim please contact **Travel Claims Facilities**, our appointed claims handlers, to request a claim form on **08453 707 133**, write to Travel Claims Facilities, PO Box 420, Tonbridge, Kent, TN9 9DE, or you may download the appropriate claims form from www.travel-claims.net

What to do if you have a complaint? If you wish to register a complaint please contact us:

In writing: The Customer Services Manager, A T Bell Insurance Brokers Ltd, 40 Croydon Road, Coney Hall, West Wickham, Kent, BR4 9HZ.

By phone: 020 8462 0769 **By fax:** 020 8642 0773

If we are unable to resolve the matter you may write to: The Branch Manager, URV, Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent, TN11 9QU

If you remain dissatisfied, you may be entitled to refer your complaint to the Financial Ombudsman Service (FOS). The FOS advice and helpline number is 0845 080 1800

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 upon the type of business and the circumstances of the claim. Further information about compensation scheme is available from the FSCS.

Are there any significant features and benefits on my policies? Please read details of these as they apply to your specific policies.

**If you need emergency medical assistance abroad or need to cut your trip short:
Contact Emergency Assistance Facilities 24 Hour Emergency Assistance on +44 (0) 845 260 3 260**

**If you need legal advice:
Contact Pannone LLP on 0161 228 3851**

**If you need a claim form:
Contact Travel Claims Facilities on 08453 707 133 or from the internet on www.travel-claims.net**

Some important facts about your travel insurance are summarised below.

This summary does not describe all the terms and conditions of your policy so please take time to read the policy to make sure you understand the cover it provides.

The cover under **Pre-Travel Policy A** is valid from the date your cover starts after the policy was issued until you leave home to start your trip.

The cover under the **Travel Policy B** is valid from the time you leave home to start your trip and ends when you return home at the end of the trip or on the expiry of the policy whichever is first.

These policies are arranged by A T Bell Insurance Brokers Ltd and underwritten by Union Reiseversicherung AG, United Kingdom and Ireland

	Significant restrictions and exclusions applying to all parts of the policy	
Residency	This policy is only available to persons who have been resident in the United Kingdom for at least 6 months in the last 12	
Excess	An excess is the amount you have to pay towards each claim. All excesses are payable by each insured-person , for each incident giving rise to a separate claim under each section of cover. Under the emergency medical section your excess will reduce to NIL if you save money by using a European Health Insurance Card (EHIC) at a state hospital and/or with a state registered doctor.	
Pregnancy	If it would have been over 28 weeks at start of trip or you were pregnant at the time you purchased the policies	
Consequential loss	Of any description unless specifically stated in the policy wording	
Pre-existing medical conditions	There is no cover for any claim connected to any pre-existing medical condition, any condition awaiting treatment or investigation, any terminal condition or any condition where medication has been changed . If you have ever had a heart condition, diabetes, a stroke, breathing problems, high blood pressure and do not notify Travellers HealthCheck we reserve the right to refuse any claim on your policy. If you have been referred to a specialist or treated as an in patient in the last two years and do not declare that fact to Travellers HealthCheck we reserve the right to refuse any claim on your policy. Any psychological condition, such as stress, anxiety, depression or behavioural and eating disorders are not covered under this policy. There is no cover provided for claims caused by pre-existing medical conditions of relatives or business associates.	After you have bought this policy you may be able to obtain additional cover for your preexisting medical conditions by contacting Travellers HealthCheck whose number is in your policy document
Trip Duration	Your policies are limited to the periods set out on your certificate. Annual multi-trip policies only cover return trips that do not exceed 31 days duration or, on trips within the United Kingdom, have a minimum trip duration of 3 days.	
Alcohol or Drugs	Any claim caused by your past or present use or abuse of drugs, solvents or alcohol.	
Required Disclosure Material Facts	We reserve the right to refuse a claim where you have not informed us of a material fact. A material fact is a piece of important information that would affect the likelihood of a claim under your policies. We require you to notify Travellers HealthCheck if you have ever had:- <ul style="list-style-type: none"> • Any form of cancer. • Any heart or circulatory condition. • A stroke or high blood pressure. • Any breathing condition (including asthma). • Any type of diabetes. 	
Subrogation and contribution	We reserve the right to ask for a contribution from any other relevant insurances you may hold and to take legal action in your name to recover losses against any third party	
Proof of claim	If you have to make a claim under any section of these policies it is for you to produce sufficient evidence of the cause of the claim and the losses connected to it before we will meet the claim	Read the sub- sections in the policies headed “What you need to do if you wish to make a claim under this section of the policy:”
Hazardous Activities	Any claim caused by you taking part in an hazardous activity (as defined in the policy) unless an additional premium has been paid and the policy endorsed. Hazardous activities include competitive events, sports, pastimes and any other activity that requires skill and involves increased risk of injury.	You may be able to obtain additional cover for the hazardous activity you wish to undertake either from where you bought your policy or from us by calling us on the number shown in your policy document
Terrorism, war, civil disorder or weather	The policy does not cover claims arising from terrorism, war, civil disorder, adverse weather conditions or fear of any of these.	
Psychological conditions	Stress, anxiety, depression, eating disorders or any condition requiring psychiatric care.	

Your right to cancel these policies.

If the terms of the policies are not suitable for your needs and you have been able to find alternative cover that does you can return the policies and accompanying documentation to the place where you purchased them within 14 days, together with the replacement policy, and you will receive a full refund of the premium you have paid.

Who is the insurer?

The insurer Union Reiseversicherung AG, URV, is authorised in Germany by BaFin and regulated in the United Kingdom by the Financial Services Authority and in the Republic of Ireland by the Insurance Regulator. URV is also a member of the Financial Services Compensation scheme, which offers you protection in the event that the Insurer is not financially able to meet its liabilities in respect of your claim, the FSCS can cover up to 100 % of the first £2,000 plus 90% of the remainder of the claim.

Your right to complain

The complaints procedure is set out in full in the policy document but you can write to the Branch Manager, URV, Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent, TN11 9QU. If you are still dissatisfied **you** may ask the Financial Ombudsman Service (FOS) to review your complaint. Their address is South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Their telephone advice line is 0845 080 1800.

PRE TRAVEL POLICY

Features and Benefits	Significant Exclusions (Where we limit or will not meet the claim)	Policy Section	Maximum Cover provided by your policy per insured-person	First amount you have to pay
Cover for cancellation if you are unable to travel	<ul style="list-style-type: none"> - Cancellation due to a pre-existing illness or injury of the traveller if cover not agreed in writing and any additional premium paid. - Cancellation due to a pre-existing illness or injury of a close relative or business associate - Financial failure of any transport or accommodation provider - Disinclination to travel for any reason. - Death or illness of pets or animals 	Policy A Pre Travel Section A1. Cancellation charges	up to £3,000	£60 Deposit only claims: £25

TRAVEL POLICY

Features and Benefits	Significant Exclusions (Where we limit or will not meet the claim)	Policy Section	Maximum Cover provided by your policy per insured-person	First amount you have to pay
Cover for departure delay and missed departure outside your control	<ul style="list-style-type: none"> - Delay caused by bad weather. - Delay due to the fault of the transport provider. - Claims where you fail to check in on time. - Claims caused by strikes announced before you left home 	Policy B Travel Section B1	B1. Departure delay Missed departure Abandonment after 24 hours	£20 after first 12 hours £20 after following 12 hours up to a maximum of £300 up to £500 up to £3,000 Nil Nil £60
Cover for loss or damage to personal possessions and personal money if your things are lost damaged or stolen while abroad	Limit on single item, valuables and cash. Subject to deduction for age, wear and tear. Limit of £100 on glasses and sunglasses. Limit of £100 on items lost or stolen from beaches or lidos. No cover for - valuables or cash not kept properly secure. - valuables unless in a hotel safe or carried on your person. - valuables left at night in a car - valuables if you do not have proof of ownership. - mobile phones or associated equipment. - cash not carried on your person. - theft not reported to the Police within 24 hours.	Policy B Travel Section B2 and B3	B2. Personal possessions Possessions delayed in transit for 12 hours or more	up to £200 for each individual item up to a total of £300 for valuables up to £1,500 in total essential items up to £100 £60 Nil
			B3. Personal money Loss of travel documents	up to £250 in cash on your person up to £500 in total travel and accommodation costs necessary to replace your lost travel documents up to £250 £60 Nil
Cover for the cost of Emergency Medical Treatment if you are ill or injured while abroad	No cover is offered for - exacerbation or recurrence of pre-existing medical conditions unless cover has been agreed in writing by the underwriters. - taxis, food or telephone calls. - non-urgent or elective treatment. - private treatment unless there is no public provision. - any medical condition for which you are on a waiting list for treatment. - any medical condition which was unstable at the date of booking or the date of departure. - any treatment which in the opinion of the treating doctor, can wait until your return home. - private treatment where adequate state facilities exist	Policy B Travel section B4	B4. Emergency medical expenses State hospital benefit	up to £5,000,000 outside your home country up to £1,500 within your home country up to £20 for each full day you are confined to a hospital bed in a state hospital up to a maximum of £400 £60 £60 Nil PLEASE NOTE: If you use a European Health Insurance Card (EHIC) at a state hospital and/or a state registered doctor to obtain treatment and this reduces the cost of treatment the policy excess under this section will reduce to NIL .

Features and Benefits	Significant Exclusions (Where we limit or will not meet the claim)	Policy Section	Maximum Cover provided by your policy per insured-person	First amount you have to pay
Cover for curtailment if you need to come home early due to your illness or injury or because of the death or illness of a close relative or business associate	<ul style="list-style-type: none"> - Only covered when this is medically necessary and agreed with the emergency assistance company in advance. - Curtailment due to a pre-existing illness or injury of the traveller if cover not agreed in writing and any additional premium paid. - Curtailment due to a pre-existing illness or injury of a close relative or business associate 	Policy B Travel section B5	B5. Curtailment (cutting short trip)	<p>unused portion of costs up to £3,000</p> <p>£60</p>
Cover for personal liability If you become legally liable to pay damages to someone else for your fault	<ul style="list-style-type: none"> - Only when you have no other insurance which covers this event. - No cover for claims arising while in control of a mechanically propelled vehicle of any type. 	Policy B Travel section B6	B6. Personal liability	<p>up to £2,000,000</p> <p>Damage to rented property £250 Other claims £60</p>
Personal accident benefit Single lump sum payment made if you are killed or lose a limb or an eye during the period of insurance	<ul style="list-style-type: none"> - Not covered if you are taking part in a hazardous activity which has not been agreed with the underwriters in writing. 	Policy B Travel section B7	B7. Personal accident	<p>£10,000 for your accidental death (limited to £1,000 if you are under 16 or over 75)</p> <p>£15,000 for loss of arms or legs</p> <p>£15,000 if you are permanently unable to work after an accident on your trip</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Legal advice and expenses If you need advice about obtaining compensation for something which happens during the period of insurance	<ul style="list-style-type: none"> - You cannot use this cover to sue a member of your family, the tour operator, the insurers or anyone acting as their agent. 	Policy B Travel section B8	B8. Legal advice and expenses	<p>Up to £50,000 for legal costs and expenses to pursue claims for compensation and damages due to your death or personal injury.</p> <p>£100</p>
Optional covers (these sections are only applicable if you have paid the additional premium)				
Winter sports cover Additional cover if you are taking part in winter sports	<p>No cover for</p> <ul style="list-style-type: none"> - damage to equipment while in use. - equipment left unattended away from your accommodation. - Lost or stolen skis will be depreciated at the rates set out in the policy terms. 	Policy B Travel section S1	<p>S1. Winter sports cover – (option available on payment of additional premium)</p> <p>Ski equipment delayed in transit for more than 12 hours</p> <p>Loss of pre-booked ski pack</p> <p>Piste closure</p> <p>Avalanche closure</p>	<p>Ski equipment up to £150 for each individual item up to £400 in total on own equipment</p> <p>up to £250 in total on hired equipment</p> <p>up to £10 for each full day of delay</p> <p>up to £100 in total</p> <p>up to £25 per day up to £250 in total</p> <p>up to £20 for each full day you are unable to ski through lack of snow up to £200 in total</p> <p>up to £100 for each full day you are unable to reach your trip destinations as a result of an avalanche up to a total of £200</p> <p>£50</p> <p>£50</p> <p>Nil</p> <p>£50</p> <p>Nil</p> <p>Nil</p>
Golf Extension Additional cover for your golf equipment	<p>No cover for</p> <ul style="list-style-type: none"> - damage to equipment while in use. - equipment left unattended away from your accommodation. - Lost or stolen equipment will be depreciated at the rates set out in the policy terms. 	Policy B Travel section G1	<p>G1. Golf Extension (option available on payment of additional premium)</p> <p>Golf equipment delayed in transit for more than 12 hours</p> <p>Loss of green fees</p> <p>Hole in one</p>	<p>Golf equipment up to £100 for each individual item</p> <p>Own golf equipment up to £1,000 in total</p> <p>Hired golf equipment up to £200 in total</p> <p>up to £30 for each full day of delay</p> <p>up to £300 in total</p> <p>up to £200 in total up to £75</p> <p>£50</p> <p>£50</p> <p>Nil</p> <p>£50</p> <p>Nil</p>
Fishing Extension Additional cover for your Fishing equipment	<p>No cover for</p> <ul style="list-style-type: none"> - damage to equipment while in use. - equipment left unattended away from your accommodation. - Lost or stolen equipment will be depreciated at the rates set out in the policy terms. 	Policy B Travel section F1	<p>B11. Fishing Extension (option available on payment of additional premium)</p> <p>Fishing equipment delayed in transit for more than 12 hours</p>	<p>Fishing equipment up to £100 for each individual item</p> <p>Own fishing equipment up to £1,000 in total</p> <p>up to £30 for each full day of delay</p> <p>up to £300 in total</p> <p>£50</p> <p>Nil</p>
Wedding Extension Additional cover if you are getting married on your trip	<p>No cover for</p> <ul style="list-style-type: none"> - loss or damage to any property shipped as freight or under bill of lading - property left unattended away from your accommodation 	Policy B Travel section W1	<p>W1. Wedding Extension (option available on payment of additional premium)</p>	<p>Wedding rings up to £500 in total</p> <p>Wedding photographs up to £500 in total</p> <p>Wedding gifts in resort up to £200 for each individual item up to £1,500 in total</p> <p>Wedding attire up to £300 for each individual item up to £2,000 in total</p> <p>£50</p> <p>£50</p> <p>£50</p> <p>£50</p>