

1. The Financial Conduct Authority (FCA)

The FCA 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 only offer products from a single Insurer.

3. 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 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?

No fee.

5. Who regulates us?

Holidayrisk is a operating name Globeshield International Limited of Crown House Business Centre, North Circular Road, London. NW10 7PN is authorised and regulated by the Financial Conduct Authority. Our permitted business is insurance mediation activities. You can check this on the FCA's Register by visiting the FSA's website [www.fca.gov.org/register](http://www.fca.gov.org/register) or by contacting the FCA on 0845 606 1234.

6. Business Ownership

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

7. What to do if you have a complaint

Complaint regarding the sale of the policy:

Should you wish to register a complaint regarding the policy sale, please contact us:

By Post:

Write to Globeshield International Limited, Crown House Business Centre, North Circular Road, London NW10 7PN, or

By phone

Telephone number 020 8961 8488

By email

[insure@globeshield.co.uk](mailto:insure@globeshield.co.uk)

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. Web site: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

Complaint regarding a claim:

Should you have any queries or complaints regarding the way your claim has been dealt with, in the first instance please write to The Claims Manager, Travel Claims Facilities, PO BOX 420, Tonbridge, Kent, TN9 9DE. Please always quote your insurance reference number and claim number. Also, please enclose any copies of the relevant documentation. This procedure is intended to provide you with a prompt and practical service with any complaints, but does not affect your legal rights. If you are still not satisfied that we have dealt with your complaint, you may take your complaint to The Financial Ombudsman Exchange Tower, Harbour Exchange Square, London E14 9SR.

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 in conjunction with your Insurance Certificate, 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.

The Significant Conditions And Exclusions	Policy Reference
<b>Age Limits</b>	
<p>You must be aged 85 years or under at the time of purchasing the policy to buy a single trip policy. You must be aged 75 years or under at the time of purchasing the policy to buy an annual multi trip policy. Please note that if you are under 18 or aged 66+, reduced cover will apply to certain sections of the policy.</p>	<p>Policy Age Limits – Page 1</p>
<b>Residency</b>	
<p>This policy is only available to you if you are permanently resident in the United Kingdom and have registered with a Medical Practitioner in the United Kingdom.</p>	<p>Residency – Page 1</p>
<b>Material Facts Pre – Existing Medical Conditions</b>	
<p>You must disclose all material facts that are likely to influence the insurer in accepting your insurance. If the fact is considered to be material, you should seek written confirmation. If you do not disclose material facts, it may result in your claim being declined.</p>	<p>Material Facts Important Conditions Relating to Health Definition – Page 7-9</p>
<b>Excesses</b>	
<p>Certain sections of cover are subject to an excess applying to each claim. An excess means that you are responsible for the first sum per person, per incident, when you claim. The amounts of any excess, together with the overall limits of cover, are detailed in the Schedule of Benefits.</p>	<p>The Schedule of Benefits – Page 3-6 Excess Definition – Page 3-6</p>
<b>Hazardous Sports and Activities</b>	
<p>We will not pay any claim directly or indirectly resulting from participation in certain hazardous sports &amp; leisure activities, professional or organized sports, racing, speed or endurance tests, or other dangerous activities. We may be prepared to offer cover for certain activities, so if you require such cover, or are unsure whether the particular activity / pursuit is considered hazardous by us, you should refer to the policy wording and/or contact Holidayrisk to check that this insurance meets your needs.</p>	<p>Hazardous Sports &amp; Leisure Activities Definition – Page 26</p>
<b>Duration of Cover</b>	
<p>All trips must start from and end in the United Kingdom, and the policy must cover the whole duration of the trip, and cannot be amended once travel has commenced. A maximum duration of any one trip applies and the limit, including the limit for Winter Sports covers (if applicable), is stated in the Policy Wording.</p>	<p>Cancellation Period – Page 7</p>
<b>If you change your mind</b>	
<p>If, having read your Policy Wording together with your Certificate of Insurance, you decide the insurance does not meet your needs, you can cancel the insurance within 14 days from the date you receive the Policy Wording, and we will refund the premium provided you have not taken a trip to which the insurance applies, and you have not made a claim. If you wish to cancel your insurance you should contact Holidayrisk.com</p>	<p>Law Applicable Under This Contract – Page 10</p>
<b>Law Applicable Under This Contract</b>	
<p>This insurance is governed by the laws of the United Kingdom, unless agreed otherwise.</p>	<p>Law Applicable Under This Contract – Page 27</p>

IMPORTANT INFORMATION

IF YOU NEED EMERGENCY MEDICAL ASSISTANCE ABROAD OR NEED TO CUT SHORT YOUR TRIP

Please telephone our Emergency Assistance Facilities 24hour Emergency advice line on:

+44 (0)845 260 3260 +44 (0)1732 85 33 33

IN RESPECT OF ALL OTHER CLAIMS, please telephone the Claims Line (Travel Claims Facilities) on  
+44 (0)845 370 7 133 or You can download the relevant form: [www.travel-claims.net](http://www.travel-claims.net)

When contacting the claims handler please

Quote reference Holidayrisk make sure You have the relevant information to hand as failure to do so may result  
in your claim being delayed. Please refer to the Policy Wording for more information.

COMPENSATION SCHEME –

Union Reiseversicherung AG are members of the Financial Services Compensation Scheme.

You may get more information by visiting the FSC'S website at [www.fscs.org.uk](http://www.fscs.org.uk) or by writing to:

Financial Services Compensation Scheme  
7<sup>th</sup> Floor Lloyds Chambers  
Portsoken Street  
London  
E1 8BN