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## Statement of demands and needs

This policy meets the demands and needs of those who are travelling on 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 travel insurance policy

The travel insurance policy is underwritten by Millstream Underwriting Limited on behalf of AWP P&C SA. Financial failure protection cover is provided by International Passenger Protection Limited underwritten by certain underwriters at Lloyd's.

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## Main features and benefits

### Types of policies available

This is an annual multi-trip policy providing cover for any number of round trips up to a maximum duration per trip of the number of days 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
- emergency medical expenses
- additional hospital benefit
- personal accident
- loss of passport, visa and driving licence
- missed departure/missed connection
- travel disruption
- personal liability
- legal expenses
- planned sports and activities
- collision damage waiver excess
- hijack
- political unrest and natural catastrophe evacuation
- financial failure protection

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.

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

- baggage and personal belongings
- cash, travel tickets and documents
- business trips including additional business travel cover

## Significant conditions and exclusions

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

- the policy contains a health declaration and certain medical exclusions; the health declaration is set out in more detail overleaf
- 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: [www.gov.uk/fco](http://www.gov.uk/fco)
- 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
- if you have selected the baggage and money or business travel cover options, there are maximum limits within these sections of cover for any one article, pair or set, jewellery, valuables and cash
- the policy will not cover valuables left unattended at any time unless they are with you or locked in a safe or safety deposit box
- there is no personal liability cover for ownership or use of any mechanical/motorised vehicle or the carrying out of any trade or profession, manual work or hazardous occupation
- an excess will normally apply per person per incident to any claim. 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).
- losses resulting from participation in any sport or activity which could pose an increased risk or danger to you 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
- cover within the United Kingdom is limited to pre-booked trips of two nights or more in paid accommodation.

## Health declaration

### (applicable to non-automatically covered pre-existing medical conditions)

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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). If you say 'Yes' to any of the following questions, the Medical Screening Service must be contacted on +44 330 660 0754.

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

Failure to contact us could leave you with no right to make a claim, and may mean that you travel with insufficient cover. If cover can be provided for your condition, you will be given a screening reference number and a letter will be sent to you upon receipt of payment. Any additional premiums must be paid directly to the Medical Screening Service.

## Claims notification

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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 Security Exchange service on +44 203 284 8844.

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 0330 660 0752 or email [claims@hiscoxtravelinsurance.co.uk](mailto:claims@hiscoxtravelinsurance.co.uk). Please note documentary evidence will be required to support any claim.

## Your right to cancel

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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.

## How to complain

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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 to [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.

## Details about our regulator

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Hiscox Travel Insurance is arranged by Hiscox Underwriting Ltd and underwritten by Millstream Underwriting Limited on behalf of AWP P&C SA. AWP Assistance UK Limited is the appointed administrator in the United Kingdom. Hiscox Underwriting Ltd, Millstream Underwriting Limited and AWP Assistance UK Limited are authorised and regulated by the Financial Conduct Authority (FCA). AWP P&C 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 AWP Assistance UK Limited will act as an agent for AWP P&C SA with respect to the receipt of customer money; and for the purpose of settling claims and handling of premium refunds.

International Passenger Protection Limited will act as agents for certain underwriters at Lloyd's 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.

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, AWP P&C 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).

## Further information

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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 0330 660 0751 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.