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## Statement of demands and needs

This policy meets the demands and needs of those who are travelling on conventional holidays and leisure trips. The policy can also be extended to include business trips.

(Please note the above statement does not constitute advice or a personal recommendation of the travel insurance product).

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## Policy summary

This is your policy summary only and does not contain the full details of the contract. Full terms and conditions can be found in your policy wording. Please note this summary does not form part of the contract.

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## Your Hiscox Travel Insurance policy

The travel insurance policy is underwritten by Millstream Underwriting Limited on behalf of AGA International SA. Financial Failure Protection cover is underwritten by a consortium of British Insurers member companies provided by International Passenger Protection Ltd. Kidnap and ransom cover is underwritten by Hiscox Insurance Company Limited.

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## Main features and benefits

### Types of policies available

This is a single trip policy providing cover for trips up to a maximum duration of 365 days as shown on your policy schedule.

### Who can be covered

Policies can be purchased for individuals, couples or family groups. If a family policy is purchased cover is provided for dependent children under 23 years old in full time education and who are normally resident with you and named on the policy schedule.

### What is covered

The main sections of cover are:

- |                                     |   |
|-------------------------------------|---|
| • trip cancellation and curtailment | up to £2,000 (option to increase to £5,000) |
| • emergency medical expenses        | up to £10 million                           |
| • hospital benefit                  | up to £500                                  |
| • personal liability                | up to £2 million                            |
| • personal accident                 | up to £30,000                               |
| • financial failure protection      | up to £2,000 (option to increase to £5,000) |

Cover is also provided for loss of passport/driving licence, legal expenses, travel delay, missed departure, travel disruption, kidnap and ransom protection, working abroad, hijack and political unrest/natural catastrophe evacuation.

### Subject to payment of an additional premium policies can be extended to cover:

- baggage and personal belongings up to £2,500;
- cash, travel tickets and documents up to £1,000;
- studying/training abroad including cover for specialist portable equipment and tuition fees;
- winter sports and certain other more adventurous sports and activities.

Full details of the cover limits provided under each section are set out in the summary of cover on page one of the policy wording.

## Significant conditions and exclusions

We bring your particular attention to the following conditions and exclusions:

Condition/exclusion	Policy section
The policy contains a health warranty and certain medical exclusions; the health warranty is set out in more detail overleaf.	Health warranty
You will not be covered if you choose to travel to a country or region against the advice issued by the Foreign & Commonwealth Office. Telephone: +44 (0)20 7008 1500, website: <a href="http://www.gov.uk/fco">www.gov.uk/fco</a> .	Important information: What is covered 5 General exclusion 1
Cancellation or curtailment cover is not provided for any travel or accommodation expenses which were paid after your departure from the United Kingdom.	Sections 1 and 2
You will not be covered for additional costs incurred as a result of any delay in telling your travel provider that you need to cancel your trip.	Section 1
Under the baggage and money, working abroad, studying/training abroad, or winter sports cover options, there are maximum limits within these sections of cover for any one article, pair or set, jewellery, valuables and cash.	Sections 6, 7, 15, 16, and 18
The policy will not cover baggage left unattended or valuables, jewellery or money unless kept on the person or stored in a locked safety deposit box or safe.	Sections 6, 7, 16, and 18
There is no personal liability cover for hire, use or possession of any vehicle or in relation to your employment.	Section 12
An excess will normally apply per person, per policy section, per incident. A maximum of two excesses will be applied per incident per section. The excess is £100 under sections where an excess applies, except loss of deposit which is £20. (Please see policy wording for further details).	Most sections
Losses resulting from participation in certain high risk sports and activities are excluded. Cover can be provided for certain sports and activities but you may be required to pay an additional premium. You must obtain written confirmation from us if you require cover.	Important information: What is covered 6, 7 and 8 Sections 17 and 18 General exclusions 19 -25

## Health warranty

You must advise us (to the best of your knowledge) if any of the following apply to you, a travelling companion, an immediate relative, close business associate or someone upon whom the trip depends (whether they are travelling with you or not). The Medical Screening Service must be contacted:

- you/they were aware of any reasons why the trip could be cancelled or curtailed or of any medical condition, which could result in a claim;
- you/they have during the last 12 months before this insurance started suffered from or received treatment, advice, or medication for any chronic ongoing or a recurring illness or condition. (a chronic condition is one lasting three months or more);
- you/they were travelling against the advice of a medical practitioner or in order to get medical treatment abroad;
- you/they been diagnosed as having a terminal illness;
- you/they were receiving, recovering from, or on a waiting list for in-patient treatment in a hospital or nursing home;
- you/they were waiting for the results of tests or investigations, or awaiting a referral for an existing medical condition.

We will not cover any of the health conditions referred to above unless declared to us and accepted by us in writing. To make a medical declaration please contact our medical screening service on 0845 643 6048.

If there is any change in a persons' health between the date the policy is issued and the start date of a trip you must notify our medical screening service immediately.

## Claims notification

If you require assistance abroad please call our emergency medical assistance service (24-hours) on +44 (0)20 7902 7990. The emergency medical service is provided by Specialty Assistance Services Limited.

If you need to be evacuated due to political unrest or a natural catastrophe you must contact Red 24 Limited on +44 (0)20 3291 2424.

For any claims under the financial failure section of the policy please call +44 (0)20 8776 3752. For claims under any other sections please call 0845 643 6047 or email: [claims@hiscoxtravelinsurance.co.uk](mailto:claims@hiscoxtravelinsurance.co.uk). Please note documentary evidence will be required to support any claim.

For any claims under the kidnap and ransom section of this policy please call +44 (0)20 7939 8900.

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## Your right to cancel

If your cover does not meet your requirements, please notify us within 14 days of receiving your policy and return all your documents for a refund of your premium.

If during this 14 day period you have travelled, made a claim, or intend to make a claim then we are entitled to recover all costs for those services you have used. Please note that your cancellation rights are no longer valid after this initial 14 day period.

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## How to complain

For complaints relating to Financial Failure Protection please write to The Claims Manager, IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR.

For all other complaints please write to The Managing Director, Millstream Underwriting Ltd, PO Box 18381, London EC3V 4QT or email: [mail@mstream.co.uk](mailto:mail@mstream.co.uk). You can refer your complaint to the Financial Ombudsman Service (FOS) in the event that we are unable to resolve the differences between us.

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## Details about our regulator

Hiscox Travel Insurance is arranged by Hiscox Underwriting Ltd and underwritten by Millstream Underwriting Limited on behalf of AGA International SA. Mondial Assistance (UK) Limited is the appointed administrator in the United Kingdom. Hiscox Underwriting Ltd, Millstream Underwriting Limited and Mondial Assistance (UK) Limited are authorised and regulated by the Financial Conduct Authority (FCA). AGA International SA is authorised by Autorité de Contrôle Prudentiel in France and is regulated by the Financial Conduct Authority for the conduct of business in the UK.

Millstream Underwriting Limited and Mondial Assistance (UK) Limited will act as an agent for AGA International SA with respect to the receipt of customer money; and for the purpose of settling claims and handling of premium refunds.

Section 20 of this travel insurance is underwritten by a consortium of Association of British Insurers member companies who are authorised and regulated by the Financial Conduct Authority (FCA). International Passenger Protection Limited will act as agent for the consortium of Association of British Insurers member companies with respect to the receipt of customer money and for the purpose of settling claims. On behalf of International Passenger Protection Limited, Millstream Underwriting Limited will act as agent for the receipt of customer money and handling premium refunds.

Section 21 of this section is underwritten by Hiscox Insurance Company Limited. Hiscox Insurance Company Limited is authorised and regulated by the Financial Conduct Authority (FCA).

Millstream Underwriting Limited will act as agents for Hiscox Insurance Company Limited with respect to the receipt of customer money and for the purpose of settling claims and handling premium refunds.

The FCA holds a register of all regulated firms on its website visit [www.fca.org.uk/register](http://www.fca.org.uk/register), or you can contact them by phone on 0800 111 6768.

In the event that the insurer, AGA International SA is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk).

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## Further information

You should read the policy schedule and policy wording carefully to ensure that the insurance fully meets your requirements. It gives you full details of what is and is not covered and the conditions of the cover. If you have any queries or require any information about this travel insurance please contact the Customer Service team on 0845 643 6046 or email: [contactus@hiscoxtravelinsurance.co.uk](mailto:contactus@hiscoxtravelinsurance.co.uk).

Hiscox Underwriting Ltd is authorised and regulated by the Financial Conduct Authority. Unless some other law is agreed in writing, this policy will be governed by the laws of England.