



INSURE & GO INSURANCE SERVICES LIMITED

1. The Financial Services Authority (FSA)

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 services are right for you.

2. Whose products do we offer?

- We offer products from a range of insurers.
- We can only offer products from a limited number of insurers.
- Ask us for a list of insurers we offer insurance from.
- We only offer products from a single insurer.

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. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

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

- A fee
- No fee.

You will receive a quotation which will tell you about any other fees in relation to any particular insurance policy.

5. Who regulates us?

Insure & Go Insurance Services Limited of Maitland House, Warrior Square, Southend-on-Sea, Essex SS1 2JY is authorised and regulated by the Financial Services Authority. Our FSA Register number is 309572. Our permitted business is insurance mediation activities.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register/home.do or by contacting the FSA on 0300 500 5000.

6. Ownership

We are neither owned directly or indirectly by an insurance company.

7. What to do if you have a complaint

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

...in writing

Write to Insure & Go Insurance Services Limited, Maitland House, Warrior Square, Southend-on-Sea, Essex, SS1 2JY

... by phone

Telephone Number: 0844 888 3935

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 Financial Services Compensation Scheme (FSCS). You may be able to get money from the scheme if we cannot meet our financial responsibilities.

Further information about compensation scheme arrangements is available from the FSCS website at www.fscs.org.uk.

Virgin Travel Insurance Black Travel Insurance

POLICY SUMMARY

The purpose of this Policy Summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. You still need to read the Policy Wording Booklet for a full description of the terms of the insurance, including the policy definitions. This Policy Summary does not form part of the Policy Wording Booklet.

Virgin Travel Insurance is a trading name of Insure & Go Insurance Services Ltd. Insure & Go Insurance Services Ltd are authorised and regulated by the Financial Services Authority.

Insurance Provider

This insurance is underwritten by Europ Assistance Holding Irish Branch. Benefits and services under this policy are provided by Europ Assistance Holdings Limited

Purpose of the Insurance

This insurance cover provides financial protection and medical assistance for your trip.

Significant Product Features, Benefits and Exclusions

The levels of cover and excesses which apply are set out in the Table of Benefits on Page 1 of your Policy Wording Booklet. Certain Sections of your policy may carry an excess which means that you have to pay the first sum per person, per section, per incident if you claim. The excess amount varies according to the Section you are claiming under. The table below sets out the significant benefits and exclusions of your Policy. The policy includes many other benefits, conditions and exclusions. Please read your Policy Wording Booklet to make sure that the cover is suitable for you.

The Significant Conditions And Exclusions	Policy Reference
<p>Medical Conditions existing prior to purchasing or renewing this policy</p> <p>If yourself or any person insured on your policy have, at the time of taking out this insurance (or if there is a change in your medical condition between the date you bought the policy and the date you book each trip if you are an annual policyholder), suffered from or received any form of medical advice, treatment or medication for any of the following medical conditions, you will need to declare this to us by phoning 0844 888 3905. Unless accepted by us, no cover would be available should a claim arise from the condition concerned.</p> <ul style="list-style-type: none"> - any heart-related, blood circulatory or diabetic condition - any breathing condition - any psychiatric or psychological condition (including anxiety or depression). - has had treatment or hospital consultation for any cancerous condition in the last five years - has been referred to or seen by a hospital doctor or surgeon (other than an A&E Doctor), or needed in-patient treatment in hospital in the last year <p>You must inform us of any change in your circumstances, happening after the policy has been issued and before you travel.</p> <p>No cover is available at all if at the time of taking out this insurance you or any person including those not travelling whose condition may give rise to a claim:</p> <ul style="list-style-type: none"> - are receiving or waiting for hospital investigation or treatment for any undiagnosed condition or set of symptoms - are travelling against medical advice or for the purpose of getting medical treatment abroad - have been given a terminal prognosis, which means your condition will lead to your eventual death <p>Please note that there is no cover for health conditions which could reasonably be expected to give rise to a claim.</p>	<p>'Health conditions' page 2</p> <p>and</p> <p>General exclusions pages 8 and 9</p> <p>and</p> <p>Definitions 'You, Your' page 5</p>

Age Limits	You must be 75 or under at the date you buy the policy. Please note that if you are under 18 or over 65, reduced cover will apply to certain sections of the policy.	Important information 'Eligible people' page 2	
Residency	You must have lived in the United Kingdom, the Channel Islands, the Isle of Man or Republic of Ireland for at least six of the last 12 months before you bought or renewed your policy.	Important information 'Eligible people' page 2	
Dangerous activities	<p>You must tell Virgin Travel Insurance if you plan to take part in a dangerous activity as cover may not be available. Certain activities are allowed subject to an extra premium being paid, however, these may attract an increased excess and cover may not be available under the Personal Accident and Personal Liability Sections. Please refer to the Table on pages 19 - 22 of the Policy Booklet.</p> <p>You may be covered when you take part in certain winter sports if you have paid to extend your cover or if you are an annual policyholder cover is allowed for up to 24 days during your period of insurance.</p> <p>Cover for 'Extreme Ski' may be arranged by paying extra premium.</p>	<p>'Dangerous activities' page 3 and pages 19, 20, 21 and 22</p> <p>Winter sports cover pages 5, 15 and 16</p>	
Dependency on others	<p>This policy will not cover any claims under Section A (Cancelling or Cutting Short your trip) arising directly or indirectly from a pre-existing medical condition known to you prior to the commencement of the Period of Insurance, affecting a close relative, travelling companion who is not insured under this policy or person with whom you intend to stay whilst on your trip.</p> <ul style="list-style-type: none"> - for which they have required surgery, or inpatient treatment or hospital consultations, or have been prescribed medication or undergone any treatment, during the 90 days immediately prior to the commencement of the Period of Insurance; or - if they were on a waiting-list for, or have knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the Period of Insurance; or - if a terminal diagnosis has been received prior to the commencement of the Period of Insurance 	<p>Important limitations - Cancelling and cutting short your holiday pages 2 and 3</p> <p>and</p> <p>Definitions 'Close relative' page 4</p>	
Misuse of Drugs or Alcohol	No section of this policy shall apply in respect of any claim arising from using alcohol or drugs (unless the drugs have been prescribed by a doctor) .	General Exclusions page 8	
Reckless or Malicious Acts	We will not pay for any claim arising or resulting from you being involved in any malicious, reckless, illegal or criminal act.	General Exclusions page 8	
Emergency Treatment	You must notify Europ Assistance immediately if you go into hospital or before incurring any medical expenses in excess of £500.	Medical and other emergencies - Hospital treatment abroad page 3	
Law and jurisdiction	This insurance is governed by the law of England and Wales, unless we agree otherwise.	Important Information 'Law' page 3	
The Significant Covers	Significant Features and Benefits	Policy Limits and Exclusions Applying to Significant Covers	Policy Reference
Medical Expenses. Up to £15,000,000	Provides cover for costs arising in the event of you being unexpectedly injured, ill or death during the trip and where necessary the provision of emergency medical assistance.	<p>To be able to claim, the medical treatment must be required in an emergency and be unable to wait until you have returned to your home country.</p> <p>Medical cover does not apply to treatment received in your home country, England, Scotland, Wales and N. Ireland or the final country of destination if you are on a one-way trip.</p> <p>An excess of £100 per person, per incident applies if you are aged 66 or over.</p>	<p>Table of benefits page 1</p> <p>Section B – Medical and other expenses pages 10 and 11</p>
Cancelling or cutting short your holiday. Up to £7,500	Provides cover for travel and accommodation and excursions, tours and activities that have been pre paid or you are contracted to pay for and cannot get back if you cancel or cut short your holiday.	<p>To be able to claim, the reason why the trip is being cancelled or cut short must be necessary and unavoidable and must fall into one of the reasons listed in the Policy. For example, if a person insured under this policy becomes ill or is injured or dies. You must also notify your carrier or travel agent as soon as you know the trip is to be cancelled to minimise your loss as far as possible.</p>	<p>Table of benefits page 1</p> <p>Section A – Cancelling and cutting short your holiday pages 9 and 10</p>

The Significant Covers	Significant Features and Benefits	Policy Limits and Exclusions Applying to Significant Covers	Policy Reference
<p>Your Personal Belongings and Baggage. Up to £2,500</p> <p>Please note this section only applies if you have paid the appropriate premium for cover.</p>	<p>Provides cover for your own personal luggage and valuables if they are lost, stolen or damaged during your trip. You will be expected to provide evidence of ownership and value (such as receipts) in the event of a claim.</p> <p>Please note that no cover is provided under this section for Mobile phones and their accessories, spectacles or sunglasses.</p>	<p>To be able to claim, a written report is required to support the loss/theft/damage. For example, from the local police or from the transport carrier. This must be obtained within 24 hours of discovery.</p> <p>The amount payable will include an allowance for wear and tear and loss of value.</p> <p>Your policy has a limit of £500 for each single item (this includes a pair or set).</p> <p>Your policy has a limit of £600 for valuables overall.</p> <p>Personal property must not be left unattended at any time unless in your locked accommodation.</p> <p>Personal property left in vehicles must be in a locked boot or locked and covered luggage compartment. No cover is available for thefts from vehicles between 10pm and 8am.</p> <p>Valuables are not covered if they are left in an unattended vehicle or are outside your control in transit at any time.</p>	<p>Table of benefits page 1</p> <p>Section E1 – Personal belongings and baggage page 12</p> <p>Definitions ‘Pair or set of items’ page 4</p> <p>Definitions ‘Valuables’ page 5</p> <p>General exclusions pages 8 and 9</p> <p>Definitions ‘Unattended’ page 5 and ‘You, Your’ page 5</p>
<p>Your Personal Money. Up to £750 (this includes a cash limit of £500 or £50 if aged under 18)</p> <p>Please note this section only applies if you have paid the appropriate premium for cover.</p>	<p>Provides cover for cash and traveller’s cheques lost or stolen during your trip. You will be expected to provide evidence of ownership and value in the event of a claim (such as receipts, bank statements and cash withdrawal slips).</p>	<p>To be able to claim, cash must be kept with you at all times or be in a locked safety deposit facility.</p> <p>A written police report must be obtained within 24 hours to support the loss/theft.</p>	<p>Table of benefits page 1</p> <p>Section E2 – Personal money page 12</p>

Please note: In the event of a claim arising from acts committed for political, religious, ideological or similar purposes, valid claims for Emergency Medical Expenses and Personal Accident will still be paid in all circumstances. Other valid claims will be paid for incidents occurring after you have left your home country.

Period of Insurance

Your holiday or journey must begin and end in your home country (unless you have arranged cover for a one-way trip). Cover cannot start after you have left your home country.

Cover for cancellation starts from the date you book your trip or pay the insurance premium, whichever is the later, unless you have bought an annual multi-trip policy in which case cover for cancellation starts at the time you book your trip or the start date shown on your validation certificate, whichever is the later. All other sections commence when you leave your usual place of residence or business, or from the start date shown on your validation certificate, whichever is the later, to commence the journey until the time you return to your usual place of residence or business on completion of your journey, or the end of the period shown on your validation certificate, whichever is the earlier. Cover cannot start more than 24 hours before your booked departure time or end more than 24 hours after your return.

For one-way policies, cover ceases 24 hours after the time you first leave immigration control in your final country of destination or at the end of the period shown on your validation certificate, whichever is earlier.

Single-Trip Policy:

The start and end dates of your insurance trip are set out on your validation certificate. If you are aged 66 and over, the maximum duration for one trip is 31 days.

Cover is provided for trips within your home country if you have booked accommodation for two or more nights in a row.

Annual Multi-Trip Policy:

This cover entitles you to take as many trips as you like for 12 months from the start date of insurance as shown on your validation certificate provided each trip has a maximum length of 90 days. If you are aged 66 and over the maximum length of any one trip is limited to 31 days.

Cover is provided for trips within your home country if you have booked accommodation for two or more nights in a row. Winter sports cover is limited to 24 days for each policy year.

To make sure you have continuous cover under your policy, Virgin Travel Insurance will aim to automatically renew (auto-renew) your policy when it runs out, unless you tell them not to. Each year Virgin Travel Insurance will write to you 21 days before the renewal date of your policy, and tell you about any changes to the premium or the policy terms and conditions. If you do not want to auto-renew your policy, just phone Virgin Travel Insurance on 0844 888 3904. Otherwise they will collect the renewal premiums from your credit card or debit card.

Virgin Travel Insurance can only auto-renew your policy when:

- you have told them about any changes to your policy details (including any changes in health conditions);
- and your credit card or debit card details have not changed.

In some cases Virgin Travel Insurance may not be able to automatically renew your policy. They will let you know at renewal if this is the case.

Virgin Travel Insurance will assume that your details have not changed and you have the permission of the card holder unless you tell them otherwise. Insure & Go Insurance Services Ltd do not have your payment details. They will tell the relevant processing bank that have your payment details to charge the relevant premium to your debit card or credit card on or before the renewal date.

You can tell Virgin Travel Insurance about any changes to your policy details or opt out of automatic renewal at any time by phoning them on 0844 888 3904.

'Cooling-Off' Period

If this cover is not suitable for you and you want to cancel your policy, you must write (either by e-mail or letter, which you can post or fax to the number below) to Virgin Travel Insurance within 14 days of buying your policy or the date you receive your policy.

Virgin Travel Insurance will refund all the premiums you have paid within 30 days of the date you write to them to ask to cancel the policy subject to the following conditions.

For all single trip policies that have an end date within one month of the date of purchase, there will be no cancellation cooling off period applicable and no refund will be payable on these policies.

If you are a single-trip policyholder whose cover ends more than one month after the date of purchase, Virgin Travel Insurance will not refund your premium if you have travelled or made a claim before you asked to cancel the policy.

If you are an annual multi-trip policyholder and you have travelled or made a claim before you asked to cancel the policy, Virgin Travel Insurance will only refund part of the premium.

To get a refund, please contact Virgin Travel Insurance by writing to:

Customer Service Department
Virgin Travel Insurance
PO Box 5927
Warrior Square
Southend-on-Sea
Essex SS1 9HU.
Fax: 0844 888 3933
E-mail: customer.services@travel.virginmoney.com

Claim Notification

In the event of a medical emergency, please phone 0207 748 0654. You can make any other claim by calling 0207 748 0655 or by emailing claims@travel.virginmoney.com or by writing to:

Virgin Travel Insurance Claims
PO Box 5927
Warrior Square
Southend-on-Sea
Essex SS1 9HU

Your Right to Complain

Virgin Travel Insurance always aim to provide a first-class service. However, if you are not satisfied please contact the relevant departments as shown below:

Sales Department

The Customer Relations Manager
Virgin Travel Insurance
PO Box 5927
Warrior Square
Southend-on-Sea
Essex SS1 9HU
Telephone: 0844 888 3935
Email: complaints@travel.virginmoney.com

Claims Department

The Customer Relations Manager
Virgin Travel Insurance Claims
PO Box 5927
Warrior Square
Southend-on-Sea
Essex SS1 9HU
Telephone: 0844 888 3935
Email: complaints@travel.virginmoney.com

We will do our very best to resolve any difficulty with you, but if we are unable to do this to your satisfaction, disputes may be referred to the Financial Ombudsman Service for review:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
Telephone: 0845 080 1800
Email: complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme

Insure & Go Insurance Services Ltd, Europ Assistance Holding Irish Branch and Europ Assistance Holdings Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be able to get money from the scheme if we cannot meet our financial responsibilities.

You can get more information by visiting the FSCS's website at www.fscs.org.uk or by writing to:

Financial Services Compensation Scheme
7th Floor Lloyds Chambers
Portsoken Street
London
E1 8BN.

The European Union Travel Directive

Under the new travel directive issued by the European Union (EU) you are entitled to claim compensation from your carrier if any of the following happen.

- 1 Denied boarding and cancelled flights**
If you check in on time but are denied boarding because there are too many passengers for the seats available or your flight is cancelled, the airline operating the flight must offer you financial compensation.
- 2 Long delays**
If a delay of two hours or more is expected by the airline, they must offer you meals and refreshments, hotel accommodation and communication facilities. If the delay is more than five hours, the airline must also offer to refund your ticket.
- 3 Baggage**
If your checked-in baggage is damaged or lost by an EU airline, you must make a claim to the airline within seven days. If your checked-in baggage is delayed, you must make a claim to the airline within 21 days of its return.
- 4 Injury and death in accidents**
If injury or death results from an accident on a flight by an EU airline, you may claim from the airline for damages.
- 5 Package holidays**
If your tour operator fails to provide the services you have booked, for example, any flights or a significant part of your booked package, you may claim for damages from the tour operator.

You can download full details from http://europa.eu.int/comm/transport/air/rights/index_en.htm

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