

Fit-4-Travel

TRAVEL INSURANCE

Policy Summary

Please note that this summary document does not contain the full terms and conditions of the contract, which can be found in the policy wording. This policy summary does not form part of the policy wording. Please ensure that you read the policy wording to fully understand the terms and conditions. A copy of the policy wording is available on request.

The travel insurance policy is primarily designed for travellers with pre-existing medical conditions and their travelling companions who are UK Residents or UK Expatriates and provides cover for those travellers residing in, and flying from and returning to: Austria, Belgium, Bulgaria, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Republic of Ireland, Romania, Slovakia, Slovenia, Spain, Sweden, United Kingdom. There is no traveller age limit for Single Trip policies. Travellers must be under age 76 when the policy commences for Annual Multi-Trip policies.

For the Winter Sports section there is an age limit of 65 years and under.

The coverage includes medical and emergency travel expenses, travel assistance, travel disruption, baggage, money, hijack, personal accident, personal liability and legal expenses. The benefits, limits (sums insured which are on a per person basis) and excesses that apply to the insurance are stated in the Table of Benefits within the policy wording, and in the schedule.

The period of insurance is stated in the schedule.

The policy, schedule and any endorsements shall be governed by and construed in accordance with the law of England and Wales. Each party agrees that the Courts of England and Wales shall have exclusive jurisdiction in respect of any dispute which may arise out of or in connection with this Policy or any claim.

If you opt to pay your premium in sterling then the sum insured will be represented in sterling, if you choose euros then your sum insured will be represented in euros, except Section 16 'End Supplier Failure' where if you are a non-UK resident then your sum insured will only be settled in euros. The currency will be shown in the 'Schedule of Insurance'.

The Policy is administered by International Travel and Healthcare Limited and underwritten by AmTrust Europe Limited.

International Travel and Healthcare Limited

Registered in England number 05461888

at West House, 46 High Street, Orpington, Kent BR6 0JQ, United Kingdom

Authorised and regulated by the Financial Conduct Authority.

Financial Services Register number 433367

AmTrust Europe Limited

Registered in England number 1229676

at Market Square House, St James's Street, Nottingham NG1 6FG, United Kingdom

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Financial Services Register number 202189. These details can be checked on the Financial Services Register by visiting: www.fca.org.uk or by contacting the Financial Conduct Authority on 0800 111 6768

Member of the Association of British Insurers

SIGNIFICANT FEATURES, BENEFITS AND EXCLUSIONS

Significant cover	Significant features	Limitations and exclusions
<p>Section 1 – Travel Disruption (page 10). Provides for irrecoverable unused travel and accommodation costs that have been paid or are to be paid under a contract and cannot be reclaimed if the journey is cancelled or curtailed.</p>	<p>Gold – £/€ 2,000 Platinum – £/€ 5,000 Resulting from: Bodily injury; illness; disease; jury service; involuntary redundancy (if you are under 65 and have 2 years continuous employment); police or other authorities requesting you to stay at home due to serious damage to your home; or being posted overseas (Armed Forces, Police, Fire, Nursing, Ambulance Services).</p>	<p>There is no cover for: Cancellation of the journey on medical grounds, where a certificate has not been obtained from a medical practitioner; circumstances already known to you before travelling; travelling against medical advice; redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy; natural catastrophe (unless the additional premium is paid); the excess.</p>
<p>Section 2 – Abandonment (page 11). Provides for irrecoverable unused travel and accommodation costs that have been paid or are to be paid under a contract and cannot be reclaimed if the journey is delayed for at least 24 hours at the final home location departure point.</p>	<p>Gold – £/€ 2,000 Platinum – £/€ 5,000 Resulting from: Strike; industrial action; adverse weather; mechanical breakdown or technical fault of schedule public transport on which you are booked.</p>	<p>There is no cover for: Strikes or industrial action already known to you before travelling; withdrawal from service of an aircraft or sea vessel by Civil Aviation Authority (CAA) or Port Authority; accident or breakdown of a vehicle owned by you if it runs out of petrol, oil or water, has a flat tyre, puncture, flat battery or has not been properly serviced and maintained); natural catastrophe (unless the additional premium is paid); your failure to check in on time for your return journey to your home location; the excess.</p>
<p>Section 3 – Catastrophe (page 12). Provides for irrecoverable unused travel and accommodation costs as a result of being forced to move your accommodation.</p>	<p>Gold – £/€ 1,000 Platinum – £/€ 1,000 Resulting from: Fire, lightning, explosion, earthquake, storm, tempest, hurricane, flood, medical epidemic or a local Government directive.</p>	<p>There is no cover for: Journeys within your home location; disinclination to travel; costs or expenses from circumstances existing prior to arrival at the accommodation.</p>
<p>Section 4 – Missed Departure (page 13). Provides for additional accommodation (room only) and travel expenses necessarily incurred in reaching your overseas destination or returning to your home location.</p>	<p>Gold – £/€ 500 Platinum – £/€ 500 Resulting from: Strike, industrial action; adverse weather; failure of scheduled public transport on which you are booked; accident or breakdown of the vehicle you are travelling in; an accident or breakdown occurring to another vehicle ahead of you on a road which causes an unexpected delay to the vehicle in which you are travelling.</p>	<p>There is no cover for: Journeys within your home location; adverse weather or strikes or industrial action already known to you before travelling; withdrawal from service of an aircraft or sea vessel by CAA or Port Authority; natural catastrophe (unless the additional premium is paid), travelling against medical advice.</p>

SIGNIFICANT FEATURES, BENEFITS AND EXCLUSIONS

Significant cover	Significant features	Limitations and exclusions
<p>Section 5 – Delayed Departure (page 14). Provides for delay (for at least 12 hours) at the final home location departure point, £/€ 30 for the first full 12 hours and £/€ 15 for each full 12 hours thereafter.</p>	<p>Gold – Nil Platinum – £/€ 300 Resulting from: Strike; industrial action; adverse weather; mechanical breakdown or technical fault of schedule public transport on which you are booked.</p>	<p>There is no cover for: Journeys within your home location; adverse weather or strikes or industrial action already known to you before travelling; withdrawal from service of an aircraft or sea vessel by CAA or Port Authority; Your failure to check in on time for your return journey to your home location; internal flights which do not form part of your outbound or inbound journey to/from your home location; natural catastrophe (unless the additional premium is paid).</p>
<p>Section 6 – Medical Expenses (page 15). Provides medical costs, surgical fees, hospital fees and emergency travel whilst on a journey outside your home location.</p>	<p>Gold – £/€ 10,000,000 Platinum – £/€ 10,000,000 Resulting from: Injury; illness and disease; also extends to: funeral expenses incurred outside your home location; emergency dental treatment; additional transport/accommodation expenses.</p>	<p>There is no cover for: Travelling against medical advice or for the purpose of receiving medical treatment; normal pregnancy and childbirth; routine or elective (non-emergency) care or treatment; pre-existing medical conditions not accepted by us; expenses incurred after you have returned to your home location; the excess. Expenses must be incurred within 12 months of the incident giving rise to the claim.</p>
<p>Section 7 – Hospital Benefit (page 17). Provides a daily allowance (£/€ 25 for each 24 hours) whilst admitted to hospital.</p>	<p>Gold – £/€ 375 Platinum – £/€ 800 Resulting from: Injury or illness; treatment as an in-patient outside of your home location.</p>	<p>There is no cover for: Treatment that could be delayed until you return to your home location; normal pregnancy and childbirth; treatment provided by a convalescent or nursing home; treatment as an in-patient at a hospital within your home location.</p>
<p>Section 8 – Personal Accident (page 18). Provides a lump sum if you sustain a bodily injury whilst on a journey.</p>	<p>Gold – £/€ 15,000 Platinum – £/€ 15,000 Resulting in: Death; loss of limb; loss of sight; permanent total disablement</p>	<p>There is no cover for: Permanent total disablement if you not in full time gainful employment, or you are over 65 years of age; we will only pay one loss suffered by you; accidental death benefit is reduced to £/€ 3,000 for those under 16 years or over 70 years of age at the time of accident.</p>
<p>Section 9 – Baggage and Personal Property (page 19). Provides cover for personal baggage or valuables lost, stolen or damaged.</p> <p>Mobility Aids</p>	<p>Gold – £/€ 2,000 Platinum – £/€ 3,000 Valuables total overall limit is £/€ 300; single item pair or set is £/€ 200 (gold) or £/€ 300 (platinum). See depreciation calculations in the policy wording.</p> <p>Gold – £/€ 2,500 Platinum – £/€ 2,500</p>	<p>There is no cover for : Breakage of valuables; theft not reported to the police; wear and tear; items left unattended in a public place; sports equipment whilst in use; property in a vehicle, if the vehicle is not locked and the property is not out of sight; the excess. You must obtain a carrier's report or Property Irregularity Report (airline only) in the event of loss.</p>

SIGNIFICANT FEATURES, BENEFITS AND EXCLUSIONS

Significant cover	Significant features	Limitations and exclusions
<p>Section 10 – Delayed Baggage (page 21).</p> <p>Provides cover for emergency replacement of clothing, medication and toiletries if baggage is temporarily lost in transit.</p>	<p>Gold – £/€ 300 Platinum – £/€ 300</p> <p>The baggage delay must be during the outward journey and the baggage not returned to you within 12 hours.</p>	<p>There is no cover for:</p> <p>Baggage delayed, detained or confiscated by customs or other authorities; emergency replacement of clothing, medication and toiletries where you are unable to provide receipts; the excess. You must obtain a carrier's report or Property Irregularity Report (airline only) in the event of loss.</p>
<p>Section 11 – Money Passport and Documents (page 22).</p> <p>Provides cover for cash, money orders, signed travellers cheques, drivers licence, visas, prepaid car-hire or accommodation vouchers lost, stolen or damaged.</p>	<p>Gold – £/€ 750 Platinum – £/€ 1,000</p> <p>The cash limit is £/€ 200 (gold) or £/€ 300 (platinum) reducing to £/€ 50 if you are under 16 years of age; £/€ 300 limit for passports.</p>	<p>There is no cover for:</p> <p>Loss of, theft of or damage to money or documents left unattended at any time; loss of, theft of or damage to travellers cheques if you have not complied with the issuers' conditions or where the issuer provides a replacement service; loss of or damage due to delay, confiscation or detention by customs or any other authority; your expenses incurred whilst in your home location; extra travel and accommodation expenses incurred by you returning to your home location; theft not reported to the police; the excess. You must obtain a carrier's report or Property Irregularity Report (airline only) in the event of loss.</p>
<p>Section 12 – Personal Liability (page 23).</p> <p>Indemnifies an insured person for legal liability to pay damages in respect of accidental third party bodily injury, illness or disease and property damage.</p>	<p>Gold – £/€ 2,000,000 Platinum – £/€ 2,000,000</p>	<p>There is no cover for:</p> <p>A person under a contract of employment with you or who is your family member; damage to property belonging to or in custody or control of you; bodily injury caused in connection with ownership or possession of aircraft, watercraft, mechanically propelled vehicles and firearms; assumed liability; the excess.</p>
<p>Section 13 – Legal Expenses (page 24).</p> <p>Provides legal expenses to allow an insured person or their representative to pursue a claim against a third party who has caused the insured person bodily injury, death or illness.</p>	<p>Gold – £/€ 25,000 Platinum – £/€ 25,000</p>	<p>There is no cover:</p> <p>Claims reported to us more than 12 months from the beginning of the incident which led to the claim; defence against civil claim, proceedings brought against you; defence against civil claim, legal proceedings brought against a travel agent, tour operator, carrier, insurer (or our representatives) or another person involved in arranging this policy; the excess.</p>
<p>Section 14 – Hijack (page 26).</p> <p>Provides a daily benefit for each complete 24 hours you are held hostage.</p>	<p>Gold – £/€ 500 Platinum – £/€ 500 £/€ 50 per day</p>	<p>There is no cover:</p> <p>If the claim is not substantiated by a written police report; if you engage in activities that could be expected to increase the risk of hijack.</p>

SIGNIFICANT FEATURES, BENEFITS AND EXCLUSIONS

Significant cover	Significant features	Limitations and exclusions
<p>Section 15 – Pet Fees Cover (page 26). Provides a daily benefit for each complete 24 hours your return is delayed, and you incur additional kennel or cattery fees.</p>	<p>Gold – £/€ 500 Platinum – £/€ 500 £/€ 25 per day. Resulting from: Strike; industrial action; adverse weather; mechanical breakdown or technical fault of schedule public transport on which you are booked; an event covered under Section 5 – Medical Expenses.</p>	<p>There is no cover for: Pets other than cats and dogs; kennel and cattery fees incurred outside your home location; adverse weather or strikes or industrial action already known to you before travelling; your failure to check in on time for your return journey to your home location.</p>
<p>Section 16 – End Supplier Failure (page 27). Provides cover against your net ascertained financial loss incurred during the period of insurance.</p>	<p>Gold – £/€ 1,500 Platinum – £/€ 1,500 Resulting from: Solely in the event of the insolvency of the entity(ies) in respect of travel or accommodation booked prior to departure.</p>	<p>There is no cover for: Any loss sustained after the date of insolvency of the entity; any claim not received within six months of the default of the travel arrangements entity.</p>
<p>Optional Benefits (insured if additional premium paid and is shown in the schedule as covered)</p>		
<p>Section 17 – Winter Sports (page 29).</p>	<p>Provides up to 21 days cover for winter sports.</p>	<p>There is no cover for: Search and rescue costs.</p>
<p>Ski Equipment (page 29). Provides for replacement skis, snowboards, bindings, boots and poles owned or hired if they are lost, stolen or damaged.</p>	<p>£/€ 500 Resulting from: Loss, theft loss, theft or damage, with a single item limit of £/€ 250; see depreciation calculations in the policy wording; for skis and snowboards over 5 years old, the maximum benefit is £/€ 50.</p>	<p>There is no cover for: Wear and tear; ski equipment delayed, confiscation or detained by customs or any other authority; the excess. You must obtain a carrier's report or Property Irregularity Report (airline only) in the event of loss.</p>
<p>Ski Hire (page 30). Provides for hire equipment if yours is temporarily delayed or lost, damaged or stolen.</p>	<p>£/€ 260 (£/€ 20 per day) if delayed, it must be longer than 12 hours on the outward journey.</p>	<p>There is no cover for: Wear and tear; ski equipment delayed, confiscation or detained by customs or any other authority; you must obtain a carrier's report or Property Irregularity Report (airline only) in the event of loss.</p>
<p>Ski Pack (page 30). Provides for the unused part of the ski pack costs not used. (ski pack means ski hire, ski lessons and lift pass).</p>	<p>£/€ 250. Resulting from: Illness or injury during the journey.</p>	<p>There is no cover for: The excess; reports must be obtained in the event of theft or loss.</p>
<p>Piste Closure (page 31). Provides for extra transport costs and ski lift pass if you have to travel to another resort.</p>	<p>£/€ 250 (£/€ 25 per day) Resulting from: Adverse weather conditions not being able to ski or travel to another resort to ski. Cover only available within the ski season at your pre-booked resort.</p>	<p>There is no cover for: If the insurance is purchased within 14 days of travelling; if the ski resort is less than 1,000 metres above sea level; if the piste closure was in existence prior to your arrival. You must obtain written confirmation from resort management to confirm that the piste was closed and/or it was not possible to travel to another resort.</p>

SIGNIFICANT FEATURES, BENEFITS AND EXCLUSIONS

Significant cover	Significant features	Limitations and exclusions
<p>Avalanche and Landslide (page 31). Provides extra travel and accommodation costs for a delay in arrival or departure due to an avalanche or landslide.</p>	<p>£/€ 150 if the delay is for more than 12 hours.</p>	<p>There is no cover: If the insurance is purchased within 14 days of travelling; the excess. You must obtain written confirmation from the appropriate authority to confirm the period and reason for the delay.</p>
<p>Golf Equipment (page 32).</p>	<p>Golf equipment means golf bag, clubs and golf shoes.</p>	<p>There is no cover for: Golf equipment over 5 years old; loss, damage or theft from an unattended vehicle overnight; golf equipment left unattended in a public place; golf clubs whilst is use; golf equipment delayed, confiscation or detained by customs or any other authority; theft from the accommodation unless evidence of forced entry and/or exit; wear and tear; the excess. You must obtain a carrier's report or Property Irregularity Report (airline only) in the event of loss; reports must be obtained in the event of theft or loss.</p>
<p>Golf Equipment (page 32). Provides for loss, theft or damage to your golf equipment.</p>	<p>£/€ 1,000. See depreciation calculations in the policy wording. Single item limit of £/€ 300</p>	
<p>Golf Equipment Hire (page 33). Provides cover to hire equipment if yours is temporarily delayed or lost, stolen or damaged.</p>	<p>£/€ 400 (£/€ 40 per day). If delayed, it must be longer than 24 hours on the outward journey.</p>	<p>There is no cover for: Loss, damage or theft from an unattended vehicle overnight; golf equipment left unattended in a public place; golf clubs whilst is use; golf equipment delayed, confiscation or detained by customs or any other authority; theft from the accommodation unless evidence of forced entry and/or exit; wear and tear.</p>
<p>Non-Refundable Golfing Fees (page 34). Provides for unused non-refundable, prepaid green fees, golf equipment hire or tuition fees for the number of days you are unable to play golf.</p>	<p>£/€ 300 (£/€ 75 per day) Resulting from: Injury or illness; loss or theft of your documentation; adverse weather conditions.</p>	<p>There is no cover: If the insurance is purchased within 14 days of travelling. A medical certificate must be obtained in the event of injury or illness; reports must be obtained in the event of theft or loss.</p>
<p>Wedding/Civil Ceremony (page 35). Provides cover for Wedding/Civil Ceremony wedding attire.</p>	<p>Wedding Rings – £/€ 1,500 Wedding Gift – £/€ 750 Wedding Attire – £/€ 1,000 Resulting from Accidental damage, loss or theft of wedding attire, wedding rings and wedding gifts.</p>	<p>There is no cover: Wear and tear; theft from or damage to wedding attire left in an unattended vehicle overnight; the loss is covered under Section 8 – Baggage; the excess. Reports must be obtained in the event of theft or loss; you must obtain a carrier's report or Property Irregularity Report (airline only) in the event of loss.</p>

SIGNIFICANT FEATURES, BENEFITS AND EXCLUSIONS

Significant cover	Significant features	Limitations and exclusions
<p>Natural Catastrophe (page 38). Provides if any part of your outward, onward or return journeys are delayed, cancelled, cut short or extended as a result of a natural catastrophe.</p>	<p>Cancellation – £/€ 1,500 Additional Expenses – £/€ 150 per day Replacement Accommodation – £/€ 150 per day Travel Delay (for each full 12 hours) – £/€ 25</p>	<p>There is no cover for: For circumstance known before purchasing the policy; where an alternative travel or accommodation is offered; any day to day costs; any costs if you don't take the first available means of transport to get to your destination.</p>

Age Limitation (pages 2, 4 and 44)

Single Trip (no upper age limit):

1. of up to 60 days;
2. of between 61 days and 120 days if you are aged 75 years or under.

Annual Trip (up to 75 years of age and under):

Any one trip of 45 days but can be increased to 60 days for an additional premium and provided you are 68 years or under.

Section 17 - Winter Sports: 65 years or under.

Geographical Areas (page 4)

Stopovers are deemed to be included within the main journey destination area, provided no individual stopover exceeds 4 nights, and combined stopovers do not total 6 nights or more.

- **Area 1** – England, Scotland, Wales, Northern Ireland and the Isle of Man.
- **Area 2** – Europe (restricted) including Eire (Republic of Ireland), the Channel Islands, Russia (west of the Ural Mountains), islands in the Mediterranean, the Azores, the Canary Islands, Madeira and Iceland excluding Spain, the Canary Islands, Turkey, Cyprus, Malta and Switzerland.
- **Area 3** – Europe as per Area 2 including Spain, the Canary Islands, Turkey, Cyprus, Malta and Switzerland.
- **Area 4** – Australia and New Zealand.
- **Area 5** – Worldwide excluding USA and Canada and the Caribbean.
- **Area 6** – Worldwide.

(Cover only applies if the journey is away from your home location and at least two nights stay in pre-booked and paid accommodation or involves a pre-booked flight).

Medical Assistance (24 hour) Helpline (page 5)

If you require IN-PATIENT HOSPITAL TREATMENT whilst on a journey you MUST ring the telephone number provided below, before seeking treatment.

Telephone: **+44 (0)203 538 0492**

E-mail: **travelassist@amtrustgroup.com**

Claims Procedures and Conditions (page 6)

A claim can be made by you contacting:

Specialty Claims Services Limited

(9am - 5pm / Mon - Fri)

Telephone: **+44 (0)1420 383 010**

Facsimile Number: **+44 (0)1420 558 111**

E-mail: **a&hclaims@amtrustgroup.com**

By Post: Specialty Claims Services Limited

Attwood House,
Mansfield Business Park,
Four Marks,
Hampshire GU34 5PZ
United Kingdom

In either case a completed claim form and details needs to be submitted within thirty (30) days of the occurrence.

Sports and Activities Table (page 38)

Lists the activities covered automatically and whether there is an increase in the medical excess and if there is cover under the personal liability section.

Conditions (page 40)

All material facts should be disclosed (These are facts which are likely to influence the insurer's acceptance or assessment of the insurance). If there is any doubt about facts considered material then they should be disclosed.

The policy, schedule, endorsements are governed with the law of England and Wales.

Cancellation (page 40)

You may cancel the insurance, by giving 30 days notice. Please call ITHC:

Telephone: **+44 (0) 1689 892 228**

We may cancel the policy or any cover hereunder by giving you 30 days written notice at your last known address.

When the Policy is cancelled the premium for the period up to the date when the cancellation takes effect shall be calculated and we shall return any unearned portion of the premium paid provided no claims have been advised or paid. Where you cancel the Policy the unearned portion of the premium paid will be subject to a minimum charge of £/€ 35 inclusive of local tax (if applicable).

If the cover does not meet your requirements within fourteen (14) days of the cover starting or the day on which you receive the documents, whichever is the later we will refund all premiums paid provided you have not made a claim or the period of insurance has not expired.

General Exclusions (page 43)

War	Travelling against medical advice
Flying other than as a passenger	Nuclear or radioactive contamination
Weapons of mass destruction	Armed Forces operational duties
Professional sports and entertaining	HIV and AIDS
Travelling for the purpose of receiving treatment	Terrorism (other than Medical, Hospital and PA sections)
Attempting self-injury or suicide	Manual labour
Travelling to a country where Foreign and Commonwealth Office or World Health Organisation have advised against all or all but essential travel	Pre-existing medical conditions unless declared to insurers and accepted in writing
	Any sports or activities not mentioned in the Sports and Activities Table

Complaints Procedure (page 45)

We are dedicated to providing you with a high quality service and want to ensure that this is maintained at all times. If you feel that we or another party connected with this Policy have not offered a first class service please write and tell them and they will do their best to resolve the problem.

Claims

In respect of any questions or concerns about the handling of a claim you should put your question or concern to:

The Managing Director

Specialty Claims Services Limited
Attwood House, Mansfield Business Park
Four Marks
Hampshire GU34 5PZ
United Kingdom

Telephone: **+44 (0)1420 383 010**
E-mail: **a&hclaims@amtrustgroup.com**

Sales and Administration

If your complaint is about the way the policy has been sold or administered, you should put your question or concern to:

The Compliance Officer

International Travel and Healthcare
West House
46 High Street
Orpington
Kent BR6 0JQ
United Kingdom

Telephone: **+44 (0) 1689 892 228**
Email: **info@int-travelandhealthcare.com**

You will be contacted within five days of receiving your complaint to inform you of what action is being taking. We will try to resolve the problem and give you an answer within four weeks. If it will take longer than four weeks we will tell you when you can expect an answer.

If you have not been given an answer within eight weeks you can take your complaint to the Financial Ombudsman Service for review. This complaints procedure does not affect any legal right you have to take action.

Once you have received your final response, and if you are still not satisfied you can contact the Financial Ombudsman Service:

Financial Ombudsman Service

South Quay Plaza
183 Marsh Wall
London E14 9SR
United Kingdom

UK Telephone: **0800 023 4567** or **0300 123 9123**
E-mail: **complaint.info@financial-ombudsman.org.uk**

Financial Services Compensation Scheme (FSCS) (page 48)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if in the unlikely event we are unable to meet our obligations under this contract. A claim under this contract of general insurance is covered 90% of the claim without any upper limit.

Further information about the scheme is available from the Financial Services Compensation Scheme at the below address or on their website: www.fscs.org.uk. 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU United Kingdom and on Telephone: **+44 (0)20 7892 7300** or Facsimile: **+44 (0)20 7892 7301**.